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THE RUINS FRAMED IN MARBLE

RUSSELL SAGE
FOUNDATION

SAN FRANCISCO
RELIEF SURVEY

THE ORGANIZATION AND METHODS OF RELIEF
USED AFTER THE EARTHQUAKE AND
FIRE OF APRIL 18, 1906

COMPILED FROM STUDIES BY

CHARLES J. O'CONNOR
FRANCIS H. McLEAN
HELEN SWETT ARTIEDA
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MARY ROBERTS COOLIDGE

NEW YORK
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PREFACE

THIS Relief Survey is a compilation of studies made for the Russell Sage Foundation by a group of persons each specially qualified to conduct the inquiry and to analyze the issue. The contributors are:

Part I. Charles J. O'Connor, Ph.D., secretary of the Board of Trustees of Relief and Red Cross Funds, who was appointed on the relief force soon after the disaster.

Part II. Francis H. McLean, now secretary of the American Association of Societies for Organizing Charity; at the time of the study, field secretary of the Charity Organization Department of the Russell Sage Foundation. He was superintendent for the Rehabilitation Committee in July and August, 1906.

Part III. Helen Swett (now Mrs. Gregorio Artieda), who was secretary of Sub-Committee VI, the business committee of the Rehabilitation Committee, from its organization November 1, 1906; before that date connected with the Associated Charities of Oakland, California. Now resident of the People's Place settlement, San Francisco.

Part IV. James Marvin Motley, Ph.D., now associate professor of economics at Brown University; at the time of the investigation, assistant professor of economics at Leland Stanford Junior University.

Part V. Jessica Peixotto, Ph.D., assistant professor of social economics, University of California, and a member of the Central Council of the Associated Charities of San Francisco.

Part VI. Mary Roberts Coolidge, formerly associate professor of sociology, Leland Stanford Junior University; reviser of Warner's *American Charities*; author of *Almshouse Women*, and other works.

When the six separate studies were completed, a perplexing situation was disclosed. The purpose in preparing the survey was to offer a book of ready reference for use on occasions of special

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emergency. The six studies would have formed a set of volumes valuable as a contribution to the literature of relief work but not adapted to the particular purpose in view. It therefore became necessary to condense the studies at the cost of cutting out material. In order to preserve certain facts in proper sequence, subject matter in a few instances has been transposed from one part to another.

The authors of the various parts have wished to express their appreciation of the help rendered by university colleagues and students. A study made by Lilian Brandt of the first registration after she had worked at relief headquarters in the late spring and early summer of 1906, has been used in part. An article by Colonel C. A. Devol, extracts from which appear in Appendix 1, furnished valuable data concerning the part taken by the army, especially in receiving and distributing the relief supplies. *Charities and the Commons* has been drawn upon for data from articles which have not been noted in the text because their authors were so a part of the relief work itself that specific mention seemed uncalled for.

The statistics of this volume require, perhaps, a word of explanation. The quantitative material upon which the study is so largely based is derived from records, many of which were compiled in haste and under great pressure of work. The record forms themselves were properly devised primarily to aid the relief workers in abating distress, rather than as possible sources of social statistics to be compiled at some future time; and it was necessary to entrust the filling out of the records to persons most of whom were wholly without experience in work of this character. The data for the several parts of the study were, moreover, compiled by a number of persons working quite independently of one another.

Under these circumstances it is but natural that there should have been embodied in the report various minor inaccuracies and some real or apparent inconsistencies. Every possible effort has been made, in preparing the material for publication, to correct errors, to remove inconsistencies, and to harmonize the plan of statistical presentation as far as this could be accomplished by means of the information available.

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No attempt has been made to present a comprehensive statement covering the complete disposition of the Relief Funds. It is understood that such a statement will be prepared under the direction of the Board of Trustees of Relief and Red Cross Funds. The figures showing receipts and disbursements, which appear in this volume, have been presented solely because of their bearing on the relief problems dealt with, and not by way of an accounting.

INTRODUCTION

THE San Francisco earthquake and resultant fire ranks with the great catastrophes of the world's history. Comparatively insignificant as was the list of the killed and injured, the annihilation of the business section of the city and of the most thickly populated residence districts brought to the bread line virtually the city's whole population. The response of the nation and of other nations was in proportion to the magnitude of the disaster.

By a series of favoring circumstances the administration of the large fund donated fell into the hands of a committee, afterwards transformed into a corporation, on which were some of San Francisco's ablest and broadest-minded men of affairs, as well as representatives of the rejuvenated and re-organized American National Red Cross. How at first the distinguished services of Dr. Edward T. Devine as the representative of the American National Red Cross were utilized by the local committee, and later, the no less valuable services of Ernest P. Bicknell, is told in the following pages along with the account of the splendid part played by the United States Army.

If for no other reason than that the disaster was of tremendous proportions, with relief funds correspondingly large, the value of an intensive study of the problems, methods, and results of the relief work must be very great. No such intensive study of any other American disaster of like proportions has been made. The report of the Chicago Relief and Aid Society on the relief work of the Chicago fire is the nearest approach. If one, however, reads that report he will find it to be largely a description of general methods with a thorough accounting of expenditures. The value of such an investigation as this Relief Survey inheres not only in the fact that no previous intensive study has been made of any large disaster but also in the fact that the time and the persons

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engaged combined to give the San Francisco relief work exceptional significance.

Since the Chicago fire, in this, as in other civilized countries, there has been a rapid evolution of social thought and action. We have become impatient of philanthropic endeavors that do not promise permanently to better conditions. In the field of relief we are discounting mere almsgiving and are fighting for constructive treatment and permanent betterment, which often involve larger relief expenditures. In serious disasters, from the Chicago fire to the San Francisco earthquake and conflagration, this spirit has more and more characterized the relief work. The idea that all moneys should be spent merely to keep the victims of a disaster from the starvation and exposure which confront them in the weeks immediately following the catastrophe is directly opposed to the spirit of modern relief measures. In other words, the idea of rehabilitation, of giving to those who have been left with the least a reasonable lift on the road to a recovery of the standard of living maintained before the disaster, constantly has grown clearer and more definite, a natural fructifying of the modern philosophy of charity.

Attention was given to rehabilitation after the Chicago fire by a special committee on housing and by one on "giving aid to persons in the purchase of tools, machinery, furniture, fixtures, or professional books." A large part of this special work of relief consisted in aiding destitute sewing women who had lost their machines to obtain others. But in San Francisco we find the first large attempt to emphasize and develop rehabilitation.*

The circumstances that so happily combined to magnify the principle of rehabilitation have already been alluded to. Funds of generous proportions, capable army officers, the reorganized Red Cross, and an exceptional group of keen and broad-minded San Francisco business men,—the last a group which knew its own mind but was willing to take the advice and accept the assistance of experienced social workers,—constituted a force permeated by the spirit of modern philanthropy which wrought out the first large undertaking in rehabilitation in the United States.

*For relative expenditures for rehabilitation compare the figures in the Relief Survey with those given in the Report of the Chicago Relief and Aid Society of Disbursements of Contributions for the Sufferers by the Chicago Fire, 1874, Chapter XII.

INTRODUCTION

Having made clear the reasons for this Relief Survey, let us consider its several parts.

Part I presents a general picture of the emergency period following the fire, together with a description of the structure of the relief organization and the different phases through which it passed. This part serves as a background for the rehabilitation studies that follow.

Part II is a presentation of the methods of rehabilitation, followed by some facts obtained from a tabulation of the case records of the Rehabilitation Committee.

Two of the most important forms of rehabilitation, business and housing, are analyzed in detail in Parts III and IV. These parts illustrate methods, and they also show actual results of rehabilitation, which were learned by following into their homes at a later period a certain number of the families helped.

A study of the families under care of the Associated Charities since the work of the Rehabilitation Committee ceased gives the data for Part V. This was made to determine the character of the dependency, how much was due to the disaster itself, how much to faulty rehabilitation work, how much was inevitable. The work of the Associated Charities is indeed only a prolongation of the rehabilitation effort.

The last inquiry, Part VI, was into that saddest and least hopeful of all forms of rehabilitation, the permanent care of the aged and infirm. To call it rehabilitation seems a misnomer. The methods, the number of persons involved, their character, and other items are considered. Also the attempt is made to determine how far present dependence was inevitable, or accelerated, or actually caused by the change of circumstances due to the fire and to the additional burdens put upon relatives and friends who in the ordinary course of events would themselves have assumed the duty.

This summary reveals not alone what these studies contain but also what they omit. They do not comprise a complete history of the San Francisco relief work. A bird's-eye view of that work is given in the Sixth Annual Report of the American National Red Cross. They present, rather, certain important and significant phases of rehabilitation with a sketch of the organiza-

INTRODUCTION

tion structure. And they present these not primarily for any reason of historical interest but in the hope that they may help concretely and suggestively in solving problems of family rehabilitation in connection with disasters, small and large, which in the future may confront the American National Red Cross, citizens' committees, and relief agencies of every kind.

The full measure of results cannot be given in this Relief Survey. The acumen of no group of investigators, no matter how broad in their sympathies, or how trained to their work, can probe to the heart of a community to find the main arteries through which it has drawn its full life. The people were sound at the core. They had an instinct for adventure. Their own sanity, their self-reliance and faith in the future made them ready to rebound from fortune's sudden blow. But in the wearying days that followed in the wake of the first efforts at recuperation, the adventurous spirit flagged under the strain and the ugliness of life. It was then that the city called on men whom it had bred, to uphold the courage and maintain the spirit of independence of its weaker citizens. The men who responded because they treasured San Francisco, their city, have shown, as this study proves, what sustained and co-operative effort can achieve.

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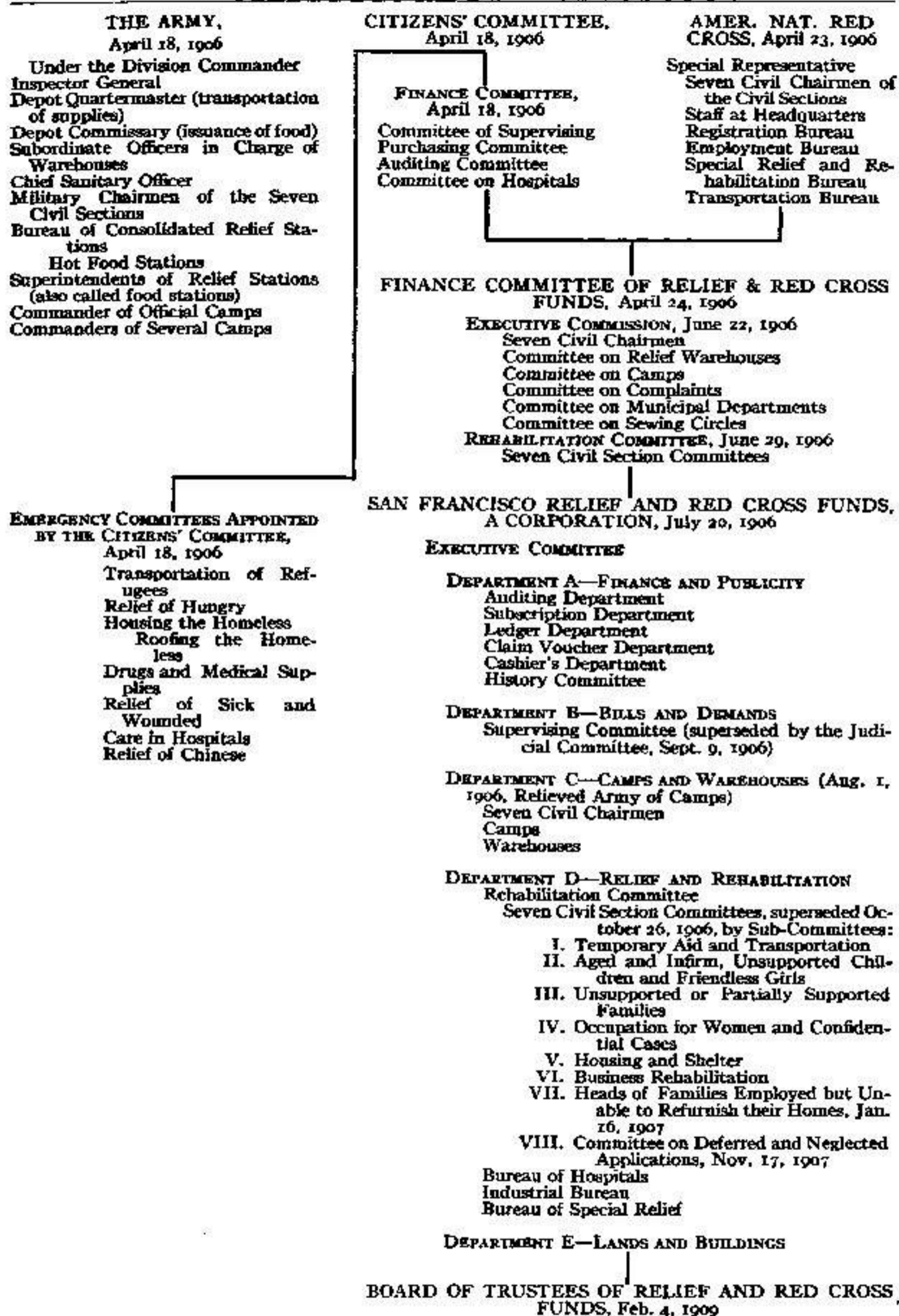
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ORGANIZATION OF THE RELIEF WORK

Showing committees, departments, and bureaus created from April 18, 1906, to February 4, 1909 *



* The committees appointed independently by the Finance Committee and by the American National Red Cross became practically merged into the so-called new committees under the Finance Committee of Relief and Red Cross Funds. The committees under the Finance Committee of Relief and Red Cross Funds continued their work under the more elaborate organization of the San Francisco Relief and Red Cross Funds, a Corporation. The most significant dates of organization are given.

PART I
ORGANIZING THE FORCE AND
EMERGENCY METHODS

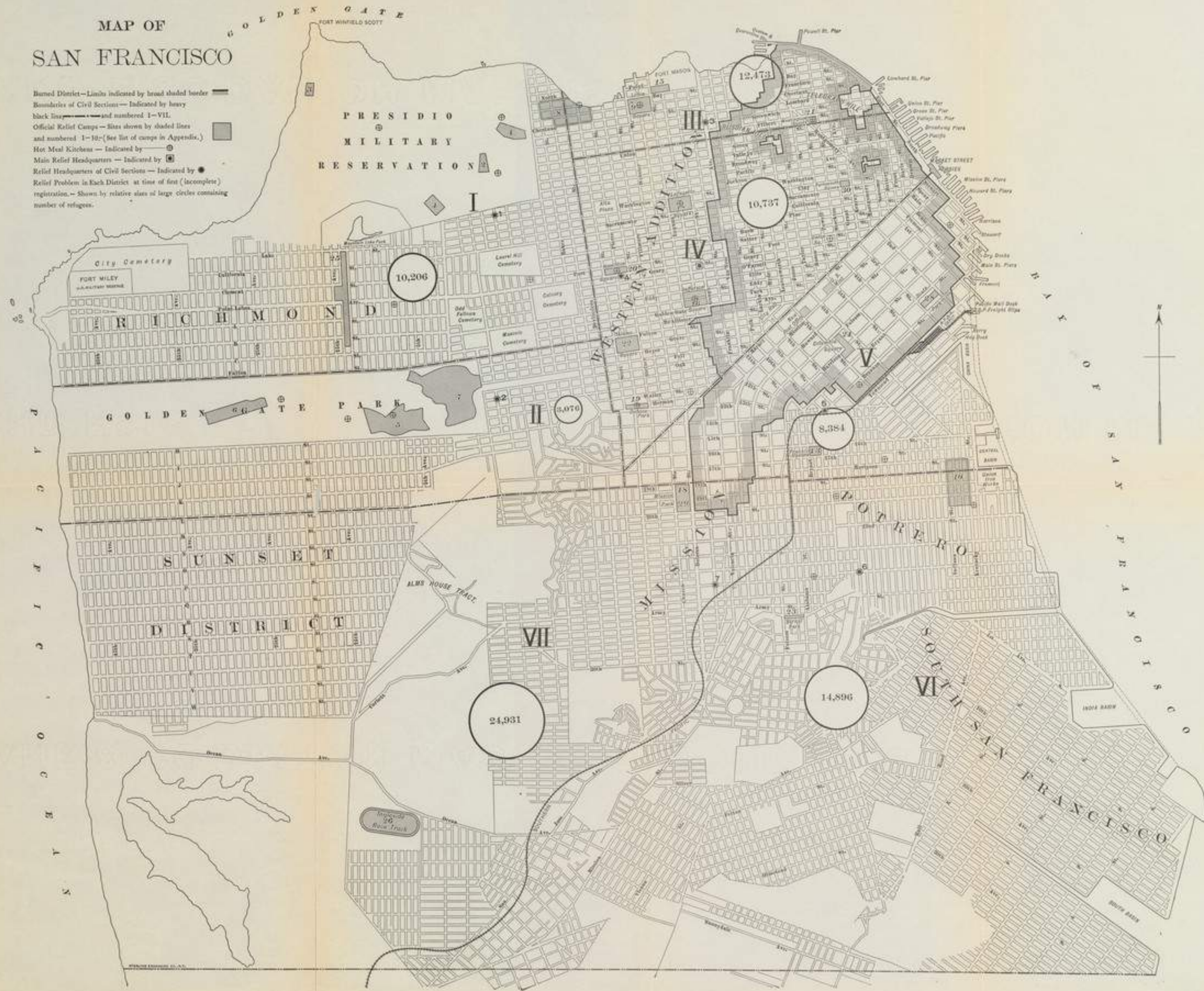
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MAP OF SAN FRANCISCO

Burned District—Limits indicated by broad shaded border
 Boundaries of Civil Sections—Indicated by heavy black lines
 Official Relief Camps—Sites shown by shaded lines and numbered 1-10 (See list of camps in Appendix)
 Hot Meal Kitchens—Indicated by
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I

ORGANIZING A RELIEF FORCE

1. THE DISASTER

SAN FRANCISCO is at the head of one of two narrow peninsulas which, held apart by the Golden Gate, landlock a fifty-mile length of harbor. To the west of the city is the Pacific Ocean itself and to the east, beyond the six to eight-mile reach of San Francisco Bay, such residence towns as Alameda, Oakland, and Berkeley, which merge almost into one another. Many thousands of people who use San Francisco as the center for their business, travel daily along the city's principal thoroughfare, Market Street, to take at its foot one of the ferries which make frequent runs to the east shore and to Sausalito and Tiburon on the north beyond the Golden Gate. A smaller number go by rail to San José and other residence towns on the peninsula, and each stream is met morning and evening by one of less volume of those who reverse the process to find residence in the large city and employment beyond its boundaries.

On Wednesday morning, April 18, 1906, at twelve minutes past five o'clock, San Francisco, this city of wonderful setting, suffered an earthquake whose sensible duration was about one minute. The shock left her powerless to supply light, heat, water, drainage, to convey her people or to carry their messages; but it would not have paralyzed her activities had it not been that because of the breaking of the main water conduits, the fires, thirty of which were said to have started immediately, could not be controlled.

The fires started on both sides of Market Street, and within three hours after the earthquake, made a continuous line of flame from north of Market Street, along the water front, past the Ferry Building, south of Market Street, and along Mission Street to beyond Third Street, where was the main station of the only railroad that ran out of the city. As the fire spread to the southwest and the north, the whole population seemed cut off from escape except by going west and south within the city. Comparatively few knew during the first two days that there was a narrow but

EMERGENCY METHODS

safe way around the fire to the Ferry Building from which the boats were running. Many of those who did learn of this opportunity, or who wished to hazard a chance, reached the ferry and crossed the bay, but many more failed to use this means of reaching their friends and acquaintances without the city. On the second and third days small supplies of water were brought to play upon the fire, but not until the morning of Saturday the twenty-first, by the use of dynamite, was the advance of the flames stopped.

Along the general line of the city's own growth in wealth and breadth the fire moved, destroying the larger part of the wholesale district, practically all of the retail and the shopping section, the chief financial centers, the leading hotels, and some of the public buildings. Large portions of the most expensive residence sections and multitudes of small hotels and lodging houses, together with great numbers of less expensive residences and quarters for working people, were devastated. Thickly populated districts, such as the "Latin Quarter," Chinatown, and the section largely inhabited by the Irish, were entirely burned out.

The burned area, the very heart and vitals of the city, covered 4.7* square miles, on which were located 521 blocks, 13 of which were saved, 508 burned. The number of buildings destroyed was 28,188,† the number of persons made homeless about 200,000‡ of San Francisco's estimated population of 450,000.

* Report of the sub-committee on statistics to the chairman and Committee on the Reconstruction of San Francisco (see page 10), April 24, 1907.

† The classification and count were made from the block books of the Norwich Union Insurance Company. Each separate building with an independent entrance was estimated as a building. The number and character of buildings destroyed were:

Character of buildings	Buildings destroyed
Wooden framed buildings	24,671
Brick—Classes B and C	3,168
Brick and wood (unclassified)	259
Fireproof—Class A	42
Stone	15
Corrugated iron (wooden frame)	33
Total	28,188

‡ General Greely quoted the chief of the Census Bureau as giving 185,000 as the population of the burned area in 1900.



Striving to reach the Ferry Building



In Union Square, soon to be swept by flames
THE MORNING OF THE DISASTER

THE DISASTER

The burned area* had a land front of 49,305 feet, or 9.34 miles, and a water front of 9,510 feet, or 1.80 miles, the total being 58,815 feet, or 11.14 miles. Facing this line on the unburned side were 527 buildings, of which 506 were wood, 18 brick, one stone, one adobe, and one corrugated iron. Thus the fire was stopped against a wall of buildings, 96 per cent of which were wood. About 20 per cent of the frontage was on wide streets, and the remainder, 80 per cent, on streets of ordinary width.

Apart from the larger business houses, the public buildings, and some of the residences of the wealthier citizens, the burned buildings, including the smaller hotels and lodging houses, were built of wood. Their destruction was complete. There was practically no salvage of value from the small wooden dwellings, destroyed as they were by the fire and not by the earthquake.

The loss of real and personal property has been estimated at \$500,000,000,—about \$1,100 per capita of the city's population. As only \$200,000,000 of insurance money is estimated to have been collected, there was a net loss of over \$650 per capita. The great loss of income from non-employment, from unrentable property, and from the general cessation of business, cannot be estimated. There was quick compensation for the day laborers and other workmen connected with the building trades, but the recovery for most of the business men was to be slow and is not yet complete.

The loss of life as a result of both earthquake and fire was reported by General Greely, after careful inquiry, to be: known dead, 304; unknown dead, 194; total, 498; number seriously injured, 415. All persons within the fire zone who were lying sick either in hospitals or in their own homes were carried to places of safety. There were, of course, many unwarranted reports of tragic deaths, such as for instance that numerous men had been shot for looting and that physicians had put their patients to death rather than let them die in the flames. The federal troops arrived so promptly, and with the aid of the militia and the police patrolled the city so thoroughly, that there were few opportunities to loot. To the end of June there were but nine deaths by violence in the whole city, three of which appear to have been brought upon unoffending men by over-zealous patrols.

* See map opposite p. 3.

EMERGENCY METHODS

It can never be reckoned what it meant to the devastated city that its own people as a welded body should have manifested under the shock of the great disaster that quality of the hero which lifts him, the psychic man, above the physical and leaves him freed from himself to be spiritually at one with his community. A witness who lives in Berkeley came to the city early on the morning of the earthquake and spent that and the following day in the thick of the refugees. Nowhere along the fire lines was to be seen the least sign of panic. Women and children without a tear and with scarcely a murmur trudged weary miles, carrying handfuls of possessions, or stood silent to watch their homes destroyed. The chief signs of excitement were shown by those who were fighting the fire or who were hurrying from one place to another on official business. At the end of the second day he saw tears for the first time, the tears of a woman who may have been worn out by long tramping and by loss of sleep.

How the great deep of the common human heart was broken up when that sudden disaster came unawares on the people is borne witness to by many who had their portion of loss and by many others who came from the outside to help carry the load. One of the latter wrote to *Charities and the Commons** a month afterwards:

"All the fountains of good fellowship, of generosity, of sympathy, of good cheer, pluck, and determination have been opened wide by the common downfall. The spirit of all is a marvelous revelation of the good and fine in humanity, intermittent or dormant under ordinary conditions, perhaps, but dominant and all-pervading in the shadow of disaster.

"Recently I formed the acquaintance of a man who now drives an automobile. He had a large machine shop and was a rich man before the fire. The other day he was working about the automobile while his passengers were attending a committee meeting at army headquarters. Presently there approached a man who had purchased \$20,000 worth of machinery at his shops just before the fire.

"The customer said to my friend, 'Hello R——, what are you doing here?'

"'Driving this automobile,' said R——. 'What are you doing?'

"'I'm driving that automobile over there,' said the customer,

* Bicknell, Ernest P.: In the Thick of the Relief Work of San Francisco. *Charities and the Commons*, XVI: 299 (June, 1906).

THE DISASTER

and the two shook hands and laughed heartily at the grim humor of the situation.

"The prevailing sentiment could hardly be better shown than by a motto chalked on one of the little temporary street kitchens. It is: 'Make the best of it, forget the rest of it.' "

The even temperature of the San Francisco region which assures mild winters and cool summers and the cessation of rains from March to October, made climatic conditions that were peculiarly favorable. There was on April 22 and again in June some inconvenience from unseasonable rain, but there was no complaint of serious discomfort by those living in the temporary shelters. The health of the refugees in general, it was frequently stated, was improved by the outdoor life. Probably thousands lived during the summer of 1906 under improved physical conditions; and even during the rains of the following winter thousands were better off in the refugee shacks than they had previously been in the poorer grade of tenements. A winter that brings but little frost and ice and that accustoms people to live with open doors and to do without artificial heat is one that simplifies the task of providing shelter for the homeless, lessens the cost, and causes but few serious delays to building work. The even temperature is also favorable for the handling of perishable food supplies, which do not need to be kept on ice.

San Francisco had an additional advantage in being an important military and naval center. As the headquarters of the department of California and of the Pacific Division of the army, it has within its boundaries three garrison posts with their reservations,—the Presidio, Fort Mason, and Fort Miley; and without, Fort Baker opposite the Presidio on the north side of the Golden Gate, Alcatraz Island facing the Golden Gate, Fort McDowell within the bay on Angel Island, and Benicia Barracks at the head of the bay. The United States Navy Department has Mare Island Navy Yard at the north end of the bay and the Naval Training Station on Yerba Buena Island. At the time of the disaster the war ships in the harbor as well as the naval stations were able to render prompt and valuable service. The army's immediate part in fighting the fire and in guarding property, and

EMERGENCY METHODS

its later part in providing food, clothing, and shelter was, as is shown in the following pages, of outstanding importance.

As the people in brave and solemn silence moved out of the shattered and fire-swept centers of the city, relief societies were being formed within the city itself and in suburban towns, and citizens of places as distant as Los Angeles and Portland, Oregon, hurried from the south and the north to distribute money and supplies. Many agencies, with fervor but with no concerted plan, helped to carry the relief work for the first week, converting churches into hospitals, and preparing and distributing food in unlikely but convenient places. But while sporadic groups of people worked to provide immediate aid in ignorance of one another's efforts, the organization of the Citizens' Committee grew.

2. TENTATIVE ORGANIZATION

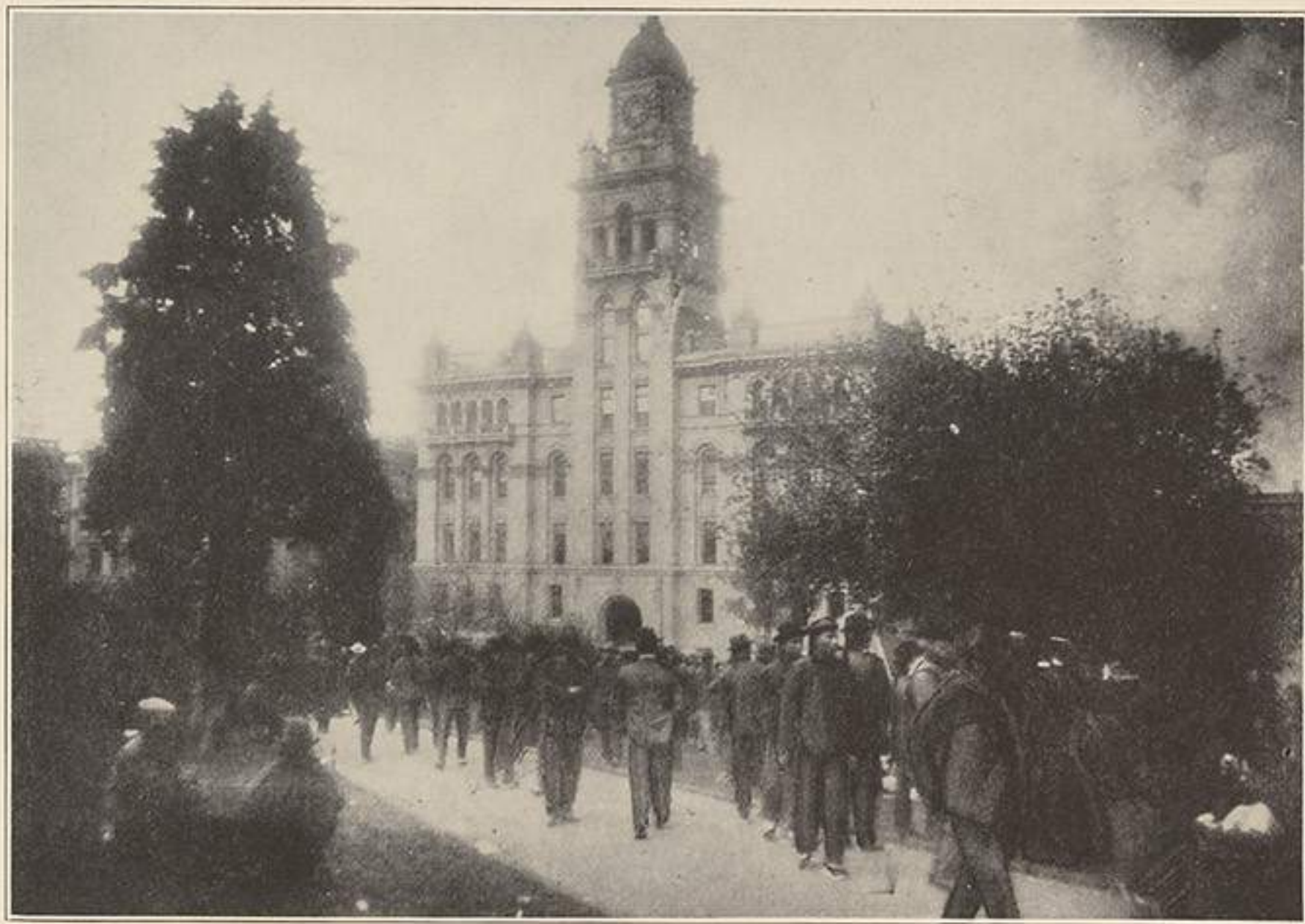
At a quarter before seven o'clock on that morning of April 18, the mayor, Eugene E. Schmitz, with a small group of citizens met in the Hall of Justice, a building shattered by the earthquake and nearly surrounded by fire. As he hurried to the center of the city he overtook the federal troops which had been summoned from Fort Mason and the Presidio by General Funston, who was in command of the Pacific Division of the army during the temporary absence of General Greely.* The troops had been told to take orders from the mayor. Under authority from him they served as police to guard property, not to enforce a military rule. The mayor assumed almost absolute control of the city government for a time, superseding all departments and commissions. His first order was to shoot, not arrest, the looters; his second, to close the places that sold liquor. The latter wise measure was for two months strictly enforced.

The mayor named a Citizens' Committee† of more than 50 persons, 25 of whom came together at three o'clock in the Hall of

* For a condensed account of the part taken by the army in the emergency relief work, see Appendix I, p. 381; extracts from article on The Army in the San Francisco Disaster, by Major (now Brigadier General) C. A. Devol. *Journal United States Infantry Association*, July, 1907, pp. 59-87.

† For list of members of the Citizens' Committee, popularly called the Committee of Fifty, and its sub-committees, see Sixth Annual Report of the American National Red Cross, 1910, pp. 153-155.





The fire is approaching at the right
THE HALL OF JUSTICE

TENTATIVE ORGANIZATION

Justice, close to the edge of the roaring tempest of flame. It was difficult to conduct business, with dynamite explosions shaking the meeting place, so in an hour's time the mayor moved across the street to Portsmouth Square where amid boxes of dynamite and in the shadow of the monument to Robert Louis Stevenson, the transaction of business continued. The memorial, a drinking fountain in a granite base with a Spanish galleon at full sail on its summit, stood untouched. The gilt of the hardy vessel still glittered and, untarnished beneath, Stevenson's lines: "To be honest, to be kind . . . to renounce when that shall be necessary and not be embittered, to keep a few friends but these without capitulation—above all, on the same grim condition, to keep friends with himself—here is a task for all that a man has of fortitude and delicacy."

Two hours later the mayor and his assistants moved five blocks up the steep side of Nob Hill to the Fairmont Hotel only to be dislodged the next morning from what must at first have seemed an impregnable position. Their retreat carried them eight blocks farther west to the North End Police Station, and by noon still westward to Franklin Hall on the corner of Fillmore and Bush Streets, where they could finally halt. While the citizens were holding their first meetings and the army was helping to fight the fire, the American National Red Cross was sending across the continent its representative, Dr. Edward T. Devine, who reached San Francisco April 23 with Ernest P. Bicknell. Mr. Bicknell was sent by the committee formed in Chicago for the relief of San Franciscans.

At its first meeting in the Hall of Justice the Citizens' Committee, which was recognized immediately as a representative body, authorized the mayor to issue orders for food and other supplies. The mayor did not, however, make much use of this authority but left the conduct of the relief work to the Finance Committee, which was appointed at the first meeting, and to the other sub-committees which were formed at the following meetings. The chairman of each of these was given power to complete the membership of his committee. From the first the Finance Committee of the Citizens' Committee, with James D. Phelan elected to be its chairman, stands out as a directing agent of relief.

Interesting items in the minutes of the second meeting of the

EMERGENCY METHODS

Citizens' Committee are the announcements that there would be water in the Western Addition by one o'clock of that day, April 19, and in the Mission the following day, and that there was press boat service at the foot of Van Ness Avenue.*

The Citizens' Committee continued for over two weeks to hold daily meetings, to which were submitted the Finance Committee's reports of contributions, as well as its methods of relief expenditures. Its only function in relation to the relief work came to be to confer in order to exchange information. It was but natural, therefore, for the mayor to determine to dissolve the larger committee and leave the control of the relief work, as far as he had power to determine it, in the hands of the Finance Committee, which as is shown below had on April 25 come into effective co-operation with the army and the American National Red Cross. At the meeting on May 5, the mayor notified Mr. Phelan that the work of all the relief sub-committees but his was done, and that he should make his financial statement to the Committee on the Reconstruction of San Francisco.†

The Citizens' Committee with its list of sub-committees, hurriedly created, quickly to die, gives an excellent illustration of the futility of trying to effect an elaborate organization before the measure of a disaster has been taken or the extent of the means for recovery learned.

The Finance Committee represented the citizens' choice to which had been entrusted the local subscription of over \$400,000 and the contribution from the state at large of \$250,000. Its authority had been recognized by the California branch of the Red Cross, by the Massachusetts Association for Relief of California, by the New York Chamber of Commerce, and by many other relief organizations and individuals throughout the country, as well as by the President of the United States who made public his recognition of the Finance Committee as official agent of relief. The relation of the American National Red Cross to the Finance Committee was not defined during the week following the disaster.

*See map opposite p. 3. Fort Mason, at the foot of the avenue, overlooks the Golden Gate.

†Superseded on May 5 the Committee of Fifty. This new committee of 40 members, composed largely of the men who served on the Committee of Fifty, had no part in the subsequent relief work.

UNITING OF RELIEF FORCES

3. UNITING OF RELIEF FORCES

On April 24, before the dissolution of the Citizens' Committee, a momentous conference was held at Fort Mason which was attended by General Greely and General Funston representing the army; by the mayor, Mr. Phelan, Mr. de Young, and Mr. E. H. Harriman representing the citizens; and by Dr. Devine, representing the American National Red Cross and Judge W. W. Morrow representing the California Branch of the Red Cross. That a meeting was to be held to determine the jurisdiction of the Finance Committee and the best method of employing the funds, had been reported earlier in the same day to the Citizens' Committee. At this conference, after a heated argument it was decided that the military authorities should have entire charge* of the relief stations and the shelters for the homeless, two divisions of work that previously had been partially carried by sub-committees of the Citizens' Committee. It was further decided to unite the Red Cross with the Finance Committee of the Citizens' Committee under a new title: Finance Committee of Relief and Red Cross Funds. This consolidation was immediately approved by the American National Red Cross which soon afterwards remitted \$400,000 to the new committee.†

There were nice questions of policy involved in the determining of the relation between the army, the civil and state authorities, and the voluntary relief agencies. Tact was required and a faithful compliance with the law. April 21, at a conference of the mayor, the chief of police, General Koster, then in command of the National Guard, and General Funston, the question of the effective policing of the city had been considered.

It was agreed that the northern part of the city should be assigned to the federal troops, the central part to the National Guard, and the southern to the municipal police. The northern part was divided into six military districts. On May 2 military control was extended to the whole city, which was now divided into eight military districts, with only slight changes in their

* For a copy of General Orders No. 18, see Appendix I, p. 379.

† For list of members of the Finance Committee of Relief and Red Cross Funds and its permanent Committees, see Appendix I, p. 377.

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boundaries; and on May 8 there was a general re-districting that resulted in six districts. These military districts have special significance for this Relief Survey because they later served as the basis for the seven geographical divisions known as civil or relief sections, which played a very important part in the relief work. These were formed on April 29 and coincided practically with the six military districts of May 8, except that military district six included civil sections VII and VIII. The civil sections were later used by the American National Red Cross, by the Executive Commission, and by the departments of Camps and Warehouses and of Relief and Rehabilitation.

The boundaries of the sections, the number of refugees registered in each, the extent of the burned district, and the location of the more important camps, are given in the map.* The burned district was included almost entirely in Sections IV and V. Sections I, II,† and III contained the largest camps. Section VI had only one official camp, and Section VII none, but there were many unsupervised tents and shacks, isolated and in groups, scattered through these two sections. In extent of territory they more than equalled the other five sections. They contained before the fire a large wage-earning population, living in small homes. This population was much increased after the fire by an influx from the burned-out part of the city.

An irresistible force had pushed relief through four broad channels. Food had first to be supplied; then clothing along with bedding and common household necessities; then shelter; and last, the means to make one's own provision for the future. The order of relief could not be altered by any committee planning. The great primary needs had first to be met. The amounts that could be held in reserve for the purpose of essential importance, rehabilitation, depended on the sum of donations being enough to

* See map opposite p. 3. For number of refugees registered in the seven sections in May, 1906, see also Part I, p. 45.

† The number of refugees registered for Section II is very inadequate. It included Golden Gate Park, with its three large camps, where a different registration system was instituted before the general registration was begun. These camps, with a population in the middle of May of nearly 5,000, were therefore excluded from the general registration, which consequently represented only the scattered refugees throughout the section outside the Park.

BEGINNINGS OF REHABILITATION WORK

leave a surplus after the cost of food, clothing, and temporary shelter had been met. In the early days the number of persons that were in the bread line and that lacked shelter was so great that it looked as if the demands for food, clothing, and other primary necessities would exhaust any possible relief fund.

The method of distribution of emergency relief is described in the following chapter, but in order to understand the animus that underlay the efforts to form an organization that should meet with public recognition, it must be borne in mind that two strong currents, representing distinct conceptions of principles of relief, flowed beneath the surface of the relief administration, sometimes the one and sometimes the other directing the general course or impeding an even progress. Such conflict between the conceptions of the relief task was as inevitable as was the demand for relief itself, and furnished probably the amount of friction necessary to wear a deep bed along which later moved a great stream of rehabilitation. The story of the first efforts to form a compact, working relief body falls almost into dramatic form. The voice of authority one day is the civic servant's, another day the people's, a third the military commander's, a fourth the expert charity worker's. The stage in turn seems held by each. But the significant fact is that underlying the methods of each is the need, recognized at different periods of time in varying degree, of meeting the demands of the situation by a grasp of rehabilitation as the definitive aim.

4. BEGINNINGS OF REHABILITATION WORK

There was no monopoly of the conception of rehabilitation as an essential part of the relief work. Before the end of April the Finance Committee of Relief and Red Cross Funds had been asked to supply tools to bricklayers and to make loans to individuals. Individual members had discussed the outstanding importance of rehousing the people. Agencies and individuals acting independently of one another had likewise been making tentative efforts to restore people to self-support.

But there was one group of workers that had been free from the first to base its initial efforts on the need to measure the disaster in terms of future rehabilitation. This group, representing the

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American National Red Cross, reinforced by the Associated Charities, had been free to do so because the responsibility of meeting the emergency was being carried by the army and by the Citizens' Committee. Before any distinctive rehabilitation committee was appointed the office of the Red Cross was besieged by applicants who in person and by letter begged for aid to remove their families from the camp life. To some tools were supplied; to others, transportation. Until May 9, when the Finance Committee made its first appropriation of \$10,000 for special relief, Dr. Devine drew on a private fund at his disposal to meet rehabilitation expenditures. For these early expenditures he was reimbursed from the first appropriation.

May 5 is a noteworthy date. The representative of the American National Red Cross then began to form a staff of rehabilitation workers, who put the date May 5 at the head of the first case record. The secretary of the Boston Associated Charities, Alice L. Higgins, was appointed secretary to Dr. Devine. Lee K. Frankel of New York became chairman of a tentative bureau of special relief.

On May 18, when the Red Cross had formulated its plans for a registration bureau and for co-operating with the army at the seven civil sections, the Special Relief and Rehabilitation Committee, or Bureau, as it was ordinarily called, got well under way, with Oscar K. Cushing as chairman. In a separate section in the next chapter the relation of this Bureau to the transportation work is told.

The Bureau started with a force of seven field agents. The Associated Charities provided the investigators, reinforced at once by local volunteer and paid relief workers and, after July 2, by a number of workers sent from east of the Sierras by the charity organization and kindred societies that had trained them. The force as a whole represented, without discrimination, various races and creeds. The Finance Committee after July 2 made an appropriation to the Associated Charities to cover the cost of administration.

During the early period of the alliance between the Associated Charities and the Rehabilitation Bureau there was difficulty in the



Watching the fire



The fire draws near
REFUGEES IN JEFFERSON SQUARE

BEGINNINGS OF REHABILITATION WORK

adjustment of work, but the friction was soon overcome and until July, 1907, under the various régimes, the Associated Charities continued to be an effective part of the general rehabilitation machinery. The work of the Bureau grew fast, but it grew naturally as an outcome of the demands of the situation itself, and when on June 29, as is stated on page 21, the Finance Committee appointed its own Rehabilitation Committee,* the new committee was able to take over the work of the Bureau without any waste of effort.

Early in May, when the Red Cross Rehabilitation Bureau was being organized, the Finance Committee of Relief and Red Cross Funds, stimulated by insistent requests that it should state its plans, called on Dr. Devine, one of its members, to make recommendations for future work. The New York Chamber of Commerce, through its representative, James D. Hague, and the Massachusetts Association for the Relief of California through its representative Jacob Furth, were urging that their funds be used as far as possible to provide permanent relief.

Dr. Devine, who already had carefully considered with his staff of Red Cross workers the general question of rehabilitation, in a report submitted on May 4 made seven recommendations, which were considered by a special committee consisting of the governor, Archbishop Riordan, Rabbi Voorsanger, E. H. Harri-man, and Dr. Devine. The first six recommendations were accepted by the Finance Committee; the last was rejected. They read:

1. That the opening of cheap restaurants be encouraged and facilitated by the sale to responsible persons at army contract prices of any surplus stores now in hand or en route, the proceeds to be turned into the relief fund to be expended in the purchase of the same or other supplies as the Finance Committee or its purchasing agents may direct.

2. That definite provision be made for the maintenance of the permanent private hospitals which are in position to care for free patients, by the payment at the rate of \$10 per week for the care of patients who are

* Two weeks later, when the funds were incorporated, July 16, 1906, five departments were formed (see p. 26) of which one, the Department of Relief and Rehabilitation, included the Rehabilitation Committee, the Bureau of Hospitals, the Industrial Bureau, and the Bureau of Special Relief. (See Diagram of Organization, p. xxv.)

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unable to pay, and that after an accurate estimate has been made of the number of beds in each hospital, a sufficient sum be appropriated for this purpose.

3. That provision be made on some carefully devised plan for the care during the coming year of convalescent patients, and for the care of aged and infirm persons for whom there is not already sufficient provision.

4. That on the basis of the registration now in progress and subsequent inquiry into the facts in such cases, special relief in the form of tools, implements, household furniture, and sewing machines, or in any other form which may be approved by the committee, be supplied to individuals and families found to be in need of such relief.

5. That the administration of this special relief fund be entrusted to a committee of seven with such paid service at its disposal as the special relief committee may find necessary.

6. That as soon as practicable a definite date be fixed after which applications for aid from the Relief and Red Cross Funds cannot be considered.

7. That a sum not to exceed \$100,000 be set aside to be expended by the said committee for the immediate employment of both men and women in some necessary work which is in the public interest but which cannot be undertaken by the municipality and is not properly a charge on any private corporation or individual.

In making its own report this special committee said it assumed "that the supply of food and clothing will be continued until the absolute need in these directions is met." It was not prepared to take action on the seventh recommendation.

At the end of May, no action as a result of the recommendations having been taken, Dr. Devine urged the Finance Committee to appoint the committee of seven suggested in the fifth recommendation, which had been authorized the first of the month, so that the work of providing shelter more adequate than that provided by the tents should be begun. For consideration of more permanent forms of rehabilitation, he thought it might be necessary to have still another committee.

His advice to the Finance Committee was supplemented on June 4 by a letter to the chairman, in which he drew a general outline of the relief course that should be taken. It reiterates in more specific form the advice given in May. The points emphasized were:

BEGINNINGS OF REHABILITATION WORK

1. The general distribution of uncooked food and of clothing should be discontinued by June 30, the date the army proposed to withdraw. The bread line, the clothing line, and the relief stations, should then be abandoned.

2. The established charities of the city should, as far as possible, on that date resume the discharge of their normal functions.

3. The clothing and provisions, tools, sewing machines, and household furniture remaining on June 30 in the relief stores should be placed at the disposal of a special relief committee and a central warehouse should be designated to hold them. Appropriations should be made to the suggested committee for its administrative expenses, and as its plans developed, for additional relief.

4. Housing, loans, and other plans for rehabilitation should be taken up by a legally incorporated body to be formed to administer the relief funds; one which should be ready to deal in the broadest possible way with all problems relating to the rehabilitation of families and of individuals. The hot meal kitchens, it was conjectured, would by the end of June be on a business basis.

5. The most important task remaining would be to supervise permanent camps and barracks.*

6. The Police Department should give general protection, and the Health Commission should guard the public health.†

To quote the letter:

"What will be needed in each permanent camp after June 30 will be (1) a business agent authorized by the Finance Committee, and in the case of public parks by the municipal authorities, to assign tents or rooms in barracks to particular persons, to collect rents, if rental is charged, to evict tenants when necessary, and to call upon the police authorities in the name of this committee, when necessary for the maintenance of order; (2) a sanitary officer responsible to the health commission; and (3) a police guard responsible to the police department. The general business agents should all be responsible to one general superintendent of permanent camps. The general superintendent of business agents, in the case of the larger camps, will require a certain number of clerical and administrative assistants corresponding to the military officers who are now serving in similar capacities under the military supervision of camps and the commanding officers of the several camps. Neither the business agent

* See Providing Shelter, Part I, p. 69 ff.

† See Safeguarding Health, Part I, p. 89 ff.

nor the sanitary superintendent need have anything to do with relief, except to report cases of destitution which come to their attention to the Special Relief Committee."

The mayor, who was futilely trying to determine relief policies, in a conference with Mr. Phelan a few days later suggested the importance of appointing the committee urged by Dr. Devine. He said that he might ask the municipal board of supervisors to appoint a committee on relief and rehabilitation. This action, however, he did not take.

General Greely at this time also expressed his appreciation of the need of a change of relief policy.* He and Dr. Devine agreed as to the next steps to be taken, his point of view concurring with that expressed in the letter just quoted. He counseled specifically a separation of questions of administration, sanitation, and relief, and a thorough co-operation with the municipality in all matters affecting the administrative policy and sanitation of the camps. He said further that as an army officer was familiar with but two aspects of the relief problem,—the distribution of supplies and the care of camps,—the Finance Committee of the Relief and Red Cross Funds should appoint an executive committee, which should be prepared after July 1 to relieve the army of responsibility.

He asked three of his officers who had been carrying on the relief work to submit a plan for its further conduct. The resultant plan, submitted by General Greely to the Finance Committee, was necessarily a reflex of the military experience of its framers. Though it was incited by an appreciation of the fact that the emergency relief period must be superseded by the period for permanent adjustment, the plan provided for yet further distribution of necessities rather than in any comprehensive way for housing and rehabilitation. It called for the organizing of a bureau with a paid personnel. The chief of the bureau was to be accountable to the mayor, and was to have under him four sub-chiefs, three of whom should be army officers, each in charge of a department,—the departments of distribution and supply, administration, general superintendence, and finance.

* For letter written on June 15 by General Greely to the chairman of the Finance Committee, see Appendix I, p. 387.

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General Greely, realizing the difficulty of having a suitable man appointed as chief, made later the substitute suggestion of a commission of three. The mayor and General Greely were present by invitation at a meeting of the Finance Committee when the substitute plan was considered. The attitude of the mayor during this month of June was one of serious interference. The Finance Committee naturally did not wish to have any public disagreement with him, and with the knowledge that the army was shortly to be withdrawn from control of relief work it seemed wise as a compromise to accept General Greely's suggestion of a commission rather than a chief who should be responsible solely to the mayor. The decision was reached, therefore, for the Finance Committee to appoint an Executive Commission of three members, one member to represent the mayor, a second, the American National Red Cross, and a third, the Finance Committee itself.

5. AN INTERLUDE

On June 22, at a meeting of the Finance Committee at which 11 of the 21 members were present, announcement was made that the mayor had appointed a political friend as his representative on the Executive Commission, and the American National Red Cross, Dr. Devine. Dr. Devine at the time of the meeting was absent in the East. The Committee had therefore to make its appointment. After a discussion, which later became public, several men were nominated for appointment, two of whom possessed the confidence of the community on account of their honorable standing, native ability, readiness freely to serve the public, and knowledge gained of the relief situation through arduous volunteer work. The man elected, by a vote of six to four, was a politician with no previous experience in the relief work. A scrutiny of the records shows on the part of these local members of the Executive Commission no indication of effort to use their positions to further political ends, and one of the two returned to the Finance Committee the salary of \$500 to which he was entitled as a member of the Commission. There is no record of lack of harmony, merely the indication of an ineptitude on their part to meet the needs of the distressed community.

The attitude of the Finance Committee was one of detach-

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ment from, or one might say, suspicion of the Executive Commission. It refused to define the scope of the Commission's work, but directed it to organize and submit a plan of work for approval, and, for confirmation, the names of the employes it wished to appoint. The members who had forced the election of a feeble representative, realizing the mistake of their policy, agreed to restrict the powers of the Commission, and were ready to vote to abolish it at the end of the month.

The irony of the situation lay in the fact that the chairman of the Commission, Dr. Devine (who accepted no salary), and its secretary, Ernest P. Bicknell (who likewise received no salary), presented for consideration a plan of work which in substance was the same as that submitted by the chairman early in June to the Finance Committee and to General Greely.

The plan* called again for a regulation of camps, warehouses, the hot meal kitchens, the care of the sick in hospitals, and for making provision for housing, loans, and special relief. Unlike a rolling stone, however, to reiterate plans meant to gather moss, so a new suggestion may be noted. It was, that the civilian chairmen of the seven sections should be men on salary, giving their entire time, and responsible to the Commission until relieved. Their duties should include distribution of clothing, meal tickets, and other relief, and the carrying out of the second registration† then in progress.

Recommendation was made by the Commission that all executive work should devolve on it, and that it should be held responsible for initiating relief measures.

The Finance Committee approved the plan in general, with the exception that the question of special relief be left for future decision and that no action be taken on housing until further information had been collected. It did decide, specifically, that the rehabilitation work should continue in charge of Dr. Devine as representative of the Red Cross, and should not be transferred to the Executive Commission while final decision was pending.

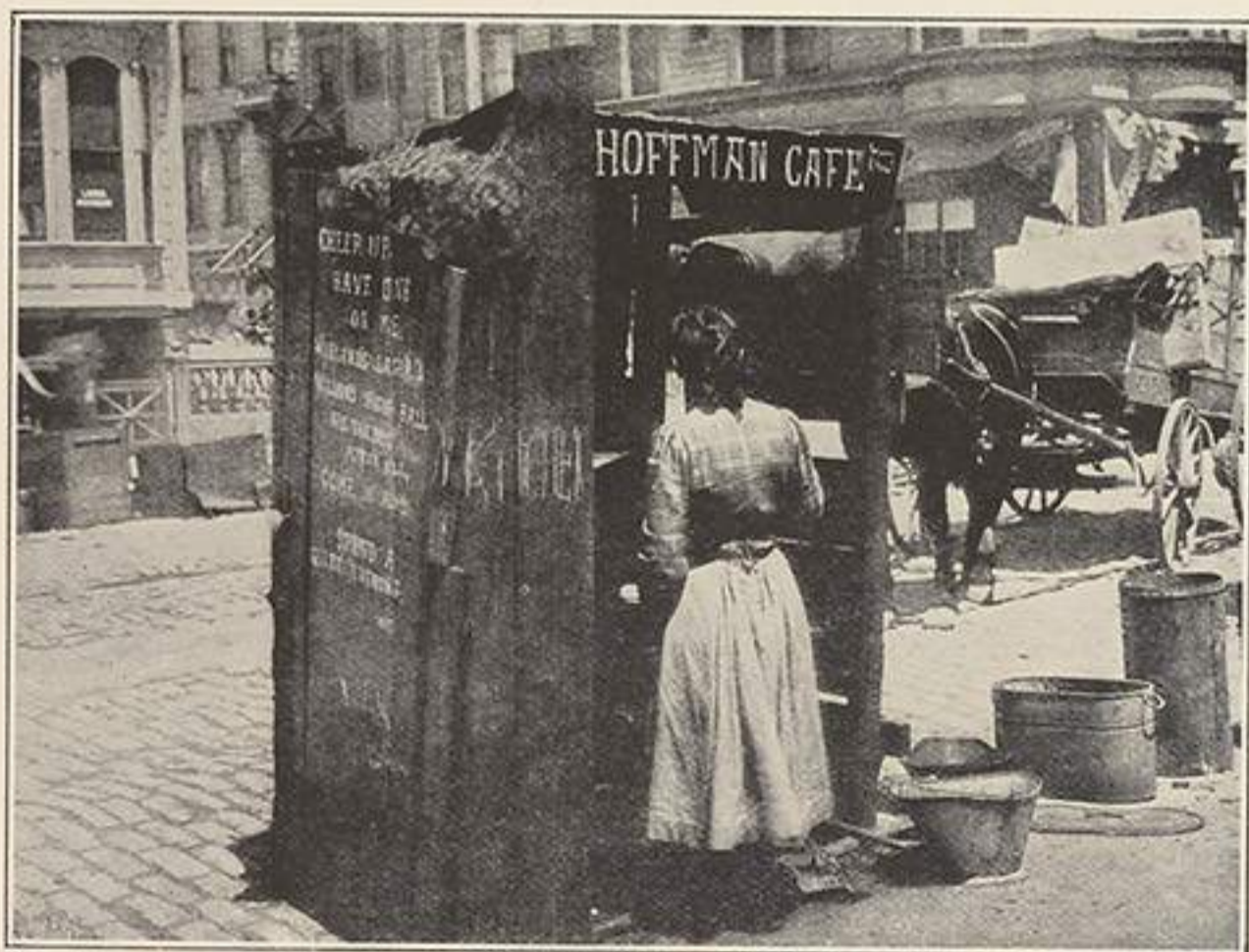
The Executive Commission got rather beaten round the

* For plan of the Executive Commission, see Appendix I, p. 391.

† See Part I, p. 49, and Part II, p. 115. The first registration was begun during the week following the disaster.



The first bakery rebuilt



A cheerful kitchen

SUPPLYING FOOD UNDER DIFFICULTIES

BEGINNINGS OF REHABILITATION WORK

bush. It was permitted to expend certain appropriations for sanitation, the care of camps, and the distribution of food, clothing, and other supplies, under direction of its chairman and a group of army officers. The relation of the army to the new Commission was practically what it had before been to the Red Cross representative. Under the military régime Major A. J. Gaston was commanding officer of permanent camps; under the new régime he was general superintendent of camps with authority to appoint all camp employes.

In the latter part of June Mr. Phelan, acting on Dr. Devine's suggestion that the Finance Committee should appoint a Rehabilitation Committee of its own to supersede the work of the special Rehabilitation Bureau, did appoint such a committee with Dr. Devine as chairman and Archbishop Riordan,* Bishop Nichols,† Rabbi Jacob Voorsanger, O. K. Cushing, F. W. Dohrmann, and Dr. John Gallwey as members. Its scope was defined as including "all aid" to be given to individuals or families other than food or ordinary clothing. It superseded, as has been already stated,‡ the Red Cross Rehabilitation Bureau and took over the latter's unexpended balance. The Bureau had expended \$18,599.70 for 840 applicants.

The Rehabilitation Committee met in Hamilton School July 2, two and a half months after the beginning of the relief work in San Francisco. Mr. Bicknell was elected secretary, Mr. Cushing, treasurer, the latter, with the chairman, having authority to sign checks in the name of the Committee. When Dr. Devine returned to New York, August 1, Mr. Bicknell was appointed a member of the Committee and Mr. Dohrmann then became chairman, a position he was to hold from the first of August, 1906, until the close of the rehabilitation work.

During June and July, to repeat, the pressure to give food and temporary shelter was yielding to the pressure to furnish permanent shelter and other means of rehabilitation. The problem of housing was very complicated. No one knew how far shelter would be provided by private enterprise; no one knew whether

* Delegated his position to Rev. D. O. Crowley.

† Delegated his position to Archdeacon J. A. Emery.

‡ See Part I, p. 15.

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manufacturing plants and wholesale and retail business would seek old locations; no one knew where the shifting population would settle. There was delay in collecting insurance, uncertainty as to the land, labor, and materials available and as to the future street car service and water and sewer connections. There was difference of opinion as to whether the subsidized building should be of a permanent or temporary character, of scattered individual dwellings or large blocks, as to whether financial aid should be in the form of bonuses or of loans.

One of the minor notes of irony in this mid-summer situation lies in the fact that the Finance Committee referred to its own Rehabilitation Committee for consideration and report the housing suggestion of one of its members, M. H. de Young, and that the report that followed, July 10, was signed by Dr. Devine as chairman both of the Rehabilitation Committee and of the Executive Commission.*

Mr. de Young's suggestion was that a donation, or as it was commonly called, a bonus, of not more than \$500 † in any case, be made in behalf of any resident whose house had been destroyed, provided that the \$500 represented not more than one-third of the value of the house to be built, and that it be paid to the contractor after the house was completed and was clear of liens.

The resultant report as submitted stated that the Executive Commission had, with the approval of the Finance Committee, appointed a board of consulting architects and builders who offered their services as expert counsel on general plans and on designs for suitable dwellings. It also stated that the matter had been carefully considered by the Rehabilitation Committee and the Executive Commission, and that the bonus plan was recommended for such workingmen as could not secure sufficient funds from banks, building and loan associations, or from other business or private sources.

Attention was called to the fact that the Rehabilitation Committee was already studying the general situation so as to estimate how many loans‡ were likely to be called for. It was

* See Original Housing Plan, Appendix I, p. 393. See also Part IV, Housing Rehabilitation, p. 212 ff. † For class of people who benefited by the bonus plan, see Part IV, pp. 218, 239. ‡ For method of carrying out the loan plan, see Part IV, p. 253 ff.

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further stated that there was no anticipation that the bonus plan would carry far in providing shelter for the families living in tents, and that no inclusive plan could be framed to provide housing for all the homeless.

It was recognized, moreover, that first in order of importance came provision of shelter for the aged, the infirm, the invalided, and the other adult dependents who had become permanent city charges. For these the recommendation was to erect permanent buildings on the cottage pavilion plan to house 1,000 persons; the cost of building to be met from the fund, the maintenance to be left to the city. It was recognized that there were two possible alternate plans; namely, to care for the dependent group in existing private institutions, or to board its members in private families. A marked advantage of the first plan was that it provided a permanent addition to the city's charitable institutions. The suggestion was intended to supplement what was already being done in the way of giving care to the sick in hospitals.

It was further recognized that there should be quick effort made to supply dwellings for the 5,000 persons who before the disaster had paid moderate rentals, but who were housed in tents or other temporary shelters. It was also necessary to make provision for a possible 5,000 persons who were out of the city. No accurate estimate had been or could be made of those who, independent of aid, had readjusted themselves.

The proposal made in behalf of the possible 10,000, a proposal that touched the kernel of the big relief problem, was to use money lying idle to build houses which should be sold on the instalment plan, or rented to families that had been living in San Francisco on April 17. Shelter had to be provided against the rainy season in order that there might be held in San Francisco a population of working people. The proposal was intended also to carry to a workingman the opportunity to own a house of such character as should serve to set a standard for sanitary and attractive dwellings. Through the carrying out of this scheme there were to be brought into happy co-operation the architects, the builders, the municipality, and the Finance Committee itself. The first would supply skill and taste; the second, quick and moderate priced building; the third, suitable conditions of light,

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sanitation, ventilation, and fire protection; the fourth, capital and business security. To assure the last provision there was a suggestion of the creation of a new corporation to consist of the mayor, the chairman of the Finance Committee, the representative of the American National Red Cross, and representatives from the Executive Commission and the Rehabilitation Committee, all of whom were to be named by the Finance Committee.

The need to incorporate became more imperative when the plans to furnish shelter took, by July 15, the following definite shape:

1. To build a pavilion on the almshouse tract* for 1,000 homeless persons.
2. To appropriate \$150,000 to construct and to repair temporary shelters in the public parks for the use of the homeless during the winter of 1906-07.
3. To appropriate not more than \$500,000 to carry out the bonus plan.†
4. To appropriate a second \$500,000, to be used for loans to persons who had owned or rented houses within the burned district.‡
5. To set aside \$2,500,000 for the acquiring of suitable and convenient land on which to build dwellings that might be sold for cash or on the instalment plan to residents who were in business or had other employment.

Before passing on to the matter of the incorporation of the funds, one must record the final act of the Executive Commission. On July 31, after six weeks of precarious, and one might almost say uneventful life, the Commission voted to turn its records over to the corporation just created, and to make an inventory of its supplies and equipment for transfer to the same body.

June and July mark a clearly defined transition period. In spite of the politically directed episode of the abortive Commission, rehabilitation plans were being successfully shaped, even though the ordeals of the withdrawing of the army as a factor in

* For account of Ingleside Camp and the establishment of the permanent Relief Home for the aged and infirm, see Part VI, p. 319 ff.

† For discussion of the Bonus Plan, see Part IV, p. 239 ff.

‡ For discussion of the Grant and Loan Plan, see Part IV, p. 253 ff.

INCORPORATION OF THE FUNDS

relief administration and the introducing of the political appointees were being faced. In spite of temporary set-backs, the work was getting on a strictly business basis. Delays meant suffering, yet ultimate community gain, because the Rehabilitation Committee, in keeping outside the province of the Executive Commission, drew to itself the best experienced service that was available, and escaped the danger of being directed or diverted by any force other than that controlled by right motives.

6. INCORPORATION OF THE FUNDS

Now to return to the suggestion of incorporation. From as early a date as May 4 the question of the incorporation of the relief funds had been discussed within and without the Finance Committee. The New York Chamber of Commerce as a large custodian of relief funds had the matter brought personally to the attention of members of the Finance Committee through its representative, James D. Hague, and in writing by its president, the late Morris K. Jessup. The latter stated, however, that the determining of the question of incorporation lay with the Finance Committee. Correspondence in early July with Mr. Hague, the returned envoy, showed that there was in contemplation the incorporating of an independent body of men, the majority of whom should be appointed by the chairman of the Finance Committee. To this proposed corporation it was suggested should be transferred the \$500,000 then held by the Chamber of Commerce, with such other moneys as might be entrusted to it.

If such a plan had been carried out there would have been two authorized bodies administering relief with an encouragement to other foreign custodians of funds to create similar independent agencies. The pressure to incorporate came therefore from without because of the jealous guardianship of funds by the non-local contributors; from within because of the exigency of the situation itself.

In the month of July, as has been said, the imminent need was known to be to provide suitable shelter against the fall and winter rains. The members of the Finance Committee considered the question of incorporation from the standpoint of the provision of a body legally empowered to acquire land and to loan money

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for building purposes. As a committee, therefore, it decided on July 13 to carry out the recommendations made in the letter written by Dr. Devine to its chairman, three days earlier, which recommendation, it should be recalled, embodied the earlier bonus plan suggestion made by one of its own members.

The certificate of incorporation * was issued July 20 to hold for a period of five years. The president of the corporation, the "San Francisco Relief and Red Cross Funds, a Corporation," was James D. Phelan; the first and second vice-presidents, F. W. Dohrmann and W. F. Herrin; the secretary, J. Downey Harvey. The president and first vice-president, with M. H. de Young, Rudolph Spreckels, and Thomas Magee, formed the Executive Committee. The personnel of the Corporation, with the exception of the governor of the state and the mayor, who were ex officio members and directors of the Corporation, was identical with that of the Finance Committee of Relief and Red Cross Funds which it superseded, and whose funds it immediately took over.

The newly incorporated body held its meetings at the St. Francis Technical School on Geary and Gough Streets, which took the place of the Hamilton School as headquarters for all departments of the relief work. Later a warehouse was added to the building to hold the remaining supplies. The meetings were open to the press, and to officers and employes; and others with whom the corporation had business were invited as was deemed expedient to meet with the Executive Committee. At the third meeting, held late in July, five departments were created:†

- A. Finance and Publicity
- B. Bills and Demands
- C. Camps and Warehouses
- D. Relief and Rehabilitation
- E. Lands and Buildings

Each chairman was required to make an investigation of and report on any undertaking of his department that called for an appropriation. Each chairman was also a member of the Executive Committee and was responsible for the appointment of his employes.

* See Appendix I, p. 398.

† See Appendix I, pp. 399-400. See also Diagram of Organization, p. xxv.

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He was further responsible for preparing monthly budgets and for the printing and distribution of all printed matter.

From the plan of organization it is to be seen, of course, that housing as a reason for incorporation had yielded to the pressure to make inclusive the treatment by one incorporated body of all divisions of the many-sided work.

The experiments of the preliminary and transition periods had tried out many men and methods, so that on the newly incorporated body were found men of affairs who in the relief work itself were ready to act in harmony and with method and to come together in small groups for frequent meetings. If one looks at the diagram of organization presented,* one sees how gradually through the trying three months there had been a shaping through experiment that made the San Francisco Relief and Red Cross Funds itself a fruition that in germ lay in the union of official effort and private initiative.

Step by step the confidence of the public at home and abroad had had to be won. Only through the selection and trying out of generous-minded and capable men could the suspicions of those who controlled the contributions in the east have been dispelled.† Only after the abortive effort to make political capital out of positions of relief administration had fallen flat could the work itself get into its steady swing. The lessons are clearly written, however, that there must of necessity be in any great sudden emergency the creation of public confidence in the administration of the relief, and that along with a force of persons trained from within and without to act quickly and with definiteness must be the voluntary services of men and women on whom the community itself has learned to rely.

A few notes of later date are added here to round out the account of organization.

On August 1, 1906, Mr. Bicknell succeeded Dr. Devine as the representative of the American National Red Cross, and he in turn was succeeded on October 1 by Mr. Dohrmann.‡

* See p. xxv.

† See Part I, p. 99 ff.

‡ For positions held by Mr. Dohrmann and Mr. Bicknell on the Rehabilitation Committee, see Part I, p. 21.

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Early in the year 1907 the County Medical Society urged that the balance of the relief fund should be used for the erection and endowment of a free hospital. Impelled by this and similar requests the Corporation did in February consider seriously the possibility of closing the work.

One year after the fire (April, 1907):

The Department of Bills and Demands had completed its work.

The Department of Finance and Publicity was working with a greatly reduced force as it was relieved of the accounting connected with claims and subscriptions.

The Department of Camps and Warehouses had under care a camp population of about 17,614, but no longer distributed food or other supplies.

The Department of Relief and Rehabilitation had finished the bulk of its work. The general taking of applications had ceased for some time. Those on file were being passed upon and closed as rapidly as possible. The final estimates and appropriations for this work had been made. From this time on only exceptional cases, and those few in number, were received. The Housing Committee still had some work to do in connection with the completion and inspection of houses granted by it, and with the payment of the bonuses which it had guaranteed to pay to certain applicants on the completion of houses which they were building for themselves. The work of the Bureau of Special Relief was almost finished. The work of the Hospital Bureau had to continue.

The Department of Lands and Buildings had completed its building work, with the exception of the Relief Home. The Home was expected to be finished in May.* A few hundred applications were on file for allotment of bonuses from the second appropriation. The first appropriation was exhausted.

Two years after the disaster (April 18, 1908):

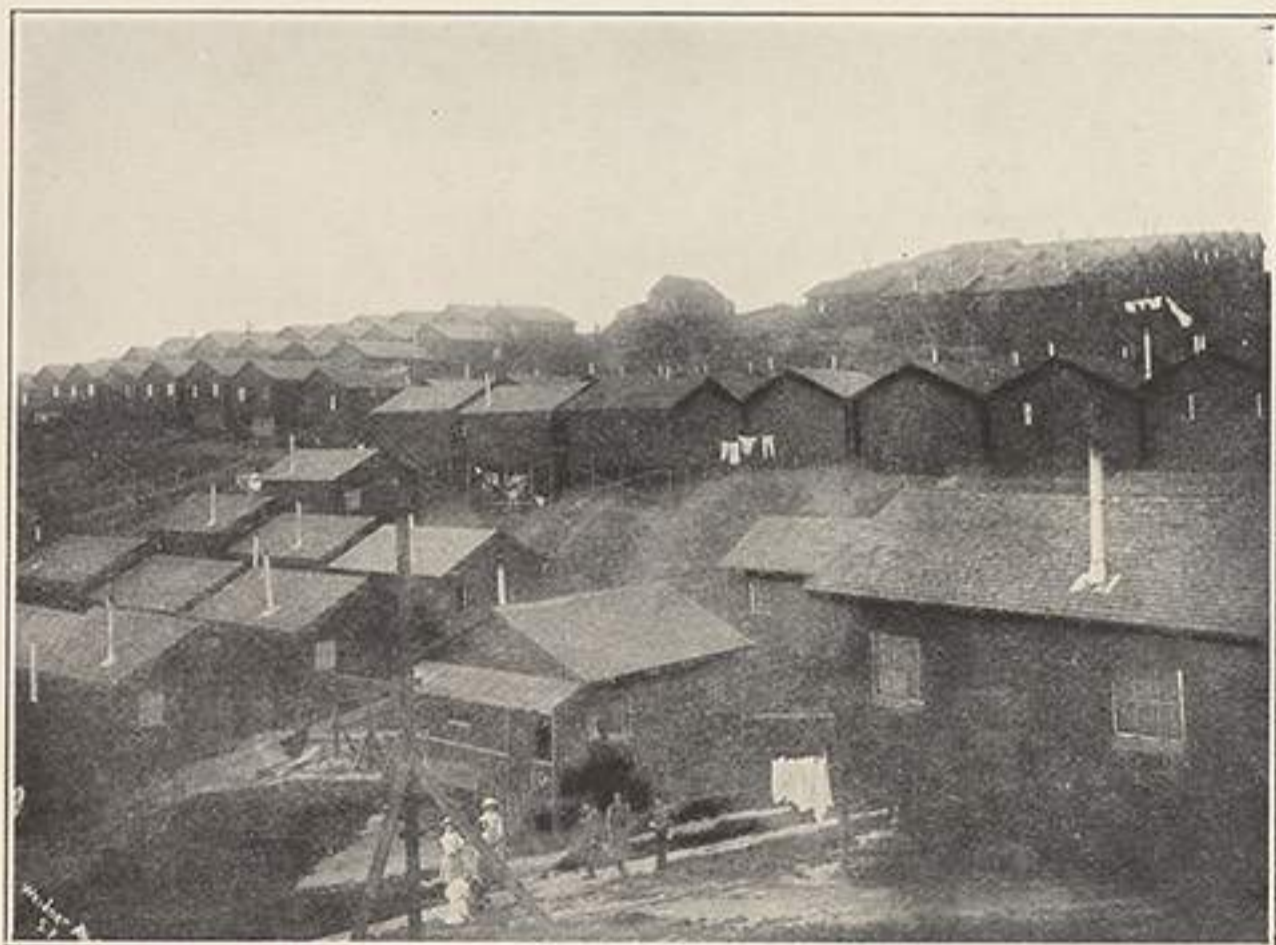
The Department of Lands and Buildings had completed its work.

The Department of Finance and Publicity, with a small force,

* For reasons for delay, see Part VI, p. 321.



Tent camp, opened May 9, 1906



Cottages

CAMP NO. 10, POTRERO DISTRICT



INCORPORATION OF THE FUNDS

was making the settlements incidental to the closing of the camps and the refunding of instalments to tenants. It was also preparing its financial report.

The Department of Camps and Warehouses had removed cottages from all the public squares but Lobos, where but 479 cottages and 1,287* persons remained. This camp sheltered the poorest refugees.† Stricter sanitary measures could be enforced here and care be given more cheaply than if the inmates had been removed to cottages on private land. Bubonic plague in this camp as well as elsewhere in the city had made precaution necessary.

The Department of Relief and Rehabilitation had become a supervising agency. It supervised the collection of housing loans, assisted the Executive Committee in making grants to charitable institutions, and advised the Associated Charities which was administering the greater part of the relief needed in moving people from the camps.‡

The closing chapter of the complicated story of organization was reached when, acting on the suggestion of its special representative, Mr. Dohrmann, the American National Red Cross sent Mr. Bicknell in January, 1909, to San Francisco to confer about final plans. Mr. Bicknell had then accepted the recently created position of national director of the American National Red Cross. The creation of this position may be said to be one of the results of the San Francisco relief experience. As a result of conferences§ between these two men who had played such a determining part in San Francisco's struggle to help its people wisely to regain their old standing, the Board of Trustees of Relief and Red Cross Funds was formed in February, 1909.

* The number being the same as that given in Part VI, p. 324, as the total number of persons at Ingleside Camp, is a mere coincidence.

† See Part I, p. 85.

‡ See Part I, pp. 85-86.

§ For statement of action taken, see Appendix I, p. 401 ff.

II

METHODS OF DISTRIBUTION

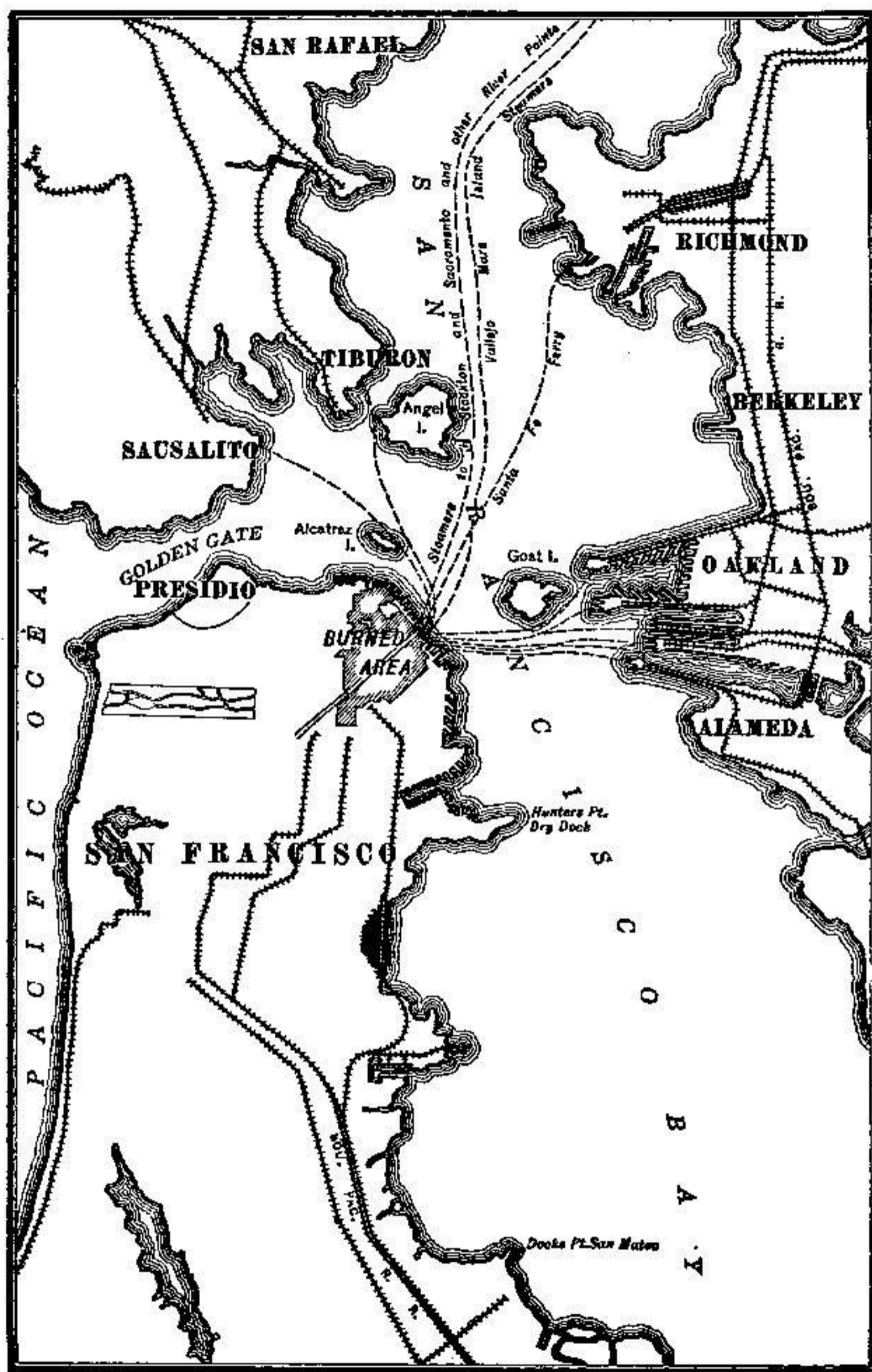
1. SOURCES OF CONTRIBUTIONS

THE complicated story of organization seems comparatively unimportant when one's mind is full of questions as to what was to be distributed, and how many human beings were in need of immediate relief. That there was general, quick recognition of the need is shown by the quantities of supplies hurried to San Francisco. Five thousand cars were reported April 28 to be on the road. General C. A. Devol, who had charge of receiving and unloading all supplies, states, however:* "The stores that arrived for the relief of San Francisco up to July 20 amounted to 1,702 carloads and five steamship loads, a total of approximately 50,000 tons. At the height of the operations about 150 carloads were delivered into the city daily, in addition to stores arriving by steamers." The chairman of the Finance Committee reported to Mr. Taft, president of the American National Red Cross, on November 28, 1906, that the estimate of total receipts in kind was 1,850 carloads of food supplies, and 150 carloads of bedding, tenting, clothing, and so forth.

During the first two weeks after the disaster the Southern Pacific Railroad brought 1,099 carloads of relief supplies into the city. Under orders of its president, right of way was given to trains carrying these cargoes, and express time schedules were used for the sake of speed. These receipts were not all direct donations, as the contents of a number of carloads had been purchased by the Finance Committee and by the army from an appropriation of \$2,500,000 made by Congress† to be distributed under the direction of the officers of the Pacific Division. There were also many donations that were sent to agencies other than the Citizens' Com-

* Devol, Major (now General) C. A.: *The Army in the San Francisco Disaster*. *Journal United States Infantry Association*, Vol. VI, No. 1, pp. 59-87 (July, 1907). Further quotation from this article will be found in Appendix I, p. 381, of this volume.

† See Sixth Annual Report American National Red Cross, 1910.



TRANSPORTATION ROUTES ABOUT SAN FRANCISCO

EMERGENCY METHODS

mittee, the Red Cross, and the army. These cannot be included in any estimate as there was no complete record of the amounts.

It was found to be difficult to protect the mass of the rations in the railroad yards and in transit to the warehouse against seizure by ordinary thieves and by those who felt justified in disregarding the usual rights of property. Goods were stolen, in quantities that could not be reckoned, by those who expected to realize a profit as well as by those who considered that they had the right to seize what they felt was destined to meet their need. Some of these confiscated boxes were addressed not to the relief authorities but to specified persons and groups of persons in San Francisco or at other points about the bay. A further incentive to confiscate lay in the action of the police who, as was generally known, acting on the orders of the chief of police, had broken open about 100 grocery and provision stores that were doomed to be destroyed by fire. The police, after making a rough estimate of the value of the stock, distributed freely to the destitute.

When the cars reached San Francisco, along with the bulk of the shipments which were addressed either to the quartermaster of the army, who was designated to have charge of all supplies sent to the American National Red Cross, or to the Citizens' Committee, were boxes addressed to the mayor, to the churches, to other organizations of all kinds, and to individuals. It would have interfered seriously with the work of relief if an effort had been made to find the persons to whom special boxes were directed. The American National Red Cross through its representative, in whose care many boxes with specific directions were sent, did all that was possible to carry out the intent of the donors, but it could not in every instance find the intended recipient. Many inquiries were received as to barrels and boxes which had not reached their destination, but the cost of tracing these and the cost of making special deliveries under the then existing conditions were often greater than the value of the packages themselves.

An illustration of the difficulty of delivering special packages is the story of eight cases of bread pans which were addressed to the "Relief Committee" and were quickly distributed among the refugees. When the manufacturing company that shipped the cases learned on inquiry of the bakers for whose use they were in-

SOURCES OF CONTRIBUTIONS

tended that they had not received them, it threatened to file a claim for loss. The trouble, however, lay in the fact that a letter of instruction addressed to the mayor got effectually separated from the boxes.

No complete record of cash contributions can be made. Some of the committees throughout the country expended part of their funds to purchase supplies to be forwarded to San Francisco or to relieve refugees at home, or failed to collect all the money reported to have been contributed. The money reported as subscribed in the state of California is far from representing the actual value of relief contributed. Being so near the scene of disaster the California communities wisely contributed supplies in large quantities for immediate use and also cared for large numbers of refugees who came to them. The official reports of contributions cannot therefore give credit to all communities for all the relief furnished by each, nor can they show the amounts contributed by the smaller cities when these forwarded their contributions through the larger city committees. Nor can a record of contributions sent to the American Red Cross be found in the published list of contributors to the committee in San Francisco.

TABLE 1.—CASH RECEIPTS OF THE FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS, AND ITS SUCCESSOR, THE CORPORATION,* TO JUNE 1, 1909

Cash donations, including San Francisco subscriptions and Red Cross remittances	\$8,921,452.86
Interest on deposits (in part at 3 per cent and in part at 2 per cent)	97,254.80
Exchange	1,140.65
Receipts from sales of commodities donated in whole or in part:	
Sales of surplus flour	\$216,717.15
Sales of foodstuffs	41,498.07
Sales of tents.	14,826.55
Total	273,041.77
Total receipts from donations	\$9,292,890.08
Receipts from sales of commodities purchased, loans repaid, instalments, etc.	380,167.86
Total cash receipts	\$9,673,057.94

The total cash donations, \$8,921,452.86, given in Table 1, do

*The San Francisco Relief and Red Cross Funds, a Corporation. See Part I, p. 25 ff.

EMERGENCY METHODS

not include the \$2,500,000 appropriated by Congress, which was disbursed in the first two months for food, clothing, bedding, shelter, etc., nor an estimate of the numerous independent funds which were probably expended within the first month, nor of the enormous quantity of supplies donated by the people of the country. These supplied the first needs of the destitute and enabled the Committee to save its cash for later and more permanent forms of relief.

TABLE 2.—CASH CONTRIBUTIONS FOR THE RELIEF OF SAN FRANCISCO, TO JUNE 1, 1909, RECEIVED BY THE FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS, AND ITS SUCCESSOR, THE CORPORATION, AND BY AMERICAN NATIONAL RED CROSS, BY COUNTRY OF ORIGIN

Country of origin	Received by Finance Committee of Relief and Red Cross Funds and the Corporation	Received by the American National Red Cross	Total
San Francisco	\$413,090.83	..	\$413,090.83
About 2500 cities and towns of the United States	5,261,898.35	\$2,967,079.90	8,228,978.25
Austria (Sec't'y Amer. Embassy at Vienna). . . . .	..	50.00	50.00
Australia	385.96	..	385.96
Belgium	50.00	..	50.00
Canada	145,097.15	315.50	145,412.65
Cape Colony (Americans) . . . . .	..	464.00	464.00
Ceylon . . . . .	..	32.33	32.33
China	40,000.00	..	40,000.00
Cuba	5.00	729.30	734.30
England	6,522.58	48.30	6,570.88
France (Amer. Chamber of Commerce, Paris, \$20,850)	20,850.00	385.08	21,235.08
Germany	50.00	..	50.00
Japan	98,960.10	146,000.00	244,960.10
Mexico	14,286.44	193.87	14,480.31
Russia	51.45	147.57	199.02
Scotland . . . . .	..	50.40	50.40
United States of Colombia (Americans)	200.00	..	200.00
Total	\$6,001,447.86	\$3,115,496.25	\$9,116,944.11

The donations mentioned in Table 2 do not include \$100,000

SOURCES OF CONTRIBUTIONS

given to the University of California Hospital by the Massachusetts Association for the Relief of California.

It appears from the figures of the two preceding tables that while on June 1, 1909, money to the amount of \$9,116,944.11 had been contributed for the relief of San Francisco, \$8,921,452.86 had been received by the Finance Committee of Relief and Red Cross Funds and by the Corporation. This difference between the amount donated and the amount received by the local organizations to which the work of relief had been entrusted is explained by the fact that not all the money contributed through the American National Red Cross had been paid over to the Finance Committee or to the San Francisco Relief and Red Cross Funds by June 1, 1909. The disposition made of the money contributed through the American National Red Cross is shown in Table 3.

TABLE 3.—DISPOSITION OF CASH CONTRIBUTED FOR THE RELIEF OF SAN FRANCISCO THROUGH THE AMERICAN NATIONAL RED CROSS, TO JUNE 1, 1909*

Total donations made through the American National Red Cross	\$3,115,496.25
Remitted to San Francisco to June 1, 1909	\$2,920,005.00
Administration expenses, purchase of relief supplies, and transportation of refugees	47,073.35
Sent to Italy (for Messina earthquake sufferers, 1909)	50,000.00
	<hr/>
Total disbursements to June 1, 1909	3,017,078.35
	<hr/>
Balance available from donations, June 1, 1909	\$98,417.90

The statement shows that of the \$3,115,496.25 donated through the American National Red Cross up to June 1, 1909, \$2,920,005.00 had been remitted to San Francisco. The balance received but not remitted was therefore \$195,491.25,† of which \$97,073.35 was disbursed directly by the Red Cross. It will be seen that this balance equals the difference between the total amount donated for the relief of San Francisco and the amount of the cash donations received to June 1, 1909.

* For detailed account of receipts and disbursements see Sixth Annual Report, American National Red Cross, 1910, pp. 60-152.

† Subsequent to June 1, 1909, the sum of \$100,545.65 was forwarded to San Francisco, this sum comprising the \$98,417.90 above mentioned, together with a portion of the accrued interest and a delayed contribution.

EMERGENCY METHODS

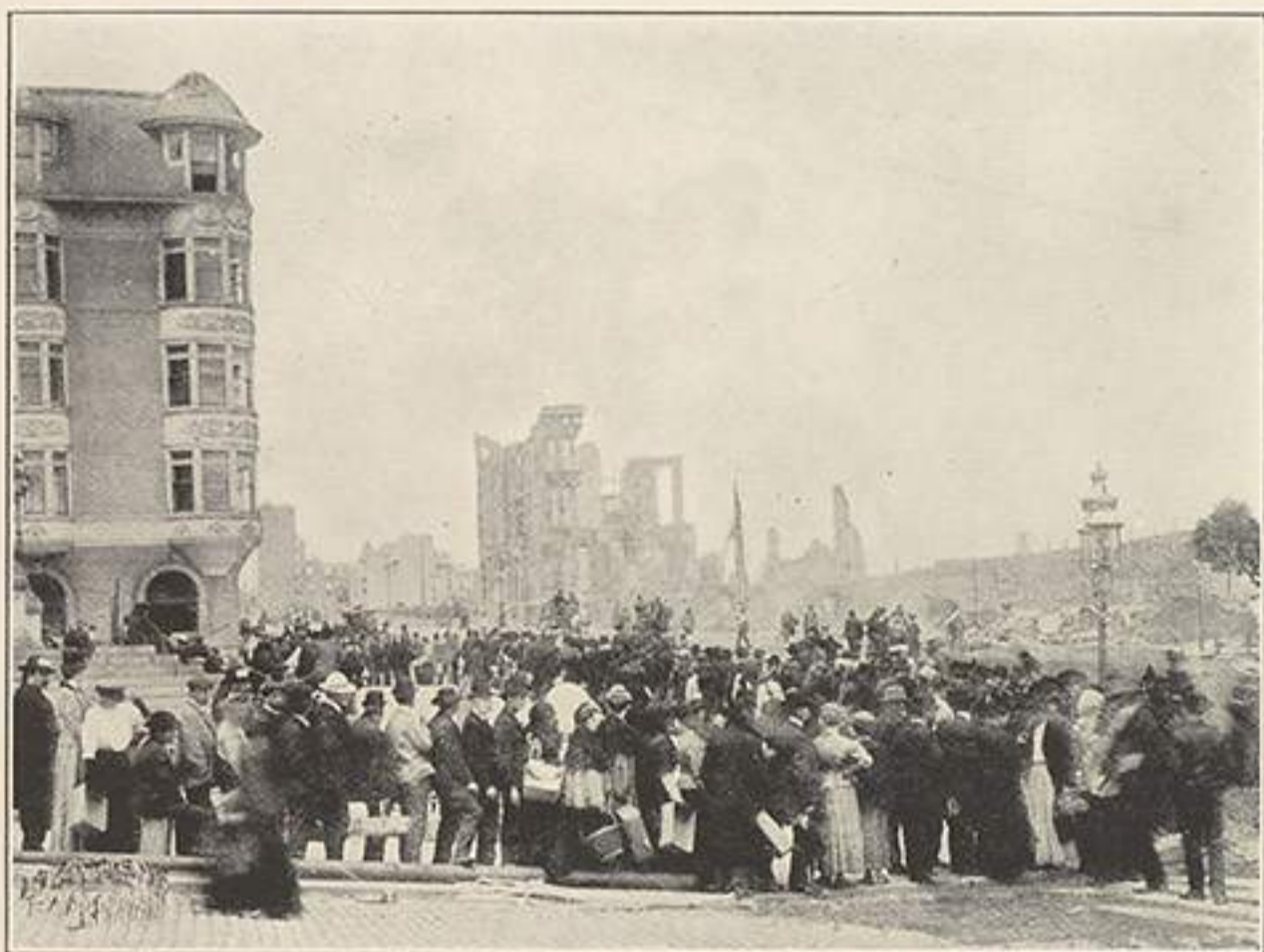
2. DISTRIBUTION OF FOOD

Food was of course the first necessity, and out of the need to supply it grew the whole machinery of relief. Before the noon of Thursday, April 19, the Citizens' Committee had appointed a sub-committee on relief of the hungry, with Rabbi Voorsanger as chairman, to furnish food for the entire population, which for a time fell into a series of long bread lines. In these lines rich and poor, Italian, German, Swedish, Chinese, and native fared alike. The only question was one of need. From the mayor and the military officers down to the humblest families in the Potrero, there was a good-humored acquiescence in the hardships of the situation, and an optimism that was inspiring. Supplies in sufficient quantities were rushed to the city, and the danger of suffering from lack of food was averted.

The sub-committee began the distribution of food April 20. It at once called on the army to furnish an officer, two companies of infantry, and a troop of cavalry to guard rather than to distribute what supplies had become available. It took steps to get flour from points around the bay and studied the situation as to the bakeries, some of the largest of which had been burned or damaged. Repairs were being made to some of those damaged, and a daily output of 50,000 loaves of bread was shortly to be expected.

The ruling was made that after the committee on relief of the hungry had received the quantity of bread it needed, the bakers might sell the remainder at not more than 10 cents a loaf, in quantities of not more than five loaves to one person. The committee was furthermore authorized by the Citizens' Committee to levy on all supplies wherever found. The following notes show the general trend of the work during the first week.

On Friday, April 20, while the fire was still spreading, the general distribution was begun. About 25 wagons were impressed which were used in the distribution of the provisions seized by order of the committee. Refugees were standing in line at the Golden Gate Park Lodge; the Young Men's Hebrew Association, Page and Stanyan Streets; St. Mary's Cathedral, Van Ness Avenue and O'Farrell Street; at Jefferson and Columbia Squares,



All classes joined the bread line



Soldiers gave aid and protection

RELIEVING THE HUNGRY

and at the corners of Fifth and Mission Streets and 24th and Douglas Streets, where food stations had already been established by the citizens. The committee made use of these for its own distribution, choosing the Young Men's Hebrew Association as its base for general distribution.

The bakeries that day furnished 35,000 loaves of bread. The chief difficulty lay in transporting to the city the supplies that were available—5,000 tons of flour at Vallejo and many carloads of donated goods at Oakland.

On Saturday, April 21, the day the fire was brought under control, the city was reported to be divided into districts. Five bakeries were in operation and a committee from Fresno appeared before the Citizens' Committee to announce that it had brought six carloads of supplies. Committees from some nearby communities put themselves under the direction of the Citizens' Committee, but the general efficiency of the distribution was lowered by the fact that still other out of town committees undertook to make independent distributions.

On Sunday, April 22, arrangements had been made to have bread baked in the towns of the Santa Clara Valley. It was found necessary to carry into effect the committee ruling to prevent alleged exorbitant retail charges for bread.

On Monday, April 23, there was an abundance of supplies for present use and an over-supply of milk.

On Tuesday, April 24, there was a shortage of sugar and coffee. Sixty food stations had been established. No stores were found on investigation to be charging exorbitant prices for food, but some of the refugees were trying to get more than their share of food. Confusion was still being caused by the work of the independent relief committees.

When two days later the committee on relief of the hungry made its final report to the Finance Committee there had been established 128 stations and sub-stations, a warehouse in the Moulder School, Page and Gough Streets, and a branch warehouse at Spear and Howard Streets. It had had printed a card for the use of the applicant at the food station and had determined that rations, except in cases of emergency, should be issued to each person at intervals of three days. Every card carried a

EMERGENCY METHODS

statement of the amount of food required by a person for a day, as follows:

Fresh beef, $1\frac{1}{4}$ lbs. or bacon or ham, $\frac{3}{4}$ lb.
Salt fish, $\frac{3}{4}$ lb. [Probably as a substitute for meat and not in addition to it.]
Fresh or canned vegetables, 1 lb.
Flour, 18 oz., or bread, 22 oz.
Rice, $\frac{1}{8}$ lb. or beans, $\frac{1}{4}$ lb.
Sugar, $\frac{1}{16}$ lb.
Coffee, $\frac{1}{16}$ lb.

Special diet,—eggs, butter, milk, fruit,—was also issued.

This ration was more liberal than that adopted by the army.*

During the trial week the distribution of food was made to the refugees either from the stations or at the various camps or shelters. Though a fixed ration was agreed on there could be no certainty of delivery, as the quantity and variety of the food supply was indeterminate. The committee in making its report could give only an approximate estimate of the goods it had seized. It anticipated that claims would be made against it as well as against the United States army, the state militia, the police department, and the various volunteer organizations which had without authorization seized goods.

It arranged to pay the bakeries at a rate of 5 cents a loaf for the 255,630 loaves of bread which had been supplied by them to the committee, part of the payment to be made in flour, and to pay the Milk Dealers' Association at a rate of not more than 20 cents a gallon for milk supplied by it. The committee had employed between three and four hundred men and as many trucks to transport supplies, but it did not know the extent of its obligation for the use of the latter.

During the first week after the disaster there was a growing inclination to turn to the army for the direction of the relief work. Though the army in common with every other body of persons had suffered serious losses, its efficiency as an organization could not be impaired even though the extent of the aid it could immediately give were lessened.

* See Appendix I, p. 379 ff. This General Orders No. 18, is an important document to be read in connection with any facts given about the army methods.

DISTRIBUTION OF FOOD

To the military reservations which lay outside the burned district refugees immediately fled in numbers, and on April 19, the day the committee on relief of the hungry began its work, Major Krauthoff issued from a depot established by him in the Presidio such food as could be spared from the Presidio itself and from Forts Mason and Miley. The great army warehouses, which had stored \$2,000,000 worth of supplies, were burned, but along with the committee on relief of the hungry the army began to confiscate supplies for use on the reservations. It also purchased from the posts in the Departments of California and the Columbia 900,000 rations, the first shipment of which arrived on April 21. On that same day a steamer from Stockton put in at Fort Mason with donations of provisions and blankets. These were immediately distributed among 20,000 refugees.

The committee on relief of the hungry had not been given full authority nor had its powers been defined. It had no machinery adequate for the handling of a great bulk of supplies, and it was hindered by the crossing of efforts on the part of unauthorized agencies.

The Finance Committee, as has been said in Chapter I, was the committee of power, and might have assumed responsibility for perfecting an adequate relief organization, but as it realized that its efforts could not be as quickly effective as those of the army, it, as well as the mayor, called on the army to assume control of the relief work. General Greely consented and on April 29 took charge of the food issues and gradually put the work under the direction of 64 officers and 500 enlisted men.

Major C. A. Devol, depot quartermaster, who took over the tremendous task of unloading cars and boats and transporting supplies to and from warehouses,* quickly introduced order and economy into the work. Major C. R. Krauthoff, in charge of the commissary department, was also able soon to reduce to an efficient routine his work of receiving donated supplies, of purchasing, selling, and storing supplies, and of issuing properly balanced rations.

In the report made in July, 1906, to the War Department, Colonel Febiger, who from April 29 had charge of the organization

* See Appendix I, p. 383 ff. See also Part I, pp. 8 and 30.

EMERGENCY METHODS

of relief stations, and later became chief of the Bureau of Consolidated Relief Stations, which had been established by the army to facilitate the relief work, said that on taking charge he had found, after a most thorough investigation, no instance of extreme suffering from lack of food or shelter, but many instances of repeating, so that the number of rations issued was in excess of the needs of the population. With no accepted general organization bringing about the co-ordinating of relief, there was of necessity an exaggerated estimate of the needy.

General Greely, who during his Arctic explorations had learned what extreme suffering from hunger and cold meant, had the city canvassed on May 13 in order to find any case of destitution which might have been overlooked. All of his inspectors, with 30 officers in addition to the officers directly connected with the relief work, were ordered to make a special effort to learn of persons in absolute need of food and decent clothing or of bed and shelter. The result was that but two such cases were reported.

During the early days orders were issued forbidding all householders to light fires in their houses. Cooking, in consequence, was done in the street over open fires or on rusty stoves which belched smoke out of short sections of pipe. In those days only candles were permitted for light and they had to be extinguished at 8 p.m.

RELIEF STATIONS AND REGISTRATION

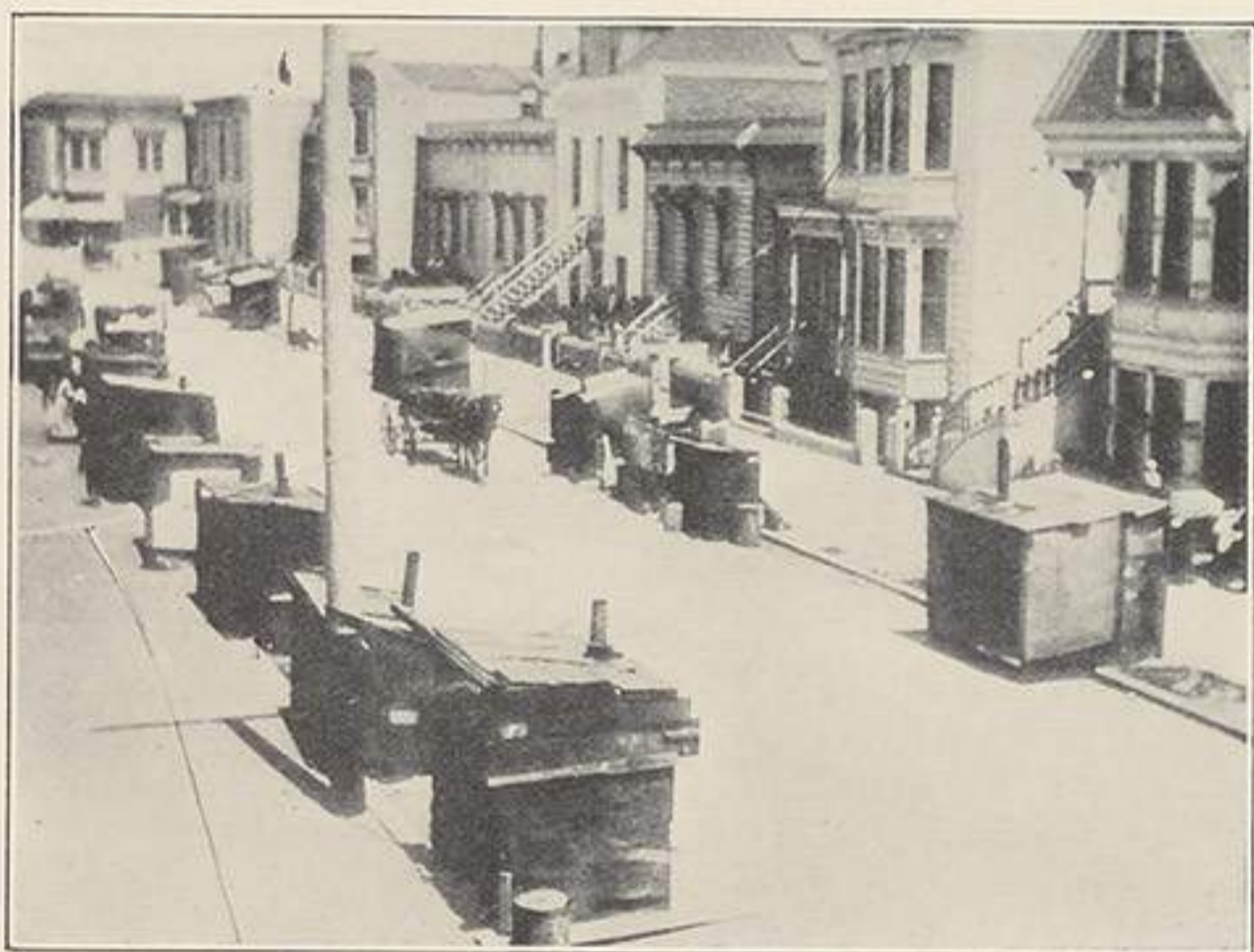
As stated in Chapter I,* the northern part of the city was, for purposes of policing, put under military control the third day after the disaster. Later, for purposes of relief, the city was divided into seven sections, whose boundaries were made coterminous with those of the army districts. On May 8, each section was supplied by the army with an officer who made regular reports to the headquarters of the Bureau of Consolidated Relief Stations, and with a physician who was responsible for sanitation and for diet prescriptions. Nine depots and sub-depots were open for storage of food supplies.

To give some idea of the character and origin of the relief stations a table of the relief stations of Civil Section VI is given:

* See Part I, pp. 11-12.



Preparing meals in the street



A row of street kitchens

FIRES IN HOUSES WERE PROHIBITED

TABLE 4.—CHARACTER OF LOCATION, ORIGIN, AND DATES OF OPENING AND CLOSING OF RELIEF STATIONS OF CIVIL SECTION VI

Station number	Character of location	Opened by	Date opened	Date closed
600	Planing Mill	Citizens of neighborhood	April 19	June 12 ^a
601	Saloon	Committee, Citizens of neighborhood	24	May 21
602	Church	Pastor of same	26 ^a	July 1
606	Butcher shop	Citizens of neighborhood	24	June 1 ^a
609	Police station	Committee, Citizens of neighborhood	25 ^a	(Unknown)
610	Shack	Mission Relief Committee	20	(Unknown)
611	City Park	Committee of citizens	22 ^a	June 2
613	(Unknown)	Committee, Citizens of neighborhood	22 ^a	May 15
616	Bakery	Citizens of neighborhood	23	June 23
618	Schoolhouse	Citizens of neighborhood	22 ^a	June 16
619	Barn	Volunteers	21 ^a	June 23
620	Hot Meal Kitchen	Los Angeles Relief Committee	(Unknown)	(Unknown)
622	Tent	U. S. Army	April 25 ^a	June 23
623	Maennerbund Hall	Local Order of Eagles	20 ^a	May 14
624	Public square	Citizens of neighborhood	20 ^a	June 14
626	Shack	Citizens of neighborhood	27 ^a	May 21 ^a
627	(Unknown)	Committee, Citizens of neighborhood	22	June 9
628	Hall	Committee, Citizens of neighborhood	20	June 9
629	Residence	Citizens	25 ^a	May 13
630	Schoolhouse	Physician and other citizens	22 ^a	May 31 ^a
631	(Unknown)	(Unknown)	(Unknown)	May 13
632	(Unknown)	(Unknown)	(Unknown)	June 16
634	(Unknown)	Citizens	April 23	May 12
635	(Unknown)	(Unknown)	(Unknown)	(Unknown)
636	Residence	Society of Native Daughters	April 26 ^a	May 26 ^a
637	(Unknown)	(Unknown)	(Unknown)	May 13
641	Cellar	Ancient Order of Hibernians	April 24 ^a	June 23 ^a
642	Residence	Two physicians	22 ^a	(Unknown)
643	City and County Hospital Grounds	U. S. Army	25 ^a	(Unknown)
645	Saloon	Ancient Order of Hibernians	25	June 20 ^a
646	Schoolhouse	Citizens of neighborhood	23	June 15
647	School	A physician	20	May 1 ^a

^a Approximate.

EMERGENCY METHODS

There is no information to show that any one of these sub-stations had been established by the committee on relief of the hungry. As may be borne in mind, the number of stations in use on April 26 was reported by the committee on relief of the hungry to be 128; three days later, on taking charge, the army reported 177; early in May the number dropped, as is shown by Table 5, to 112.

TABLE 5.—RELIEF STATIONS IN THE SEVEN CIVIL SECTIONS ON MAY 3 AND ON JUNE 3, 1906

CIVIL SECTION		Food stations on May 3	Food stations on June 3	Hot meal kitchens on June 3
Number	Headquarters			
I	Presidio entrance	19	..	4
II	Oak St. near Stanyan	8	3	3
III	3055 Van Ness Ave.	5	4	3
IV	Hamilton School, Geary and Scott Sts.	35	10	4
V	Buena Vista School, 18th and York Sts.	9	3	4
VI	24th St. and Potrero Ave.	21	5	2
VII	25th and Guerrero Sts.	15	8	..
Total		112	33	20

Dr. Devine as representative of the American National Red Cross had appointed a civil chairman to be responsible for the receiving and investigation of applications. After May 1, the responsibility for the distribution of supplies was divided at each section between the military officer and the civil chairman. The civil chairman determined who should receive relief and the military officer made the necessary requisition on the Bureau of Consolidated Relief Stations.

The records of relief distribution are incomplete and there is no means of determining accurately from week to week the number of persons who received food, clothing, and other supplies, medical care and shelter. The most complete records* are furnished by the official camps. Colonel Febiger in his July report, already quoted, says that "313,145 persons were on May 2 esti-

* For report sheet forms see Appendix II, pp. 430 and 431.

RELIEF STATIONS AND REGISTRATION

mated to be receiving rations, though this number should probably be reduced to 300,000 to make allowance for repeaters." General Greeley made estimate that the number of cases of fraudulent repeating was not more than 3 per cent of the whole.

TABLE 6.—DAILY ISSUES OF RATIONS FROM APRIL 19 TO MAY 12, 1906

Date	Number of persons (estimated)	Date	Number of persons (actual)
1906		1906	
April 19	100,000	May 1	313,117
20	150,000	2	313,117
21	200,000	3	279,631
22	225,000	4	230,207
23	250,000	5	264,570
24	270,000	6	262,027
25	290,000	7	233,989
26	306,000	8	223,915
27	310,000	9	222,313
28	315,000	10	204,637
29	315,000	11	186,960
30	315,000	12	147,232
Daily average .	253,833	Daily average .	240,143

Care has been taken to verify the estimate of the issues, which has called for some reduction of the totals as given in earlier reports. This accounts for the slight discrepancy between Colonel Febiger's figure for May 2 and that given in the table.

The reason for the large increase in numbers in the bread line in the days immediately after the disaster is that householders had by then exhausted their private stock and could not make purchases, as most of the goods in retail stores had been confiscated; nor could food be prepared in private houses until chimneys had on inspection been found safe. From a week to two or three months, according to the location and the activity of the inspection, the fire prohibition held. In towns across the bay people with money in bank had difficulty in securing food because the banks were temporarily closed and the retail stores could not determine when they would be able to replenish their stock.

EMERGENCY METHODS

As the number in the bread line in the early part of May represented two-thirds of the population of a city that had been raised to a high degree of prosperity by the industry and thrift of its citizens, there would have been rapid decrease in the number of applicants for rations even had there been no concerted plan to reduce numbers. Pressure was brought from without, however, which, as is shown in the following paragraph, did accelerate the citizens' return as a body to the normal means of making provision for creature needs.

In order that the smaller traders might be encouraged to resume business and the funds be reserved in a great measure to give permanent relief, the representatives of the army and the American National Red Cross co-operated during late April and early May in a strenuous effort to lessen the number supplied with rations. The attractiveness of the free food issues was diminished by reducing the ration items to meat, bread, and vegetables for all applicants in sound health except such as were living in the camps under military control. The number of the stations was rapidly reduced, as shown by Table 5. After the middle of May, except in cases of invalidism, rations were issued but three times a week, and an offer was made of a final issue of a month's rations to any one who would accept that in place of the regular allowances. These measures served to concentrate in the permanent camps those refugees who were to continue as charges on the relief administration. The work of concentration was hindered, however, by the numerous private relief stations throughout the city which could be persuaded only gradually to send their patrons to the public relief stations. An Associated Charities worker who knew well the people in one large section of the city went through the tents with a soldier and demanded the return of extra bacon, canned goods, and potatoes, which had been laid in by thrifty refugees who had made use of both public and private food stations.

The Red Cross began within the first week of the disaster a general registration of the refugees. As substantially every one in the city was at that time dependent on the relief stations for food, the natural way of getting access to the refugees was through the distribution of rations. Carl C. Plehn, professor of finance

RELIEF STATIONS AND REGISTRATION

in the University of California, whose experience as director of the census of the Philippine Islands suggested special fitness for the work, undertook to prepare a plan, organize the force, and superintend the work of a registration bureau. The force consisted of some 200 volunteers from among the public school teachers, an intelligent and capable, even though inexperienced, group of enumerators. Their regular employment stopped on April 18, but their salaries were paid to the end of the school year. Though the service given was very unequal and largely unsatisfactory, if judged by the standard of a census bureau or a charity organization society, it is doubtful whether at the time so high an average of efficiency could have been obtained in any other way.

On April 27 Professor Plehn submitted a tentative plan for the registration. By May 7 the cards* and instructions had been printed, a force of 175 persons was in the field, and the work was well under way. Ten days later 20,000 cards had been filled out and the canvass was practically completed as far as it could then be carried.

After excluding duplicates as far as they could be detected, the 19,438 cards, which represented the same number of families or household parties, distributed the 84,703 persons included among the seven sections as follows:

TABLE 7.—FAMILIES AND INDIVIDUALS REGISTERED IN THE SEVEN CIVIL SECTIONS, MAY, 1906

Section	FAMILIES OR PARTIES REGISTERED		INDIVIDUALS REGISTERED	
	Number	Per cent	Number	Per cent
I . . .	2,590	13.3	10,206	12.1
II . . .	813	4.2	3,076	3.6
III . . .	3,097	15.9	12,473	14.7
IV . . .	2,577	13.3	10,737	12.7
V . . .	2,220	11.4	8,384	9.9
VI . . .	2,876	14.8	14,896	17.6
VII . . .	5,265	27.1	24,931	29.4
Total . . .	19,438	100.0	84,703	100.0

* See Appendix II, pp. 425 and 426.

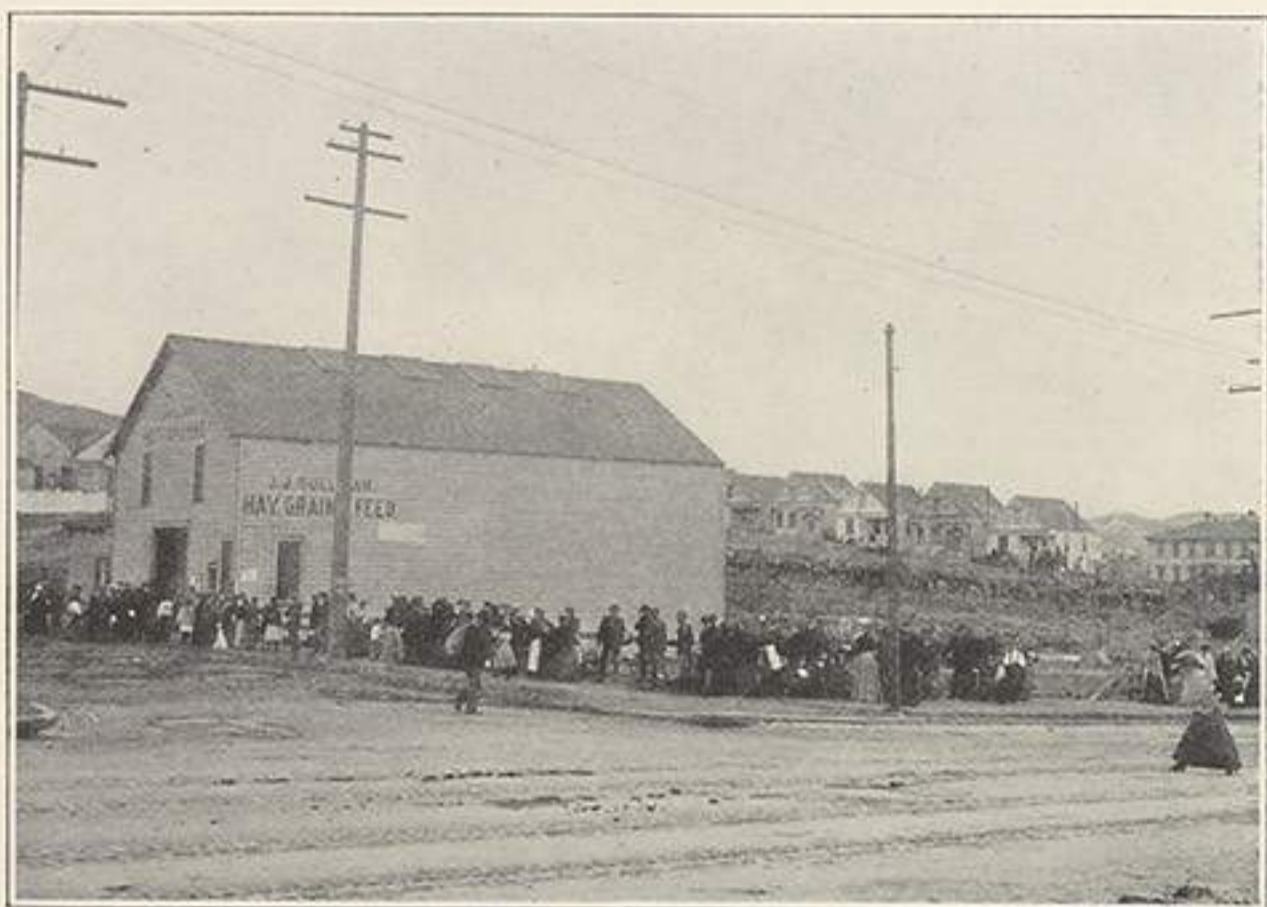
EMERGENCY METHODS

The 84,703 individuals were 28,319 men, 32,650 women, 22,795 children, and 939 persons who were entered under the heading, "Aged, etc."*

The information recorded on the registration cards varies in completeness and value on account of the great diversity in carefulness and capability among the persons who collected it. Many of the cards were filled out intelligently and conscientiously; many are wholly unsatisfactory. Taken together, however, they give a rough picture of that quarter or third, whichever it may have been, of the city's population which was still, in the middle of May, dependent on the general distribution of food for its daily supplies; and they reflect to some extent the dislocations that were brought about by the disaster, in residence, occupation, and circumstances.

It was not the primary object of the registration to furnish material for a description of the refugees, but to establish a uniform system of food distribution which should prevent waste by cutting out repeaters, apportioning the number of rations to the size of the family, and cutting off persons as they reached a position where they no longer needed to be dependent. Other purposes were also in mind. At the beginning, in fact, the efforts seem to have been made to provide a record of the persons who received relief, for historical purposes and for aid in determining their future needs. It was also hoped that the registration could be made of practical value to the state labor

* This classification was adopted for the purpose of determining the number of rations required by the family, and for that reason the dividing line between children and adults was placed at twelve years, the allowance for a child under twelve being placed at half the standard ration. "Men" and "Women" meant respectively the number of males and females twelve years of age and over, who were not aged and infirm. The heading, "Aged, etc." (see card, Appendix II, p. 425), was an unfortunate one for statistical purposes, especially as on some of the cards it was printed "Ages, etc." It was intended to be used, as the instructions to the enumerator clearly stated, for recording the "number of persons so old, sick, or crippled, as to be presumably unable to support themselves by labor." This information would have had much practical value, but the cards show plainly that the ambiguity of the heading on the card was not corrected in the enumerators' minds (as such ambiguity can rarely be corrected) by the careful explanation in the instructions. In many cases, when an entry was made under it, it was the ages of the children; in other cases it was apparently the number of adults in the party who were not immediate members of the family. The figures which have been tabulated are only of significance as recording so many additional adults. They do not indicate the proportion of aged and infirm, or the amount of physical disability among the refugees.



The bread line, Mission District



Relief station, Mission District
DISTRIBUTION OF RELIEF SUPPLIES

RELIEF STATIONS AND REGISTRATION

commissioner, in the free employment bureau* which had been opened. In part for this last reason, information was asked about former occupation and former employer, union membership, and present employment.

The registration was made at the relief stations, the cards being filled out when applicants came for rations. If the applicant did not live within the boundaries of the section served by the station to which he had come he was referred to the proper station. When the applicant had been registered he was given a food card † bearing a serial number, good for ten days, which stated conspicuously, so that the attendants could see, even before he reached the counter, the number of rations to which his family was entitled, and showed uncanceled the dates on which the card would be honored. The food card number was entered on the registration card, which was kept at the relief station. Each time rations were drawn the date for which they were drawn was canceled on the card. After the registration had been completed at any station no rations were issued except on presentation of a food card.

By this system abuses were controlled: no one could draw supplies from two or more stations, nor two or three times on the same day from the same station, nor for more persons than he represented; able-bodied men, for whom by this time there was abundant opportunity of employment, could be cut off; and at the expiration of the ten-day period the merits of the case could be reviewed before granting a renewal of the food card.

It was through its success in establishing a uniform and workable system of food distribution that the first registration was most valuable. It did not prove to be of much service in aiding applicants to find employment, in giving a record of the entire work of relief, or in furnishing a basis for the rehabilitation work. That it failed in realizing all that was hoped from it in these directions was due partly to changes in the labor situation, which soon made efforts to supply employment superfluous;

* A free employment bureau at Hearst School in charge of State Labor Commissioner Stafford closed its office May 29, 1906, after four weeks' work, during which time employment was found for over 1,100 men and 93 women. See 12th Biennial Report of the Bureau of Labor Statistics of the State of California, 1905-06. For brief mention of the work of the employment bureau see *Charities and the Commons*, June 2, 1906, p. 304.

† A reproduction of the card is shown in Appendix II, p. 427.

EMERGENCY METHODS

partly to some ambiguity and lack of definiteness in the headings on the card, and the omission of some essential items; but chiefly to the many omissions on the part of the enumerators, the lack of uniformity in their interpretation of the headings on the card, and the large amount of carelessness they exhibited in recording the information that was secured. The inexperience of the enumerators in investigation, the immense difficulty of supervising them adequately when the automobile and the wagon were the only means of transportation between the far-scattered stations, and the necessity for getting the whole work done as speedily as possible, so that there was no time for correcting mistakes or training investigators, are the simple explanations of these defects.

If all the circumstances are taken into consideration—the number of persons affected by the disaster, the extent of the territory to be covered, the difficulty of getting about, the confusion which still existed among the many elements of the relief organization, and the inexperience in relief work of those who made the registration, both university professors and public school teachers—the results obtained were surprisingly satisfactory. The registration would have justified itself if it had done nothing more than systematize the food distribution and contribute toward the reduction of the bread lines. This it undoubtedly did.

An indication of the effectiveness of the first registration, as may be seen in Table 11,* is the sudden drop in the number of persons who received rations after May 12, a decrease of 21 per cent on that day against an average daily decrease for the five preceding days of slightly over 7 per cent. The marked drop of May 16 is, however, in part due to the stimulation to self-help caused by putting into effect the order that rations should be issued only three times a week. The general use of the food card was an important factor in bringing about the reduction; another, the rapid increase in the number of persons gaining self-support. One special use to which the so-called first registration was put was to determine who should receive special diet. The diet included meat, fresh milk, butter and eggs, vegetables, and fruit, and was prepared for the sick, the aged, and for mothers with infants. The method of its distribution varied in the different sections and from time to

* See Part I, p. 53.

HOT MEAL KITCHENS

time, but the policy was to subject its distribution to more direct control from the central office than the ordinary rations. Issues of special diet were not finally discontinued until October 1, a few days before the closing of the last kitchen.

A second general registration* was made in June by the American National Red Cross staff of workers with the aid of the camp commanders. General Greely appreciated the need of having a more complete case record of the individuals who were making use of the camps, in order that a restriction of numbers might be judiciously and expeditiously made. The relief workers outside the camps, also, realized clearly the need of a more adequate registration as a basis for intelligent rehabilitation work.

HOT MEAL KITCHENS

The Bureau of Consolidated Relief Stations, acting on the advice of the Finance Committee, opened its first kitchen in Lobos Square about the middle of May to serve hot meals both to refugees and to persons able to pay for their food. From immediately after the disaster kitchens had been established by voluntary relief committees as the best means of feeding the people living in or near the camps. One such committee, that of Los Angeles, sent equipment to furnish five kitchens, with a representative, Mr. Desmond, of the Desmond Construction Company, to put them in operation. They were intended freely to furnish food and they gave timely aid in the early days.

When the Bureau opened its own community kitchens,† the experiment was made as a distinctive part of the effort to reduce the long bread lines. The kitchens were intended to test the needs of those applying for free food, because the number of those willing to accept relief in food was expected to suffer diminution when a common eating room was offered. They were also to give a convenient eating place to persons able to pay but not able to provide their own food, with the privilege of sitting at separate tables and of ordering a better quality of food than that furnished at the free tables. They were also to serve to the aged and infirm

* See Part II, p. 115. For registration card, see Appendix II, pp. 428 and 429.

† For partial list of kitchens and dates of closing, see Sixth Annual Report of the American National Red Cross, 1910, p. 43.

EMERGENCY METHODS

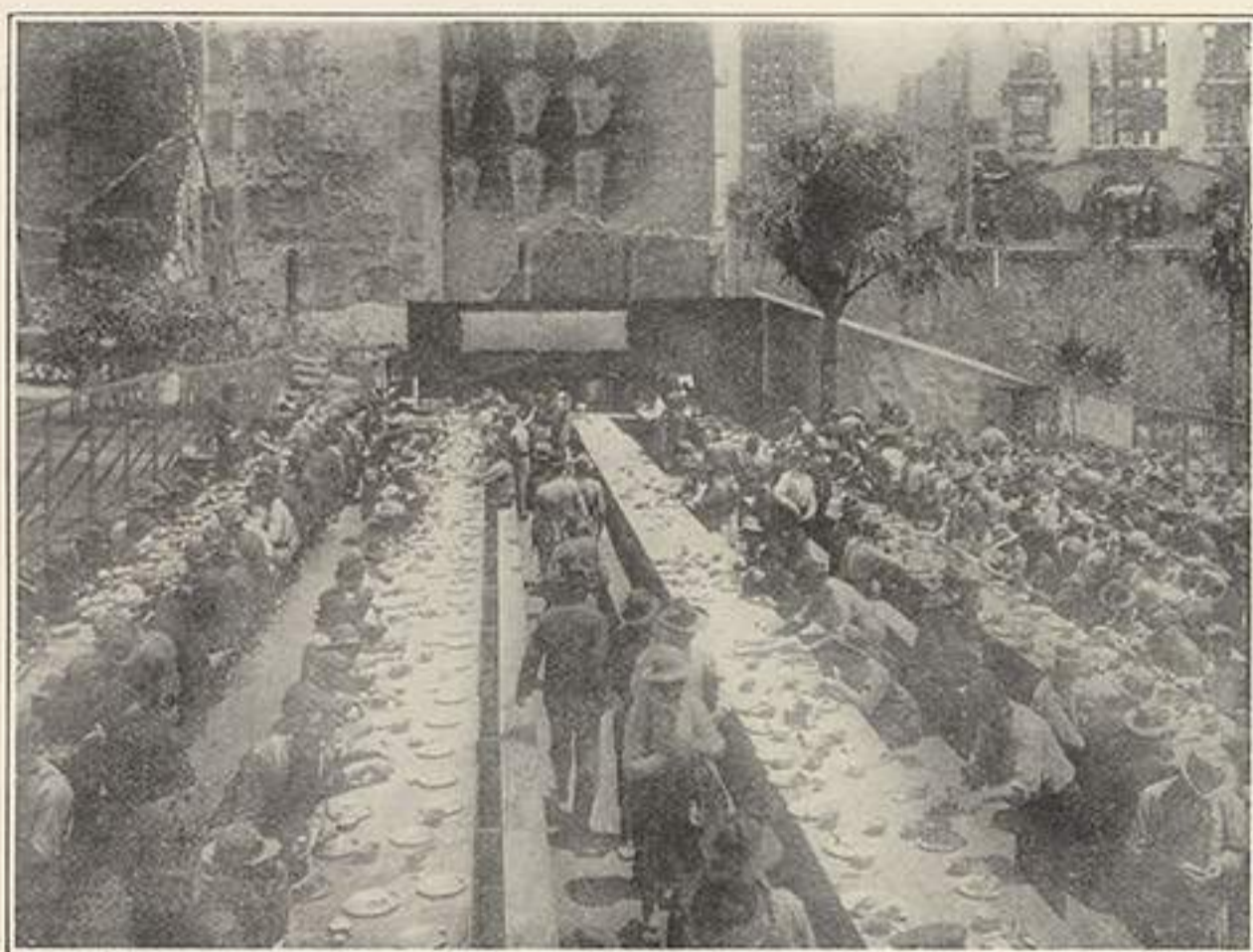
better food than had been supplied to them before. The kitchen system was intended to be economical and sanitary. Sanitary inspection could be made more thorough when in each encampment there should be one general kitchen rather than scattered individual kitchens for the preparing of free rations. Insistence on the first article of the new experiment—the common eating room—made Section VII, in the part of the city known as the Mission, unwilling to open a kitchen. It successfully opposed the step because it was one that the Mission workers felt would degrade the people and tend to destroy the privacy of family life.

It must be borne in mind that the kitchen system was introduced after the bread line had been reduced to less than one-half its greatest length, and that it threw into conspicuous relief those who were without power to re-establish themselves or unwilling to try to do so.

The hot meal kitchens caused no sudden drop in the amount of food distributed. On May 12 when, as has been already commented upon, there was a marked decrease in the number of persons receiving rations, there were but five kitchens in operation; but the new method did effectively help to weed out those who no longer needed free rations. Colonel Febiger wrote late in June that "by the operation of these hot food camps thousands of dollars were saved for future relief; probably 95 per cent of the 15,000 persons now being supported by food relief were absolutely in need of it, those not in need either having withdrawn or having been forced out."

The kitchens were at first run exclusively by the Desmond Construction Company under contract with the Bureau of Consolidated Relief Stations; that company, which had already made its experiment, having been the only one willing to undertake what was considered by the contractors to be an undesirable job. When by June 21 the number of kitchens had been gradually increased to 27, two other contractors were operating under the Bureau.

The Bureau and the Red Cross provided police protection, furnished sites for the kitchens, and supplied fuel and water. Each contractor provided his own buildings or tents, equipment, and service. The contractor agreed to furnish a wholesome meal, and to submit his daily menu to the relief officials for approval.



An open air dining room



In Golden Gate Park
HOT MEAL KITCHENS

HOT MEAL KITCHENS

The following is a typical daily menu:

BREAKFAST Hot Hash, or Hot Mush and Milk Bread or Hot Biscuit Coffee, and Sugar	DINNER Hot Soup, or Roast Beef or Hash One Vegetable, Bread Coffee, and Sugar
SUPPER Soup, or Irish Stew Bread or Hot Biscuits Tea, and Sugar	

Meals were supplied to any person who was ready to pay cash or who possessed a meal ticket. The meal tickets were issued daily by the Red Cross and were redeemed by it by payment made to the contractor in cash or in kind from the relief supplies. The original plan was to serve ten-cent free meals with provision for granting an extra five-cent purchase to such persons as might be considered in need of extra food.

Certain kitchens within the Presidio reservation are not reported on later than July 11, when they were furnishing about 1,200 meals a day. One thousand meals a day would probably be a liberal estimate for the remainder of the time, thirty days, that these Presidio kitchens were to remain open, but such an estimate is not included in Table 8.

TABLE 8.—MEALS SERVED BY HOT MEAL KITCHENS, FROM MAY TO OCTOBER, 1906, INCLUSIVE

Month	MEALS SERVED		Amounts disbursed from Relief and Red Cross Funds in payment for meals
	Free	Paid	
May . . .	87,160	(Unknown)	(Unknown)
June . . .	402,522	1,027 (all in 3 days)	\$46,610.55
July . . .	486,182	3,786 (all in 11 days)	75,756.30
August . . .	377,776	4,608	61,379.75
September . . .	109,448	684	17,746.80
October . . .	11,875	..	2,953.14
Total . . .	1,474,963	(Unknown)	(Unknown)

From the data on hand we can estimate the proportion of ten-cent meals at 12.1 per cent and fifteen-cent meals at 87.9 per cent.

EMERGENCY METHODS

The first report of meals paid for is for June 28. Those who patronized these restaurants paid from 10 to 20 cents for their meals, the average price being 15 cents. The extent to which this opportunity was utilized is shown in Table 9.

**TABLE 9.—FREE AND PAID MEALS SERVED BY HOT MEAL KITCHENS
ON SPECIFIED DATES IN 1906**

Date	Free meals served	PAID MEALS SERVED	
		Number	Per cent of free meals
June 28	16,666	617	3.7
July 1	14,087	423	3.0
August 1	15,202	191	1.3
September 1	7,484	82	1.1

The last paid meal was served on September 19, 1906. The last kitchen closed was that at Speedway Camp, where the final meal was served October 10, 1906.

Frequent complaints were made that the kitchens supplied food which lacked in quality and variety, was poorly cooked, and served on fly-infested tables in unsanitary rooms. In some instances the complaints were justified, but the army inspections were thorough, and the contractors on the whole lived up to the contracts. Some of the complaints were made not by those who were using the kitchens but by those who were critical of the kitchen system itself.

It is not possible to estimate the total value of the food distributed. For food and its distribution the Relief and Red Cross Funds expended \$1,226,567.16. The army report gives \$259,811.20 as expended for subsistence stores, but this is not a complete statement of the disbursements made by it from the appropriation from Congress. These sums do not include an estimate of the value of donations in kind that were used as such and not sold. General Greely in his report stated that in the food donations distributed by the army there were about 2,000,000 complete rations, which had to be increased by substitutions and by purchase to supply the 3,873,745 rations distributed by

HOT MEAL KITCHENS

the army during May and June. Two commodities that had been donated in excess of need were flour and potatoes.

TABLE 10.—EXPENDITURES OF SAN FRANCISCO RELIEF AND RED CROSS FUNDS FOR PURCHASE AND DISTRIBUTION OF FOOD, TO MAY 29, 1909

Purchases of food		
Groceries	\$560,205.77	
Meat	182,798.74	
Bread	84,436.10	
Milk, fresh	33,032.64	
Fruits and Vegetables	25,029.01	
Flour	21,848.14	
Miscellaneous	8,029.43	
Total		\$915,379.83
Distribution of food		
Stoves, hardware, kitchen utensils, dishes, fuel, etc.	\$30,540.72	
Labor of all kinds.	39,968.72	
Drayage, etc.	14,787.10	
Total		85,296.54
Hot Meal Kitchens		204,446.54
Bureau of Special Relief		21,444.25
Grand total		\$1,226,567.16

TABLE 11.—PERSONS TO WHOM RATIONS WERE ISSUED IN MAY AND JUNE, 1906

Date		Number of persons	Date		Number of persons
1906			1906		
May	1	313,117	May	24	62,239
	2	313,117		26	59,432
	3	279,631		29	54,883
	4	230,207		31	44,289
	5	264,570	June	2	42,374
	6	262,027		5	39,084
	7	233,989		7	35,237
	8	223,915		9	34,268
	9	222,313		12	29,621
	10	204,637		14	22,753
	11	186,960		16	22,295
	12	147,232		19	16,608
	13	139,405		21	16,246
	14	126,970		23	15,451
	16	97,886		26	15,340
	18	91,812		28	15,339
	22	73,163		30	15,353

EMERGENCY METHODS

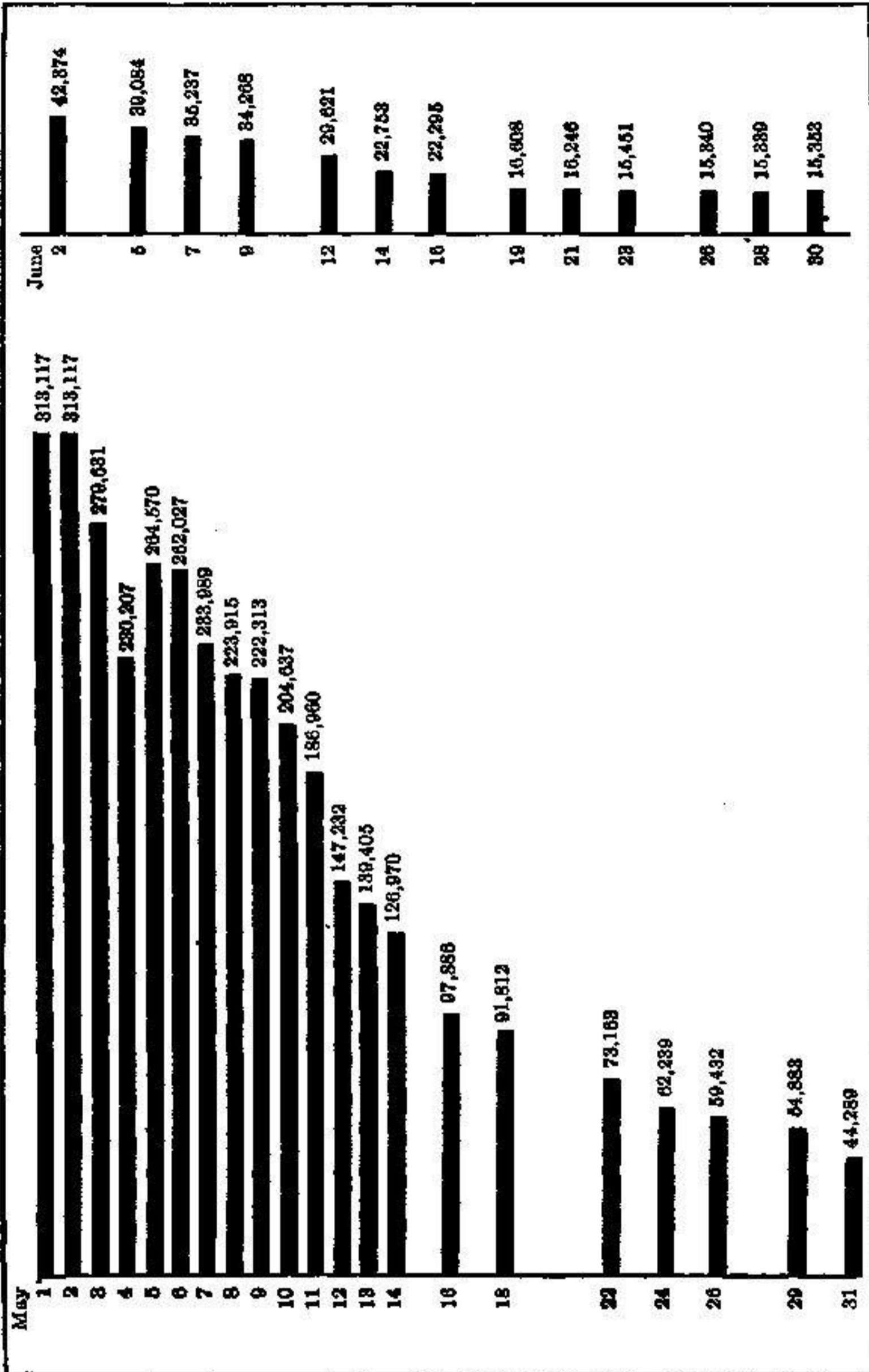


CHART 1.—PERSONS TO WHOM RATIONS WERE ISSUED IN MAY AND JUNE, 1906

DISTRIBUTION OF CLOTHING

Among the persons who received rations, as indicated in the table and chart, are included both those to whom raw rations were issued and those who were served with free meals at the hot meal kitchens.

3. DISTRIBUTION OF CLOTHING

Of secondary urgency was the demand for clothing. The requests for clothing were fewer than those for food, though many refugees fled from the burned areas with no clothing except nightgowns or calico slips, a poor protection from the cold nights and chilly April mornings and evenings.

The records of distribution are incomplete. General Greely estimated the number of persons who received clothing at 200,000. Much of the clothing donated bore the wellknown mark of the charity gift in kind. The second hand clothing in many cases was, to repeat General Greely's comment, "more or less of a burden on the Red Cross." Some was useless; some required to be cleaned and disinfected. The new clothing was, in the words of Captain Bradley, who had charge of its distribution, "of old and dead stock of mediocre and poor quality." Part of the shoes and articles of clothing supplied from the army stores and charged against the appropriation from Congress were of obsolete pattern. The same criticism was made of some of the household goods donated. A large number of the cots, for instance, were worthless or of poor quality. There was the further handicap to the distributor, of not knowing what donations were to be expected or when they were to be received. This uncertainty meant serious delays in supplying the need and severe criticism of the administrators, but the latter did not feel themselves justified in making purchases of clothing in large quantities when clothing similar to that ordered might, later, be received as a gift.

The memory is vivid to some of those who worked in the refugee camps during the midsummer of 1906, of the children in striped sweaters and gay Tam-o'-Shanters. The caps were not suitable for summer wear, but they had been sent in large quantity with the sweaters to be distributed. The mental picture of Golden Gate Park with its scattered barracks and tents pitched close to ornamental lakes and neglected flower beds is accentuated by the note of high color given by the sweaters and caps.

EMERGENCY METHODS

Distribution of clothing, like the distribution of food, was quickly undertaken by independent groups of volunteers, who collected and gave out what could be got in the city itself. While the fire was spreading the army from its stores in the Presidio gave blankets and quantities of shoes, shirts, ponchos, and other clothing for men. As the donations from abroad began to arrive in large quantities they were quickly handed out without careful discrimination in sorting or adapting to individual needs.

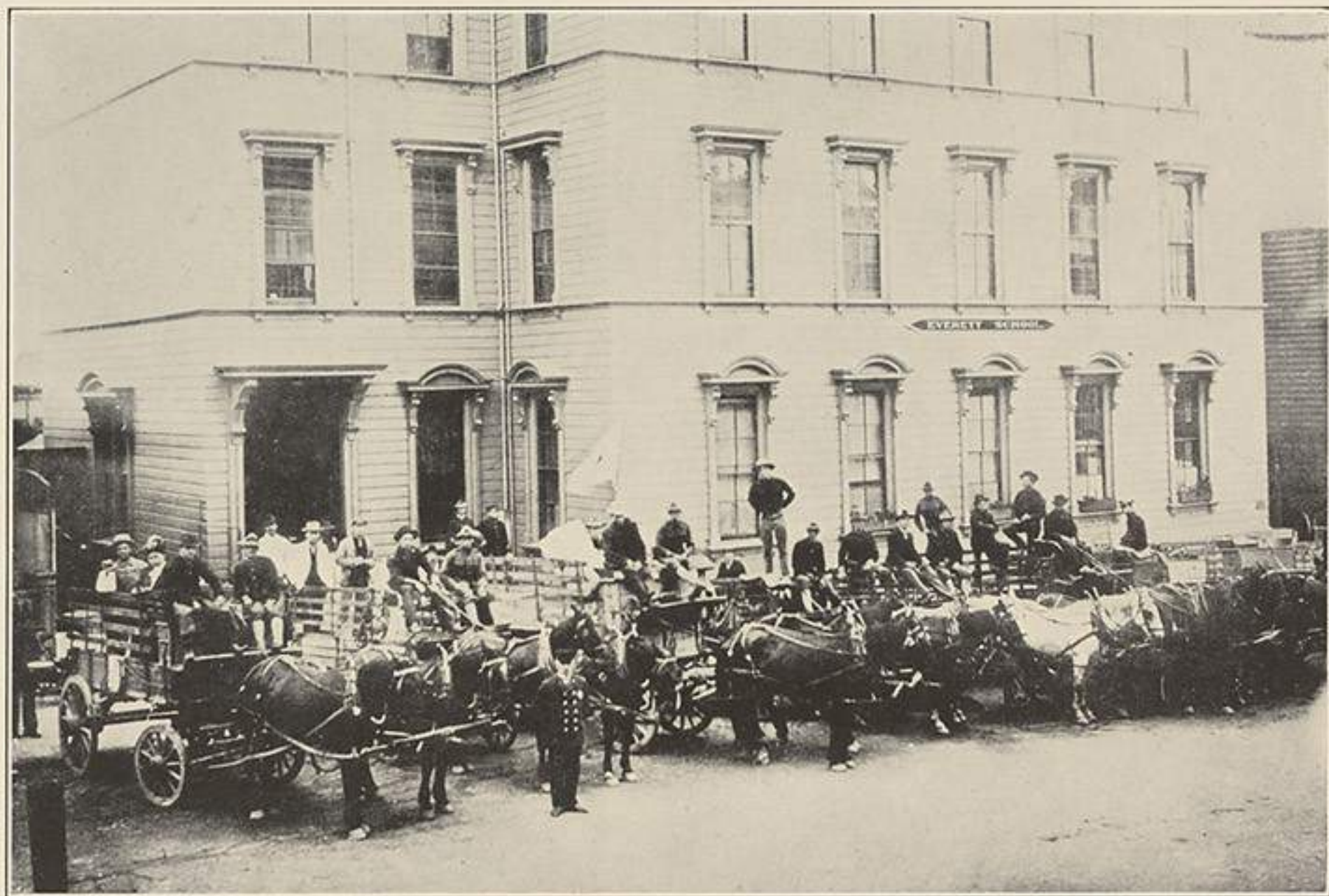
On May 4 the army, in consultation with Dr. Devine, took charge of the organization of the clothing and household distribution. The Crocker School on Page Street was taken for use as a warehouse. A warehouse for second hand clothing exclusively was established ten days later in the Everett Grammar School, on Sanchez Street. Neither was adapted for use as a department store, but nine departments were organized, each in charge of an experienced clerk:

1. Men's clothing and hats.
2. Men's furnishings and underwear.
3. Women's furnishings and underwear.
4. Boots and shoes.
5. Children's clothing and hats.
6. Children's underwear.
7. Bedding and furniture.
8. Household goods.
9. Tentage.

From the departments went during May a daily average of twenty truckloads; during June, eighteen. Among the household goods that had to be handled were towels, sheets, pillows, pillow cases, blankets, comforters, mattresses, stoves, cooking utensils, cutlery, dishes, brooms, wash tubs, washboards, boilers, irons, clotheslines, axes, chairs, tables, and sewing machines.

The method of distribution was similar to that for food. Each civilian chairman made requisition for the articles that were found by the superintendents of the stations to be needed within his section, and each requisition was filled so far as the warehouse stock would admit. The articles were sent to the separate stations for distribution. The army had charge of reception and distribution of goods; the Red Cross, of determining who should be entitled to aid. The first registration was used as a basis for determining





Soldiers guarding the supply wagons
WAREHOUSE FOR SECOND HAND CLOTHING

DISTRIBUTION OF CLOTHING

need, but there was no uniform system of record and various forms are found to have been in use,—an instance of the necessity for a general, accepted form of registration and record.

It was planned to complete by the middle of July the general distribution of clothing and household goods by determining whether each refugee at that time had a decent supply which would prevent present suffering. After that date the Rehabilitation Committee was to consider further need of clothing and household goods in relation to general need of rehabilitation. The distribution did end practically on August 1, when those who had requisitions for articles that had not been furnished were given by the Rehabilitation Committee the cash value of the articles called for on their requisitions as far as approved by the civilian chairmen of their sections.

The later development of the methods of distributing clothing shows increased efficiency as greater experience was gained.

After August 15 the Bureau of Special Relief* had charge of filling orders for clothing for those living outside the camps whose needs were urgent but not great; the more important cases of need of clothing and household goods were cared for by the Rehabilitation Committee. From August 6 the residents of the camps were supplied with all necessary clothing through the Department of Camps and Warehouses, an arrangement which continued until the middle of October, after which issues of clothing were made by requisition through the department headquarters on the supply of clothing kept in Golden Gate Park. From December, 1906, the Department of Camps and Warehouses sent individual requisitions for clothing to the Bureau of Special Relief. Possibly these were such as it could not itself fill.

All issues of clothing were stopped on May 16, 1907, and the supply on hand was turned over to the Rehabilitation Committee, which distributed it among a number of institutions. It is probable, however, that for a long time only a very small quantity of clothing had been issued to meet the needs of the aged, infirm, and sick at Ingleside.† It is to be noted further that as early as August, 1906,

* See Bureau of Special Relief, Part II, p. 145 ff.

† See Part VI, The Residuum of Relief, p. 319 ff.

EMERGENCY METHODS

issues were limited, and were made only to destitute persons whose circumstances could easily be investigated.

4. FURNISHING TRANSPORTATION

The rapid exodus of refugees from the city during the first week after the disaster meant a desirable lessening of the task of providing food, clothing, and shelter. The transportation work, which divides itself into four administrative periods, began the first day of the fire, when refugees were given free passage across the bay, down the peninsula, and to points far inland. No special arrangement was made. The transportation companies merely threw open their gates and let the people crowd into the boats and trains. The committee on transportation of refugees, a subcommittee of the Citizens' Committee, had comparatively little work to do. It told the public that the railroads were ready to carry the people and it made inquiry as to the ability and willingness of other communities to care for refugees. From many communities, some distant, came quick, generous offers to care for definite numbers of people.

When the first period, the period of indiscriminate free transportation, ended on April 26, the Southern Pacific Railroad, the only railroad running out of the city and the one that in normal times carried the greater part of the suburban traffic by ferry and train to towns across the bay, had transported, according to an official report, the following number of free passengers:

TABLE 12.—PERSONS CARRIED FROM SAN FRANCISCO AS FREE PASSENGERS BY THE SOUTHERN PACIFIC RAILROAD, FROM APRIL 18 TO APRIL 26, 1906

Destination	Persons carried
Suburban points around the bay	226,000
Other points in California	67,000
Other states	7,684
Total	300,684

The value of this service, according to the official report, was \$456,000. The report states that on April 19 the refugees,

FURNISHING TRANSPORTATION

most of whom went to Oakland and adjoining communities, left San Francisco at the average rate of 70 per minute. There is no report from any other transportation company. The 226,000 passengers carried to points around the bay included some thousands of persons that crossed more than once, many to go back and forth daily on public or private business, others, a considerable number, to view the fire and ruins.

On April 25, a committee on transportation was organized informally by the officials of the various railroads and the men in charge of relief work, in order to prevent an abuse of free transportation. The new committee, which was recognized as authoritative by the Citizens' Committee, had for chairman William Sproule of the Southern Pacific Railroad, for secretary and executive, Oscar K. Cushing. On April 26, a transportation bureau was opened in a small office on Fillmore Street near Franklin Hall. The secretary was given power to issue orders for passes and part-rate tickets, which because of his experience in railroad business and in social work he could be relied upon to do with discretion. Each applicant in the long file which day by day stretched down Fillmore Street and around the corner to Sutter, a perplexed, restless file of men, women, and children, eager to be out of the city, was interviewed personally by him to determine whether the applicant were able to pay any part of his fare, whether the best way to restore him to self-support was to grant him transportation, and whether he would be a charge upon the community to which he wished to go. When letters of recommendation or personal interviews failed to give the information desired, a quick investigation was made. If the applicant were able he paid something toward his ticket but never more than at the rate of half fare.

On May 10 the railroads stopped the issue of free and reduced rate tickets as a relief measure. This marked the end of the second short period of regulated free transportation work. A week later, on May 18, the transportation work was merged with that of the Bureau of Special Relief and Rehabilitation,* and when Mr. Cushing became executive head of the joint work no material change was made in the method of caring for transportation cases.

* See Part I, p. 14.

EMERGENCY METHODS

During the third period, beginning May 10, the period of united effort, the committee guaranteed to pay in certain cases reduced railroad rates, at first a half-fare rate, later a one-cent-a-mile rate. The railroads in their discretion gave in other cases free passage provided the committee made a brief statement of the circumstances of the applicant with a recommendation for free passage.

When the permanent Rehabilitation Committee was organized, July 2, 1906, the transportation bureau was again merged, which marked the beginning of the fourth period of its work, the period of completed organization. During the fourth and last period, which ended June 2, 1908, when the last transportation grant was paid, the transportation methods held unchanged with but occasional variation of rates and with a rapidly decreasing number of cases to be considered.

The relative importance of the transportation work to the other rehabilitation work, on the basis of the number of individuals concerned, steadily decreased from one-half in the first two weeks to about one-eighth in the middle of July

Many a case was brought to the attention of the Committee by a distant relative or friend. For instance, a man wrote from a little town in Illinois as follows:

"Dear Kind Friend,—I have an aunt by the name of ————. You will do me a favor if you will send Mrs. ———— to Chicago, Ill. I would send the money to pay fare but as I have not got it to spare I cannot do it. I hope you will be kind-hearted enough to send her to Chicago. Also arrange to get her meals on the train for her. You can call on her, Mayor Schmitz, at ———— and have a talk with her. Please get my Aunt Clara to come back if you can do so.——— If there is anything I can do for your City please let me know and I will try and help you folks at once. There are tears in My eyes as I think of the beautiful City you once had that is now in ashes. Reply at once."

"Aunt Clara" could not be found.

An inquiry addressed to a man in whose behalf the Committee had been asked for help by a Chicago clergyman brought this terse and satisfactory reply:

"Dear Sir,—We are no longer in need of relief and we do not desire transportation to Chicago. I have so informed Rev.———"

FURNISHING TRANSPORTATION

Vague plans, or plans that did not commend themselves, led to refusal. There were, for instance, a man who thought he would like to try his fortune in Nome; a Syrian who had an idea he might get on better in Portland, Oregon, though he had no relatives there and no prospect of work; a Scotch Australian with a large family, known to the Associated Charities for years, who looked hopefully to Australia, though he had left it because he was a failure there; two girls, domestic servants, who wanted to go back to Ireland because they "were afraid of the shakes"; an old man whose only reason for returning to Europe was his desire to see his son ordained a priest; a widow, "saleslady" by occupation, who asked to be sent to Los Angeles on the strength of a letter from a friend, apparently a traveling man living in a hotel, whose mildly expressed concern for her welfare she took as a promise to provide a home. A stonemason wanted to leave his family without resources and try his fortune in Canada. A man whose family had been sent to Massachusetts in the early days to leave him free to get a start got tired of trying and wanted to join them. Another man merely wanted to go away on a visit, leaving his family behind. After the middle of June, requests that wife and children be sent away for a visit while the man stayed behind at work, were refused, though in the abnormal conditions of the earlier days they were frequently allowed. In a considerable number of cases, as of carpenters, shoemakers, domestic servants, and laundresses, transportation was refused because it was known that nowhere else in the country was the opportunity so good for work and good pay in those occupations.

In looking over the records one finds many reasons given for leaving San Francisco. Jewelers, inventors, masseurs, hair dressers, producers of "art work," said they could find little demand for their services in the first few weeks after the fire. Acrobats, mental science lecturers, teachers of elocution, music, Hebrew, religion, and higher mathematics, could find no one to demand their teaching. Saloonkeepers and barmen had lost their shops through the closing of the saloons, and when they opened July 5, conditions would be hard because a higher license was to be asked. It seems like a jest of fate that at a time when thousands of people were living in tents a tent-sewer could find

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no occupation. It also seems curious that physicians and nurses should have wished to leave the city, but it is a fact that the demand for their services was decreased rather than increased by the disaster. Physicians suffered perhaps as much as any other class of persons, for they lost not only their offices, libraries, and instruments, but also a large proportion of their patients,—the profitable, well-to-do ones left town, and the poorer ones were stimulated by the out-of-door life, plain food, or by necessity, into unusual good health.* Bakers, grocers, and lodging-house keepers asked for transportation because, though there was a demand for their services, they had no capital with which to make a new start. Tailors, dressmakers, milliners, printers, and a number of others could not, or would not, wait for the demand which came for them a few weeks later. In the middle of May, for example, it was thought that ladies' tailors could not expect to make a living for six months; early in June employers could not begin to get the number they wanted. In but few cases could lack of occupation be accepted as the sole justification for leaving the city. Carpenters and laborers who could not get work in San Francisco in June could hardly be expected to get it anywhere.

Sickness was a reason for transporting some of the refugees. A man who had been hurt in the earthquake was sent to relatives as soon as he was able to leave the hospital. Another man, whose little store had been wrecked by the earthquake, he himself injured, and his wife and one child killed, was sent to his sister in Chicago, his other children having been provided for by a charitable organization. A woman suffering from cancer was taken to her sister in Brooklyn by a nurse who was also being assisted to reach her destination. It was not uncommon in the earlier days to find a woman so nervous that her physical condition was a menace to the prospects of her family. One such woman would not allow her husband to do any regular work; another was so irritable that desertion seemed imminent. In such a case as the last the only hope of saving the family seemed, paradoxically, to

* In Part IV the chapters which discuss condition and status of families in camp cottages, and of those who took advantage of the bonus and loan plans, show that the handicap of ill health was heavy after the first few months.

lie in temporary separation. More than one woman who begged to be sent away for a visit was told, "We are doing this, you understand, because we are sorry for your husband and want to give him a chance to get on his feet here; but please encourage him by writing every week." The policy, in spite of these instances, was definitely laid down that families should be kept together.

There were numerous examples of that re-distributing of responsibility for dependents which takes place when losses come to families individually. An aunt or grandmother in Nevada or Missouri or New York would offer to take care of a little boy or a young girl, in order to relieve the family in San Francisco. An epileptic woman whose daughters had lost their work on account of the fire was given a home by a cousin in Massachusetts. This cousin, with unnecessary caution, wrote to the woman: "I will not let him (Dr. Devine) know you have any daughters—only that you are without a home and in poor health." A woman had been visiting her married daughter in San Francisco, and the daughter, after the fire, could neither entertain her longer nor pay her fare home. Still another instance was that of a Roumanian, seventy-seven years old. He had had a home with his granddaughters for the previous two years, but they were burned out and his only refuge was the old home in Roumania. Unfavorable surroundings as a reason for granting transportation may be illustrated by the case of a young girl who had been living in a basement with twenty refugees, men and women. She was sent to her father in Ohio.

The willingness of relatives and friends to receive refugees determined the transporting of a large number of persons. The letters that found their way to the files of the Rehabilitation Committee as evidence that the would-be travelers would not be unprovided for at the end of their journeys form a unique body of testimony. They give a glimpse of those obscure wells of charity in which we all believe, on account of frequent individual instances, but into whose depths we are seldom allowed to look. The open-hearted offers of hospitality that went out from humble homes all over the country were, in fact, a contribution to the relief fund, though they found no place in the list of donations,

the quality of their mercy being too subtle. They may be given recognition by a few quotations from many letters:

From Delancey Street, New York, to a Jewish tailor with a wife and six children:

My dear brother,—I have received your letter, also dispatch, and in spite of all my efforts I send you only ten dollars. I cannot send you more for the present. I advise you to come over as soon as you can with your family, on my responsibility, as there are plenty of work for you. Don't spend the time with nothing but come as soon as you possible can.

From a woman in Council Bluffs, to her sister:

You must and had better come here. J———— can work at his trade here and you can stop with us until you can do better.

From a little California town:

My dear cousin,—I am awfully sorry to hear you and all the family lost everything. But let you and Jennie and all the family come right up and stop with us. You will want for nothing as we have plenty for all and as many more. Hoping you will come right away,————.

From a Russian woman in Chicago:

Beloved sister,—You shall not think about anything but come to Chicago————. You shall not worry about anything. Everything will be provided for you when you arrive here. You shall also get work.

A mother in Michigan wrote to her daughters, who had been in domestic service:

Girls, for my part I wouldn't have any desire of living side of the Pacific ocean any longer and you know we would feel better to have you back here with us.

Another Michigan letter, from the brother of a refugee:

I want you to come with all your family and share our home until you get all rested up and see what is best to be done. Old frozen Michigan ain't the worst place after all.

A woman in Spokane who offered a home to a friend and her little girl wrote, with a naïve appreciation of her own gener-

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osity and of the happy combination of disposition and circumstances to which she was able to refer:

I write to extend my sympathy to you and you know I have a big heart and a large house and would be only too glad to have you come and stay with me as long as you want to and it would not cost you one cent.

A man in Nevada who had secured work for a former business associate, wrote to him:

Through the kindness of friends (and I may say myself), we have furnished you and wife with a home furnished complete, so if you can get means to come up you will be O. K., as your rent is paid for a couple of months.

There could be no doubt that the boy whose mother in Los Angeles had found work for him, and who wrote him as follows, would be looked after:

A Mrs. T—— to whom I appealed for you gave me as a loan on the sly five dollars for your fare down, which must be returned as soon as possible so please do not use it unless you fail to get a pass.

Some friends in southern California offered a home to three sisters, working girls:

If you can get passes, which no doubt you can by applying to Mayor Schmitz, as I have written to him, asking for you, come down and stay with us for as long as you wish. We have a house in our yard which we can fix up for you without any inconvenience to us. You can live there as long as we stay here.

The great majority of these people who were assisted to leave the city seem to have been those that could easily be spared from San Francisco during its period of reconstruction. They were, on the whole, lacking in physical vigor or in mental qualities of courage and initiative, or in attachment to their city. They did, however, give the impression that, under less exacting circumstances, they would have been able to get along creditably. It seemed fair to expect that in nearly all the cases the substitution of a more favorable environment would have results so satis-

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factory as to justify transportation as a rehabilitation measure, while the burden of dependence, whatever it might be, would be so distributed as not to bear heavily in any one place. The policy of those responsible for decisions was not to send to other cities persons that were likely to become dependent on charity. The transportation agreement of the charity organization societies of the largest cities was respected. The prompt answers to telegraphic inquiries given by all the eastern cities was a very important help. It was reassuring to find that the plan that was satisfactory in ordinary times proved indispensable in the emergency.

For the second period of the work of transportation, which seems to represent about the average, Table 13 is given.

TABLE 13.—DESTINATION OF PERSONS SENT FROM SAN FRANCISCO BY THE TRANSPORTATION COMMITTEE, FROM APRIL 26 TO MAY 10, 1906, INCLUSIVE^a

Destination	PERSONS SENT TO DESTINATION SPECIFIED			
	Men	Women	Children	Total
California	122	541	379	1,042
Oregon	28	103	40	171
Washington	20	85	57	162
Colorado	11	46	35	92
Nevada	2	40	11	53
Utah	9	26	11	46
Montana	5	13	13	31
Arizona	4	8	..	12
Idaho	2	3	3	8
Wyoming . . . . .	..	3	..	3
New Mexico . . . . .	..	1	..	1
East (including Europe)	188	553	322	1,063
Total	391	1,422	871	2,684

^a Compare date with date given in heading of Table 12. "April 26" appears in official reports as included in each of the first two periods, and probably was actually so included.

These figures are based, not on a study of individual cases, but on lists and registers kept by the various committees in charge of transportation. Although they probably are not absolutely

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correct, they are sufficiently exact for the present purpose. The term Pacific States in the following table includes the tier of states from Montana to New Mexico; all east of them is called East. Alaska and British Columbia destinations are included in Pacific States, and eastern Canadian and European points are included in East. The number of persons sent to such points was very small.

The following table shows the number carried for all periods, exclusive of those carried to suburban points.

TABLE 14.—PERSONS SENT FROM SAN FRANCISCO, BY PERIOD AND BY GENERAL DESTINATION, APRIL 26, 1906, TO JUNE, 1908^a

Period	Total number of persons sent	PERSONS SENT TO				Average number of persons sent per day
		California points	Other Pacific States	East (including Europe)	Other foreign points	
1906						
2d Apr. 26–May 10 .	2,684	1,042	579	1,063	..	179.0
3d May 11–Jun. 30 .	1,015	212	193	609	1	20.0
4th July	365	97	70	193	5	11.8
August	350	221	23	106	..	11.3
September	90	32	3	55	..	3.0
October	128	13	45	57	13 ^b	4.1
November	77	10	2	13	52 ^b	2.6
December	37	11	3	17	6	1.2
1907						
January	37	7	6	19	5	1.2
February	31	6	7	18	..	1.0
March	21	3	3	10	5	c
April	22	9	3	10	..	c
May	8	1	4	3	..	c
June	3	..	1	2	..	c
July	4	..	..	4	..	c
December	2	..	..	2	..	c
1908						
June	2	..	..	2	..	c
Total	4,876	1,664	942	2,183	87	

^a Exact information relative to the number of persons sent from San Francisco during the first period, from April 18 to April 26, and their destination, is not available. The figures showing the number of and destination of persons given free transportation by the Southern Pacific Railroad are given in Table 12, p. 58.

^b Sent to Porto Rico in October, 9; in November, 50.

^c Fewer than 1 per day.

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TABLE 15.—TERMS OF TRANSPORTATION OF PERSONS SENT FROM SAN FRANCISCO IN SECOND AND THIRD PERIODS

Terms of transportation	PERSONS TRANSPORTED			
	April 26 to May 10, inclusive		May 11 to June 30, inclusive	
	Number	Per cent	Number	Per cent
Carried free by railroads	2,096	78	136	13
Low rate paid by Applicant	588	22	188	19
Committee . . . . .	..	..	597	59
Applicant and Committee jointly . . . . .	..	..	94	9
Total	2,684	100	1,015	100

TABLE 16.—DESTINATION OF PERSONS SENT FROM SAN FRANCISCO IN SECOND AND THIRD PERIODS

Destination	PERSONS SENT TO DESTINATIONS SPECIFIED			
	April 26 to May 10, inclusive		May 11 to June 30, inclusive	
	Number	Per cent	Number	Per cent
California points	1,042	38.8	212	20.9
Other Pacific Coast states	579	21.6	193	19.0
East	1,063	39.6	609	60.0
Various foreign points.	1	.1
Total	2,684	100	1,015	100

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TABLE 17.—VALUE AT REDUCED RATES OF TRANSPORTATION FURNISHED THROUGH THE COMMITTEE

Terms of transportation	VALUE OF TRANSPORTATION FURNISHED		
	May 11 to June 30, 1906	July 1, 1906, to June 2, 1908	Total
Paid by applicant	\$4,987.27	\$585.47	\$5,572.74
Paid by Committee	10,878.32	30,921.70	41,800.02
Estimate of contribution by railroads	42,369.40	5,015.70	47,385.10
Total	\$58,234.99	\$36,522.87	\$94,757.86

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In April in San Francisco, the weather being temperate and dry, shelter for the homeless may properly be considered an easy third in order of importance in the supplying of relief. The first night after the earthquake the people who had been driven from their homes by fire or by fear of another shock, sought rest in the public squares and parks, in vacant lots and in military reservations. Bedding was the necessity carried from their homes by many refugees who expected to return to them after the danger was past. Each family took possession of the first spot available. The more fortunate separated themselves from other families by means of trunks or boxes, or by a sheet or blanket thrown over a pole that rested on two stakes driven into the ground. As the hours passed a few real tents were secured, and shacks were made out of loose boards, tin cans, and sheet iron. Soon, tents from the army stores and from private sources were provided in increasing numbers and were set up with varying degrees of order.

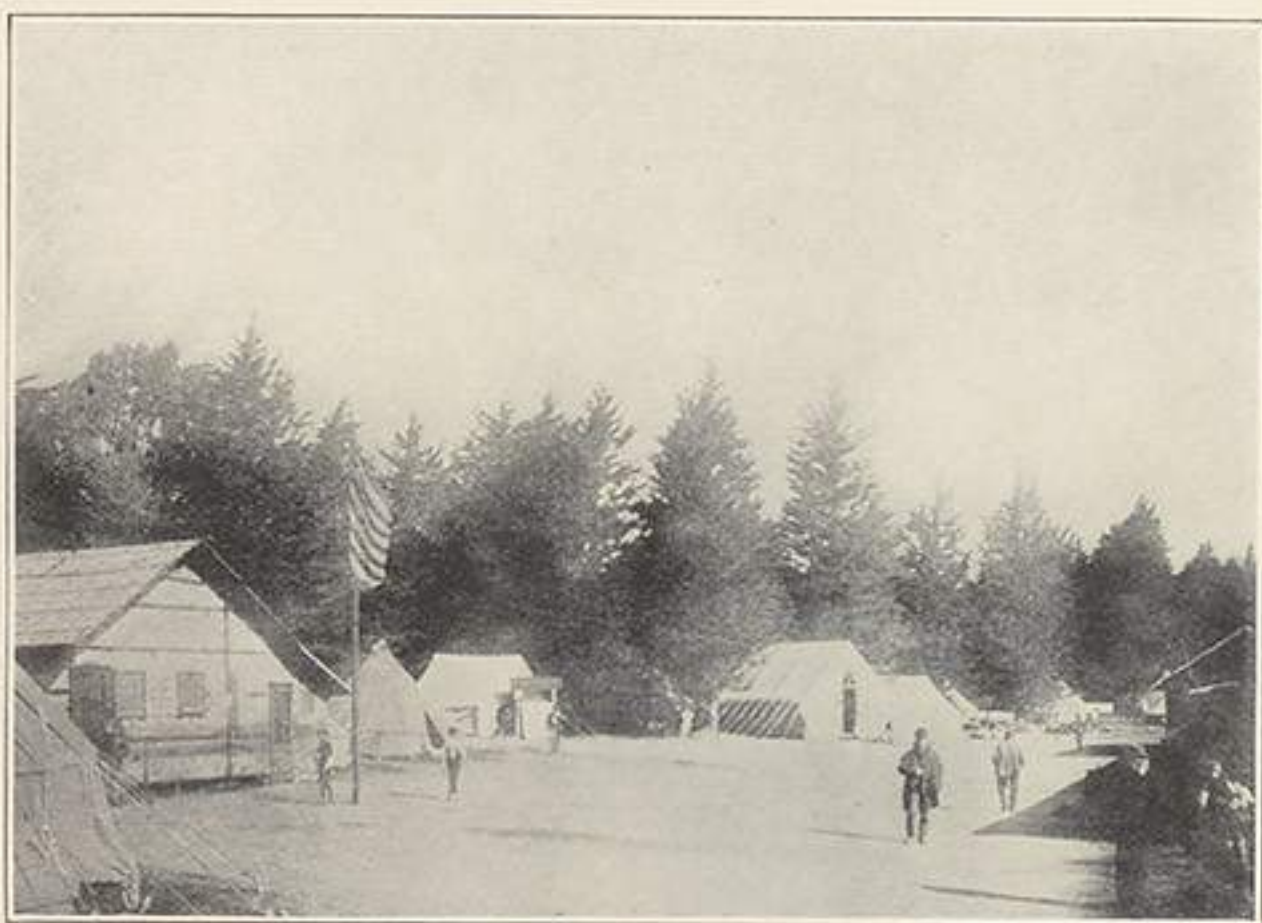
Two hundred thousand persons came out from the burned district homeless, of whom possibly 75,000 left the city. These latter are included in the number of refugees that sought transportation, as shown in the preceding section. Shelter was found in some parts of the city for a large number through the hospitality of friends or strangers, through payment for lodging in cash or credit, or through the use of unoccupied houses. Two thousand persons found shelter in vacant houses through the efforts of the police. The capacity to house the needy was swelled by the use of base-

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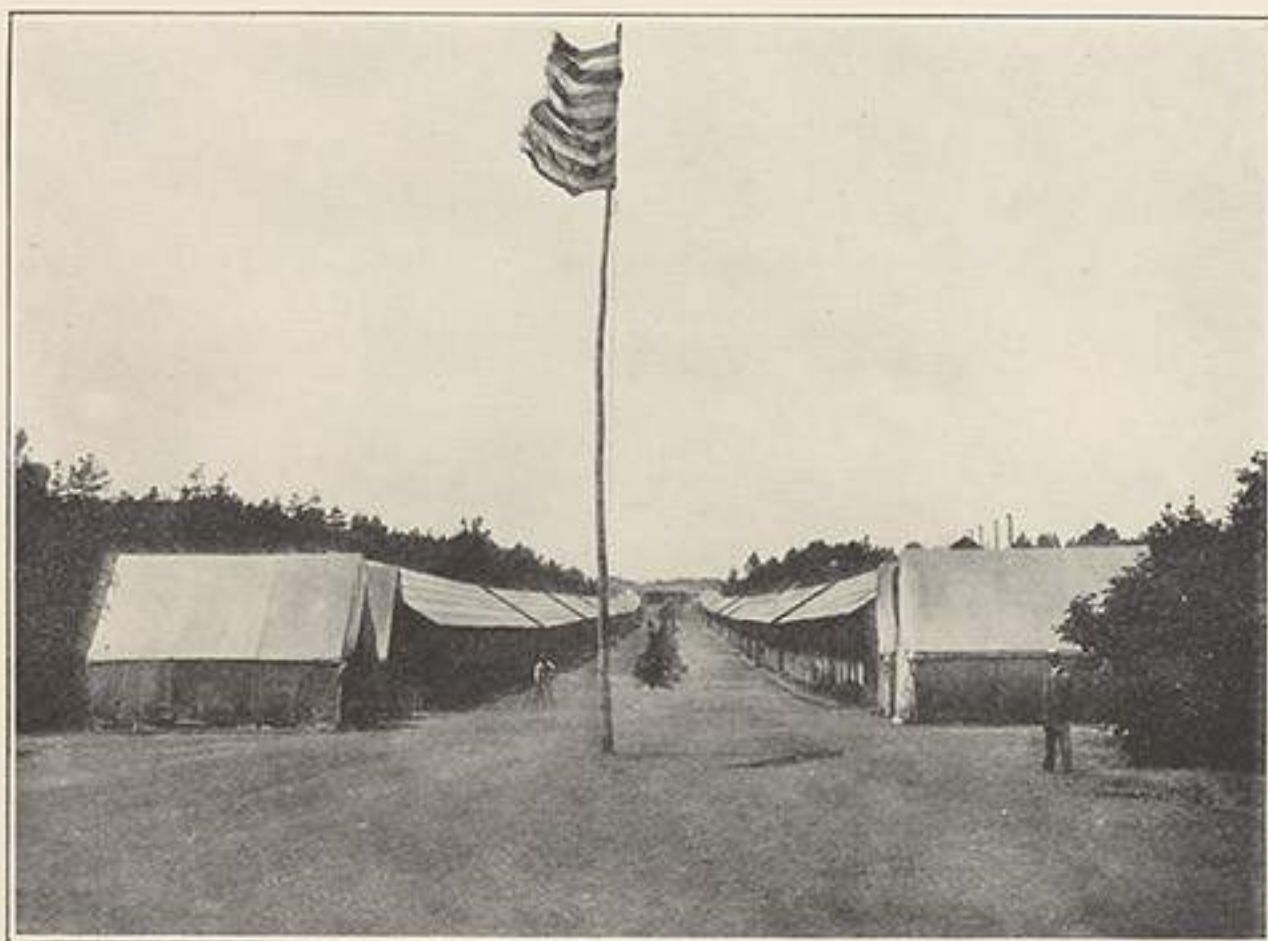
ments, attics, and barns. The number of the homeless was increased to some extent by the general rise in rentals, which was great in certain parts of the city and which forced a small number of people into the ranks of applicants for shelter. During the first two weeks perhaps a thousand persons had no shelter but what they could find in the burned district amid the ruins or on wharves.

Tents were provided in the first days by voluntary agencies, by the sub-committee on housing the homeless, by the army, and by the American National Red Cross. The first named committee, which was one of those hastily appointed by the Citizens' Committee immediately after the disaster, also built barracks. It set to work with great energy, but with complete independence of any other committee, especially of the Finance Committee and of the committees on relief of the hungry and on transportation, whose work it therefore overlapped. It appointed another sub-committee, on roofing the homeless, which canvassed the city for vacant houses and rooms and then induced but few persons to make use of its finds. It formulated plans for the construction of two permanent camps and made recommendations to the army to place all the homeless in Golden Gate Park, to which park it had as early as April 20, assisted by an army officer, hauled lumber for the building of barracks, for the flooring of tents, and for latrines.

This committee was discharged from duty, on request of its chairman, two weeks after its appointment, but its members continued to incur unauthorized expense for at least four weeks longer. The committee made such a fine showing for speed that its work got ready recognition, speed in those first days being at a premium; but its lack of deliberation led to the embarrassment of the relief authorities. The barracks could not be connected with street sewers because they were situated on low ground, so later there was difficulty in disposing of waste and surface water. One of the camps, Camp 6, could not be given fire protection, and both camps had to have heavy additions made to the initial expenditures to secure greater privacy and protection against drafts. In them the refugees were brought into an association so close as to be either demoralizing or humiliating. Both camps would probably soon have been closed if the authorities had felt justified in abandoning them after the large



An administration headquarters



Camp No. 6, The Speedway, showing barracks
CAMPS IN GOLDEN GATE PARK

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expenditure made. The initial mistake was to erect barracks during the emergency period. Tents, which the army and the American National Red Cross stood ready to provide, were much more practical. They could be moved at small expense from place to place, and until the rainy season set in they furnished sufficient shelter. Tents, not barracks, were the need of the emergency period.

The two barracks built in Golden Gate Park by the committee on housing the homeless were No. 1, known later as Camp 5, near the Children's Playground, and No. 2, known later as Camp 6, or the Speedway Camp. Camp 5 consisted of 18 buildings with 16 two-room apartments in each, separated by a partition only 8 feet high. The rooms were 10 feet square—a front room with a window and a door and a rear room with no window or outside door. Camp 6 was of the same type of construction and consisted of 10 barracks and separate buildings for hospital, laundry, and other general purposes. The barracks of Camp 5 were occupied from the first of May to the middle of December; those of Camp 6 from June 1 to the latter part of August of the following year.

As late as the end of May General Greely reported that he could not get sufficient data on which to base housing recommendations. The first registration had shown that a little over a fourth of the applicants to the food stations were living at the same address when they were registered as on April 17, the day before the earthquake. In a few cases these people were no doubt housed in tents or shacks on the site of their burned homes. But most of them had not lost their homes or personal effects, though they had been affected by the disaster in other ways. They had lost their work, or had suffered some injury in health from the shock, or, merely demoralized by the general confusion and the abundance of free provisions, had assumed a mental attitude of dependence not really justified. Most of this last class, to be sure, did not survive the registration, but there were no doubt some who were not weeded out until after the canvass had been made. Sixteen per cent more are known to have been living in houses at the time of the registration, but as their addresses on April 17 were not given, it is impossible to know whether or not they had been driven out of their homes by the disaster.

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TABLE 18.—HOUSING OF REGISTERED FAMILIES, BY CIVIL SECTIONS, MAY, 1906. NUMBERS

Residence at time of registration	NUMBER OF FAMILIES HOUSED AS SPECIFIED IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
Same as on April 17 .	856	225	572	1,105	197	424	1,955	5,334
Tent or shack .	741	79	1,407	272	1,082	467	317	4,365
A house different from that of April 17 .	640	294	669	924	681	945	2,168	6,321
A house; uncertain whether the same as or different from that of April 17 .	336	191	329	257	215	999	804	3,131
Total whose addresses in May were given	2,573	789	2,977	2,558	2,175	2,835	5,244	19,151
Addresses in May not given	17	24	120	19	45	41	21	287
Total registration	2,590	813	3,097	2,577	2,220	2,876	5,265	19,438

TABLE 19.—HOUSING OF REGISTERED FAMILIES, BY CIVIL SECTIONS. PERCENTAGES, BASED ON THE TOTAL NUMBER OF FAMILIES WHOSE ADDRESSES IN MAY, 1906, WERE GIVEN

Residence at time of registration	PER CENT OF FAMILIES HOUSED AS SPECIFIED IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
Same as on April 17 .	33.3	28.5	19.2	43.2	9.1	15.0	37.3	27.9
Tent or shack .	28.8	10.0	47.3	10.6	49.7	16.5	6.1	22.8
A house different from that of April 17 .	24.9	37.3	22.5	36.1	31.3	33.3	41.3	33.0
A house; uncertain whether the same as or different from that of April 17 .	13.0	24.2	11.0	10.1	9.9	35.2	15.3	16.3
Total whose addresses in May were given	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Less than a fourth of the 19,438 registered* were living in tents or shacks. These 4,365 families or parties included some

* See Table 7, p. 45.

19,000 individuals. As the population of the "official camps"* outside of Golden Gate Park (which was not included in the registration) was less than 8,500 at the time, and as it was wellknown that some of the people in the permanent camps were already providing their own food, it is evident that in the early days of May about one-half of the registered tent and shack dwellers were in the unofficial, unsupervised camps and isolated makeshifts for shelter which were one of the most difficult problems of the situation. The registration card did not ask what the character of the dwelling was, and for this reason, as has already been said, the proportion of persons in tents and shacks was no doubt understated, since the description given by the enumerator of the "permanent location" of the family may not always have suggested, when it should, a tent or a shack to the tabulator.

In May about a third of all were living in houses which were not their homes on April 17. These families, together with those who were living in tents and shacks, made up 55.8 per cent of the total. Considerably over half, therefore, of those who were receiving rations in the middle of May had presumably been burned out of their homes, or "shocked out," as one of them put it. Many of those who had found house shelter were living under very unfavorable conditions. Overcrowding does not show on the registration card, and bad sanitary conditions can only be guessed at. In 206 cases it was stated that the "house" was a basement or rear building; occasionally it was a barn.

The seven civil sections* naturally present contrasts in the matter of housing conditions. In Section VII only 6 per cent of the refugees were living in tents or shacks, while in Sections III and V almost half of them were. Section VII shows the highest percentage of families in houses to which they had moved after the fire, and Section IV is not far behind. The facts which come out about Section IV at first seem curious. Although it included about half of the burned area, it had the highest percentage of families living in the same place as on April 17. The unburned part of Section IV at the time of the fire probably was more thickly populated than any equal area in the city, for in other sections there were great areas either not built upon or occupied by fac-

* See Part I, p. 78 ff.

† For section boundaries, see map opposite p. 3.

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tories, etc. This was practically one solid residence section filled mostly with flats and populated by persons employed chiefly in adjacent parts of the burned district, who thus lost employment, if not property. Although it contained several permanent camps, only 10.6 per cent of those who were receiving rations were living in tents or shacks. It is probable that 43.2 per cent who were living "at the same address" included a number of Italians on Telegraph Hill who were already back on the same house lot, though in shelters improvised from tarpaulins, boards, sheets of tin, corrugated iron, and other possible, though unusual, building materials. Most of the Italians and others who lived about Telegraph Hill had taken refuge, however, in Section III, in which a part of the Italian quarter lay.

Section V shows the condition that would be expected in both IV and V,—half the refugees in tents or shacks, only a small percentage at their former addresses, and the rest crowded into the housing accommodations nearest to their old homes. It would have been interesting to tabulate the distance between the two addresses, but this would have involved so much labor that it could not be undertaken.

The nationality of the head of the family was given in 14,963 cases, over three-fourths of all. Over two-fifths of these were native Americans; nearly one-half were Germans and Austrians, Irish, Italians, English and Scotch, and Scandinavians, of numerical importance in the order indicated; and the rest represented many different countries. The facts are shown in Table 20.

It is not possible to compare these figures closely with the nationality of the population of San Francisco as given in the United States Census of 1900, because the census figures are for individuals, while these are for families, the nationality of the family being inferred from the nationality of its head. In the census figures the native born children of a German or Irish father appear as born in the United States, while in the refugee figures such a family group appears as a unit among the foreign born. In this way it is evident that if the refugee figures could have been made up on the same basis of individuals instead of families, they would have shown a considerably higher proportion than they do of native born, and a correspondingly lower propor-



Shelters of sheets and quilts



NO. 99. SCENE IN JEFFERSON SQUARE.

Tents and shacks
EARLY SHELTERS IN JEFFERSON SQUARE



PROVIDING SHELTER

TABLE 20.—NATIONALITY OF POPULATION OF SAN FRANCISCO IN 1900, COMPARED WITH NATIONALITY OF HEADS OF FAMILIES AMONG REFUGEES IN 1906

Country of birth	POPULATION OF SAN FRANCISCO, 1900— INDIVIDUALS OF EACH SPECIFIED NATIVITY		REFUGEES, 1906— HEADS OF FAMILIES OF EACH SPECIFIED NATIVITY	
	Number	Per cent	Number	Per cent
United States	225,897	66.0	6,229	41.7
Germany and Austria	37,035	10.8	2,264	15.1
Ireland	15,963	4.7	2,140	14.3
England and Scotland	11,956	3.5	972	6.5
China	10,762	3.1	20	0.1
Sweden, Norway, Denmark	9,591	2.8	709	4.7
Italy	7,508	2.2	1,208	8.1
Canada	5,199	1.5	167	1.1
France	4,870	1.4	400	2.7
Switzerland	2,085	0.6	104	0.7
Japan	1,852	0.5	31	0.2
Russia	1,511	0.4	125	0.8
Mexico	1,459	0.4	75	0.5
Australia	1,096	0.3	24	0.2
Other countries	5,998	1.8	495	3.3
Total	342,782	100.0	14,963 ^a	100.0

^a Total number of families for whom the nationality of the head of the family was given; in 4,475 cases this information was omitted.

tion of nearly all the foreign nationalities. Possibly the native born children of foreigners would raise the percentage of native born among the refugees to an even higher percentage than they had in the total population of the city. A few comparisons, however, it is safe to make. The Irish and Italians are represented much more strongly among the refugees than their proportions in the population would require; while on the other hand, a population of over 10,000 Chinese* was represented by only 20 families drawing rations. In Table 20 the nationalities are arranged in the order of their importance in the population of the city in 1900. Only the first three groups maintained the same relative position among the refugees.

* See Part I, p. 95.

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TABLE 21.—NATIONALITY OF HEADS OF FAMILIES AMONG REFUGEES, BY CIVIL SECTIONS, MAY, 1906. NUMBERS

Country of birth	NUMBER OF HEADS OF FAMILIES OF EACH SPECIFIED NATIONALITY IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
United States	1,015	354	790	1,106	736	177	2,051	6,229
Germany, Austria	331	85	264	413	289	158	724	2,264
Ireland	234	80	228	249	432	169	748	2,140
Italy	66	14	698	59	90	114	167	1,208
England and Scotland	169	48	103	133	125	61	333	972
Sweden, Norway, and Denmark	78	39	88	51	108	113	232	709
France	95	11	79	46	27	31	111	400
Canada	24	9	12	31	10	6	75	167
Russia	11	10	7	28	29	6	34	125
Switzerland	18	2	28	9	11	8	28	104
Mexico	24	..	42	3	3	1	2	75
Japan	6	..	11	11	..	..	3	31
Australia	3	2	3	2	6	1	7	24
China	3	2	9	6	..	..	..	20
Other countries	57	15	142	105	46	56	74	495
Total	2,134	671	2,504	2,252	1,912	901	4,589	14,963
Unknown	456	142	593	325	308	1,975	676	4,475
Grand total	2,590	813	3,097	2,577	2,220	2,876	5,265	19,438

TABLE 22.—NATIONALITY OF HEADS OF FAMILIES AMONG REFUGEES, BY CIVIL SECTIONS, MAY, 1906. PERCENTAGES BASED ON THE TOTAL NUMBER OF CASES IN WHICH INFORMATION AS TO NATIVITY WAS AVAILABLE

Country of birth	PER CENT OF HEADS OF FAMILIES OF EACH SPECIFIED NATIONALITY IN CIVIL SECTIONS							Total
	I	II	III	IV	V	VI	VII	
United States	47.5	52.7	31.6	49.1	38.6	19.6	44.6	41.6
Germany, Austria	15.5	12.7	10.5	18.3	15.1	17.5	15.8	15.1
Ireland	11.0	11.9	9.1	11.1	22.6	18.8	16.3	14.3
Italy	3.1	2.1	27.9	2.6	4.7	12.7	3.6	8.1
England, Scotland	7.9	7.2	4.1	5.9	6.5	6.8	7.3	6.5
Sweden, Norway, and Denmark	3.7	5.8	3.5	2.3	5.6	12.5	5.1	4.7
France	4.5	1.6	3.2	2.0	1.4	3.4	2.4	2.7
Other countries	6.8	6.0	10.1	8.7	5.5	8.7	4.9	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

PROVIDING SHELTER

The distribution of nationalities varies somewhat in the different sections. Sections III and VI have a considerably smaller proportion of native born than the others. Italians are conspicuously prominent in Section III and Irish in Section V. Germans and Austrians are relatively most numerous in Sections IV and VI, and least numerous in Section III; the proportion of Italian families is less than 5 per cent in all sections except III and VI; the proportion of Irish varies from 9 per cent in Section III to 23 per cent in Section V. In Section VI the nationality of over two-thirds of the families was not given, and in Section II, as has been explained, the registration was not representative of the total body of refugees within its boundaries.

The number of persons registered as having been provided with shelter was but a part of the whole. The estimated number of persons who were living in shacks and barracks on June 1 was 40,000* according to the census taken by General Greely; 42,000 according to the Southern Pacific Railroad; 39,000 according to a computation made for this Relief Survey.† Of this last number, 34,000 were in tents, 5,000 in barracks and rough shacks. There was a slight increase in the camp population in late May and in June, due to the return of refugees from Oakland and other points, but apart from this accretion the camp population was subject to slight variation.

The first of June a San Franciscan wrote to *Charities and the Commons*‡ an account of conditions, which gives a picture of what life in the camps meant to some of the refugees:

"The courage and energy of the population of San Francisco in the face not only of disaster but of extreme terror and sudden homelessness has not been exaggerated, but to a great many the full effect of the strain is not even yet apparent. The discomforts of living, in spite of adequate relief, are very great. Wind and fog—for the weather has been unusually

* It must be borne in mind that the figures taken from the first registration covered but a part of the camp and shack population.

† Computation made on the basis of the number of tents issued by the army, the proportion of tents obtained from other sources and in use at the end of June, and the average number of persons to the tent.

‡ Smith (Coolidge), Mary Roberts: Relief Work in its Social Bearings. *Charities and the Commons*, XVI: 311 (June 2, 1906).

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cold for a month, dust unspeakable, cooking out of doors in camps and streets, lack of water for toilet appliances, the incessant boiling of water and milk for fear of fever, absence of light and means of transportation for some time—in short, the total uprooting of all the ordinary habits of life, is bearing more and more heavily on the women and children. Schools are closed, thus turning thousands of children literally into the ruined streets. It is now proposed to have a vacation school in Golden Gate Park for the children in camps there, but this is only a very small part of the whole number.

“And for those who stay by the city much of this discomfort will go on for several months to come. That under such circumstances men and women become apathetic and lose pride and self-respect when they can no longer endure the strain of petty hardships, is not surprising. Archbishop Riordan, on his way to the scene of the disaster, is said to have predicted, as the worst effect of it, the deterioration of health and character which would be its inevitable result upon those who are not of the exceptional stuff of which heroes and pioneers are made.”

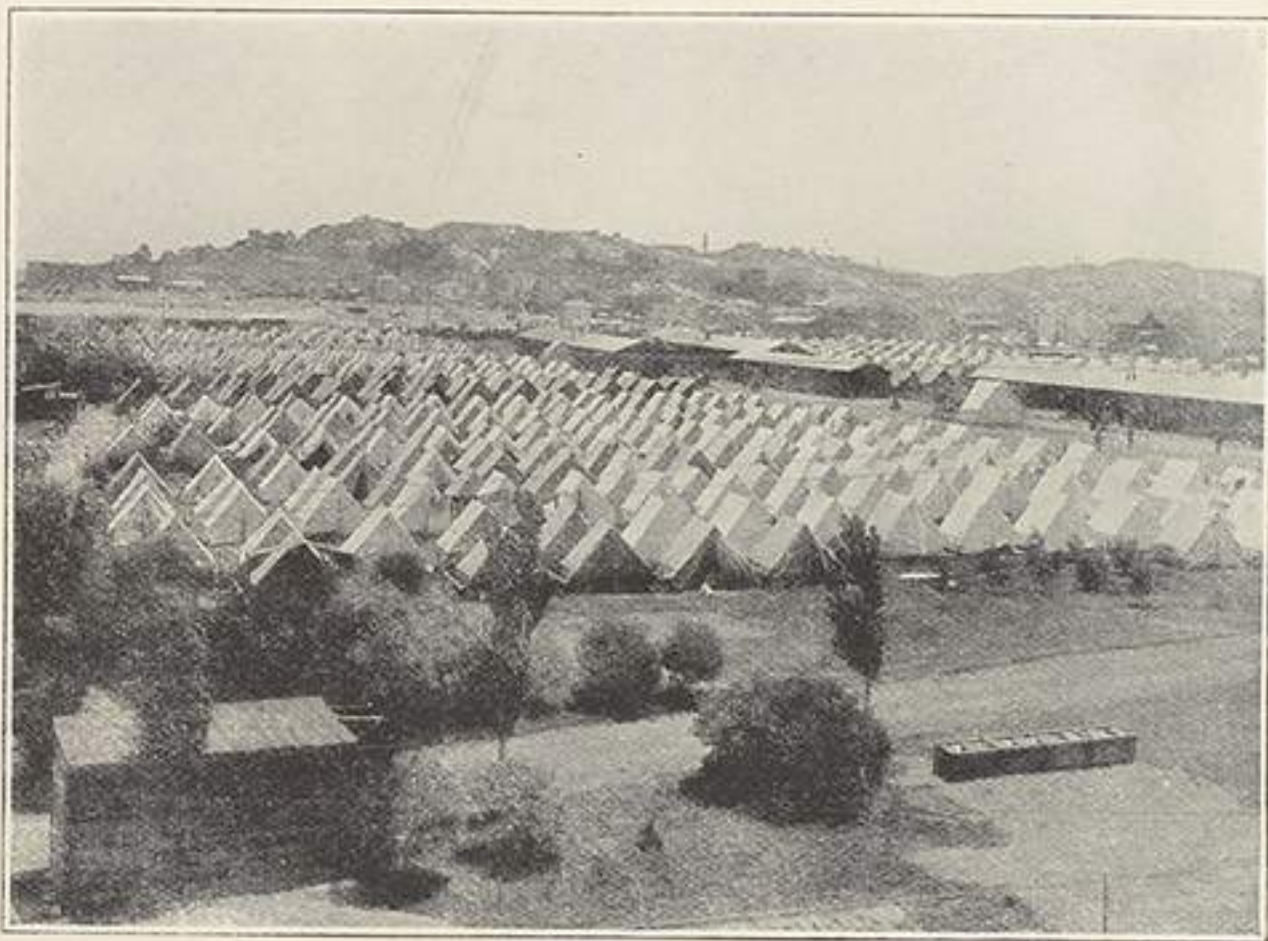
THE OFFICIAL CAMPS

The army had control of some camps from the beginning and gradually assumed charge of others until 21* camps were under military discipline. These camps became known by the rather misleading title of “permanent camps.” The first to be brought under army control were four situated in the Presidio, three in Golden Gate Park, one in Harbor View, and one in Lobos Square.

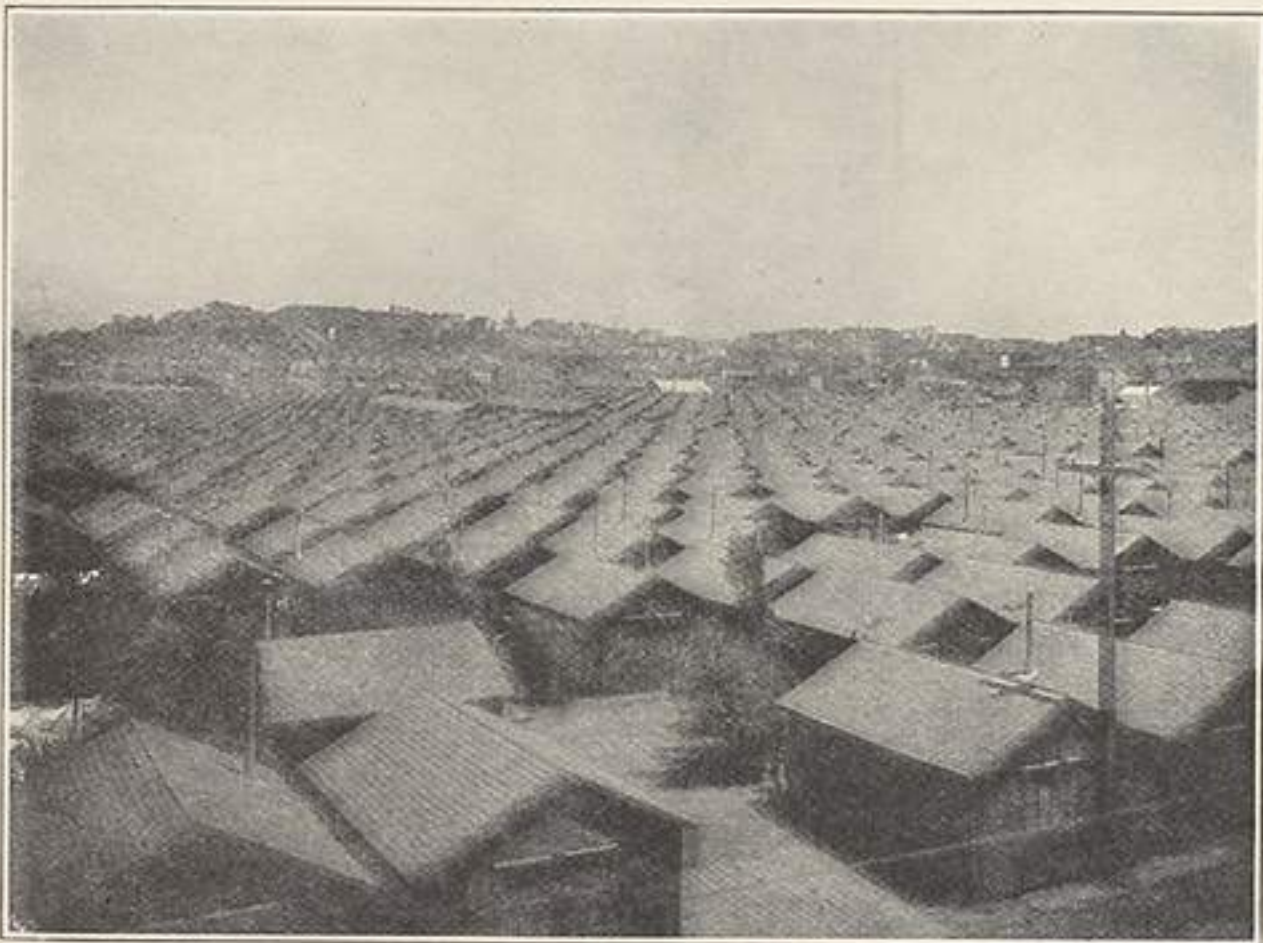
During May the Franklin Square camp, those at Fort Mason, and at 19th and Minnesota Streets were taken over by the army. Early in June the camps in Jefferson Square, Lafayette Square, Mission Park, Duboce Park, Hamilton and Washington Squares were added, and in July, Alamo Square, Precita Park, and Columbia Park. Each camp was in charge of a camp commander, who according to the size of the camp, had on his staff clerks, foremen, laborers, and a nurse for the hospital department.† One or two of the larger camps had a camp carpenter. Plumbing and carpentry for the smaller camps were done by mechanics from headquarters.

* For complete list of official camps, dates of opening and closing, and maximum population, see Appendix I, p. 404.

† See Part I, pp. 90-91.



Tent camp, opened May 9, 1906



Cottages

CAMP NO. 9, LOBOS SQUARE

THE OFFICIAL CAMPS

During July and August the tents in the permanent camps were floored. Buildings were put up in each camp containing latrines and wash and bath-houses with hot and cold running water.

The unofficial camps, whose moral and sanitary condition was very unsatisfactory, harbored a large number of refugees. As late as September 1, 1906, their estimated population was from 10,000 to 15,000. The Finance Committee had tried to have the campers move into the official camps, but had failed because the police department, which was the only authority that could eject, was unwilling to remove any large number of persons. The police, of course, reflected the attitude of the general public, which seems to have classed as official, though it was not recognized as such by the Finance Committee, a large independent camp, which was a private business venture, renting land to refugees on which they might erect their own tents. General Greely, as has been described,* had tried to induce removal to the official camps. The importance of having all camp life under military discipline can be readily appreciated when one considers how difficult under any auspices it would be to give sanitary and moral protection to a large body of persons living under abnormal conditions.

The three essentials for camp tenants laid down as rules by General Greely were decency, order, and cleanliness. The camp commanders tried to get rid of the disorderly element as far as they could without causing hardship to others. When a person was ejected from one camp all other camps were notified and he was not allowed to enter any of them.

The following statement of the number of ejectments from May, 1906, to January, 1908, shows that there was constant attention to this problem. The dashes which appear in the columns representing ejectments, opposite June, 1906, and February and March, 1907, indicate that no ejectments were reported for these months, though it is probable that ejectments which were not reported occurred in the months mentioned and in the months between January, 1908, and the close of the relief work.

* See Part I, p. 44.

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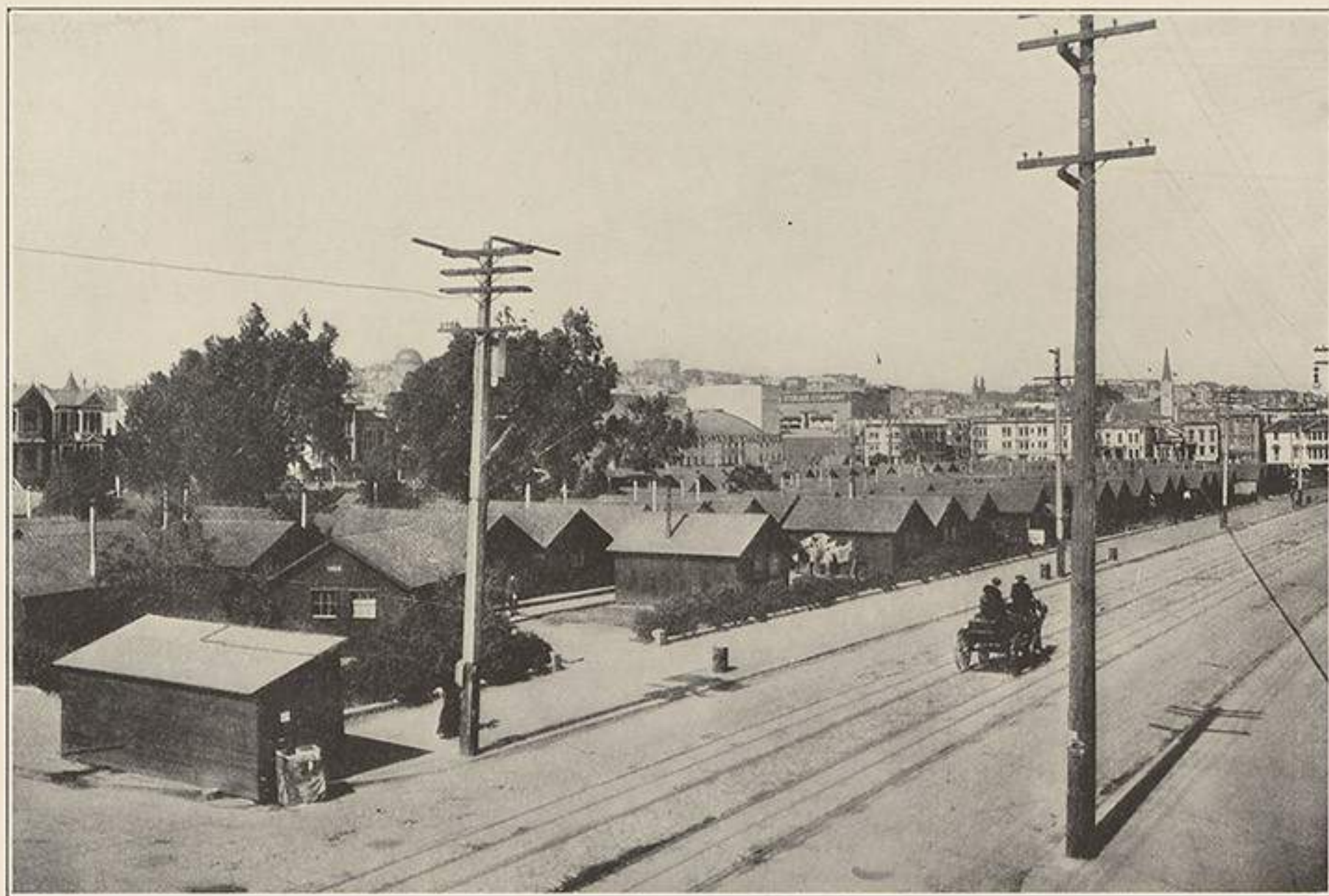
TABLE 23.—EJECTMENTS FROM CAMPS DURING THE ENTIRE PERIOD OF THE RELIEF WORK, BY MONTHS

Month and year	Ejectments	Month and year	Ejectments
1906 May	18	1907 April	1
June . . . . .	..	May	26
July	5	June	11
August	108	July	27
September	75	August	23
October	43	September	10
November	60	October	10
December	35	November	5
1907 January	15	December	4
February . . . . .	..	1908 January	12
March . . . . .	..	
Total ejectments for period		488	

Reasons for ejectments, as stated by the camp commanders, and the number of ejectments for each reason or group of reasons, are shown in Table 24.

TABLE 24.—REASONS FOR EJECTMENTS FROM CAMPS DURING THE ENTIRE PERIOD OF THE RELIEF WORK

Reason for ejectment	Ejectments
Drunkenness	148
Drunken and disorderly conduct	133
Disturbance of the peace and disorderly conduct	74
Immorality	14
Refusal to pay rent	12
Refusal to work in camp	10
Vagrancy	9
Assault	5
Stealing and burglary	4
Miscellaneous reasons	48
Reason not stated	31
Total	488



Where the first cottages were built, September, 1906

CAMP NO. 20, HAMILTON SQUARE

THE OFFICIAL CAMPS

Table 25 shows the total population of the official camps for each month from May, 1906, to June, 1908, inclusive.

TABLE 25.—POPULATION OF OFFICIAL CAMPS, EXCLUSIVE OF INGLE-SIDE MODEL CAMP, FROM MAY, 1906, TO JUNE, 1908, INCLUSIVE
(The figure given for each month is the maximum daily total)

Month and year	Persons sheltered	Month and year	Persons sheltered
1906 May	13,170	1907 June	17,592
June	17,274	July	17,300
July	17,959	August	15,785
August	18,356	September	11,424
September	18,305	October	8,916
October	15,558	November	5,331
November	13,969	December	3,367
December	14,245	1908 January	1,760
1907 January	14,616	February	1,700
February	15,149	March	1,392
March	16,447	April	1,321
April	17,223	May	1,230
May	17,524	June	948

Although the data available for determining the character of the camp population are incomplete, from the weekly reports of the camp commanders we can derive figures which probably represent a fair average of the conditions. It appears that from September to December, 1906, about 39 per cent of the persons sheltered were men, about 31 per cent women, and about 30 per cent children. Approximately 55 per cent of the members of the camp population were at work. The proportion of persons who were at work was about 89 per cent among the men, about 39 per cent among the women, and about 25 per cent among the children.

The large percentage of men who were working is worthy of notice. There were numerous complaints during the existence of the camps that these were harboring a large number of idle, shiftless men. Those who offered such criticisms failed to take into account that there is even in normal times a considerable percentage of unemployed men who spend much of their time in public places. A part of the apparently well and able-bodied were in reality incapable of much work, and others though apparently unemployed were night workers. When the haunts of the idle were

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covered with ashes, it is hardly strange that they should have been found in numbers in the public parks and squares.

In Chapter I the story has been told of the need felt for making some permanent provision for the refugees before the oncoming of the rainy season. The Corporation, after making a careful study of the situation in the camps, decided to adopt a separate cottage plan for temporary as well as for permanent housing, except in one locality, South Park, whose limited area gave no space for separate cottages.

On August 1, 1906, the care of the camps passed from the army to the Department of Camps and Warehouses.* From then until June 30, 1908, when the last camp was closed, that department had entire charge of maintenance. The Department of Lands and Buildings was responsible for the construction of the cottages built to replace the tents. The first of August, 1906, the Corporation made public its plan to build cottages† and let the contracts for the erection of buildings. Building began September 10, and on the sixteenth 20 cottages in Hamilton Square were completed. At least two or three months, however, intervened before any considerable number of houses could be made ready for the refugees. Before completing its work the Department of Lands and Buildings had installed in the public squares for use in connection with the 5,610 cottages which it had built, 667 patent flush closets, 247 hoppers, over six miles of gas and water pipe and over five miles of sewer pipe; also the necessary fittings, which included 325 galvanized sinks, with faucets and traps, and 624 gas brackets.‡

Thus for the period of approximately six months those who had no resources to build found house room as best they might. Many difficulties were met by those who controlled the funds. Building had had to be delayed because of the extraordinary amount of work involved in supplying food, clothing, water, sanitary protection, and temporary shelter. The pressure on the relief machinery seemed to tax its utmost capacity. When it was necessary to push rebuilding plans, additional machinery and more workers had to be provided.

In the official camps the refugees had in large measure been

* See Part I, p. 26.

† See Part IV, p. 217.

‡ See Part IV, p. 221.

THE OFFICIAL CAMPS

supplied with tents free of charge. As the time came for the removal of tents and temporary shacks and the substitution of wooden buildings, the question was raised, who would be entitled to their use, and on what terms? Cottages were assigned by the camp commanders, first, to those in the official camps; second, to those in shacks and tents outside; third, to those still in the city who were living in cellars and similar places, including those who were receiving shelter from friends, and those who were citizens but were living outside the city. Some who had not been burned out, but needed to be better housed, received cottages and moved them for permanent use to lots which they owned or leased.

For seven months the people had been furnished with tents free of charge, but when the change was made to the wooden cottages, it was thought best to charge a nominal rental.* The argument was that to give everything and ask nothing in return, on the one hand killed the self-respect of the efficient class and on the other gave opportunity to the idle to shirk all civic and social responsibility; that the no-rent policy had brought about serious economic disturbances, and its continuance would prepare the way for yet more serious trouble.

Finally, it was foreseen that the abnormal real estate conditions which had made it possible for the homeless to secure shelter, would not be relieved until those living in camp cottages should seek and be able to secure quarters elsewhere. Accordingly, it was definitely decided that as fast as buildings were made available in the camps, they should be leased to refugees by camp commanders at nominal rates. A special form of lease was provided which, theoretically, each applicant was compelled to sign before occupying a cottage.

The San Francisco Relief and Red Cross Funds, a corporation, was the lessor; and the refugee, the lessee. The lease was in effect a contract of purchase, for it provided that the tenant should become the owner of the cottage if he paid his rent to August 1, 1907. In general the applicant agreed to pay a specified rent and gas rate per month, to comply with all rules and regulations of the camp department and the camp commanders. He agreed not to assign his lease to another nor sublet without written consent.

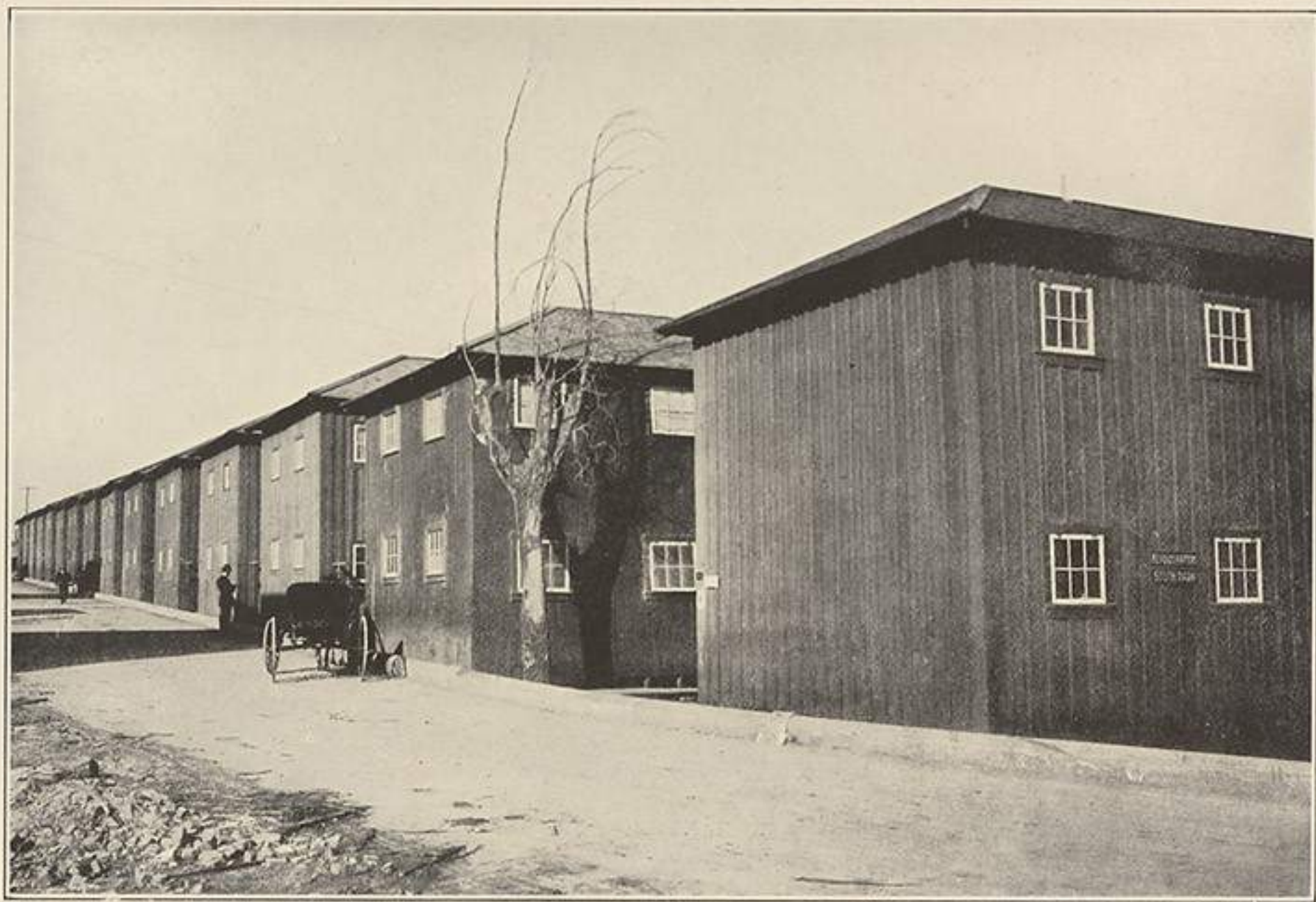
* See Part IV, p. 222, for explanation of miscarriage of plan.

He agreed furthermore to vacate the house at the expiration of his lease unless through full payment of all rents and charges he had acquired ownership. In that event he agreed to remove the house from the camp at his own expense before August, 1907. Failure to remove meant to forfeit ownership. When on account of ill-health or other disability a person was not able to pay rent, the camp commander notified the Rehabilitation Committee.

The shelter furnished by the army and the Finance Committee was with few exceptions on public land. When the Corporation was ready to build cottages it asked the park commission for permission to use certain parks and squares. The commission having no power to give the authority agreed, on August 17, 1906, to ignore the occupation of parks and squares, on the understanding that such use was for a period of not more than one year; the cottages were then to be removed as rapidly as possible.

The parks and squares were the most suitable places in which to give temporary shelter. The damage and loss to the city from their use were insignificant, and in the camps policing and sanitation were supplied. There would have been rivalry among owners of land to secure the camps, and consequent charges of favoritism, graft, etc. The parks and squares were well situated with reference to the centers of industry and the building operations. Throughout the work the park commissioners co-operated with the Relief Corporation and rendered valuable assistance. To have followed the suggestion of the committee on housing the homeless to establish but one encampment, would have been very unwise. In the summer following the disaster many persons were hindered from becoming self-supporting because of their remoteness in Golden Gate Park from centers of work.

The camp in South Park, already spoken of as unique in character, consisted of nineteen two-story tenement buildings and a one-story bath-house and laundry building. Some of the buildings were divided into 16 suites of two rooms each and the others into 12 tenements of two rooms each. The total number of rooms was 656. The maximum population was 648. They had adequate fire protection and the occupants were required to take part regularly in a fire drill. There was steady demand for the rooms, by reason of the nearness of the camp to the shipping and manufacturing districts. The tenements were full almost all the time.



Where two-story tenements were built

CAMP NO. 28, SOUTH PARK

EMERGENCY METHODS

with the Associated Charities to move from the camps the cottages belonging to widows with children and to families having incapacitated breadwinners. The moving of cottages, which began in July, 1907, was not ended until the latter part of June, 1908.* The amount of work accomplished at a cost comparatively small shows excellent business management. The greater part of the work of moving, installing, and repairing the cottages was done by unemployed carpenters, plumbers, and laborers. "Considering the number of cottages moved and made habitable, we have had very few complaints as to the workmanship," is noted in a report of the Associated Charities,—a comment that could not be made in connection with many houses erected by the regular contractors.

The efforts being made by families permanently to own homes are shown by the following figures: The number of cottagers buying lots was 208; paying ground rent, 447; owning own property, 30; given one month's rent to move from camp but present condition unknown, 18. Total, 703.

Under the supervision of the Associated Charities the 208 families buying lots bid fair, according to reports given in 1908, to own them in the immediate future. It is doubtless true that but for the direction of the society these families never would have seriously considered owning a house and lot.

From August 1, 1906, to June 30, 1908, there is accurate information from which to determine the cost of the camps. During this period 7,171,522 days' shelter was furnished at a cost of \$884,558.81 for construction of cottages and of \$453,000.04 for maintenance, a total of \$1,337,558.85, a daily per capita cost of 18.7 cents. The daily per capita cost of maintenance was 6 cents. No allowance is here made for the value of the tents in use from August 1 till they were replaced by the cottages, but their value is more than offset by that of the cottages when they were vacated.†

For the whole period of the relief work, the cost of the camps was as follows:

* The total number of cottages moved or repaired by the Associated Charities was 703, at an expenditure of \$55,963.50 or an average of \$79.61 per cottage. The appropriation for this work allowed for a maximum expenditure of \$150 per cottage.

† For total expenditures of all departments for housing, see Table 64, p. 220.

THE OFFICIAL CAMPS

TABLE 26.—COST OF CAMPS DURING THE ENTIRE PERIOD OF THE RELIEF WORK

Value of shelter furnished by the army as reported by General Greely	\$421,195.08
Paid by Finance Committee for shelter up to August 1, 1906	187,056.56
Paid for sanitation of camps and city up to August 1, 1906	155,473.60
Cost of building camp cottages and tenements after August 1, 1906	884,558.81
Paid by Department of Camps and Warehouses, for maintenance after August 1, 1906	453,000.04
Total	\$2,101,284.09

In addition to the shelter furnished at Ingleside and the Relief Home, an estimate of 11,000,000* days of shelter for the entire relief period may be given, a figure that is probably too small. From it we get an average daily per capita cost of 19.1 cents.

The apparently greater cost of shelter for the early period is due possibly to too low an estimate of the number of days' shelter furnished outside of official camps. It must be kept in mind that the disbursements given above include all disbursements for sanitation and for medical care in the camps, and also that the residents of the camps included a large proportion of aged, infirm, and dependent persons. The actual cost would be reduced if it were possible to deduct the value of the tents and cottages at the time they ceased to be used.

What is astounding in this story of giving shelter to a great displaced city population of 250,000† souls is not the number of days that shelter had to be provided or the sum total of cost. The astounding fact is that when Camp Lobos, the last stamping ground of the residuum,‡ was closed to refugees on June 30, 1908, the number of persons that had to be cared for by the Associated Charities and the Relief Home was so small. In June, 1906, 40,000 persons were living at the expense of the relief funds in camps

* Estimated number of days of shelter from April 18, 1906, to August 1, 1906, 3,828,478.

† 200,000 is the number given for persons burned out of house and home. The difference is accounted for by the number made homeless because of loss of income and because of the homes made temporarily uninhabitable by the earthquake.

‡ See Part VI, p. 357, and Part V, p. 305 ff., for number that had to be taken care of permanently. The small number who left the almshouse to seek shelter in the camps is also noted in Part VI.

and shacks; two years later, leaving out of consideration those who had been given shelter at Ingleside, only 703 had to be aided by charitable agency to obtain permanent shelter.

This section may well be closed by a brief and necessarily inadequate statement of the social work undertaken in connection with the camp life. Four important settlements were swept to ashes by the fire,—the South Park Settlement, a pioneer work in San Francisco, the Telegraph Hill Neighborhood Association, the Nurses' Settlement, and the Columbia Park Boys' Club. The residents of each showed, as did the Associated Charities, their power of readjusting their work to meet the new demands for service. They transferred their activity to the camps where they, as well as groups of other volunteers, tried to improve social conditions.

Various organizations of women co-operated also to help carry on the work of the sewing center at the Hearst Grammar School, which was established the middle of May by the representative of the American National Red Cross, in connection with its employment bureau. Here volunteers met and distributed garments and taught women and girls to sew, giving materials to some in exchange for their work on garments, which were distributed to other refugees. The work grew so that sewing circles were opened in various camps and other suitable places, which furnished proper clothing and gave employment and instruction to women and girls. By July, 1907, over 75,000 garments had been made in the 75 centers that had been established in camps, churches, public schools, and settlements. The work itself had been brought under the Corporation as a part of its Department of Relief and Rehabilitation, and had been given the name of Industrial Bureau, with Lucile Eaves as director, Rev. D. O. Crowley as adviser, and six seamstresses on salary. Miss Eaves, formerly head worker of the South Park Settlement, had been in charge of the sewing circles before the incorporation of the San Francisco Relief and Red Cross Funds. There is no account of expenditures made for this work to August 1, 1906. After that date the Corporation expended \$37,895.70. The two largest items of expenditure were \$28,521.09 for dry goods and other supplies and \$4,464 for service.

SAFEGUARDING HEALTH

Temporary social halls were built at the expense of the Corporation to be used by residents of the camps as meeting places and by social workers for kindergartens, day nurseries, reading rooms, sewing classes, and improvement clubs, for religious meetings, for lectures, and for concerts.

The story of the quick recovery of the settlements themselves and of how, awaiting the building of new quarters, they by makeshifts got the people together, cannot be told here. To show in a measure what it meant to the social worker to find himself suddenly bereft of all the means to serve his end, the following paragraphs written by a probation officer are given:

"On the morning of April 20, practically every vestige of the three years' work of the juvenile court had vanished.

"Our office was cleaned out; little piles of delicate white ash represented our records, compiled with such care and toil. Where the detention home stood was a heap of tangled scrap iron. Three out of five of our officers were homeless. Our probationers were scattered to the four winds of heaven. Fortunately, none of the children in detention was injured; during the first day of the fire they were safely conveyed to a sand-dump camp at the western edge of the city."

6. SAFEGUARDING HEALTH

Sanitation was at once recognized to be a pressing problem. As has been told, latrines were quickly built in the camps and in other parts of the city, and a large force of plumbers was kept at work to repair leaks in sewers so as to prevent the seepage of sewage into the water supply. Citizens were ordered to boil all drinking water and the authorities took charge of all milk as soon as it was delivered to the city. Sanitary orders were cheerfully obeyed. "Obey the Sanitary Law or be shot" tacked on a partially wrecked house showed that some of the refugees held to a pioneer code. That they did so, and that the authorities were alert, the excellent health record of the months that followed bears testimony. The sanitary problem was to a small degree lessened by the fact that with the terror of the earthquake and fire in their eyes, the vicious and parasitic classes fled from the city; to a large degree by the fact that nature was kind in giving conditions that were peculiarly favorable to life in the open.

To put emphasis on sanitation was an essential. Colonel G. H. Torney,* of the army medical department, was placed in charge of all sanitary work, both of the camps and of the city. By April 28 a medical officer had been assigned to each of the six military districts.† This officer assigned inspectors to make daily inspections of the camps in his district, to keep a close watch for infectious diseases, and to see that there was a large force of scavengers. The expense of the work was borne by the army and was drawn from the Congressional appropriation.

Because of the army's efficiency during the first few weeks there was no serious outbreak of disease, though there was for a short time a fear that smallpox might become epidemic. As long, however, as the city authorities permitted groups of people to live in isolated camps proper sanitary supervision was impossible. The greatest danger was from the flies and from the use of water drawn in the early days from wells and other unusual sources of supply. As soon as possible sterilizers were installed in the camps and weekly tests made of the water used in each.

Early in May a physician named by the city authorities was stationed at each district headquarters to have charge of all health regulations and to be subject to the orders of Colonel Torney.

The services of the army officers were retained to make reports on conditions until the middle of May, when the division into sanitary districts was abandoned and Colonel Torney's duties were changed so that he might become chief sanitary officer of permanent camps under General Greely, the division commander. An army medical officer was then assigned to each official camp. He was responsible for the sanitation of his camp, but not for territories beyond its boundaries. He could be called upon to advise the civil authorities who were responsible for the final removal of all camp garbage and refuse after it had been taken from the camps designated to places outside camp limits.

The board of health, acting under orders of the Executive Commission, appointed a health corps which was paid by the Finance Committee of Relief and Red Cross Funds and subject to the direction of the camp commander. The personnel of the corps under the board of health in each camp consisted, varying

* Later appointed Surgeon General of the United States Army. † See Part I, p. 11.

according to the camp population, of one to two surgeons, one to four nurses, a pharmacist, and from two to ten laborers. There were for service at large one surgeon, two dentists, two sanitary inspectors, one pharmacist, six laborers, and two chauffeurs. The total number in the corps was: surgeons, 24; nurses, 26; dentists, 2; laborers, 89; inspectors, 2; pharmacists, 15; chauffeurs, 2.

Taking into account the character of the camp population, a considerable part of which was of the class that does not understand the need of sanitary precautions, the freedom from epidemic during the first few months is remarkable. A report of the medical department of the army shows that 30 cases of typhoid fever occurred in April, 55 in May, and 10 up to June 23, 1906. As the average number of cases per month reported by the city to the state board of health for the two years previous to the fire was only 12, there is apparently an increase of this disease during April and May. The 30 cases which developed in April must have been due to infection previous to April 18, so that unless the statistics of either the army or the city board of health are incorrect, an increase of this disease must have threatened before the fire. Of the 95 cases which developed between April 18 and June 23 only five developed in official camps. Of smallpox there were 123 cases between April 18 and June 23. Five of these were reported by the board of health as camp cases, but none of them originated in official camps under army control.

In October and November, 1906, there was a decided increase in the number of cases of typhoid fever, the bureau of hospitals alone having charge at one time of 155 cases. The patients came from camps, official and unofficial, and from houses. The epidemic, if it can be called such, was found to be carried not by contaminated milk or water but by flies. The sanitation methods of the board of health had not been good enough to protect the refugees in the various camps. The board of health, therefore, not the Department of Camps and Warehouses, was responsible for the number of typhoid fever cases.

The care of the sick was a minor problem of the relief work. The number of persons seriously injured by the fire and earthquake was but 415. Most of the hospitals stood outside the burned section, and though some of them suffered heavy damage by the

earthquake, no demand had to be made for hospital facilities that could not be met fairly adequately. Some of the sick were immediately cared for in neighboring communities, and by the army in its hospitals at the Presidio and at Fort Mason, and in a field hospital established in Golden Gate Park.* At one time during the summer following the disaster many of the city hospital beds were vacant, even though numerous chronic cases became hospital charges when relatives and friends were no longer financially able to provide for them.

The physicians and nurses who came immediately after the disaster to San Francisco to offer their services could not be utilized, as the demand for medical and nursing service was not greater than could be supplied by local physicians and nurses. A party of fourteen nurses that came from Seattle soon after the disaster reported for duty at five o'clock one afternoon. "Have you return transportation?" asked the chairman of the committee that received them. "Yes," was the answer. "Well, there is a train which starts for Seattle tomorrow morning at nine o'clock," was the laconic order.

In this incident we see the need of a clearing house of information to be established as one of the very first agencies in a large work of relief. It would in this case have prevented the sending of unnecessary nurses and physicians and would have saved expense. More important, however, would have been its service in standardizing the methods of record keeping and in preventing overlapping of work of the various departments.†

There was immediate need of medical supplies to replace the stock destroyed by fire. But the sub-committees on drugs and medical supplies and on care of the sick and wounded, appointed by the Citizens' Committee, could find little to do in those early days after the disaster, as the army practically took charge of the distribution of the medical supplies and was using the California Red Cross as its agent. This branch of the Red Cross not only cared for some of the sick directly, but did much more important work in collecting information as to the needs of the sick and as to the condition of the hospitals throughout the city.

* The establishment of a field hospital in Golden Gate Park is a good instance of the great care that was taken to be prepared for whatever emergency might arise.

† See *Some Lessons of the Relief Survey*, p. 369 ff.

SAFEGUARDING HEALTH

The Finance Committee, acting early in May on the advice of Colonel Torney, established 26 free dispensaries which were supplied by the army with drugs and other medical supplies. It was careful not to compete with retail trade, so closed any dispensary near which a retail drug store was later opened. The Finance Committee also appointed early in May a committee on hospitals and authorized it to make payments to designated hospitals for the care of destitute patients. The hospitals which were to receive payments from the relief funds were at first named by the board of health, later by the Finance Committee itself, which made selection of six hospitals. An executive officer, a physician, was appointed to pass on the eligibility of the patients who applied for free care and to determine the time of discharge of each from the hospital.

In July this executive officer, whose title was that of supervisor of accredited hospitals, served under direction of the Executive Commission; but after August 1 he was subject to the Corporation, an arrangement which held until July 1, 1908, when the Bureau of Hospitals of the Department of Relief and Rehabilitation was closed. The Associated Charities was then given authority by the Corporation to send destitute patients directly to the hospitals. The Corporation reimbursed the hospitals for care given. The hospitals selected to receive patients whose care was paid for from the funds were changed from time to time.

The value of the compensation to hospitals was at first equivalent to \$13 or \$14 a week for each patient. On July 18 the Executive Commission had fixed the maximum rate of \$2.00 per day without supplies. This was to cover cost of operations and attendance. It had remained in force until the Bureau of Hospitals was closed.

The Bureau's records, which are inadequate in some respects, show that the highest number of hospital cases for one week, 276, was reached during the period of the typhoid epidemic. Later reports show an average of about 212 patients per week from August, 1906, to September, 1907. Of the patients sent to hospitals through the Bureau 10 per cent were children, 35 per cent men, and 55 per cent women.

The financial report of the Corporation shows that the total cost for the care of the sick to May 29, 1909, was \$344,165.07.

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In addition, food, medical supplies, and furnishings were given to hospitals to the value of \$97,670.16. Of the \$344,165.07, there was expended previous to August 1, 1906, \$107,396.43. The sum of \$278,070.76 was paid directly to hospitals for the care of patients, on presentation of vouchers, while the balance of \$66,094.31, though not paid directly to the hospitals, was expended in various ways for the benefit of the hospital patients. Between August 1, 1906, and June 1, 1909, \$231,110.46 was paid directly to hospitals for the care of patients. This latter sum, less \$1,960.25 which cannot be distributed, represents 134,373 days of hospital care at an average cost of \$1.71 per patient per day. The average rates of the different hospitals varied from \$1.07 to \$2.00.

Although the rates paid by the relief funds were often less than the actual cost to the hospitals of caring for patients in normal times, it was to the advantage of the hospitals to care for the sick, many of whom they would have had to take in any case. The volume of business helped to lower the per capita cost of maintenance. It was also an incentive to the directors to increase their facilities and to private benefactors to give money toward their support.

7. RELIEVING THE JAPANESE AND CHINESE

The Japanese asked for very little relief, in part because many had difficulty in speaking English, but more generally because all were aware of the anti-Japanese feeling of a small but aggressive part of the community; this in spite of the fact that Japan contributed directly to the local committee and through the American National Red Cross nearly a quarter of a million dollars.

On April 20, independent relief associations were formed by Japanese residents in San Francisco and Oakland, but on the same day they wisely united under the name Japanese Relief Association to care for practically all their fellow countrymen.

The Japanese Relief Association estimated the number of their countrymen made destitute by the fire to be over 10,000, which is about 3 per cent of the total number of persons made dependent for short or long periods of time. On July 6, 1906, not over 100 Japanese were receiving assistance from the Relief and



TANKS FOR STERILIZING WATER, LOBOS SQUARE CAMP



RELIEVING THE JAPANESE AND CHINESE

Red Cross Funds. Of these about 50 were receiving shelter only, in Lafayette Square, and 50 were receiving help at relief stations. That is, the Japanese constituted not more than one-half of 1 per cent of the bread line and about a quarter of 1 per cent of the population of the official camps. Even at the beginning the number receiving help from the Relief and Red Cross Funds was probably not much greater. The Relief Survey estimates that the total value of relief of all kinds furnished by the army and the Finance Committee to Japanese did not exceed \$3,000. Among the 30,000 or more persons who applied for rehabilitation, there was not one Japanese. Their own relief association, assisted by Japanese throughout the state, within ten days after the disaster sent between 7,000 and 8,000 of them to places outside of San Francisco. On July 6 some of these had returned and the number of Japanese refugees then in the city was estimated by the association to be 4,000, two hundred of whom it was supplying with provisions.

China contributed \$40,000 to the San Francisco Relief and Red Cross Funds for the general work of relief.

There is not much information available about the Chinese. They probably received altogether more food than the Japanese and they certainly received more in the way of shelter, yet the total value of all aid given them was relatively insignificant. Like the Japanese, and for the same reasons, they did not ask for much. At the beginning a separate camp was established for them,—Number 3, in the Presidio reservation. The population of this camp on May 8, 1906, was 186. Later, when cottages were built in Portsmouth Square, on the border of Chinatown, 37 out of the 153 cottages were assigned to Chinese. Not over 140 applications for rehabilitation were made by Chinese. About half of the number were assisted at an average expenditure of about \$70. Nearly all these cases were brought to the notice of the Committee by social workers, as only a few Chinese applied voluntarily for relief. Ten thousand dollars is a liberal estimate of the value of relief given to the Chinese.

III

QUESTIONS OF FINANCE

1. CLAIMS

THE word "claim" as used in the relief accounting was applied to anything from a time check for a day's work to a ten thousand dollar demand for goods seized, a usage that arose from the fact that for the first few days, when there was no available cash, many obligations were incurred that were a proper charge on the relief funds though not authorized by the Finance Committee.

Some claims were made by those who suffered a change of sentiment toward contributing relief. During the hours of urgent need men donated their goods, workmen gave their labor, and professional men, their services, who when later they saw the size of the relief funds could not resist the insidious craving to have a share of the big whole. There is the instance of men belonging to one of the building trades who did work for which they expected no pay but later were not satisfied to take the \$4.00 a day offered as payment by the Finance Committee. They demanded \$6.00 because other men were receiving that amount for a day's work. Business houses within and without the city evinced the same spirit.

Day by day the flood of claims swelled. Claimants and their attorneys laid siege to the Finance Committee and tried by bribes and threats of lawsuits to collect their claims. A large force of clerks and a special committee were kept hard at work trying to learn the merits of the claims. The Finance Committee itself day after day was compelled, instead of discussing necessary relief measures, to give the greater part of its sessions to the hearing or to the discussion of these claims.*

* See Sixth Annual Report American National Red Cross, 1910, p. 160.

QUESTIONS OF FINANCE

The circumstances of seizure had varied. Often when the fire was almost upon a store somebody would assume authority and break it open to give the stock to the people. In such a case the stock would have been destroyed by fire and there was no justice in the claim for seizure except where the owner as a consequence lost insurance. Irresponsible individuals who had no connection with relief committees had seized goods and impressed vehicles. Those who suffered loss through such lawless acts were unfortunate, but they had no real claim to reimbursement from the relief funds.

The same may be said of the individuals, the business houses, and the transportation companies whose goods were stolen, not seized, from freight cars and warehouses. Many claims for regrettable losses which might have been legitimate if brought against state, city, or person, were unjust when brought against the relief funds. Fraudulent attempts were also made to collect from the relief funds for losses that had no connection with the relief work and for losses that had never occurred. It was a perplexing problem to deal with these thousands of claims, the difficulties of which were increased by the insistence of those with the least valid claims.

The last report of the Department of Bills and Demands dated March 16, 1907, gives the following figures:

TABLE 27.—DISPOSAL OF CLAIMS ACTED UPON BY THE DEPARTMENT OF BILLS AND DEMANDS, TO MARCH 16, 1907

Disposal of claims	CLAIMS PRESENTED	
	Number	Amount claimed
Claims rejected as a whole	1,164	\$451,369.59
Claims cancelled, withdrawn, etc.	101	13,269.54
Claims donated	18	10,528.20
Claims approved in whole or in part	9,669	2,242,003.00
Total	10,952	\$2,717,170.33

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TABLE 28.—PAYMENTS UPON CLAIMS ACTED UPON BY THE DEPARTMENT OF BILLS AND DEMANDS, TO MARCH 16, 1907

Disposal of claims	CLAIMS PRESENTED		PAYMENTS MADE	
	Number	Amount claimed	Amount	Per cent of amount claimed
Claims approved in whole or in part	9,669	\$2,242,003.00	\$1,501,781.52	67.0
All claims	10,952	2,717,170.33	1,501,781.52	55.3

After March 16, 1907, a few long pending and new claims were paid. Some law suits had been settled, and a few were still pending against the Corporation when this report was prepared.

It thus appears that the trustees of the relief funds paid over a million and a half dollars for expenditures, many of which they had not authorized and were unable to control. They tried to pay only such part of the claims as represented supplies and service used in relief work. Just claims were cut down as a rule, so that a comparatively small number of claims were paid in full.

In deciding the merits of claims the supervising and judicial committees appointed sub-committees of experienced men to supplement their own technical knowledge. Many claims for liquor destroyed by soldiers and citizens were presented, but the Finance Committee decided to pay no liquor claims. The enormous disbursements for automobile service and for transportation of supplies were made chiefly in payment of emergency claims. Claims of various sorts were paid by the War Department out of the Congressional appropriation of \$2,500,000. Other claims were paid by the state. As the Relief Corporation could get no information about such claims it is possible that there were duplicate payments.

2. SYSTEM OF ACCOUNTING—A NOTE

The accounting system of the Relief and Red Cross Funds has been criticized because it did not readily yield information as to the amounts expended for various purposes, and because it was complicated. The first seems a fair criticism, for contributors to

THE CONTROL OF DONATIONS

funds and the public in general are more interested in the cost of various forms of relief than in the state of the appropriations. The system of appropriations to the departments for different purposes was based on carefully prepared budgets. It was good for controlling expenditures and for keeping a check on departments and bureaus. For those not directly connected with the work, additional information in simple form might easily have been given. The intricacy of the accounting, however, seems justified by the results. It was devised to make the handling of the money as secure as possible. So far as the local auditors and the auditor of the War Department have been able to discover there was only one transaction that looked like misappropriation of money. About \$1,000 received by a camp employe from certain authorized sales was for a short time kept back. The apparent shortage, easily detected by the accounting department, was made good.

Considering the extraordinary conditions under which the work was organized, such a showing is remarkable. When men undertake the thankless task of handling a large relief fund, if they have a keen sense of responsibility and a realization of the difficulties ahead they will wish to disburse the fund through a system which is as safe as possible. It is worth while for them not only to prevent misappropriation but even the appearance of it. The employes of such a committee will find satisfaction, when accused of graft and stealing,—an accusation suffered many times by the San Francisco workers,—in showing their accusers just how the money is guarded and that it is impossible for them to steal. A system that insures such security is worth the extra cost.

3. THE CONTROL OF DONATIONS

As a result, primarily, of the publication of sensational stories in the press of the country, the plans of the Corporation were at times seriously embarrassed by the withholding of funds by eastern committees and by the possible danger of those funds being dispensed by independent agencies.

The studies in rehabilitation show that the suspension of grants on August 20, 1906, the period of arrested progress, had a serious effect upon the rehabilitation work. It caused a change

of relief policy so that families given grants in one period were treated differently from those in another. It meant for many families a long wait from August 20 to the middle of October when the embargo was lifted. The Corporation had worked out a wise, comprehensive program on the basis of estimated income and then suddenly had to question whether the income might not be \$3,000,000 less. Inevitably every department suffered from uncertainty and hesitation. The results of such an intolerable condition were more clearly perceived in rehabilitation than in the other work, but what the withholding of funds meant in reduced efficiency would be hard to estimate.

The two most important funds, those of Massachusetts and the New York Chamber of Commerce,* were eventually transferred, the latter with the restriction that it be used for business rehabilitation. Only a number of small funds were permanently held, but the harm was done. The warning should be heeded in future disasters. It is possible for a relief committee, when its work is hardest, to be tied up because of a few newspaper stories which may or may not have foundation in fact.

The investigator sent by the Massachusetts committee because of the newspaper stories, after investigation cordially endorsed the work of the Relief Corporation and made but few criticisms.

What is the remedy? It cannot be too plainly stated that there must be only one relief committee or corporation.† There must be no division of responsibility for distribution. If there must be reform it must be within the relief corporation itself. If one of the eastern committees in command of large funds had

* Action of the New York Chamber of Commerce taken October 2, 1906, and transmitted in the form of a resolution to the San Francisco Relief and Red Cross Funds.—The resolution provided for the transfer of \$500,000 to the Corporation "to be devoted by said Corporation for the purposes and uses of making grants of money or its equivalent, to individual sufferers from the disaster for purposes of rehabilitation, in such sums and by such methods as its Rehabilitation Committee may approve; and that no part of it should be used for the payment of any pending claims or obligations incurred prior to such transfer of funds, or for the maintenance of camps, or for ordinary emergent relief, or for the erection of barracks or cottages, or for the maintenance of persons therein, it being assumed that the contribution already made from this fund (\$267,500) and the sum subscribed in other ways will enable the Corporation to accomplish these necessary and worthy objects."

† See Sixth Annual Report American National Red Cross, 1910, p. 156. See also section on The Incorporation of the Funds, Part I, p. 25 ff. of this volume.

set up its own agency in San Francisco, it would have been guilty of improper trusteeship. That much is evident. The suggestion has been made that the committees in charge of the larger funds should each have had a representative on the Finance Committee. Mr. Bicknell, for instance, came first to San Francisco as the representative of the Chicago Commercial Association and the Mayor's committee funds. But such representation would not include the smaller fund committees. A more inclusive plan is desirable. The gradual strengthening of the American National Red Cross seems to point the way. The Red Cross should become so fully recognized as the national agency for all disaster funds that it should eventually, in any given case, receive all funds not sent directly to a local committee. Its relation to local committees will be strengthened and it can be relied upon to suggest and whenever necessary push changes in relief measures. In San Francisco and each subsequent disaster of any proportions, the American National Red Cross has been represented by its expert agents. Its strength has been materially increased by the appointment of a permanent director. The withholding of funds once subscribed for a particular disaster should become an impossibility as the status of the national agent is recognized.

We have alluded to one form of restriction, that of requiring that a specified fund be used for a specified form of rehabilitation. Such restriction must of course be accepted after an effort has been made, and has failed, to persuade the forwarding committee to lift the restriction. But restrictions upon relief in kind are doubly dangerous and ill-advised. In the San Francisco disaster the "flour" episode gives an apt illustration. Certain forms of food were donated in quantities in excess of the needs. These were flour, potatoes, and condensed milk, all three of them valuable forms of food in an emergency. The potatoes, as it was the end of the season, did not keep well in large masses and the refugees, living in tents or in basements or attics, had little room for storage. Besides, the universal practice in San Francisco and the vicinity where fresh vegetables can be bought the year round, is to buy in small quantities from day to day or week to week and not store in the fall for winter use. The Finance Committee, unable to dispose of the potatoes to refugees, decided to sell the

EMERGENCY METHODS

surplus stock. The sale does not appear to have been made, perhaps because they were unsaleable. At any rate large quantities spoiled and had to be thrown away.

It was natural to think that condensed and evaporated milk would be necessities of prime importance. They were valuable, but on account of local conditions were not needed in great quantities. The supply of milk from the ranches outside the city was not much diminished by the earthquake. By confiscation and by arrangement with dealers an abundant supply of fresh milk was secured for distribution to the refugees.

Many committees throughout the country sent flour as the most useful form of food. It came so fast that for lack of warehouses in which to store it (practically all city warehouses having been burned) part of it was put aboard three transports and in the army warehouses, and finally a vast quantity was stacked up in the open air. The transports were not adapted to preserving flour in good condition so they could not long be used as storehouses. The Finance Committee, confronted by the problem of finding storage for the vast supply received, and knowing that it was several times as much as could be reasonably distributed, decided on May 17 to sell 4,000,000 pounds. This was vigorously objected to by the Minneapolis committee which had sent 15 per cent of the 16,000,000 pounds received. It insisted that its flour should be distributed,—the very flour sent, not flour purchased later with cash from the sale of Minneapolis flour. This episode led to newspaper publicity and protests. The lesson is, that restrictions upon relief in kind are unsatisfactory and embarrassing and should always be placed upon a discretionary basis. The Minneapolis committee claimed that title to its flour had been transferred to the destitute of San Francisco, not to the Red Cross or to the Finance Committee, who were apparently to be considered solely as the servants of distribution. The position is an impossible one in which to place a self-respecting committee.

Many donors of money gave specific directions as to the use to which they wished it put. There was the man who sent \$1.00 with a request to hand it to some worthy sufferer and let him report to the donor; and there was the refugee who, after he

had found employment elsewhere, sent a small sum, more than enough to pay for the three days' rations he had received in the bread line, with the request that the balance be given to a soldier who had been kind to him. Jewelers sent money for jewelers, artists for artists, teachers for teachers, physicians for physicians, the people of one town for their fellow townsmen in San Francisco.

Money was also sent to individuals connected with the relief funds to be applied to specific purposes. Fortunately, there were enough unrestricted funds available to assist all classes and carry out the intent of all donors. It was not necessary to open a special account for each of these trusts.

No actual restriction as to the purpose of expenditure, imposed either by donors directly or by the custodians of large funds, was in itself onerous to the relief authorities, but the circumstances attendant upon the remittance of restricted funds caused more or less embarrassment during nearly the whole period of the relief work.



PART II
REHABILITATION

PART II

REHABILITATION

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I

BEGINNINGS OF REHABILITATION

1. GENERAL POLICY

IN the beginning of the Relief Survey it has been shown how, with what seemed to be an instinctive insistence, the trend of the work was toward the formulation of a definite rehabilitation policy. The principle, one might say axiom, which determined the character of this policy was that help should be extended with reference to needs and not with reference to losses. It was not easy to hold to the relief principle in the face of a sentiment by no means weak nor voiceless that each sufferer was entitled to an equal share of the funds. That the Rehabilitation Committee did consistently act on this principle during the periods of its activity was a marked achievement—an achievement that may be counted to the good, not only for the relief of San Francisco sufferers but for sufferers from subsequent disasters.

When the Rehabilitation Committee began its work at the beginning of July, 1906,* it could not know what amount of money would be available for the purposes of its work. It knew that \$1,500,000 had been suggested as the amount and 15,000 as the number of families to be rehabilitated. It held many conferences to consider the possibility of obtaining even the roughest sort of census of the families who would require assistance.

No solution was furnished by the population of the various camps because even if their total population had been known, it would not have given a clue to the number of families who were living with relatives or friends or as tenants in the overcrowded quarters. Unlike the ordinary relief society, the Committee could not estimate the total actual needs of its prospective ap-

* See Part I, p. 21.

REHABILITATION

plicants. Therefore it had to fix definite limitations for grants* to those who first applied so that later applicants, with needs equally great, might not suffer injustice.

With these considerations in mind the Committee at its first meeting moved to limit the vast bulk of grants to sums of \$500 or less. The decision was that a grant that did not exceed \$200 could be approved by one member of the Committee, that grants of from \$200 to \$500 should require the signatures of two members, and that grants of more than \$500 should require the action of the entire Committee. During the first few months the number of separate grants of \$500 or over, exclusive of housing grants, was but 121, the general assumption in the Committee room and among the rehabilitation workers being that the number of families to receive over \$500 should be small.

Eventually, of the 20,241 families assisted by the Committee, 647 families received as much as \$500 each.† It was not realized at the beginning that in a great number of instances there would be re-openings and new applications leading to the granting of new forms of rehabilitation; that, for example, a family would be helped first to re-establish itself in business and later to build a house. Supplementary grants that increased the total allowance to a family to more than \$500 were not passed upon by the Committee as a whole, though at several meetings the question of requiring the Committee to act as a whole on the issuance of a series of grants in excess of \$500 to an applicant was informally discussed. No official action, however, followed the discussions. Before the middle of July the Committee sent to the newspapers and to others interested, a circular in which was outlined its general purpose. In this its aim was shown to be not to determine the size of grants by the extent of losses, but to help those to re-

* A classification of grants was in use which had been adopted by the Red Cross Special Bureau. The headings of this classification were "Tools," "Household Re-establishment," "Business Enterprise," "Special Relief," "Transportation." Special Relief was used to describe a miscellaneous group of grants, and to prevent its being confused with the later Bureau of Special Relief (see Part II, p. 145), it will hereafter in this study be designated "General Relief."

† The difference between these figures and the figures given in Table 45 on page 165 is due to the fact that successive grants of the same nature to a single applicant were, in making some compilations, treated as a single grant, and in making others, as successive grants.

BEGINNINGS OF REHABILITATION

establish themselves who were unable, even upon a contracted basis, to do so without assistance.

The wisdom of limiting the size of grants may be questioned by some, but there is no doubt of its paramount importance in giving a rough basis for work at a time when it was impossible to estimate the number of families that would require assistance. It is hard to conceive of the setting of any other standard than this. Without it the possibilities for confusion and injustice were unusually large. The decision was reached not only from motives of prudence but also from the Committee's sense of responsibility in dealing with such large amounts of money as would undoubtedly be placed in its hands. That the feeling of personal responsibility was large was made evident by other actions of the Committee.*

After the Department of Camps and Warehouses was created on August 1, 1906, the Rehabilitation Committee† finally adopted its own policy with reference to families living in the camps, a policy which as has been seen‡ had been gradually taking shape during July. The whole question of the rehabilitation of camp families had been considered at a lunch given before his departure east by Dr. Devine to the members of the Committee and the staff. The conclusions of this informal conference did not take official form, but they may be accepted as marking the first step in the formulation of the policy. They were: That the camps should provide for the immediate needs of their inmates; that no stated sum could be set aside for the ultimate use of those who were expected to become permanent charges; and that no family living in a camp could be given rehabilitation aid until it had presented a definite plan for rehabilitation. It was felt that the effect upon applicants would be great if once they understood that it was useless for them to come to the Committee without definite and concrete plans.

* Under somewhat similar circumstances the Chicago Fire Commission practically limited special relief expenditures to \$200 per grant. See Report of the Chicago Relief and Aid Society of Disbursements of Contributions for the Sufferers by the Chicago Fire (1874), p. 199.

† Now a part of the Department of Relief and Rehabilitation, which included also the Bureau of Special Relief, Bureau of Hospitals, etc.

‡ See Part I, p. 19 ff.

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The subject of setting aside a sum for the use of the residue came up again in the latter part of August when Mr. Dohrmann, in making his estimates of the future disposition of funds, again and again called attention to the need of reserving large sums to re-establish camp families.

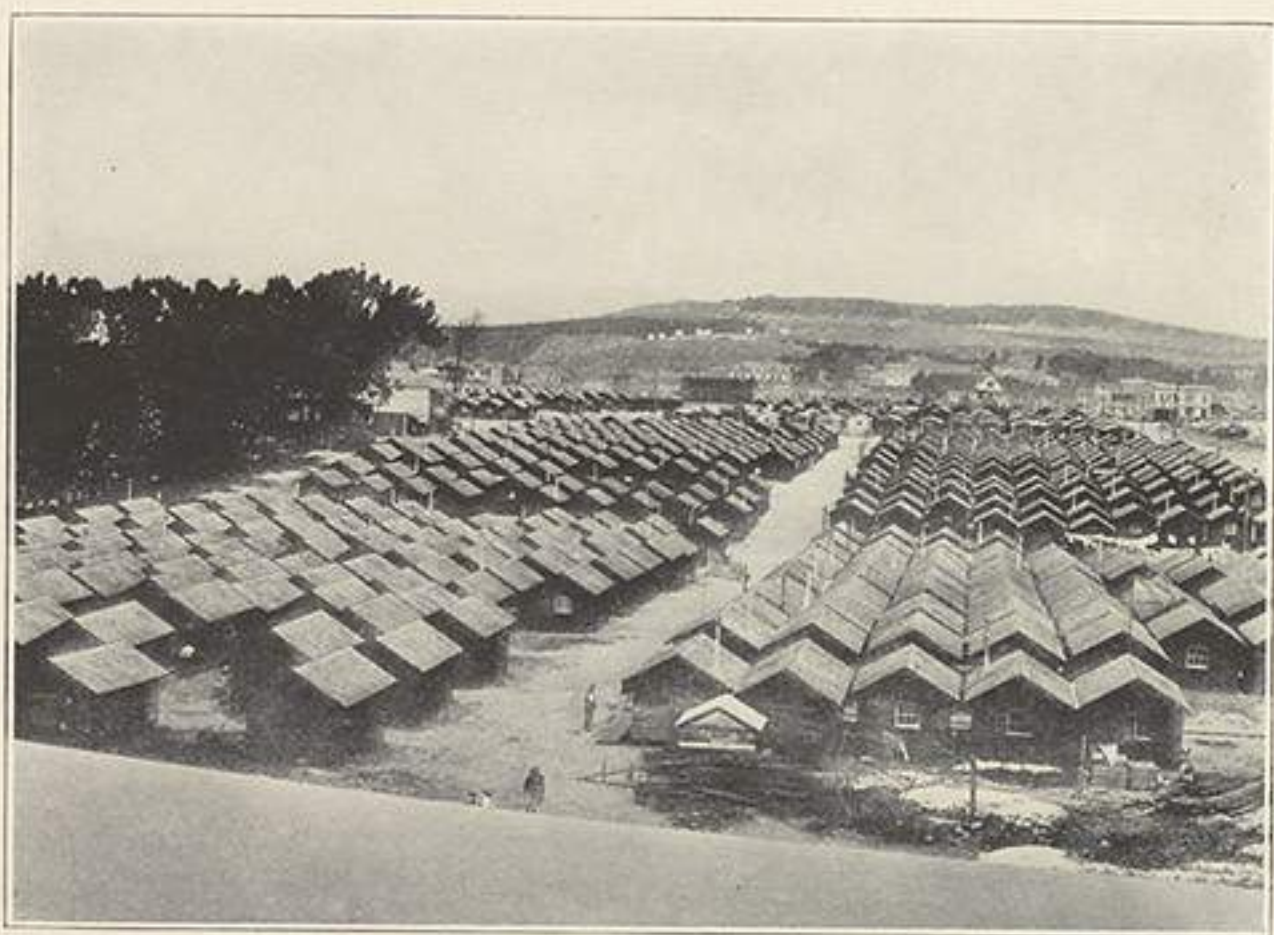
By August 1 the issuing of rations had been discontinued. The Department of Camps and Warehouses had taken over the bulk of the work of the short-lived Executive Commission, and the Rehabilitation Committee had been made responsible, under the gradual centralization of all relief, for the granting of all aid other than shelter and the relief-giving incidental to camp life. The Rehabilitation Committee was, however, in accordance with the policy it had adopted, steadying the number of applications made to it by camp families, by requiring an applicant to give proof that he had an assured dwelling before his request for household aid was considered. The immediate necessity was to define the relations between the Department of Relief and Rehabilitation and the Department of Camps and Warehouses. On August 6, 1906, the chairman of the latter department, Rudolph Spreckels, met with the Rehabilitation Committee, and after prolonged consideration the following definite agreement was reached:

The Department of Camps and Warehouses agreed:

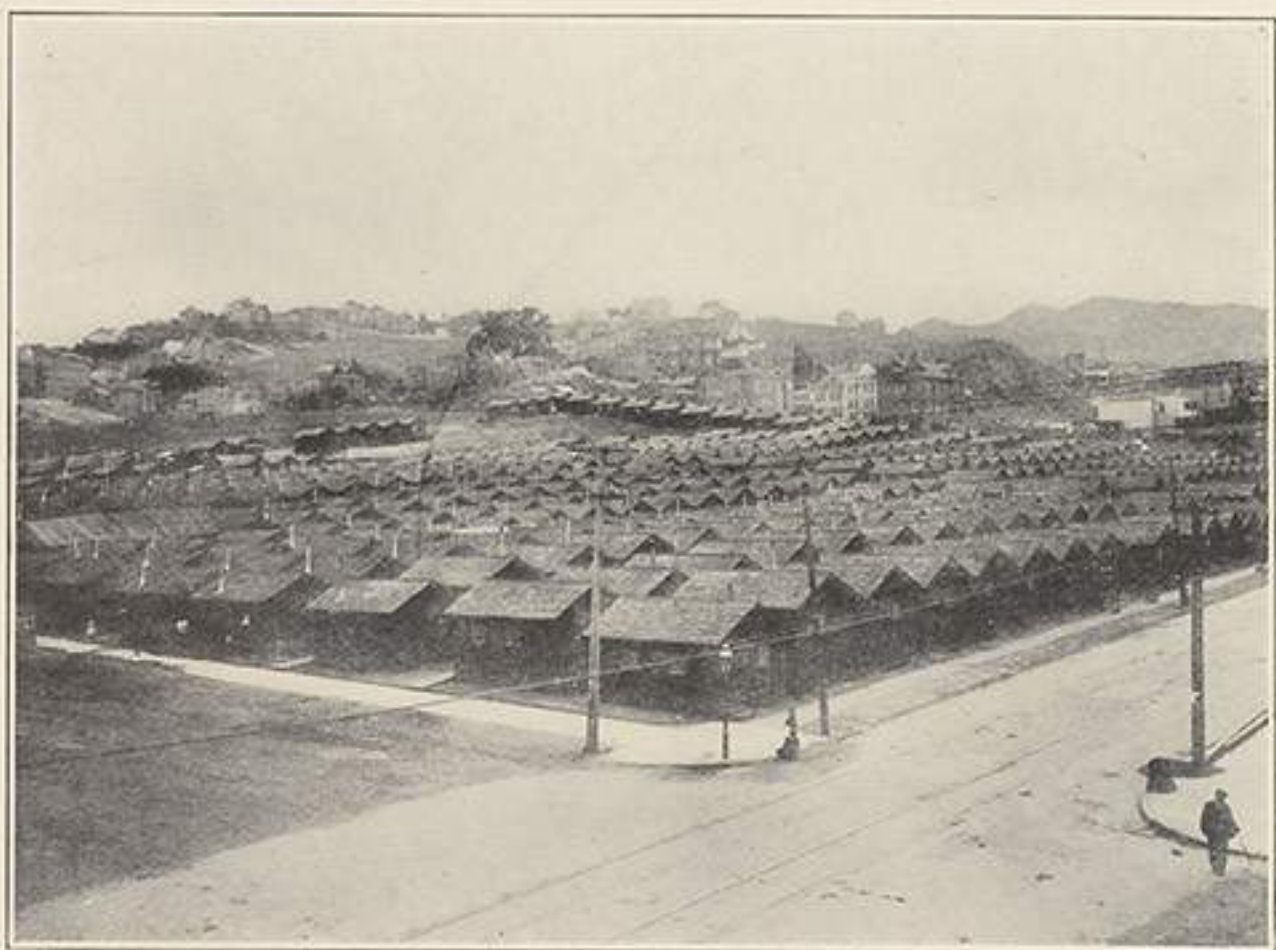
1. To provide necessary food, clothing, and tent equipment to residents of camps.
2. To refer to the Rehabilitation Committee only such applicants as were believed to be prepared to leave the tents and to become undoubtedly self-supporting.
3. To make within the limits of the camp all investigations necessary to determine the current needs of the refugees.
4. To inform the Rehabilitation Committee of any applicant who had shown a readiness to leave the camp and to be rehabilitated.

The Rehabilitation Committee on its part agreed:

1. To follow the notification of an applicant's readiness to leave a camp by an investigation of its own and to take such action as the inquiry would warrant.
2. To assume responsibility for supplying all relief outside of the camps, this full responsibility to be assumed not later than the end of August.



Camp No. 25, Richmond District, opened November 20, 1906



Camp No. 29, Mission Park, opened November 19, 1906

TWO COTTAGE CAMPS



PERIODS OF REHABILITATION WORK

The responsibility of the Department of Relief and Rehabilitation for relief outside the camps remained absolute, with the exception of the housing aid given by the Department of Lands and Buildings. Mr. Bicknell was appointed to carry out the plan so far as it related to the Rehabilitation Committee, to which he later presented his plan for the establishment of a Bureau of Special Relief under the Department of Relief and Rehabilitation. This new bureau, which is described elsewhere,* gave aid in kind; the Rehabilitation Committee gave emergency aid in cash.

2. PERIODS OF REHABILITATION WORK

By way of introduction to the following chapter, a summary may well be made of the periods of time into which the rehabilitation work naturally fell.

May 5 marked the beginning of the rehabilitation work under the direction of the Red Cross, a period when a force of workers, trained and untrained, got steadily to work, and when policies began to be shaped. It may be called the formative period.

July 7 began the second period. It was the time when the Rehabilitation Committee of the Finance Committee of Relief and Red Cross Funds got into the saddle, carrying with it the staff and adopting the policies of the formative period. It was marked by the rapid development of district organizations; by the rapid increase in the number of applications for relief. It may be called the period of accelerated applications.

August 20 opened the third period, when a decline in the number of applications was brought about by new restrictions upon the character of cases eligible for consideration; the time when the advisability of the district plan of organization was brought in question. Furthermore, it was the time when grants were sharply limited by the withholding of the eastern funds.† This may be called the period of arrested progress.

November 4 began the fourth period, when the centralized plan was in force and when a persistent effort was made gradually

* See Part II, p. 145 ff.

† See Part I, p. 99 ff.

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to decrease the responsibilities carried by the Rehabilitation Committee. It was the period of centralized effort.

April 9, 1907, marked the beginning of the fifth and last period, which closed June 30, 1907, with the taking over of the rehabilitation work by the Associated Charities. It was a time of rapid discharge of committees and of readjustments,—the period of withdrawal.

II

METHODS OF WORK*

1. THE DISTRICT SYSTEM

BEFORE the formation of the Rehabilitation Committee the Associated Charities† had assumed responsibility, under the Red Cross, for the investigation of applicants for rehabilitation. During July the Associated Charities under the direction of the Rehabilitation Committee organized in each of the seven civil sections of the city a committee of persons who were related more or less to the previous charity work of the locality. Each section or district office was supervised by a chairman‡ under whom was an agent with a corps of visitors and clerks. By securing in addition to the local charity workers the services of several experienced workers from states east of the Sierras, it was possible, as has been already stated, to have an experienced agent in each district. Four sections were in charge of agents drawn from the outside; three of agents with experience in the San Francisco Associated Charities.

The month of July was one that called for the exercise of discretion and tact, as it was a time when a large untried force had to be organized to visit families. A general superintendent of district work was appointed to bring about unity of ideals and standards in the sections and to cultivate a sympathetic understanding of the system on the part of all concerned in it. The position was held during July by one of the eastern workers and after August 1 by the general secretary of the Associated Charities. The section committees, mentioned above, made a strong and interested group of volunteers.

* The section on methods in Appendix I, p. 406 ff., supplements this chapter. It is more detailed than is this portion, and is important to those who are responsible for organizing a relief force.

† See Part I, p. 14.

‡ These chairmen were the same men who had been serving since May as the civilian chairmen in their several sections.

In one of the sections was to be found a group of workers who knew their neighborhood thoroughly,—a physician who had done active work among the poorer people previous to April 18, the president of a settlement, and the priest. These met together each day with others to go over the case work of the investigators who were studying the individual needs of refugees. Nowhere else could one get such an impression of the cosmopolitan character of San Francisco. The names of the investigators showed their origin,—Italian, Spanish, English, Scotch. These could speak to the refugees in their own tongues. One of the investigators was a trained nurse who had been at work in the neighborhood; another, an artist who had been the year before as far away from the Pacific Coast as the Albert Nyanza; the third, a student of economics. In still another section were to be found as investigators a force of college students. Seven of them were from Stanford University. They gave devoted service from April until the university opened in the autumn. They camped in the outer office and would work from early in the morning until late in the evening. They were often visiting at six in the morning and were to be found in the office writing reports at ten in the evening. Several teachers, a physician, and a trained nurse made up the rest of the group, which was guided at first by one of the most active and devoted local workers, a probation officer of the juvenile court.

In another section one felt the distinctive mark to be catholicity. The chairman of this committee was a Presbyterian minister and the assistant to the agent was a Unitarian minister who had given up his charge to devote himself for a year to the charitable work of the city. A Hebrew whose strong personal influence counted for much in dealing with the refugees of his faith; another Hebrew, a woman, who as a volunteer had done most important service in securing work for the refugees; an active worker in women's clubs; and other men and women who had had experience as teachers and in business, completed this section committee.

In so large a group of investigators, brought into service at a time of high pressure, there were necessarily to be found many attitudes of mind toward the work and varying degrees of readiness to be instructed. What surprised those who had the task of

THE DISTRICT SYSTEM

fitting the visitors to their work was their adaptability. The committees met at short intervals to review, one by one, the stories and recommendations of the investigators, and to make their own decisions to be submitted for final action to the Rehabilitation Committee at headquarters.

The investigating force of the Rehabilitation Committee reached its highest number in August, 1906, when it numbered 96 persons on full and nine on half time. Sixty-five other persons were also employed, principally as clerks and messengers. The Committee from the start took the sensible ground that as far as possible there should be investigation of each applicant. The record card used in the sections was the second registration card, which as the reader knows, superseded the one adopted in the initial relief period.*

The second registration was undertaken by the staff of workers gathered together by the American National Red Cross, who worked from the seven civil sections and recorded their investigations on the improved cards described below. These cards, which were kept on file at headquarters, were, from the time of the second registration to the end of the rehabilitation work, used by the various committees. They held the facts as to an individual's own expectation of providing shelter for himself and family. Later these cards served to measure the degree of success each applicant had made in carrying out his own plan.

The second registration, though not to the same degree as the first, failed in completeness, so that many persons who applied later, not only to the Rehabilitation Committee but to the many other committees and departments, were given relief by those who were in ignorance of what help had already been extended. If registration had been accurate and complete from the beginning much saving of money and time would have been effected, and, of immeasurably greater importance, much better rehabilitation work could have been done. A thorough system of registration would have been opposed by many of the relief workers, as well as by the refugees, but the importance of securing, in beginning such a work, an accurate registration of names and references and of entering on the dated cards the facts of aid re-

* See Part I, p. 49. See cards in Appendix II, pp. 428 and 429.

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requested and given, cannot be over-estimated. The outstanding need of the later rehabilitation work was for a registration so inclusive that it might serve as a general confidential exchange of information* of the sums of relief given and the efforts made to rehabilitate individuals or families. One of those who had partial supervision of enumeration for the first registration has said that a more carefully prepared card and a rigid supervision of investigators could have secured the desired results even if the investigators were untrained. The lack of a well ordered bureau for confidential exchange of information led to serious duplication of inquiry and of grants.

But to return to a consideration of the record card. It provided for a graphic presentation of the salient economic features of each family. When rightly filled in it showed the total present income of the family, its physical condition and the previous occupation of the breadwinner, the sum of its losses and its present resources. It gave a picture of the family's former or present relations to its church, its lodge, its employers, its plan for rehabilitation, and the investigator's estimate of this plan or the investigator's alternative plan. Each visitor who had not had previous training as an investigator was given careful direction as to how an investigation should be made. Each was instructed to explain to the families that what was being aimed at was to find a way out which would be a real way out. Relief that had been already given was emergent, temporary. But now the Committee was anxious to learn of those who with a fair grant would be able to re-establish themselves.

In compiling the statistical abstract of applications for Chapter IV of this part of the Relief Survey no attempt was made to ascertain what references were seen or corresponded with, except for the business application cases. These were controlled by much stricter regulations than were the other applications. It is impossible, therefore, to state accurately the number of applications that were superficially investigated by visits to the applicants only. It is probably true that a study of the applications for household rehabilitation would show that comparatively super-

* Registration as a means of holding and securing information was in use by various committees other than the Rehabilitation Committee.

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ficial investigations had been made although there had usually been some attempt to corroborate the applicants' stories by calling for a general letter of recommendation or one written directly to the Committee. Letters from ministers bulked large in this correspondence. The experience of the Rehabilitation Committee, it can be most positively stated, confirmed that of the special relief committee of the Chicago fire that such recommendations are valueless in the vast majority of cases. It is sufficient to state here, as this question will be brought up later in the discussion of the Committee's relation to the auxiliary societies,* that the Committee learned quite early in its career that some of the clergy of the city had had manifolded a stereotyped form of recommendation to give to any one who might apply.

The method of investigation in force would have been insufficient if it had been thought necessary to inquire closely into the moral character of the applicants. What the family had to say about its previous income; what its present income was; what its plans were and how it hoped with the aid of a grant to carry out these plans,—these with the visitor's observations gave a sort of rough-and-ready gauge. There was, of course, a certain amount of deception, but the field investigations made later by the Relief Survey showed that the percentage of grants made upon actually fraudulent representations was comparatively small. Plans for rehabilitation that were inherently weak or confused or unwise had to be guarded against. The grant desideratum was practical definiteness. Illustrations of what were considered to be definite, what indefinite plans, are incidentally presented under the chapters dealing with particular forms of rehabilitation. It is well at this point to state that after October 12, 1906, before a grant for rehabilitation or aid for furniture could be obtained, an application had to be made to the Rehabilitation Committee on a printed form.†

The applications for tools were made the subject of a comparatively superficial investigation. Transportation cases were subjected to a gradual rise in the standard of inquiry. In the case of "general relief," which included the permanent care of aged or invalid persons and of unsupported children, medical co-

* See Part II, p. 137 ff. † For reproduction of form see Appendix II, p. 435.

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operation was generally called for. Applications for emergent relief led to no extended investigation. The housing applications, as will appear,* were subjected to special forms of inquiry.

Applications were received at the seven section offices at any hour of the day, as well as at the central office of the Associated Charities. The rule was, theoretically, to receive no applications at the office of the Rehabilitation Committee; but so many applications, some of which called for immediate investigation and action, were referred directly to the Committee, that from one to four interviewers had to be held at the central office to attend to them. It would have been ill-advised during July and August to limit either the hours or places at which applications could be made. Any limitation might in some instances have caused actual distress. The magnitude of the task did not in itself, save in exceptional circumstances, delay the giving of emergent relief, as special arrangements were made for expediting emergency cases.

Before recommendations were brought to the members of the Rehabilitation Committee for decision they were read by trusted employes of the Committee in order that apparent injustices resulting from the varying standards of the different section committees might be done away with. The Committee itself established rough standards to govern its decisions. For household rehabilitation, for instance, its standard adopted after a careful employe had visited several furniture companies to learn the range of prices, was based upon a rate of \$50 a room for each of the minimum number of rooms which would be required for an individual family. Certain fixed rules were also adopted with reference to business rehabilitation.† There was no little criticism of an intermediate step having to be taken between the passage of records from section committees to the Rehabilitation Committee. During the latter part of the second period, which ended in August, 1906, some members of the Rehabilitation Committee itself were inclined to doubt the wisdom of the plan. Nevertheless, the opinion of the majority of the Committee was that its rough standardizing was a great time saver. The reviewers

* See Part I, pp. 22-23 and 69 ff.; Part IV, Housing Rehabilitation, p. 211 ff.; and Appendix I, p. 417.

† For full discussion see Part III, Business Rehabilitation, p. 171 ff.





HEADQUARTERS DEPARTMENT OF RELIEF AND REHABILITATION, GOUGH AND GEARY STREETS

exercised no discretionary authority. They were indeed willing to present any case, in any form, to the Committee if a section committee insisted upon it. A justification of the plan lies in the fact that when a case went directly to the Committee from a section, almost without exception it was sent back. The reviewers served simply as advisers to the section committees. They had in mind the broad lines of policy that had been marked out by the Rehabilitation Committee and were in many instances able to save from one to two days in the reaching of a final decision as to a grant. An explanation made by the trained reviewer to a district messenger, an agent, or Committee member, was oftentimes much more acceptable than would have been Committee action which reversed a section decision.

Another subject that called for anxious debate was as to the degree of power that should be given by the Rehabilitation Committee to the section committees to make grants of money for emergency need. On July 12, the Committee resolved that in an emergency case a requisition might be made on the treasurer for a sum not to exceed \$50, provided the request were signed by two members of the section committee. The Committee reserved the right to review such grants and at any time to withdraw the privilege from the sections. At a meeting held a day or so afterward this matter was reconsidered and laid over because several members of the Committee expressed themselves forcibly as opposed to any division of responsibility. At a joint meeting of the Rehabilitation Committee with the members of the section committees, held on July 19, 1906, the question of placing small funds in the hands of the section committees was again informally considered. Some of the section members strongly urged this plan and cited illustrations of necessary delays incident upon the ordinary procedure,—illustrations which proved that the delay was a source of embarrassment. As a member of the Committee recently said, a great amount of unpleasantness was caused by complaints of delay in comparatively small matters. Objections still being made by some members, the Committee asked the Associated Charities to present a plan, but though such a plan was drawn up it was never presented for action to the Committee because of the objections that were raised against it.

This source of friction was removed in the course of events. When the Bureau of Special Relief* was established on August 15, 1906, applications for emergency relief in kind were referred to it. On the closing of the section headquarters, Committee I of the centralized system† was prepared to give small money grants on short notice. The Associated Charities, from almost the beginning of the rehabilitation work, also stood ready to make small gifts of money to persons in need, or to make immediate purchase of necessities. It was from time to time reimbursed for these expenditures, though no formal arrangement was made by which it could draw on any regular fund for petty cash expenditures.

Anyone who has had experience in a charity organization society which has district offices knows that the common rule is to empower a district superintendent or committee to make emergency expenditures of comparatively limited amounts and to draw for reimbursement on the society's general relief fund. Such special expenditures are subject to audit. The principle underlying them is at stated periods to have their issuance made the subject of a careful review by the general secretary, the district supervisor or some other central office official. In case of continuous indiscreet expenditures the question raised is not whether the power shall be withdrawn but whether there shall be some change in the district force or some calling of volunteers to account. In other words, the principle has been recognized that though there can be no division of final responsibility as to expenditures, as a matter of practical efficiency, districts must be given a certain amount of discretion in the making of small emergency grants.

The extent of the task of investigating and reviewing cases can be measured by the following showing. When the Rehabilitation Committee settled to its task on July 7, 1906, the formative period of rehabilitation work closed. The second period was inaugurated by public announcement of the Rehabilitation Committee's plans. During July, 1906, the work increased by leaps and bounds. Though the Committee might wish to feel its way there was no time for deliberate action as the members had simply to speed up in order to keep ahead of the applications awaiting action. By August 1 the Committee had passed upon 3,000

* See Part II, p. 145 ff.

† See Part II, p. 125.

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applications. On that same date there were about 9,000 applications in the sections which either were awaiting investigation or had been partially or fully investigated, but awaited action by the section committees. The original estimate of families that would need rehabilitation was 15,000. To pass on one-fifth of the whole may be considered to be fairly good progress for the first three weeks of a committee's real work. During the next twelve days, as the news of the grants began to circulate widely, came the high-water mark of applications. On August 13, at the request of the chairman of the Committee, a complete return was made which showed that there were then 8,916 applications pending, and that the average rate of applications was somewhat over 200 a day. The danger of swamping the work was evident.

At the time when the number of applications for rehabilitation was heaviest came the uncertainty as to whether funds would be available. The chairman of the Rehabilitation Committee, therefore, at an important meeting held on August 12, requested members to present a definite plan as to the amount of money that they would request the Executive Committee to set aside for rehabilitation. Accordingly, on August 16, the following estimate was presented as the minimum amount that would be required for carrying on the work of the Department:

TABLE 29.—ESTIMATE OF AMOUNT REQUIRED FOR CARRYING ON WORK OF RELIEF, PRESENTED AUGUST 16, 1906^a

Branch of work	Amount required
Rehabilitation	\$1,250,000
Hospitals	100,000
Industrial Centers	15,000
Special Relief (General Relief)	250,000
Transportation	10,000
Administration	100,000
Total	\$1,725,000

^a On August 11, 1906, the balance sheet of the San Francisco Relief and Red Cross Funds showed that a total of \$5,599,466.02 had been received by that body; that deducting expenditures and immediate liabilities there was an actual cash balance of \$2,105,309.74. This total was not all available for the uses of the Rehabilitation Committee but was the only source of support for the Department of Camps and Warehouses, the Department of Lands and Buildings, both of which required large sums, and all other activities of the Relief Corporation.

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What the estimate for rehabilitation was based upon it is difficult to say, though the original estimate of \$1,500,000 may have again been in mind. By August 16, applications to the number of 4,635 had been passed upon by the Committee, involving a total disbursement of a little over \$300,000 and an average grant of about \$80 a case. About 10,000 applications were pending and there were still three or four thousand families in the camps who would eventually have to be assisted by the Committee. Upon this basis a total of \$1,120,000 would be required, and this may have been the basis for the estimate. Prospective applications from persons living outside the camps were not taken into account.

No action was taken when the estimate was presented, but at the meeting of the Committee on August 20 the chairman again presented a detailed report regarding funds available for the Corporation. After a very extended discussion it was agreed that it would not be safe for the Rehabilitation Committee to take further action until it knew something more definite regarding the amount of money it would receive and the amount that would be called for by the applications on file. The Committee decided therefore to notify the sections, the societies that were authorized to investigate applications for relief, and the press, that after August 20 no more applications for rehabilitation and relief would be received until all the cases pending had been investigated and disposed of. After this date no official notice was ever given of the readiness of the Committee to again receive applications.

Applications for medical aid, and in special instances for food, were to be received, however, as before, at the section stations. This action, which was momentous, inaugurated the third period of work,* which extended from August 20 to November 4, 1906. A large number of applications was received later and all the applications on file were in the course of time duly considered and made whenever necessary the subject of grants, the amount of money used for rehabilitation being in the end considerably larger than was estimated. August 20 is the sinister date which appears and reappears in the later chapters, when the subject of delay in the rehabilitation work is discussed.

* See Part II, p. 111.

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The superintendent of the Rehabilitation Committee at that time prepared detailed instructions for the force at the main and at the section offices. These instructions were adopted later by the sub-committees of the centralized system. The instructions provided that future applications and those pending but not yet investigated, for medicine, medical aid, special diet, food, tools, and sewing machines, be referred to the Bureau of Special Relief, and that they be considered with reference to the relative disability of the applicants, in the following order:

1. Aged and infirm.
2. Sick and temporarily disabled.
3. Unsupported women and children (families without male breadwinners and with the burden of support resting heavily on the women or children).
4. Families insufficiently supported (breadwinners unable to earn enough to provide a surplus for rehabilitation or enough even to pay running expenses).

After the four classes of cases had been investigated and reported to the Rehabilitation Committee for final action, the sections were to investigate the remaining applications. This latter group of applications* was to be divided into three classes:

1. Household rehabilitation.
2. Special building propositions not covered by the Department of Lands and Buildings.
3. Miscellaneous cases.

The immediate attention of the Rehabilitation Committee, now that the general drawing of checks was suspended, was confined to those applications already on file in which emergent action was absolutely necessary or in which grants had been promised provided certain conditions were complied with by the applicants. All applications for business rehabilitation were to be laid aside for a time with the understanding that if the Committee later secured sufficient means they should be investigated and reported on. The Committee indicated that unless disablement or sickness were involved it would be most reluctant

* All applications made by refugees living outside of San Francisco were considered by the whole committee.

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to consider any family to be in urgent need if in it there were a male breadwinner earning reasonable wages.

The plan of the Rehabilitation Committee was to go over the whole mass of applications and then draw checks in favor of the first four classes. This marked a distinct limitation upon its work. By vote of the Committee on August 30, 1906, it was decided to settle at once all unpaid grants that had been approved on August 20. By September 20 accumulated applications had been investigated and the Committee was ready to pass upon them. It is not clear from the records just when the bars were lifted and when checks were issued as heretofore upon all classes of cases approved by the Committee. There appears to have been no formal action in this matter. It is interesting to note that on August 18 the total disbursements recorded were \$356,773.75 and the total applications acted upon 5,241. By September 20, 1906, the total disbursements amounted to \$573,337.91 and the total cases acted upon were 10,374.

2. THE CENTRALIZED SYSTEM

In October, 1906, there was a radical change of method. On September 27, the Rehabilitation Committee was notified by the Corporation that all the sections except Section II would close by the end of September. As the section offices closed, members of the paid and voluntary staffs were drawn into the work of the central office, the paid workers to continue as investigators or clerks, the members of the district committees to serve as an auxiliary committee to the Rehabilitation Committee for the review of cases. These were steps preliminary to a centralizing of the work. On October 11, when the chairman presented his plan for a division of the Rehabilitation Committee into sub-committees, 18,196 applications altogether had been passed upon. At close of business, October 11, 1906, the bookkeeper of the Committee had handled these 18,196 cases and had paid out on them \$842,076.21.

The plan for the centralized system was presented by a sub-committee consisting of the chairman and the superintendent, who was the secretary of the Associated Charities and responsible for the issuing of instructions to the district workers. It was to

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create six sub-committees. The Rehabilitation Committee was to be drawn on to provide a chairman for each and the former section committees to provide the membership. The numbers of the sub-committees and their respective fields of work were as follows:

SUB-COMMITTEE	FIELD OF WORK OF SUB-COMMITTEE
I.	Temporary Aid and Transportation.
II.	Relief of Aged and Infirm, Unsupported Children, and Friendless Girls.
III.	Relief of Unsupported or Partially Supported Families.
IV.	Occupations for Women and Confidential Cases.
V.	Housing and Shelter.
VI.	Business Rehabilitation.
VII.	Furniture Grants to heads of families employed but unable to furnish their homes.
VIII.	Relief in Deferred and Neglected Cases.

Committee VII was formed on January 16, 1907; Committee VIII on November 17, 1906. Each was considered as a sub-committee of the older sub-committees. Two of the six secretaries already appointed served the new committees. It may be noted here that five of these six secretaries had had previous experience in charity organization work.

The following members* of the Rehabilitation Committee were appointed chairmen of the respective sub-committees:

SUB-COMMITTEE	CHAIRMAN
I.	O. K. Cushing
II.	Dr. John Gallwey
III.	Archdeacon J. A. Emery†
IV.	Archdeacon J. A. Emery
V.	Rev. D. O. Crowley
VI.	C. F. Leege

The methods of investigation under the new system were the same as under the old, but the change involved radical differences in treatment. It is generally acknowledged that the

* Two of these served as chairmen of Committees VII and VIII.

† Succeeded by A. Haas.

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district system was the only one practicable in the early days, when transportation facilities were so limited. The physical difficulties that would have been involved in attempting to make an investigation from one center was not the only, if indeed the most important factor that led social leaders to determine upon the district plan. The primary reason was that the seven civil sections were known to the people when they wished to follow their early applications for clothing and other emergent needs by applications for rehabilitation. The social investigation was made to fit the civil section plan, which was based upon the theory that by working from district centers it was possible to gain more accurate knowledge of the actual needs of families and to have such brought more quickly to the attention of the workers and be followed more surely by helpful recommendations than would be the case if need were relieved and recommendations made by one or several central committees. In short, it was believed that the district plan of the larger charity organization societies could be well adapted to the rehabilitation work and would give it greater firmness, accuracy, and swiftness of action. As it turned out, however, under the district plan the hoped-for swiftness of action was not achieved, which was one of the reasons for the change to the centralized system. After the change the average period of time lapsing between application and grant was considerably reduced; however, this is partly to be accounted for by the fact that after October, 1906, the Rehabilitation Committee acted more rigorously on the policy adopted August 20 to limit the number of applications received.

During the first five months of the great relief work the most destitute had made application. This fact, and the further fact that prompt action was made possible through the creation of the Bureau of Special Relief, justified in a measure the change to the centralized system. The advantages of the centralized system as developed in San Francisco may be said to be that under it the attention of a group of workers was confined to the consideration of a specific class of grants. Such limitations brought expertness and a surer standardizing of the grants within a class. The disadvantage is that with the gain in expertness came a loss in general appreciation of the need of the individual

case. The individual members of the Rehabilitation Committee worked separately as chairmen of the sub-committees. They were brought much less to consider in common the reason for approving or refusing to approve the grants called for by the several section committees. In the earlier period some of the members in daily conference performed this important duty. Members of the Committee themselves believed that they lost something of the broad view of the situation and the correlation between grants when each came to have his own particular field of activity. Although they developed as specialists, they were bound by no strong unifying force.

Some of the members, and other persons experienced in the work, consider the division of cases to have been a weakness that should be reckoned with by those who may deal with similar problems in the future. Important questions of policy were of course discussed at meetings of the Rehabilitation Committee, which in the busy season were called twice a week; but after all, it was general questions of policy, not individual cases, which were then considered. The important thing was for the Committee to have on any given day a knowledge of just how the grants in each department ran; to learn by a comparative survey whether, in view of the total sum of money which the Committee expected to handle, the amounts being granted by the different departments, case by case, ordinary case after ordinary case, were too small or too large.

Another weakness of the centralized system, and a serious one, was that it necessitated the crossing of each other's paths by the various sub-committees. It was to be expected that by no imaginable classification of applications short of an arbitrary division along geographical lines, could confusion be avoided. As all charity organization workers know, an application for a specific form of aid may upon investigation indicate that a totally different form of relief is required. In the first two months, under the centralized system, there was much referring of applications from committee to committee, as new or changed needs were revealed; but in December, to prevent delays, it was decided that the committee to whom an application was first as-

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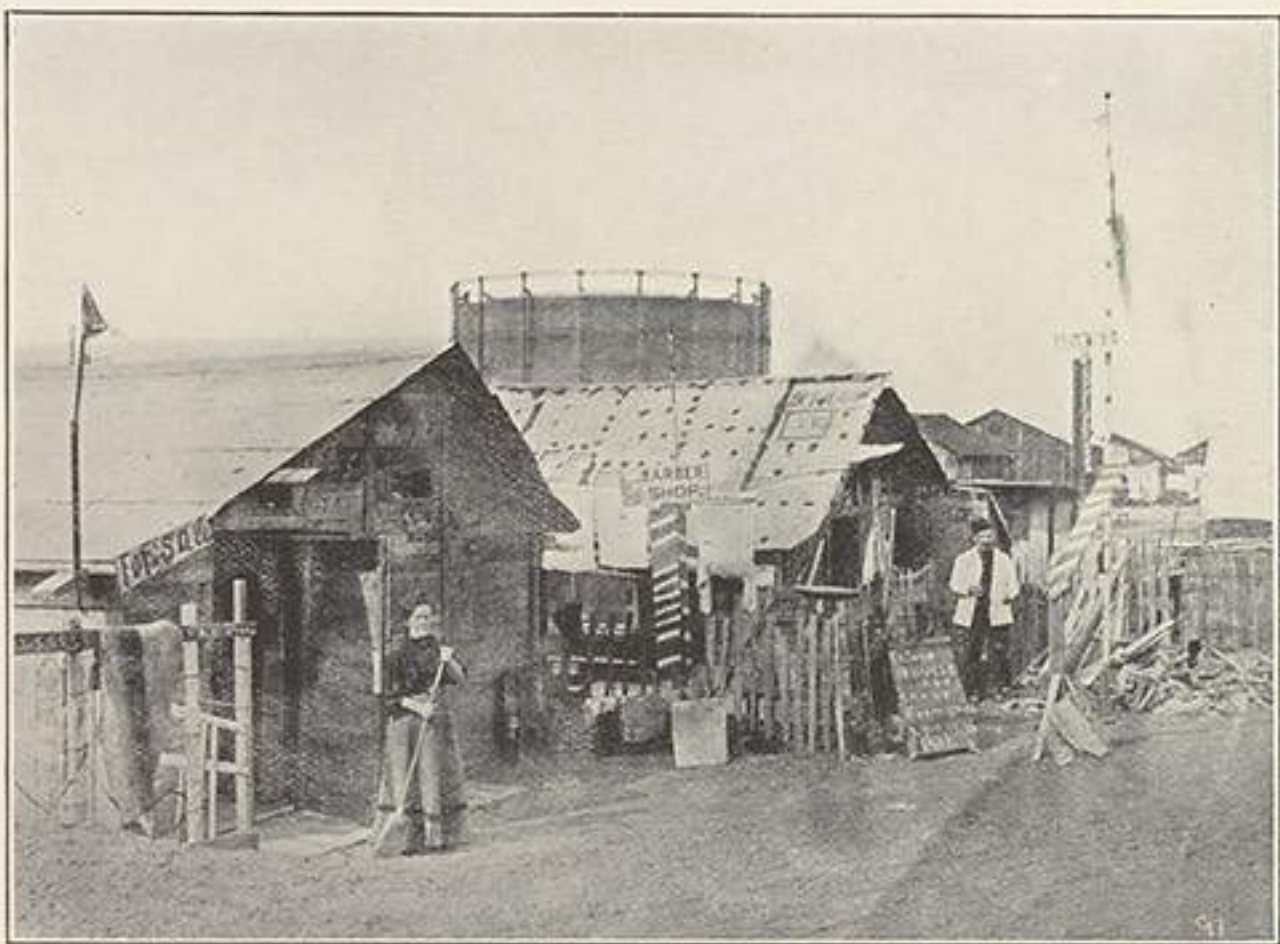
signed should see it through to the end, no matter what form of rehabilitation was found to be required.

Considering the blurring of hard and fast lines that this decision entailed, together with the crossing of paths incident to the division of work, it is not surprising that the development of group specialists was by no means as complete as was anticipated. The sub-committees found it impossible to keep to the spheres of work outlined. There was, however, considerable variation in treatment by the different sub-committees. In the nature of the case, the first four committees had largely to do with applications for "general relief" and hence of necessity crossed paths more than the remaining committees. Among the different fields of activity, housing stands distinctive as being the most highly specialized. On the other hand, business rehabilitation and general relief were so generally cared for by the first four committees that all of them might well claim joint tenancy of these fields.

During October the policy had been adopted of making no further grants to able-bodied single people,* to heads of families capable of supporting those dependent on them, or to applicants to start in a business that called for a special license or that had to be put under special police supervision. This last exception was made to prohibit grants for saloons. On October 12, the Rehabilitation Committee learned officially that business rehabilitation might be resumed, as the New York Chamber of Commerce on October 2 had resolved to transfer \$500,000 to the Corporation, with the proviso that the money be used for "the rehabilitation of those sufferers who by reason of the disaster have been deprived of the use of stocks or goods, utensils, tools, implements of labor, etc., and thus to help them to establish themselves in their professions or trades."

The question of who should be responsible for making final decisions as to grants was reopened in the beginning of the period of centralization, and on November 1 it was finally determined that emergency cases that involved an expenditure of less than \$50 might be approved by the chairman, or in his absence, by the vice-chairman of a sub-committee, provided the action were

* A reiteration of former policy.



Barber shop and shack constructed of boxes



A drinking place
EARLY BUSINESS VENTURES



reported by the vice-chairman to the chairman if the former had acted in the absence of his superior; that grants for amounts under \$500 might be approved by the chairman of a sub-committee; and that grants for amounts of \$500 or more must be approved by at least two members of the Rehabilitation Committee or by the chairman and two members of a sub-committee, provided in the latter case the action was reported to and entered on the minutes of the meetings of the Rehabilitation Committee. The last restriction led to frequent drawing of checks to the amount of \$499. Later the Committee made special provision for the granting of money for loans* so as not to embarrass the work of its sub-committee on housing.

The fourth period of the rehabilitation work, November 4, 1906, to April 8, 1907,† was marked by fluctuation, the tide of applications sometimes increasing and sometimes decreasing. When the six sub-committees were organized it was assumed that a normal family with one or more able-bodied breadwinners should not then be in need of assistance in furniture and other household goods. Labor of all kinds was in great demand and there was no reason why families should not themselves secure for cash or credit sufficient furniture to start housekeeping. No provision‡ was made, therefore, for grants of furniture or other household goods except as called for by the working of Sub-committees I, II, and III. As soon, however, as the new committees got under way, there was considerable discussion as to the need of some committee to act on applications from heads of families for furniture. It was decided, early in November, to receive applications from heads of families who were steadily employed but who were not earning enough to furnish their homes except by incurring a burdensome debt. This action was rescinded later because there was no machinery

* The sub-committees could at their discretion make loans instead of grants, where there was strong likelihood of repayment. Loans had been made since the beginning of the work, but for some time prior to November had been discouraged.

† See Part II, p. 111.

‡ *Late Committee decisions.*—December 5, 1906. That in making applications to reopen a case, except on account of sickness, the applicant should be required to explain in writing the reason for his request.

January 24, 1907. That grants as a rule should not be made for funeral expenses. When in exceptional instances such grants were made they should be limited as far as possible.

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for receiving such applications and because there were other forms of application that indicated a greater need. Not until January 16, 1907, was provision made to receive applications for so-called "special furniture grants," which were passed on by the chairmen of two of the original sub-committees. On January 17, notice that applications for aid in refurnishing homes would be received was given in the San Francisco newspapers.*

During this fourth period it became apparent that future applicants must be made to realize that what they were asking for was ordinary relief. On February 13, 1907, therefore, the superintendent, who it must be borne in mind was also secretary of the Associated Charities,† was authorized to put the work in the application bureau on a relief basis. A circular was issued which stated that no application would be received except on a purely relief basis; that is, applications would be received only from families placed unavoidably in a position where they could not support themselves and whose need would be met in ordinary times through one of the regular charitable organizations.

As a further result of the mid-winter resolution the scope of the relief work was narrowed still more definitely. Three reasons given for a limitation of scope were:

1. That there was less than \$2,000,000 in the funds, a large part of which would be called for by the applications for housing and other relief already under consideration.

2. That a considerable amount of money would have to be reserved to meet the expenses incurred by the other departments and bureaus, which included medicines for the use of the patients in the hospitals and in homes for the aged.

* REHABILITATION COMMITTEE

HELP TOWARD THE REFURNISHING OF HOMES

Applications will be received from families who are self-supporting and who have suffered material loss from the disaster. The income and present resources must be insufficient to enable the family to get necessary household furniture within a reasonable time without incurring burdensome debt. No application under this head will be received from anyone to whom the committee has already made a grant.

APPLICATIONS WILL BE RECEIVED BY MAIL ONLY. Write for blank to Gough and Geary streets. Mark envelope "Furniture Application." NO APPLICATION WILL BE RECEIVED AFTER JANUARY 31, 1907.

†See Part II, p. 124.

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3. That the then prosperous condition of San Francisco precluded any legitimate need for further general relief distribution. The essential points, to repeat in part what has already been written, in a notice that was issued for the use of the sub-committees and employes, were:

1. *Emergency cases.* New applications involving urgent need for relief in kind should be referred direct to the Bureau of Special Relief. Applications on file requiring an immediate money grant should be referred to a sub-committee consisting of the chairmen of Sub-committees I, IV, and VI. Applications for emergency checks should be made in writing by the chairman of the committee in which the application was filed.

2. *Necessity for economy.* Close economy should be urged on the ground that there would be no money to expend in excess of the amounts actually required.

3. *Standards for adjusting special furniture grants.* No grants should be made unless it were evident that it would be difficult for the family to secure furniture within a reasonable time without incurring heavy debt.

4. *Standards for adjusting grants in Sub-committees I, II, and III.* All applications should be considered on a strictly relief basis; no grant should be made unless it would enable a family to become self-supporting.

5. *Payments in ordinary cases should be temporarily suspended.* No further checks should be issued except in emergency cases until all the sub-committees had passed on all the pending cases. Applications should be tabulated and final decision reached as to what action should be recommended.

The fact that the Rehabilitation Committee had entered upon the fifth and last period of its work is sharply marked by the discharge on April 4, 1907, of all sub-committees, except Committee V, the important housing committee. The fifth period is also marked by the fact that it coincides with the ending of the first year after the disaster, and that it properly inaugurates the definite establishment of the work on a purely relief basis.*

From the beginning of April, 1907, to the end of July, action was taken in a fairly large number of cases. The Rehabilitation Committee returned to the practice in vogue before November, 1906, of considering such current applications as did not naturally

* See Part V, Relief Work of the Associated Charities, p. 279 ff.

go to either the housing or the confidential committee. By May, 1907, the number of cases to be daily disposed of had fallen from 200 to 25, and the average number of daily applications had decreased to a marked extent. The steady drop in the number of applications meant to the Committee that its work had reached the stage when it could be undertaken wholly by the Associated Charities.

The Associated Charities, as well as other San Francisco charitable agencies, was financially crippled because the fire had affected more seriously the class that ordinarily contributes to charitable societies than any other class in the community. The general subject of grants to institutions or societies not dealing with families in their homes is considered in a separate section, but the subject of grants to the Associated Charities fitly belongs in this chapter because to it fell the work that so far had been done directly by the Rehabilitation Committee with the steady co-operation of the Associated Charities' force of paid and volunteer workers. The mass of the population was on a fairly satisfactory economic basis, but it was wellknown that for some time to come the charity work of the city would be very heavy.

On May 18, 1907, a decision was reached by the Rehabilitation Committee which was the fruition of much anxious discussion. Its conclusions were that as \$186,850 remained of the sum of \$500,000 which as originally planned was to be used to re-establish the charitable organizations in the city, \$145,000 of this amount, in accordance with the recommendation made by the charity advisory committee, should be entrusted to the Rehabilitation Committee to be allotted by it to certain of the charitable and benevolent organizations.* The Associated Charities was asked to invite a conference of representatives of the St. Vincent de Paul Society, the German Benevolent Society, and the Hebrew Board of Relief, formally to present to the Rehabilitation Committee a practical plan for the administration of the general relief work of the city. On May 30, 1907, the Rehabilitation Committee was notified by the president of the Associated Charities that the office staff of the society was to be withdrawn from the service of the Rehabilitation Committee. The proposal to

* See *The Rehabilitation of Institutions*, Part II, p. 141 ff.

WITHDRAWAL

withdraw was approved but the society was asked to leave the date of withdrawal open until definite plans for future relief work could be perfected.

3. WITHDRAWAL

June 30, 1907, marks the close of the fifth period, when the withdrawal actually took effect. On July 18, 1907, the Corporation made an appropriation of \$5,000 to the Associated Charities for the month of July, 1907, to be expended under the direction of the Rehabilitation Committee, subject to the following conditions:

1. The cost of administration should not exceed \$1,000 a month.
2. The following classes of persons should be assisted to remove their cottages from the camps:
 - (a) Women who were supporting families.
 - (b) Families in which there had been severe illness or in which the breadwinner on account of some infirmity was unable to provide a home but was able to maintain one.
3. The grant to an individual case should not exceed \$150 and ordinarily should not be more than \$100.
4. The Rehabilitation Committee should refer all new applications to the Associated Charities; the Associated Charities at its discretion should refer back to the Committee for action such cases as were not included in the above classification.
5. The Associated Charities should nominate a committee representative of the principal charitable organizations of the city to pass upon applications for assistance in housing rehabilitation.
6. Monthly statements should be made of the assistance granted.

As the Bureau of Special Relief had closed its work June 15, 1907, the Associated Charities assumed entire control of the relief work.

Before the end of July the Associated Charities had organized a committee, called for by section 5 of the above requirements, on which were representatives from its own society, the St. Vincent de Paul Society, the German General Benevolent Society, the Hebrew Board of Relief, and the Telegraph Hill Neighborhood Association. At the same time a form letter was

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issued by the Rehabilitation Committee which notified applicants that they must apply directly to the Associated Charities.

The appropriations varied from month to month, but the plan as a whole remained for one year practically unchanged. There was, however, one concession: the Associated Charities was permitted in a limited number of cases to draw on the appropriation for aid to families that had not been burned out, but in which there was severe illness or an incapacitated breadwinner.

When on July 1, 1908, the Bureau of Hospitals closed its work, the work of the Associated Charities was further enlarged by the carrying into effect of the following suggestions by Miss Felton, the general secretary of the Associated Charities:

"In regard to the care of the sick, I respectfully suggest the following plan:

"That for the month of July no appropriation for the hospital work be made in advance, but that the bills presented at the end of the month, after being approved, be paid from the Relief Funds. By the first of August the number of patients in the hospitals will be very materially reduced, and I think that a grant of \$1,500 per month will carry the hospital work. This would allow us 30 patients at an average cost of \$50. By placing all our children in the Children's Hospital at the rate of \$25 per month and many of our maternity cases in the Lying-in Hospital at the rate of \$7.00 per week, and by taking advantage of the sanitariums for some of our cases in a more or less convalescent state, we can easily bring the cost down to \$50 per patient. I think it would be advisable not to restrict the grant to the care of patients in the hospitals, but to make it for the care of the sick outside of their homes. This would enable us to economize in many cases by boarding out, in private families, convalescents who might thus be cared for at a lower rate than in the hospitals. This applies especially to babies and little children. We can also make use of Miss de Turbeville's and Miss Ashe's Home in appropriate cases, I think, at a rate of \$15 per month.

"I figure that a grant of \$4,500 per month will carry the hospital work, relief in the form of groceries and medicines, the special money grants under \$50, and the administration expenses of our offices. Mr. Bogart and I have gone over the expenses very carefully and have materially reduced them wherever we thought it was possible. We think this is the lowest estimate on which we can carry the work on anything like an adequate basis.

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"Our administration expenses should not be considered as simply the expenses of distributing a certain relief fund, because now that we are working under Associated Charities methods, we are expending a great deal of time in actual service for the poor, in trying to secure employment and planning to make them self-supporting, thus reducing the necessity for relief. Work of this sort, of course, requires a great deal more time on the individual case than where the question to be considered is simply the granting or withholding of a sum of money.

"To administer the hospital work in the most economical manner involves a considerable amount of work to the office force, as it means planning for patients who are ready to leave the hospital and who often have no place to go or no proper accommodations. We have reduced the force since the cutting down of the housing work, and I think that everyone here is working to the utmost limit.

"I respectfully suggest that a monthly appropriation of \$4,500 be made to the Associated Charities for its work, to be expended as follows:

Hospital work.....	\$1,500
Unemployed	200
Material relief.....	1,500
Administration expenses.....	1,300"

4. CONCLUDING REMARKS

Whether the weaknesses of the centralized system as revealed by the San Francisco Relief Survey are inherent can be determined only by future experiment, for there is no way of measuring the relative value of the two systems described in this chapter.

It should be borne in mind, however, that under the district system there was severe criticism of the delay in making grants. The suggestion is offered that whenever a centralized system is desirable, a practical scheme of administration is to organize sub-committees by geographical sections while general control is retained by the central office.

By way of summary, it may be said that the district system was a natural development. It took shape when the army was in control and knew that only by the division of the city into sections could the vast problem be managed. When the social worker took hold the district system was ready to hand and was

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availed of to bring into working relation a quickly collected force of trained and untried investigators and advisers. When the relief work came more definitely under the control of the business man, who chafed under criticism, there was a sharp reversal of method. A trade experience that had proved the value of departmental division led naturally to a recasting of the relief work on a departmental basis.

III

CALLS FOR SPECIAL FORMS OF SERVICE

1. RELATIONS WITH AUXILIARY SOCIETIES

UPON one vital question of policy the experience of the San Francisco Rehabilitation Committee repeated the experience of the special relief committee of the Chicago fire. Upon no other point is the evidence of the relief work, following each of the fires, as clear as it is on the question here considered of the establishment of the right relation with local charitable agencies.

In the report of the special relief committee of the Chicago fire* the following paragraph occurs:

"In the earlier portion of its work the Committee relied entirely upon the certificates of the pastors of churches and authorized officers of organized benevolent associations, for the evidence that the applicant's condition and needs had been duly investigated, and for a correct statement of the kind and amount of relief required. To facilitate such investigations, suitable blanks were prepared, containing appropriate inquiries regarding the applicant's property, circumstances, losses, and present condition. Experience soon demonstrated that we could not rely with sufficient confidence upon this method of investigation as affording reliable evidence of the nature and amount of the applicant's needs; and, subsequently, the course was adopted of sending all applications which were suitably recommended to the district in which the applicant resided, for the case to be personally investigated and reported upon in writing by one of the official visitors in the employ of the Society."

It appears from the review of the original plans of the Rehabilitation Committee, that the error made by the Chicago Committee of accepting recommendations in place of making investigations was avoided. The Rehabilitation Committee, as

* See Report of the Chicago Relief and Aid Society of Disbursements to Contributors, p. 197.

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the reader knows,* had from the beginning its own staff of paid workers, whose reports and work it could control. But early in July, 1906, considerable pressure was brought upon the Committee to change its methods so that the regular relief societies of the city might upon presenting their cases, with recommendations, have these considered by the Rehabilitation Committee without their having to be subject to investigation by the section forces. Members of the Finance Committee of Relief and Red Cross Funds urged concessions, and concessions were finally made. On July 12, 1906, the United Irish Societies objected to the treatment that the Rehabilitation Committee had advised for some of the families recommended by them. Their representatives were present at a meeting of the Rehabilitation Committee and urged that they be granted the privilege of having their recommendations considered as though they came from the section committees. At that time the Rehabilitation Committee told the representatives that as a trustee of the funds its duty was to gain information about cases through the special channels of information it had provided, and that all reputable organizations would be notified to refer cases to it with recommendations; that it would follow these recommendations or not as it saw fit. The Rehabilitation Committee found that it could hold this position for but a few weeks, because of the influence brought to bear not directly but through members of the Finance Committee of Relief and Red Cross Funds. On July 28, 1906, therefore, a resolution was passed that any charitable organization approved by the Finance Committee might present directly to the Rehabilitation Committee the results of its investigations, with recommendations, and that these would be passed on directly without further investigation.

The United Irish Societies was given this privilege, on probation, for a period of two weeks from July 28, 1906. On July 31, 1906, the privilege was extended to the German General Benevolent Society, and on August 6, 1906, to the Conference of St. Vincent de Paul and the Italian Relief Committee.

To say that the results were unsatisfactory is but to voice the unanimous sentiment of the then created Corporation and of

* See Part I, p. 14.

the responsible workers in the Rehabilitation Committee office. The paid and voluntary workers of the Associated Charities had, under the instructions given them by the section agents and the Rehabilitation Committee, developed certain standards of investigation. Weak as these standards may have been in certain particulars, still they were standards. The visitors were getting, at the least, a coherent account of the condition of each family and were securing, in the main, such data as enabled the Committee to act intelligently. It is true that in a great many cases there was no time to corroborate the statements of applicants, but some picture of the family was presented and some plan that bore on its face a promise of success. The records that came from the so-called auxiliary societies were generally bare and fragmentary. The cards were not filled out and in some cases almost the only thing that the Committee got was the simple recommendation,—so much money for this purpose or for that. Paucity of facts particularly marked the recommendations of the United Irish Societies. A further characteristic was, that because of a lack of understanding of the rough-and-ready standards that had been set, the recommendations called for a higher scale of expenditure than the Committee could possibly approach. For instance, their recommendations for furniture rehabilitation ran from \$300 to \$500, while the cases presented by the sections ran from \$100 to \$300. A great many cards had to be returned to the auxiliary societies for reconsideration and additional information.

The claim had been that to receive recommendations directly from these relief societies would be to facilitate the work of the Rehabilitation Committee; instead, the work was hindered. Many applications had to be twice considered, and many were duplications. Some families were in the habit of applying at every place that would receive applications, a difficulty that developed through application by the same persons at the central office and at one or more section offices. Duplications increased when applications were received at the relief societies' offices.

As soon as the first returns showed that the records were unsatisfactory, the Rehabilitation Committee had the superintendent prepare a circular entitled "Requirements for Satisfactory Investigations for the Rehabilitation Committee." The

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representatives of the different societies were then called together informally to discuss the circular. Extracts from it are:

"Present and past earnings of breadwinners in the family are also necessary to judge fairly as to present conditions. The same may be said regarding occupation and physical condition."

"The same detailed statement is required under the head of Resources. It often happens that without any deception an applicant does not think of some resource which is available."

"A request upon the card for information as to what the breadwinners are now doing, in addition to the request upon the card for present earnings, is for the purpose of ascertaining whether the breadwinners are back in their original occupations or are doing the best they can in any occupations in which they could fit."

But the time was fast approaching when the Rehabilitation Committee should be held in the dark as to the extent of its resources. With the general suspension of applications on August 20, 1906, came an end to the very unsatisfactory arrangement with the auxiliary societies. After that time applications were received from auxiliary societies, but they were treated the same as were applications from any other source.

It is well to examine a little the records of the work of the auxiliary societies. Taking the one that worked the longest, the United Irish Societies, we find 1,046 applications received directly from it. Of this number 582 were duplications of applications already received through the regular channels. The net result for the 582 was probably delay rather than speed. Grants to the number of 858 were made for a sum of \$121,742.91, an average grant in round numbers of \$142 to a person. The average Rehabilitation Committee grant to May 27, 1907, had been \$109.44 to a person. To make a more illuminating comparison: Most of the United Irish Societies' applications were for household rehabilitation. The average grant of the Rehabilitation Committee for such purposes to May 30, 1907, had been \$105.77. An interpretation put on the discrepancy in the amount of grants is, that as the recommendations from the societies were so disproportionately large they could not be brought, even after scaling down, to the common standard set by the

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rehabilitation workers. Certain personal elements also tended to create friction; but there is no reason to go into this aspect of the matter simply because the definitive stand taken by the Committee was, that as the responsible distributors of the funds they and their agents alone should make investigations. This important work could not be delegated and the fact was finally accepted that the work of investigation, to be well done, must be done by a salaried force. This point is one, as was said before, on which there was emphatic agreement on the part of all the members of the Committee.

An instance should be noted of work done satisfactorily with a relief society. Immediately after the calamity the possibility arose that the associations of Jewish Charities in the large cities of the country would send their contributions to San Francisco for the Jewish committee to use as a separate relief fund. Instead, however, of attempting to organize a special relief fund, the Jewish committee, upon earnest request, agreed to do its work through the Rehabilitation Committee. The Jewish committee later was merged into the Hebrew Board of Relief, whose work was most efficiently done. This Board was never officially called an auxiliary society, but from the start it made recommendations directly to the Rehabilitation Committee. Its reports were based upon a real knowledge of families, and in a large majority of cases these recommendations were acted upon directly without a supplementary investigation.

In times of emergency it will doubtless often be expedient to make a similar arrangement. Such separation or division of work is very different from leaving to a group of auxiliary societies the responsibility of making investigations and determining treatment. So far as the San Francisco experience is concerned such delegation may be set down as a failure.

2. REHABILITATION OF INSTITUTIONS

The question of the rehabilitation of institutions was considered at one time and another by the Rehabilitation Committee by request of Mr. Dohrmann, chairman of the Department of Relief and Rehabilitation. Not until December, 1906, however, were any definite steps taken in this field. The responsibility

for making grants rested logically upon the chairman of the Department of Relief and Rehabilitation. Early in September Mr. Dohrmann, after consultation with various persons, appointed an advisory committee on charitable institutions which was to make recommendations to him which he in turn would submit for final approval to the Executive Committee of the Corporation. Thirteen persons were chosen to form the committee, with the end in view of giving due representation to every phase of the philanthropic life of the community. In meeting with the new committee Mr. Dohrmann presented a letter of explanation, the salient points of which were:

1. That he as chairman of the Department of Relief and Rehabilitation had power solely to make to the Executive Committee of the Corporation recommendations of grants to institutions.

2. That he wished the advisory committee on charitable institutions to take into account the losses, the wants, and the incomes of the individual societies or institutions and to lay down principles of action before recommending any grants.

3. That he particularly commended to their attention, however, the societies that would be obliged to take up the work of relief when the Corporation itself suspended such work.

4. That the advisory committee should act on the assumption that only \$250,000 would be available for its work; though a larger amount might be set aside for rehabilitating institutions when the Corporation received further funds from the Eastern committees.

5. That before the incorporation, grants had been made to a few institutions by direct action of the Finance Committee of Relief and Red Cross Funds.

6. That he would turn over to the advisory committee the information he had received regarding such institutions.

The grants mentioned under (5) had been made "under pressure of unusual circumstances and without that calm and careful consideration which in my opinion should precede such action." He urged that these grants be taken into account before recommendations for an additional appropriation to a society were made.

The suggestion was made that personal visits to the institutions applying would be advisable. The committee was

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asked to visit at its own discretion. At the subsequent meeting, held September 14, the following resolutions were adopted:

1. That aid be given, in preference, to the institutions that were most directly assisting the work of the Corporation; namely, such as were caring for the sick, the aged, and helpless children, and were helping individuals and families to become self-supporting.

2. That institutions that had been destroyed by the disaster should not be re-established if in the judgment of the advisory committee other institutions of like character existed to do the work.

3. That no institution receiving state aid should be recommended.

The committee also informally agreed with Mr. Dohrmann's suggestion that in recommending an institution for a grant, consideration should be given to the amount that it had already received from any special or general relief fund. At this September meeting a number of sub-committees were appointed to make investigations of the institutions applying for grants. A number of applications, as has already been noted, were on file. After careful consideration and consultation with Mr. Dohrmann the committee abandoned the plan of publishing in the newspapers a notice describing its work.

In visiting institutions the committee presented the following letter:

"The bearer is a member of a committee investigating the condition of the charitable and benevolent institutions of our city with a view to ascertaining the losses occasioned by the earthquake and fire and the present pressing needs. It is hoped that out of the general relief fund something may be done toward helping the most needy institutions to carry on their work. Will you kindly give the bearer permission to investigate your institution and give any needed information? It is understood that this committee is merely advisory and is trying to ascertain the immediate needs so that if funds become available the most needy institutions will be assisted."

Without following the members of the advisory committee on their round of visits, we shall give the gist of their report to Mr. Dohrmann, which is largely a reflection of the recommendations in his September letter. In this report, dated November 7, 1906, the committee stated that in recommending the allot-

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ment of the whole sum of \$250,000 to the institutions whose needs and present importance were most apparent, it had agreed on certain principles, the most important of which were:

1. To base an allotment on the apparent impairment of income for the calendar year 1907, and on the loss by fire or earthquake of necessary equipment; and further, to make the sum such as would cover the needs of the institutions for one year only.

2. To make agreement with each institution that any money not used for forwarding its work be returned to the Rehabilitation Committee.

3. To prefer the institutions that were most directly assisting in the work of the Rehabilitation Committee.

4. To favor those institutions which kept satisfactory accounts and kept them in such shape that they might be produced on demand.

The committee selected one year as the basis of time to be covered by grants, but stated as its opinion that most of the institutions would need assistance for a longer period of time. It expressed the hope that a further sum of money would later be set aside to be divided among them in the proportion of the first allotment. The recommendation was that payment be made immediately, except to the institutions that had received grants from the Finance Committee of Relief and Red Cross Funds, this latter class to be aided as soon as feasible.

The institutions aided, all of which had made application before October 10, are only a portion of those that in the judgment of the advisory committee needed assistance. The others, it was hoped, might later be given aid.

The cautious chairman of the Department of Relief and Rehabilitation, after getting advice from the outside, tested the recommendations by the following questions:

1. Does the list include all classes of charities that should be helped?

2. Does the list include all institutions and societies of each class that should be included?

3. Are the grants in proportion to the amount and value of the work done?

4. Are there institutions that should be omitted from this list

- (a) because they have been subjected to severe criticism that has never been fully met;

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(b) because they are not charities but run in the interest of denominationalism;

(c) because at this time they are of doubtful value?

5. Should some of the institutions included in this list be given grants only under certain conditions, to be expended under supervision?

The usefulness of this report of the advisory committee in relation to other public calamities would not be increased by a reviewing of its points and suggested issues, nor could the facts which led to the refusals be given in detail, as much of the information obtained was of a confidential character. It is well to indicate the reasons that in some cases led to refusals, without mentioning the particular societies. Up to May 11, 1907, 16 institutions had been refused aid on the grounds shown in Table 30.*

TABLE 30.—REASONS FOR THE REFUSAL OF GRANTS TO CERTAIN SOCIETIES, TO MAY 11, 1907

Reasons for refusal	Societies refused
Not a charitable organization	7
Religious organization solely	4
Not a local organization	2
Not approved by Charities Endorsement Committee ^a	2
Grant already received	1
Total	16

^a A local committee created before April, 1906. See Part V, p. 283.

3. BUREAU OF SPECIAL RELIEF

One of the plain lessons of the San Francisco experience is that any rehabilitation work should have as an adjunct a bureau to which may be referred cases requiring immediate relief in kind.

If such a bureau had been organized on July 1, it might have made use of the district force, the investigators sending recommendations directly from the district offices to the bureau for immediate action. True, the district offices did have small emergency funds placed in their hands by the Associated Chari-

* For list of societies aided and classified recapitulation of grants, see Appendix I, p. 405.

ties, which in turn was reimbursed by the Rehabilitation Committee; but the expenditures from these funds were necessarily very small and could not secure, for instance, the purchase of sewing machines. A great deal of friction also would have been avoided. The number of complaints would have been much smaller and there would have been no interruption in the efficient progress of the rehabilitation work itself.

When the Rehabilitation Committee early in July was in shape to enter on the active second period of the rehabilitation work, there remained certain shreds of the old emergency tasks. In Chapter I of this part* an account is given of the effort made to adjust the work of the camps and the sections after the withdrawal of food issues, when there was felt to be a gap in organization.

In order partially to meet this situation the Bureau of Special Relief was organized on August 15 following the plan made by Mr. Bicknell, of the Rehabilitation Committee, to handle applications for relief in kind, in order that these need not be delayed and that the Committee might be left free to deal with the larger problem of rehabilitation.

The Bureau, when it began its work on August 15, was prepared to give prompt medical assistance, nursing, and aid in kind to applicants throughout the city. Later in the month the Bureau was authorized to issue orders in small lots for sewing machines, tools, and furniture. The Bureau had no authority to make cash grants.

The central office was established on Gough and Geary Streets, in rooms easily accessible on the ground floor, and here were quartered the superintendent, his secretary, bookkeeper, stenographer, messengers, one or two drivers, and two or three clerks, the number varying with the volume of the work. During the greater part of the Bureau's ten months of service, two physicians,†

* See Part II, p. 111.

† The two physicians who visited for the Bureau also served as agents for the Bureau of Hospitals to determine the eligibility of applicants for admission to the accredited hospitals. This co-operation made a separate medical staff unnecessary. An arrangement was made with two existing societies to care for maternity cases in their own homes. This service was given with no charge upon the relief fund except for certain medical supplies.

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two nurses, as well as from three to seven investigators were visiting constantly for it. The original plan was to have an investigator at each of the section offices, with one or two in addition at the central office, to make visits at large. Applications were sometimes received at the central office in person, but the greater number came by mail or telephone direct from applicants or from those who reported instances of need. The applications were telephoned to the Bureau agent in whose district the case was located. Within a few hours the family was visited and a report was telephoned to the office. A Bureau clerk had meanwhile received a report from the Rehabilitation Committee files as to whether any action had already been taken on the case.

Many cases were reported by members of the section committees with the idea that the Bureau would in the interim give care, the Rehabilitation Committee, which of necessity worked more slowly, not being able quickly to make disposition of a case. In this way the work of the Bureau supplemented that of the Rehabilitation Committee and minimized the danger of families suffering from unavoidable delays in the forming and carrying out of a rehabilitation plan. The superintendent, with the information before him, decided whether to give or withhold aid. If aid were to be granted, definite orders for relief were immediately telephoned to merchants with whom arrangements had been previously made. The orders were later confirmed by letter. The aid given by the Bureau of Special Relief finally covered shelter, food (rations or restaurant meals), clothing, furniture, tools, sewing machines, and medical aid of all sorts including special appliances, dentistry in emergency need, and, upon a physician's prescription, special diet.

A visitor called on each family in her charge at least once a week. On a stated day each week she sent in a report which covered all families under her care, and which stated whether the help given in groceries, meat, or milk, should be continued one week longer, with an estimate of how long in each case relief would be necessary. When a family seemed likely to require rations indefinitely, it was until October transferred to Camp 6 and after that date to Ingleside camp, as the Bureau did not provide assistance indefinitely. After the middle of January, 1907, all orders were

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issued for two weeks so as to lessen the required visits to each family to one in two weeks. Orders for food and merchandise were placed with merchants located as closely as possible to the residences of applicants, and grocers were held to a high standard of service, both as to quality and quantity of goods and as to promptness of delivery. Special tests were set from time to time to see that the order system worked as planned. In the case of clothing orders the Bureau agent usually went with the applicant to help make selection of clothing.

TABLE 31.—A. AMOUNT EXPENDED MONTHLY BY BUREAU OF SPECIAL RELIEF FOR ALL PURPOSES FROM AUGUST 15, 1906, TO JUNE 30, 1907

Period		Amount
1906	August 15 to August 31	\$1,294.10
	September	3,860.45
	October	4,632.00
	November	6,160.32
	December	9,210.66
1907	January	11,284.13
	February	8,940.47
	March	4,320.72
	April	2,936.06
	May	2,668.34
	June	1,249.88
Total		\$56,557.13

TABLE 31.—B. AMOUNT EXPENDED BY BUREAU OF SPECIAL RELIEF FOR ADMINISTRATION AND FOR SUPPLIES FROM AUGUST 15, 1906, TO JUNE 30, 1907

Purpose of expenditure	EXPENDITURE	
	Amount	Per cent
Administration (including salaries of physicians and nurses)	\$15,720.70	27.8
Supplies	40,836.43	72.2
Total	\$56,557.13	100.0

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Certain items subsequently charged to the Bureau bring the total to \$58,421.35.*

As seen in Table 31 A the volume of work increased gradually from August, 1906, to January, 1907, and then fell off steadily to June 15.

The Bureau of Special Relief was originally organized to deal only with families living outside the permanent camps, but by degrees it became necessary for it to render to residents of the camps such services as the camp commanders and their staffs were unable to give. Upon direct request from a camp commander, for instance, the Bureau would send regular supplies to applicants who were unable to eat at the camp kitchens, or would, when the camp supply was exhausted, or unsuitable, supply clothes and such emergency household needs as stoves and blankets. The camp department was able through its surgeon to give certain kinds of medical aid. The specific responsibility of the camps was to administer them so as to give suitable housing and discipline to their complex population. It was well that the Department of Camps was able to call on such an organization as the Bureau to supply the miscellaneous needs which lay outside the routine provision of camp life.

As was said above, the Rehabilitation agents sometimes called on the Bureau to give aid while cases were pending in their department. Soon after its organization the Bureau took charge of requests for tools and other articles, the Rehabilitation agents being instructed to refer directly to it without investigation all such applications. When it was soon found, however, that most of these uninvestigated cases were in fact applications for rehabilitation, the order was reversed, so that a later request received by the Department for aid in kind should be first investigated by its agent and then referred to the Bureau through the secretary of Sub-committee I.† In referring the case, a memorandum was

* \$58,421.35 is the total expenditure of the Bureau of Special Relief, given in the Sixth Annual Report of the American National Red Cross, pages 87 and 88. The cost of sewing machines granted by the Bureau is not included in these figures. All such machines were paid for by the Rehabilitation Committee out of its own funds.

† The centralized system, not the district system, being then in effect.

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added, to state that it had been investigated and to specify the amount and kind of aid to be given. After February 1, 1907, the Bureau ceased to give tools and sewing machines except on the order of the Rehabilitation Committee; if applications for these articles were made by a camp resident, the approval of the camp commander had to be obtained before the application could be forwarded to the Bureau. The Bureau of Special Relief practically closed on June 15, 1907. A small force was at work until June 21, 1907, when all outstanding appeals were settled.

IV

WHAT THE REHABILITATION RECORDS SHOW

1. INTRODUCTORY

THE survey of the rehabilitation work of the San Francisco Relief and Red Cross Funds had not gone far before the need of a tabulation of all the case records became apparent. Many questions of policy and administration were involved in accurately learning what the records indicated. Of course, in many matters of detail the records could not possibly give evidence necessary to reach absolute certainty. There would necessarily be many questions whose answers must be got from those who had had most experience in the work because they, the men, could offer stronger evidence than could any record. To other questions, however, it is plain, tabulation must give the final and convincing answer. For instance, in connection with the periods of time elapsing between application for and receipt of grants, the convincing evidence is the dates on the records.

The light that they throw upon such a point is only a small part of what the case records have to offer. Such data as the average size of the grants, and not only the average size of all grants but of grants for particular purposes,—these the enumeration furnishes. Then there are the questions involved in reopening cases and in making second grants. In short, it is believed that the returns obtained from the analysis of every rehabilitation case record will serve not only as a register of the rehabilitation work after the San Francisco fire, but as a post with many signs for those who may be called upon to do a similar work in the future,—not necessarily as the result of a catastrophe having like magnitude but of one by which the destruction of a large portion of a city, its residential and its business sections, is effected. Wherever a public calamity brings such blight the lessons and returns of the San Francisco rehabilitation work will be of value.

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In making the study upon which the following tables are based, an arbitrary but essentially true classification of grants is made. In each record the grant involving the largest amount of money is considered the principal grant; another grant, smaller in amount and given for a different purpose, is called subsidiary. Thus, for instance, a family receives \$300 to put up a house and \$100 for furniture or household rehabilitation. The housing grant is principal, the household, subsidiary. Analysis of principal and subsidiary grants has been made in order to learn how often one form of rehabilitation was insufficient to accomplish the desired end. The terms "principal" and "subsidiary," it will be noted, have no reference to priority of grants but simply to amounts involved.

2. SOCIAL DATA AND TOTAL GRANTS AND REFUSALS

The table first presented shows the final disposition of all the applications recorded.

TABLE 32.—DISPOSAL OF APPLICATIONS FOR REHABILITATION
FOLLOWING INVESTIGATION

Disposal made of application	Applications disposed of as specified
Cases in which aid was allowed	20,241
Cases in which aid was refused	2,909
Cases closed without action	2,447
Applications referred elsewhere	485
Applications withdrawn by applicant	439
Applications cancelled	207
Requisitions issued	199
Relief given, but not in money	172
Applications otherwise disposed of without the granting of relief	236
Total	27,335

The cases "closed without action," about 9 per cent of the whole, include applications from other members of families assisted, from persons later cared for in Ingleside Camp,* and from persons living in camp with no definite plans, who later were granted cottages by the Department of Camps and Warehouses and made no further application for rehabilitation.

* See Part VI, page 319 ff., for description of the work done at Ingleside

SOCIAL DATA, GRANTS, AND REFUSALS

TABLE 33.—DISPOSAL OF APPLICATIONS FOR REHABILITATION, BY NATURE OF APPLICATION^a

Nature of application	Cases in which aid was allowed	Cases in which aid was refused	Cancel-ations	Requisi-tions	Total
Household furniture	9,064	1,274	43	2	10,383
Business rehabili-tation	4,740	547	13	12	5,312
General relief	3,635	581	68	12	4,296
Housing	1,709	337	25	...	2,071
Transportation	809	...	39	173	1,021
Tools for mechanics and artisans	284	170	19	...	473
Total	20,241	2,909	207	199	23,556
Per cent	86.0	12.3	.9	.8	100.0

^a The data relative to the nature of the applications are available only for grants, refusals, cancelations, and requisitions.

TABLE 34.—APPLICANTS FOR REHABILITATION, BY AGE, AND BY NATURE AND DISPOSAL OF APPLICATION^a

Nature and disposal of application	APPLICANTS WHOSE AGES WERE AS SPECIFIED				Total
	Under 25 years	25 years and under 50 years	50 years and over	Not stated	
Household furniture					
Grants	320	5,496	2,923	325	9,064
Refusals	66	821	354	33	1,274
Business rehabilitation					
Grants	104	2,532	1,726	378	4,740
Refusals	28	323	161	35	547
General relief					
Grants	197	1,470	1,431	537	3,635
Refusals	32	284	190	75	581
Housing					
Grants	47	1,027	426	209	1,709
Refusals	10	181	97	49	337
Transportation					
Grants	73	403	229	104	809
Tools					
Grants	33	137	92	22	284
Refusals	20	102	28	20	170
Total grants	774	11,065	6,827	1,575	20,241
Total refusals	156	1,711	830	212	2,909
Grand total	930	12,776	7,657	1,787	23,150
Per cent of refusals	16.8	13.4	10.8	11.9	12.6

^a The figures of this table relate only to applicants for money grants.

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The "applications referred elsewhere" include those referred to other agencies, such as the Physicians' Fund.* The fact that only between 1 and 2 per cent of the total applications were so referred shows that the ordinary relief work of the city had to be carried by the Corporation.

The 1,709 housing grants referred to in Table 33 do not include the grants of camp cottages, nor the \$500 bonus grants.†

The number of grants and refusals of each kind of aid is shown in connection with the ages of applicants in Table 34. Whenever a family was normal and its income at the time of application was sufficient to meet daily needs a grant naturally was refused. The greater number of refusals were made to families having male breadwinners in the prime of life.

TABLE 35.—APPLICANTS FOR REHABILITATION, BY DOMESTIC STATUS AND BY NATURE OF APPLICATION^a

Nature of application	Married couples	Men—single, widowed, deserted, or divorced	Women—single, widowed, deserted, or divorced	Total
Household furniture	7,072	259	3,007	10,338
Business rehabilitation	1,863	571	2,853	5,287
General relief	1,450	566	2,200	4,216
Housing	1,555	116	375	2,046
Transportation	385	233	364	982
Tools	212	239	3	454
Total	12,537	1,984	8,802	23,323
Per cent	53.8	8.5	37.7	100.0

* In this table are included applicants who received money grants, applicants who were refused money grants, and 173 applicants who received orders for transportation.

Table 35 shows the domestic status of the applicants for the different kinds of rehabilitation. Note the number of single or widowed women who applied for business rehabilitation. Note, also, that though the applications by married couples were but

* For mention of separate funds not administered by the Rehabilitation Committee, see Appendix I, p. 415.

† For full discussion of these grants see Part IV, Chaps. II and III, p. 221 ff.

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53.8 per cent of the whole, they made up three-fourths of the applications for housing.

TABLE 36.—APPLICANTS HANDICAPPED BY PERSONAL MISFORTUNES OR DEFECTS

Condition	Applicants affected
Applicants handicapped	10,157
Applicants not handicapped	12,993
Total	23,150
Per cent handicapped	43.9

TABLE 37.—APPLICANTS AFFECTED BY HANDICAPS OF EACH SPECIFIED KIND

Kind of handicap	APPLICANTS AFFECTED BY EACH SPECIFIED HANDICAP	
	Number	Per cent
Ill health	8,231	81.0
Numerous dependents	832	8.2
Injury	582	5.7
Death in family	432	4.3
Intemperance	80	0.8
Total	10,157	100.0

The caution must be given that the percentage of 81.0 of ill health is a mere approximation. The return is unsatisfactory, because the records in regard to this entry were particularly vague. Too much weight should not be given to the mere handful of 80 cases in which intemperance was recorded. Only the most flagrant cases which called for medical or disciplinary treatment were so entered.

Consideration is given in Table 38 to the size of the families applying and in Table 39 to the number of families that had children under fourteen.

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TABLE 38.—NUMBER OF PERSONS IN FAMILIES OF APPLICANTS FOR REHABILITATION^a

Number of persons in family	FAMILIES OF EACH SPECIFIED NUMBER OF PERSONS	
	Number	Per cent
1	4,768	20.9
2	5,759	25.2
3	4,368	19.1
4	3,262	14.3
5	2,105	9.2
6	1,223	5.3
7	658	2.9
8	381	1.7
9	194	0.8
10 or over	145	0.6
Total	22,863	100.0

^a The difference between the total of this table and the totals of preceding tables is due to a variation in the number of cases for which data are available.

The interesting fact brought out in Table 38 is that 79.5 per cent had four or less in the family, and that 65.2 per cent had three or less. The table includes the families not only of married and widowed persons with minor children, but families in which there were adult children, aged parents, and other relatives. It is given in order to show the relative size of the family groups reached by rehabilitation.

TABLE 39.—FAMILIES AMONG THE APPLICANTS FOR REHABILITATION WITH CHILDREN, BY NUMBER OF CHILDREN UNDER FOURTEEN YEARS OF AGE IN EACH FAMILY

Number of children under fourteen in family	FAMILIES HAVING EACH SPECIFIED NUMBER OF CHILDREN	
	Number	Per cent
1	4,041	42.0
2	2,692	28.0
3	1,526	15.9
4	787	8.2
5	386	4.0
6	139	1.4
7	42	0.4
8 or over	12	0.1
Total	9,625	100.0

PRINCIPAL AND SUBSIDIARY GRANTS

We find in Table 39 that 85.9 per cent had three or less children under fourteen and 70 per cent had two or less. No particular significance should be attached to the fact that 42 per cent had only one child under the age specified, for the reason that the ages of the parents are not given. The table shows that the families with which the Rehabilitation Committee had to deal did not have a "quiverful" of children.

3. PRINCIPAL AND SUBSIDIARY GRANTS

The grants made for purposes of rehabilitation have been classified as principal and subsidiary. As was stated on page 152, the term "principal" has been used to describe the largest grant made to an applicant, "subsidiary" to describe a grant smaller in amount given to the same applicant for a different purpose. It is evident from this definition that the number of principal grants made equalled the total number of applicants who received grants. Subsidiary grants were much fewer in number than principal grants. Principal grants did not necessarily come first in point of time. Indeed, three times out of four they came last, because they followed the satisfying of a lesser emergent need by their greater rehabilitating force. In compiling Tables 40, 41, and 42, successive grants of the same nature have been considered as constituting one grant.

In Table 40 principal and subsidiary grants are classified according to the nature of the rehabilitation given.

TABLE 40.—NUMBER OF PRINCIPAL AND SUBSIDIARY GRANTS, BY NATURE OF GRANTS

Nature of grant	PRINCIPAL GRANTS		SUBSIDIARY GRANTS	
	Number	Per cent	Number	Per cent
Household furniture	9,064	44.8	918	46.8
Business rehabilitation	4,740	23.4	176	9.0
General relief	3,635	18.0	709	36.1
Housing	1,709	8.4	25	1.3
Transportation	809	4.0	42	2.1
Tools	284	1.4	92	4.7
Total	20,241	100.0	1,962	100.0

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The next table shows the amounts disbursed in principal and in subsidiary grants, according to the nature of the rehabilitation given.

TABLE 41.—AMOUNT OF PRINCIPAL AND SUBSIDIARY GRANTS,
BY NATURE OF GRANTS

Nature of grant	PRINCIPAL GRANTS		SUBSIDIARY GRANTS		ALL GRANTS	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
Household furniture .	\$ 937,641.99	32.8	\$ 80,347.98	52.9	\$1,017,989.97	33.9
Business re-habilitation	860,934.80	30.2	11,502.40	7.6	872,437.20	29.0
General relief	433,342.70	15.2	53,166.15	35.0	486,508.85	16.2
Housing .	564,986.15	19.8	2,314.70	1.5	567,300.85	18.9
Transportation	47,181.07	1.7	1,735.70	1.1	48,916.77	1.6
Tools . .	9,792.35	.3	2,945.85	1.9	12,738.20	.4
Total .	\$2,853,879.06	100.0	\$152,012.78	100.0	\$3,005,891.84	100.0

It should be mentioned in connection with these percentages, that kits of tools for mechanics and artisans were distributed by the Los Angeles Tool Fund in addition to the 376 cash grants for tools noted above; also that the amount given for housing as stated in the table does not include the camp cottages* given to camp families.

These two facts explain the comparatively low percentages for these two forms of rehabilitation. The 15.2 per cent of principal grants given for general relief indicates roughly the amount of relief work that had to be done by the Rehabilitation Committee in connection with rehabilitation.

Table 42 shows that under the title "Housing," relief in sums of \$500 or more was granted to a larger number of persons than under any other classification. The 450 families reached by these larger grants are 26 per cent of those aided to rebuild. With but 31 exceptions they received no aid other than housing. Business rehabilitation stands next, but the families reached under the second classification are scarcely more than 3 per cent of the number in the business group. Twenty-two of the large grants for general relief were made by Sub-committee IV.†

* See Part I, p. 85 ff. and Part IV, p. 221 ff.

† See p. 125. Sub-Committee IV, Occupations for Women and Confiden-

PRINCIPAL AND SUBSIDIARY GRANTS

TABLE 42.—AMOUNTS GIVEN TO APPLICANTS RECEIVING \$500 OR MORE, BY NATURE OF PRINCIPAL GRANT^a

Nature of principal grant	Number of cases	Amount granted	Average amount per applicant
Housing	450	\$289,989.90	\$644.42
Business rehabilitation	162	86,250.34	532.41
General relief	35	19,579.90	559.42
Total	647	\$395,820.14	\$611.78

^a In determining the amount received by each applicant, both principal and subsidiary grants have been considered.

In 576 instances the sum given was for a single purpose; in the business group, in 71 instances for two or more purposes. For example, in 28 instances the money was for business only; in 40 for business and for household furniture, for the expenses of an illness, or for some other subsidiary purpose. In the housing group, in 131, the money was for building only; in but 31 instances was it for household aid or general relief.

The highest grant for housing was \$1,230.40, the highest for business, \$1,100, but the latter included a tuition fee for a member of the family. The largest grant for general relief was \$1,045, which included the expenses of a long illness.

In addition to the cases presented in the table there were two for household aid which came to \$500 and \$600 respectively as a result of duplication, in the one case through the United Irish Societies, and in the other, through the confidential committee.

To complete the picture, we present the grants and refusals passed on by sub-committees and by the Rehabilitation Committee during the fourth rehabilitation period from November 4, 1906, to April 9, 1907. The object of this presentation is to show the proportion of applications passed on without the intervention of a sub-committee.

tial Cases, was a special committee created to pass upon a few special cases which it was thought ought to be kept entirely secret, even to members of the committee. There is a great difference of opinion as to whether such a committee was at all necessary and whether its formation was not undemocratic and unjust.

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TABLE 43.—APPLICATIONS FOR RELIEF PASSED UPON BY SUB-COMMITTEES AND BY THE REHABILITATION COMMITTEE, WITHOUT ACTION BY A SUB-COMMITTEE, IN THE PERIOD FROM NOVEMBER 1, 1906, TO APRIL 1, 1907, BY NATURE OF THE APPLICATION^a

Nature of applications for relief	Applica-tions passed upon	Applica-tions passed upon by sub-committees	APPLICATIONS PASSED UPON BY THE REHABILITATION COMMITTEE WITHOUT ACTION BY A SUB-COMMITTEE	
			Number	Per cent of all appli-cations
Household furniture	5,647	5,099	548	9.7
Business rehabilitation	3,414	3,095	319	9.3
General relief	2,873	2,504	369	12.8
Housing	1,788	1,690	98	5.5
Transportation	144	93	51	35.4
Tools for mechanics and artisans	48	31	17	35.4
Total	13,914	12,512	1,402	10.1

^aOf the 13,970 cases passed upon in the period to which this table relates, 56 could not be classified according to the plan adopted.

4. THE RE-OPENING OF CASES TO MAKE FURTHER GRANTS

It was the aim of the Rehabilitation Committee to make final disposition of each application for a specific object by means of a single grant. This it succeeded in doing in the cases of 17,560 (86.8 per cent) of all applicants aided. Before the other 2,681 applications were finally disposed of, 5,777 grants had been made, usually at the rate of two grants to a case. Three grants were rarely made, although there were exceptional cases of applicants who received three or four different kinds of aid in five or six separate grants.

Table 44 shows the extent to which re-opening occurred.*

* In addition to cases analyzed above and in the table, 904 cases which were at first refused were afterwards re-opened to receive a grant.

RE-OPENING OF CASES

TABLE 44.—NUMBER OF RE-OPENED CASES BY NATURE OF FIRST GRANT

Nature of first grant	Total number of cases	RE-OPENED CASES	
		Number	Per cent of all cases
Household furniture	9,552	1,299	13.6
Business rehabilitation	4,524	540	11.9
General relief	3,787	657	17.3
Housing	1,212	62	5.1
Transportation	799	37	4.6
Tools for mechanics and artisans	367	86	23.4
Total	20,241	2,681	13.2

The form of aid through which the greatest proportion of cases was disposed of by a single grant was transportation. Of these but 4.6 per cent were ever re-opened.

A single grant for transportation was effective in so high a proportion of cases because the applicant as a rule was being sent where work awaited him or to relatives pledged to furnish him a home.* The re-opened transportation cases are mainly those of persons who could not adapt themselves to life in other communities, and who returned to San Francisco and were given household furniture or business rehabilitation. Housing was a form of aid offered principally to self-supporting families; hence those whose first grant was for housing were usually wage-earners whose income sufficed not only to furnish the house, but to pay part of the expenses of building it. Business cases were usually re-opened, not for aid for other purposes, but for additional aid for business,—a legitimate demand where circumstances showed that an applicant was threatened with failure for lack of a small amount of additional capital.

There seems to be no reason in the nature of things why a first grant of aid for household furniture should not have been conclusive in a greater number of instances. Families were required to present fairly definite plans before being given aid to re-establish their homes. If they could have been dealt with

* See Part I, p. 58 ff.

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more liberally in the beginning, there would have been less re-opening. Most of these first grants for furniture, however, were given between August 20 and November 1, and were inadequate. Although at the time they were treated as final, later on, especially during January and February, families who made request were given an additional grant for furniture.

General relief is in its very nature indeterminate. It is not surprising, therefore, to see that one case in six returned for additional assistance. Some of the families were given intermittent care until June, 1907, and then became charges of the Associated Charities and the other regular relief agencies.

Grants for tools were nearly all given very early in point of time, and were for small amounts. They averaged but \$34.71. Such of these applicants as later applied again were considered eligible to receive grants for household furniture, or were assisted to build homes, on the same basis as though they had not previously received aid. The same is true of many families who early received small amounts of general relief. When they succeeded later in forming definite plans they were given grants for household furniture, for housing, or for business.

It is evident that in any disaster so great that months are devoted to the work of reconstruction, a number of families must be dealt with at least twice and some must be carried through the entire period that the wonted relief work of the community is superseded by the unwonted. Even though action taken on an individual application be regarded as final, there will be many re-applications, some because there is the craving for another slice, some because there is a planning to make good use of aid that is being offered in new forms, and others because there is the facing of a new family crisis. In each instance, as a rule, there must be a re-investigation, which means that the time of investigators and of committeemen is drawn in part from the consideration of current cases. All cases suffer corresponding delay. As was to be expected, the greater number of re-openings were in the first three periods of the rehabilitation work. Of 912 household grants made before the end of October, 1906, only 175 were filed away to remain "closed."

How could the re-opening of cases have been in part obviated?

First, by avoiding the mistake of filing a case as "closed" when it was unfinished.

Second, by supervising the expenditure of money given for a definite purpose to persons of weak wills or poor judgment, and by making the grant, if the state of the funds permitted, sufficient adequately to meet the purpose. To illustrate: 371 families received grants for furniture, and 461 for business rehabilitation, each in two allotments. In some of these cases, because of the withholding of the funds, the first grant was inadequate. In others, the money was spent to poor advantage or for purposes other than the original intention. The Rehabilitation Committee in making business grants hesitated to hand an applicant more than the average business grant of \$250. If provision from the start could have been made to have business grants expended under the supervision of trained workers, larger sums could have been safely placed to the credit of the applicants, many business failures would have been averted, and the call for second grants avoided.

Third, by opening earlier the Bureau of Special Relief. If the Bureau had been started in May instead of in August to give emergency aid in money as well as in kind, it would have released the Rehabilitation Committee from the need of considering the granting of petty amounts, and would have left it free to concentrate effort in its own field. To illustrate: The Rehabilitation Committee before the middle of August made 480 small cash grants for general relief, and 373 for tools. The Bureau could have handled these quickly and effectively by giving help in kind or in cash to an amount of \$50 or less. Later, when plans for permanent rehabilitation had been made on the one hand by the Rehabilitation Committee, on the other by the families themselves, the way would have been clear for the more weighty decisions. The quick exchange of records would have meant that the facts held by the Bureau were available as the basis for further investigation.

The length of time elapsing between application and grant was seriously studied by the reviewers. The results need not be given in detail. It should be noted that delays in a time of emergency must not be judged by the standards applied to the normal work of a relief society. The time elapsing between applica-

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tions and grants varied materially with the period of the relief work. In the first period, extending from May 5 to July 7, 1906, the proportion of grants made within three weeks of the date of application was larger than in the second, the period of accelerated applications, extending from July 7 to August 20, 1906. During the third, the period beginning August 20 and ending November 4, 1906, the proportion of grants made within three weeks of the date of application was smaller than during any other period of the relief work. The proportion of grants made six weeks or more after the date of application was at the same time much larger in this period than in the earlier periods. In the fourth period of the work, extending from November 4, 1906, to April 4, 1907, the proportion of grants made within three weeks of the date of application was smaller than in the first period, but much larger than in the second and third periods.

During the first period of rehabilitation work, the burden of care fell on the army as well as on the Finance Committee of Relief and Red Cross Funds. It was the time when the people were not ready in large numbers to make application for rehabilitation. Only 1,843 applied during the nine weeks. During the second period of six weeks, 6,479 applied to the central and to the seven section offices in which were working the newly organized force of investigators. If any standard were to be upheld, deliberation, which meant delay in dispatch of cases, had to be in order. When in the third period of ten weeks the number of applicants was but 2,872 and the force of investigators, case reviewers, and committeemen had had time to get on a sound working basis, the episode of the withholding of the eastern funds caused a partial paralysis of decision. In this period the long delay in making grants is a reflex. In the fourth period of twenty-two weeks, during which the number of applications was 10,994, when retrenchment was not the key-word, the sharp reversal of policy makes any testing of relative speed impracticable. The cumulative effect of working conscientiously together brings the power to dispatch cases. Whether the relative dispatch would have been greater or less in the fourth period if the district plan had been adhered to can be answered either way merely by a conjecture. Two facts must be borne in mind: First, no physical suffering resulted from delay.

VARIATIONS IN AMOUNTS OF GRANTS

The emergency cases were always handled with rapidity, first through the camp commanders and the staff at headquarters, later through the Bureau of Special Relief. Second, mental suffering did result from delay, but to be thorough, rehabilitation work must be carried out with deliberation.

5. VARIATIONS IN AMOUNTS OF GRANTS, AND REFUSALS

There is first presented a table classifying the grants for different purposes according to amount of grant.

TABLE 45.—GRANTS FOR REHABILITATION BY AMOUNT AND BY NATURE OF RELIEF GIVEN*

Nature of grant	GRANTS OF						Total
	Less than \$100	\$100 and less than \$200	\$200 and less than \$300	\$300 and less than \$400	\$400 and less than \$500	\$500 and over	
Household furniture	4,708	4,460	721	63	4	2	9,958
Business rehabilitation	1,018	1,730	1,402	420	156	162	4,888
General relief	2,307	1,420	619	114	37	35	4,532
Housing	92	333	743	102	67	450	1,787
Transportation	729	106	22	5	2	2	866
Tools	358	21	—	—	—	—	379
Total	9,212	8,070	3,507	704	266	651	22,410
Per cent	41.1	36.0	15.7	3.1	1.2	2.9	100.0

* Because of variations in the practice of treating successive grants of the same nature to a single applicant as a single grant or as different grants, the figures in the "total" column of this table differ from the corresponding figures presented in other tables and in the text.

The table indicates the amounts allotted to individuals for the various forms of rehabilitation, and brings out striking differences in the sums required for different purposes. Of the 9,958 homes furnished, 9,168 (92.1 per cent) were refurnished at less than \$200 each, and 4,708 of these (47.3 per cent of the total) at less than \$100. The larger sums, \$200 and more, usually mean that a family having spent its first furniture grant for some other justifiable purpose was later given a second furniture grant, or that the so-called furniture grant included \$50 to \$100 given for clothing and

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incidentals. Single sums given for a double purpose have been classified under the predominant purpose. Thus the numerous grants reading "Household Furniture and General Relief" have been classed as household grants; \$300 or over was involved in less than 1 per cent of the grants so classified.

Grants for business were much larger than those for the household. More than one-half (56.2 per cent), to be sure, were for less than \$200, but 15 per cent were for \$300 or more, and of these, 3 per cent received \$500. Seldom was the grant more than \$500.

Grants for general relief in 82.2 per cent of all cases were for less than \$200; in 50.9 per cent for less than \$100.

Housing* is the form of aid that called for the largest individual grants. About one-fourth, 23.7 per cent, were under \$200; 41.6 per cent were between \$200 and \$300; and one-fourth were \$500 or over. The sums granted for transportation and for tools, on the other hand, were very small, 84.2 per cent of the former and 94.5 per cent of the latter being for amounts under \$100.

TABLE 46.—GRANTS AND REFUSALS TO APPLICANTS WHO POSSESSED RESOURCES, BY AMOUNT OF RESOURCES

Amount of resources	Total number of applicants	Applicants to whom relief was refused	APPLICANTS TO WHOM RELIEF WAS GRANTED	
			Number	Per cent of all applicants
Less than \$100	785	73	712	90.7
\$100 and less than \$200	673	71	602	89.5
\$200 and less than \$400	1,235	162	1,073	86.9
\$400 and less than \$600	770	144	626	81.3
\$600 and less than \$1,000	576	143	433	75.2
\$1,000 and over	1,271	480	791	62.2
Not stated	922	201	721	78.2
Total	6,232	1,274	4,958	79.6

To summarize, 77.1 per cent of all grants were for less than \$200, and of these more than half, or 41.1 per cent of the entire

* Bear in mind that the bonus grants are not included (see Part IV, p. 239 ff.), nor the camp cottage expenditures (see Part IV, p. 221 ff.).

REFUSALS

number, were under \$100. The grants of \$200 to \$299, constituting 15.7 per cent, are made up principally of sums for housing and business. Grants of \$300 and over constitute the remaining 7.2 per cent, and most of these were for business rehabilitation or housing. In the study of business rehabilitation that follows in Part III, it will become evident that the number of comparatively small business grants included some failures.

A glance at Table 46 shows that to possess resources other than income did not in itself render applicants ineligible for relief. Of the 6,232 property owners that applied, 4,958, or 79.6 per cent, received aid. Though the percentage of refusals was higher among those with the greater amount of resources, 791 persons, 62.2 per cent of those with \$1,000 and over, received aid. Under the grant and loan plan* aid to build was conditional on ownership of a lot, and the success of a business plan was usually felt to depend on the applicants' having something to supplement the grant asked for. Small property owners with small incomes who did not intend to rebuild, needed household or other aid, and there were some property owners who could not, if they would, have their holdings converted into cash. In fact, the persons aided who had resources were, in general, those whose resources could not or should not have been used for refurnishing or for current expenses; those refused were the few who had available cash savings or who had been so fortunate as to receive their insurance money early enough to make an independent start. A thousand and one special considerations and facts entered to make a classification of this group of cases a call for a digest of each case. Such a digest is not practicable in this limited Relief Survey. If made, it would be an index of the individualizing work done by the Rehabilitation Committee. It may be safely said that the Committee rarely erred on the side of generosity. The immediate lesson to be learned is that the presence or absence of resources is only a factor in rehabilitation. No generalizing policy of grants and refusals can be built upon it.

* See Part IV, p. 253 ff.

REHABILITATION

In Table 47, 5,284 refusals of aid are classified by the reasons for refusal and the nature of the applications.

TABLE 47.—REASONS FOR REFUSAL OF REHABILITATION, BY NATURE OF APPLICATION^a

Reasons for refusal	APPLICATIONS OF EACH SPECIFIED NATURE REFUSED						Total
	Household furniture	Business rehabilitation	General relief	Housing	Transportation	Tools	
Not burned out	13	12	71	56	6	11	169
Not in need	180	87	165	42	6	20	500
Has collectable insurance	115	53	34	5	3	1	211
Is earning wages	837	113	183	74	21	122	1,350
Can work	150	82	102	13	45	38	430
Relatives can aid	35	15	45	4	9	5	113
Other members of family already aided	13	20	2	7	1	..	43
Already aided	187	136	95	96	4	6	524
Has savings	442	191	107	169	7	22	938
No plan	22	5	15	2	3	1	48
Plan not approved	9	131	23	66	40	..	269
Plan not definite	9	32	7	10	10	1	69
Applicant for transportation can well work here . . . . .	..	..	..	..	31	..	31
Advices from applicants' proposed destination unfavorable . . . . .	..	..	..	..	10	..	10
Not in business before fire . . . . .	..	94	..	..	..	..	94
Not successful in business . . . . .	..	3	..	..	..	..	3
Character defective	100	75	58	13	12	6	264
Has not complied with committee's requirements	47	43	28	52	24	2	196
Committee has no funds (August to November, 1906) . . . . .	..	22	..	..	..	..	22
Total	2,159	1,114	935	609	232	235	5,284

^a It will be noted that the totals of this table are considerably larger than the corresponding totals of Tables 33 and 34. The difference seems to be due to the fact that in preparing Table 47 two or more refusals of aid on a single application were treated as separate refusals.

PART III
BUSINESS REHABILITATION

PART III

BUSINESS REHABILITATION

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THE PEOPLE AIDED AND THE RESULTS OBTAINED

1. THE PLAN ITSELF

BUSINESS rehabilitation grants were made from the beginning of the relief work in cases where assistance in another form would have been less effective. Thus, on May 16 and 18, within a month after the disaster, the Rehabilitation Bureau made a grant of \$75 for a shoe repairing shop, and another of \$100 for a restaurant, and on May 30 and June 29, 1906, grants of from \$250 to \$500 each for a restaurant, a rooming house, a book store, and a grocery. It is interesting to note that to no one of these first six business cases was it found necessary to give additional aid. The Rehabilitation Committee soon after its organization, July 2, 1906, roughly formulated its business rehabilitation policy, which is embodied in the following notes from the minutes of July 19:

1. The Committee is not disposed to set people up in business in which they have not previously been engaged, although it is possible some exceptions will have to be made.

2. Estimates of amount necessary to start a business must be cut to the lowest practical figure.

3. References and other evidence should be required that applicant is capable and that request is reasonable.

The theory of rehabilitation in business, craft, or calling remained practically the same from May, 1906, to the close of the work in 1908. Nevertheless, there were differences from time to time in the handling of applications, due to the factors which have been shown in the preceding part* to have influenced the rehabilitation work in general. In the first period the applications for business rehabilitation were comparatively few and the grants small.

* See Part II, p. 113 ff.

BUSINESS REHABILITATION

In the second, the Rehabilitation Committee was getting fully prepared to carry its work. In the third, no new applications for business were received and action on those pending was deferred, except in the cases of unsupported women and aged people. These were given business rehabilitation during the period of arrested progress only when the need was very urgent and other means failed. In the beginning of the fourth period a sub-committee of the Rehabilitation Committee, known as Committee VI, was appointed* to consider business rehabilitation cases. The work of Committee VI and the fourth period are practically synchronous, because after the beginning of the fifth period, in April, 1907, the few business rehabilitation cases considered were acted upon by the Rehabilitation Committee itself without the intervention of its sub-committee.

Committee VI was fortunate in having for its chairman Charles F. Leege, a merchant and banker of wide acquaintance and of extended experience, and four members, three of whom had had abundant commercial training. It had a staff consisting of a secretary, six to eight visitors, and three clerks.

This committee took up its work with enthusiasm, for its members believed that in no way could money be spent to greater advantage than in the manner proposed. While the business applications which had been accumulating since August were being disposed of, in November, 1906, printed forms† were prepared for future applications, and the public was notified of the conditions under which business aid might be obtained by means of the following announcement, displayed for some days in the newspapers:

SAN FRANCISCO RELIEF AND RED CROSS FUNDS

(Incorporated)

Rehabilitation Department

For business rehabilitation, applications will be received from those who have been successful in trade, business, or profession, and who have been so crippled by the fire that they cannot now provide themselves with the necessary equipment or stocks in trade, and who have no other way of supporting themselves or their families.

Assistance can be given in a limited way only, and for the same line of business, and the committee reserves the right to deny any applications.

*See Part II, p. 125.

† See Appendix II, p. 443.

PLAN OF BUSINESS REHABILITATION

Applicants can address a letter or postal card to Business Committee, Gough and Geary, San Francisco, giving name and address. Blanks will be sent immediately, which must be filled and returned by mail. No applications will be received after November 30, 1906.

Personal calls and applications cannot be received.

The blanks sent to applicants were framed so as to help the applicant to explain clearly on what scale he had been doing business up to the time of the disaster, what was the present relation of his assets to his liabilities, and on what scale he proposed to re-establish. He was directed to present letters from wholesalers or others with whom he had had business relations. As a part of the subsequent investigation, it was often possible for the committee's visitors to secure written statements from creditors or from wholesalers, stating definitely what terms they were willing to make for the payment of old debts or for the establishment of new credits.

An applicant's plan for re-establishment was not considered complete until it included a proposed definite location. Before making a grant for a lodging house or shop, the location for either of which is important, the committee usually required the applicant to secure a definite option on a reasonably good location. One of the most important functions of the visitors on the staff was to visit and to determine the merits of these proposed locations. Every effort was made to prevent an applicant from starting business in a poor but costly location merely as an excuse for securing an allowance from the relief funds.

The general aim of Committee VI was to supply the right sort of man with money enough to pay one month's rent, to buy the necessary fixtures, and to cover a deposit on stock or on machinery or instruments. The applicant went into debt for the rest of his equipment, with the idea of discharging the debt little by little from the profits of the business.

2. THE STUDY OF RESULTS

Between October, 1906, and April, 1907, Committee VI considered 2,032 applications. Applicants to the number of 464 were refused aid of any nature; 111 applicants were given aid, but for purposes other than business; and 1,226 were given business

BUSINESS REHABILITATION

aid in amounts ranging from \$50 to \$500.* The remaining 231 cases were withdrawn or taken over by other committees. Most of the applicants, many of whom collected little or no insurance upon property destroyed by the fire, represent the class that prefer a very modest living in an enterprise of their own to better wages working for others. There were those, too, who by reason of age or other infirmity had small prospect of holding their own as wage-earners, and can hardly be said to have had the choice between the two ways of making a living.

A re-visit, for the Relief Survey, to persons who had applied for aid for business purposes, was begun in July, 1908, and completed in November, 1908. This re-visit covered 1,000 cases, in 894 of which aid had been given, and in 106 refused. Cases from all periods of the rehabilitation work were selected at random, and should therefore be representative. Of the 894 grants, 196 were made before October 27, 1906, by individual committeemen representing the Rehabilitation Committee. The remaining 698 grants to these cases were the work of the special sub-committee known as Committee VI. The average grant for business received by the 894 applicants to whom grants were made was \$247.55.

It is not to be understood, from the statement that 1,000 persons were re-visited, that all were found and personally interviewed. A number of the families had disappeared and could not be found. In cases of this sort an effort was made to secure as much information as possible from outside sources; and naturally the information supplied was more complete on some phases of family or business life than on others.

The word "family" in the sections which follow is used as meaning any applicant for aid and the persons with whom he lived. As will be shown below, a number of the families aided consisted of but one person.

3. THE FAMILIES AND INDIVIDUALS AIDED

Data as to nativity were obtained for 750 of the 894 re-visited families which received aid. These are shown in Table 48.

* Committee VI made about one-fourth of all the business grants that were made. The total number of cases in which grants were made was 4,916, and the total sum granted was \$872,437.20. See Tables 40 and 41, pp. 157 and 158.

FAMILIES AND INDIVIDUALS AIDED

TABLE 48.—NATIVITY OF HEADS OF FAMILIES RECEIVING BUSINESS REHABILITATION

Country of birth	Heads of families of each specified nativity
America	377
Germany	96
Ireland	93
Italy	29
England	26
France	24
Russia	22
Mexico	12
Canada	12
Austria	8
Roumania	7
Denmark	7
Others	37
Total	750

From this statement of the nativity of heads of families, it appears that the American born constituted almost exactly half (50.3 per cent) of the entire number. There were, among the heads of the families aided, 122 Hebrews, of whom 22 were born in Russia, seven in Roumania, five in Austria, four each in Germany and in America, and one each in Poland, Hungary, Turkey and England; 76 Hebrews did not give their nativity. Together, the Hebrew families constituted over 16 per cent of all the families revisited for which information as to nativity was secured. Table 49 shows the conjugal condition of the families aided.

TABLE 49.—CONJUGAL CONDITION OF FAMILY GROUPS RECEIVING BUSINESS REHABILITATION^a

Conjugal condition	Families of each specified conjugal condition
Married couples	394
Women, widowed, divorced, or separated	286
Single women	93
Men, widowed, divorced or separated	55
Single men	61
Total	889

^aOf the 894 family groups investigated, five consisted of men who failed to supply information relative to conjugal condition.

BUSINESS REHABILITATION

The table shows that there were 394 married couples among these families that had received aid. Man and wife were of the same nativity in 360 cases, and of differing nativities in 34 cases.

The average size of the family groups aided with business grants was relatively small, being but 2.8 persons per family. The average number of children per family was low, partly because of the large number of single persons aided; but the average number per marriage was low, too, being 1.37. Of the 394 married couples, 124 had no children at all, or none living at home; of the 286 widowed, divorced, or separated women, 128 had no children at home; of the 55 widowed, divorced, or separated men, 33 had no children with them.

The ages of all but 19 of the applicants who received aid are known. Of the 875 concerning whom information is available, only 3 per cent were over seventy; 45 per cent not more than forty; 60 per cent not more than fifty; and 77 per cent, over three-fourths, not more than sixty. More than one-half were between thirty-five and fifty-five years of age.

The 894 family groups aided included, at the time of the re-visit, 2,270 individuals. Of these, 1,138, or 50.1 per cent, were fully self-supporting; 113, or 5 per cent, were partially self-supporting; and 1,019, or 44.9 per cent, were dependent. The burden on the breadwinners is thus seen to have been relatively light. However, the income from most of their businesses was very small. It was less than the wages earned in the organized trades and fluctuated so that it was found impossible to reduce net receipts to dollars and cents.

In many cases when grants were given to persons who had no young children, they were given in consideration of the fact that there were others, often aged parents, depending upon them. This is true of one-third of the single women and about two-fifths of the single men.

4. CHANGES IN FAMILY AND BUSINESS LIFE

Partly as a result of the fire, and partly, no doubt, from other causes, the situation of the families aided with respect to membership, manner of living, and business arrangements, was somewhat different at the time of the re-visit from what it had been before the

PREMISES OCCUPIED AND RENTALS

fire. The families aided had been composed, previous to the fire, of exactly 2,500 individuals. When the re-visit was made, 29 of these individuals had died and 201 had disappeared, leaving 2,270 individuals in the families studied.

Of the 894 families, 691, or 77 per cent, were found not to have changed in membership. For 83 families no data on this subject could be secured. Changes of membership in the remaining 120 families are shown in Table 50.

TABLE 50.—CHANGES IN FAMILY COMPOSITION BETWEEN PERIOD BEFORE FIRE AND THE RE-VISIT IN 120 FAMILIES RECEIVING BUSINESS REHABILITATION

Nature of change	Changes of each specified nature
Women married since fire	21
Men married since fire	5
Separated couples reunited	2
Couples divorced or separated	6
Wives deserted by husbands	3
Women widowed	23
Men widowed	5
Families in which other deaths have occurred	21
Children married since fire	22
Unmarried children away	12
Total	120

A further classification of the 120 families shows that in 16 families, consolidation, instead of separation, had taken place. Any tendency of families to stay together or of related families to consolidate, was fostered by the policy of the Rehabilitation Committee, which was to treat the family group, if possible, as a unit, and to give but one grant and that to one member on behalf of the whole family.

RENTALS AND CHARACTER OF PREMISES

Of the families aided, some had living quarters connected with their places of business, while others lived away from their offices or stores. Some families owned the premises which they occupied, but the great majority paid rent for business accommodations, for residences, or for both. For 197 of the 894, data could not be secured upon this subject. The situation of the re-

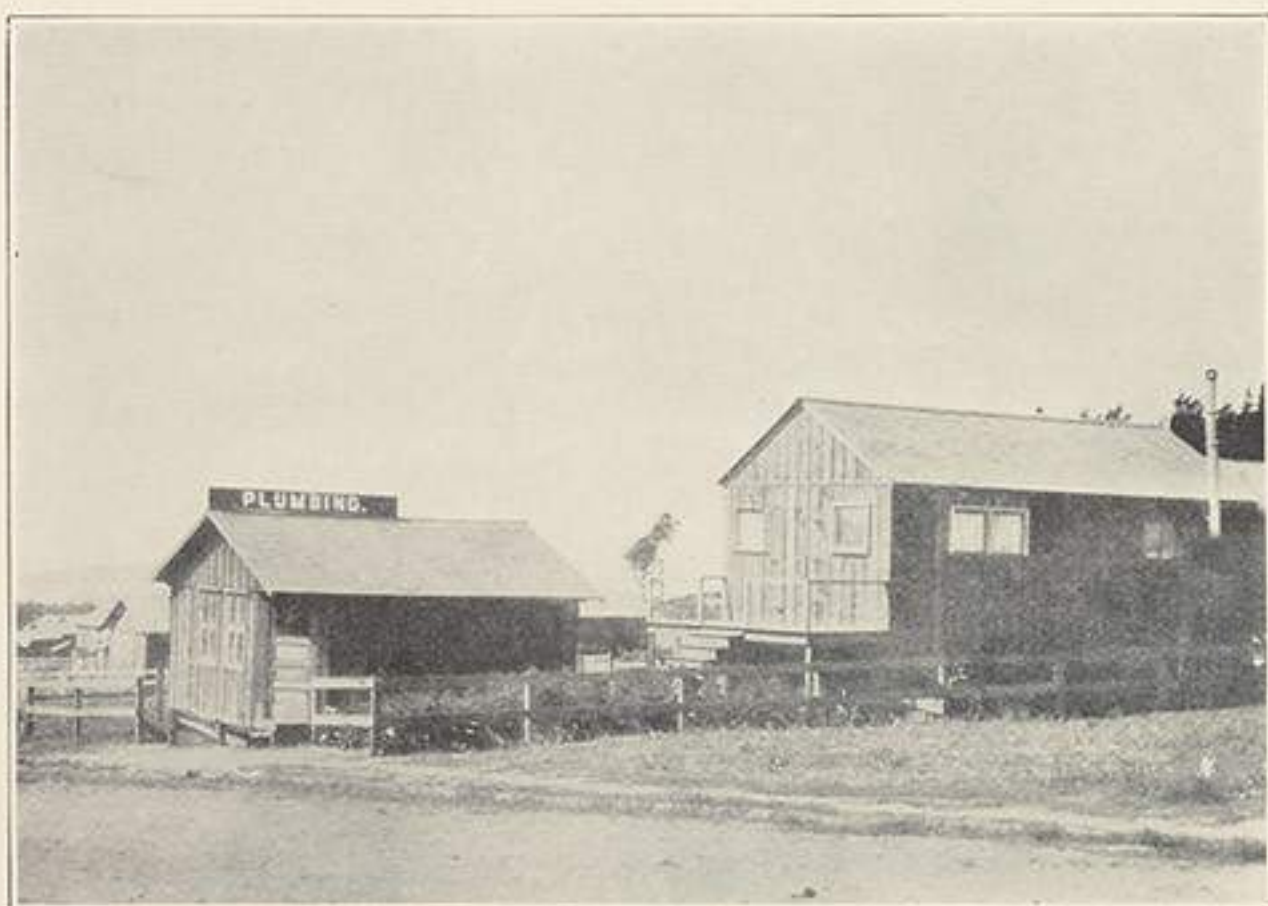
BUSINESS REHABILITATION

maintaining 697 families with respect to the payment of rentals, both before the fire and at the time of the re-visit, is shown by Table 51.

TABLE 51.—NATURE OF PREMISES OCCUPIED AND OF RENTALS PAID BEFORE AND AFTER THE FIRE, BY FAMILIES RECEIVING BUSINESS REHABILITATION

Premises and rentals	CASES IN WHICH PREMISES AND RENTALS WERE AS SPECIFIED	
	Before fire	After fire
One rental for business and residence combined	481	353
Two rentals	161	98
One business rental (residence owned)	16	13
No rental (combined premises owned)	6	34
One residence rental	33	152
Not in business and not paying rent . . . . .	..	47
Total	697	697

The table shows that there were many changes in the rental situation of the families. Before the fire, 658 families paid a business rent; that is, hired either a separate place of business or quarters in which business and residence could be combined. The latter plan was followed by 481 families, the separate rental plan by 161. The remaining 16 paid a business rent only, as they owned the house they lived in. After the fire, only 464 of the families were paying a business rent. The falling-off is most marked in the group of persons following the more ambitious plan of renting a place of business separate from the residence. Note the six families that before the fire owned premises for business and residence combined. This number was raised through the disaster to 34, most of whom were found, however, to be carrying on some small enterprise in a cottage taken from a camp to a cheap suburban lot. The 33 that paid only residence rent before the fire are among the families that were given money for business though not in business before the fire. The 152 families that, since the fire, had been paying residence rent only, and the 47 that were paying no rent, were the families that had utterly failed to recover their ground. Some were working for wages; the rest were dependent on relatives or the public.



A plumber's new start



Laundry and residence

CAMP COTTAGES USED FOR BUSINESS

RENTALS AND CHARACTER OF PREMISES

RESIDENCE RENTALS AND SIZE OF RESIDENCES. Of the 894 families there were 125 that are known to have paid rental for separate residence quarters, both before and after the fire. The rents paid and the number of rooms occupied at both periods by 94 of these are known, so that the housing conditions of these families may be discussed apart from their business affairs.

TABLE 52.—RESIDENCE RENTALS PAID, BEFORE AND AFTER THE FIRE, BY 94 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID RENTALS FOR SEPARATE RESIDENTIAL QUARTERS IN BOTH PERIODS

Monthly rentals	FAMILIES PAYING RENTALS SPECIFIED	
	Before fire	After fire
Less than \$10	13	14
\$10 and less than \$20	38	30
\$20 and less than \$30	26	23
\$30 and less than \$40	13	12
\$40 and over	4	15
Total	94	94

The highest rent paid before the fire was \$45; after the fire, \$65. It will be noted that both before and after the fire, these families were able to pay rents that would seem to have assured fairly comfortable housing accommodations. Before the fire 45.7 per cent of the families paid a rental of \$20 a month or more; after, 53.2 per cent were paying \$20 or more.

It was found impracticable to establish the relation between rent paid and income received, for the reason that scarcely a person interviewed was able, however willing he might be, to say what his income for a year past had been. Income in most instances had been exceedingly irregular, and ordinarily the most that a man could say to the visitor was that his business had or had not met its running expenses; had or had not, in addition, furnished some sort of a living for the family; was or was not paying instalments on the principal of any debt incurred in starting. Therefore, the standard of life represented by the families in this study can be shown only by indirect means.

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One of the best of the indirect indications of standards of living consists in the number of rooms occupied for residential purposes. The situation in this respect, before and after the fire, of the 94 families for which information was secured, is shown by Table 53.

TABLE 53.—NUMBER OF ROOMS IN RESIDENCES OCCUPIED, BEFORE AND AFTER THE FIRE, BY 94 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID RENTALS FOR SEPARATE RESIDENTIAL QUARTERS IN BOTH PERIODS

Number of rooms	FAMILIES OCCUPYING RESIDENCES OF EACH SPECI- FIED NUMBER OF ROOMS	
	Before fire	After fire
1	19	20
2	3	5
3	28	33
4 and less than 8	39	32
8 and less than 15	5	4
Total	94	94

The table shows that no striking change took place in the number of rooms used for residence by these families. Individual families had their ups and downs, however. Whereas 39 families occupied the same number of rooms after the fire as before, 31 occupied fewer than before, and only 24 occupied more than before. As for outlay for rent for living quarters, 13 of these 94 families paid the same rent before and after; 27 paid less after the fire, and 54 paid more after the fire.

In some instances the disparity in the amount paid in the two epochs by the individual family is very great. Some families were found to be paying twice and some even three times as much rent as before the fire, in spite of the strong effort that people naturally made to secure quarters corresponding in size and price with those previously occupied. On the other hand, some of the childless couples did not try at once to resume housekeeping, but boarded, so that their rent dropped from the price of a flat to that of a single room. When families undertook to re-establish them-

RENTALS AND CHARACTER OF PREMISES

selves in 1906-1907, the city was not sufficiently rebuilt to afford every family just what it required in the way of quarters at a reasonable price; but the families showed themselves highly adaptable by taking what they could get, and making the best of it.

BUSINESS RENTALS. The list of 894 cases affords 76 instances of families who, both before and after the fire, maintained places of business separate from their residences, and the amount of rent paid by 74 of these families for business quarters is known. The residence rents of 56 of them have been discussed in the preceding paragraphs. The data relative to business rents are presented in Table 54.

TABLE 54.—BUSINESS RENTALS PAID, BEFORE AND AFTER THE FIRE, BY 74 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID RENTALS FOR SEPARATE BUSINESS QUARTERS IN BOTH PERIODS

Monthly rentals	FAMILIES PAYING RENTALS SPECIFIED	
	Before fire	After fire
Less than \$20	23	19
\$20 and less than \$40	25	22
\$40 and less than \$60	11	12
\$60 and less than \$80	9	10
\$80 and less than \$100	0	5
\$100 and less than \$300	6	6
Total	74	74

Of the 74 families, 10 were paying the same rent as before the fire, 21 less rent, and 43 more rent. The premises rented were as follows: 30 shops, 23 stores, 12 offices, 3 stands, 2 restaurants, a studio, a stable, a coal yard, and a junk yard. Eight enterprising persons who took advantage of unsettled conditions to secure better quarters at a much higher rental in better locations than before the fire were doing well.

There are no such striking cases of retrenchment in business rent as appeared when families gave up housekeeping and went to board. Unless a man could resume business on a scale corresponding in some degree with the scale on which he had done business

BUSINESS REHABILITATION

before the fire, he often became a wage-earner. Where he did drop from a relatively high to a relatively low rent, his business usually suffered a corresponding decline. Many people evidently failed to secure advantageous locations, and though their actual rent was less than it had been, it was harder to meet.

COMBINED RESIDENCE AND BUSINESS RENTALS. The simplest and cheapest arrangement for a family engaged in business is to live in the house in which the business is carried on. Except in the case of lodging houses, this presupposes smaller rental and in most instances, smaller income, because places of business with living quarters attached are usually remote from the business centers of the town, and attract therefore a smaller volume of trade. The list of combined quarters is a long one. Of the families re-visited, 302 are known to have lived in combined quarters both before and after the fire. Data are complete for 285 of the 302 cases, and the amounts paid are given in Table 55.

TABLE 55.—COMBINED BUSINESS AND RESIDENTIAL RENTALS PAID, BEFORE AND AFTER THE FIRE, BY 285 FAMILIES RECEIVING BUSINESS REHABILITATION, WHO PAID COMBINED RENTALS IN BOTH PERIODS

Monthly rentals	FAMILIES PAYING RENTALS SPECIFIED	
	Before fire	After fire
Less than \$10	13	33
\$10 and less than \$20	61	27
\$20 and less than \$30	75	53
\$30 and less than \$40	34	58
\$40 and less than \$50	32	44
\$50 and less than \$60	26	25
\$60 and less than \$80	25	24
\$80 and less than \$100	7	6
\$100 and less than \$200	8	10
\$200 and less than \$400	4	5
Total	285	285

The quarters secured by the payment of the above rentals include 200 premises with from 1 to 120 rooms; 37 stores with from 1 to 8 rooms attached; 25 shops with from 1 to 7 rooms; 12

OCCUPATIONS

offices with from 1 to 9 rooms; 3 studios with from 1 to 3 rooms; 2 saloons with rooms; 2 stables with rooms; and a factory, a restaurant, a stand, and a theater, each with a room or rooms attached.

To secure these quarters, 34 families were paying the same rent as before the fire, 110 were paying less, and 141, or 49.5 per cent, were paying more than before. Of the 33 families who paid less than \$10 a month after the fire, 15 had before paid higher rents. Subsequent to the disaster each of these families rented ground in an out of the way place, and had put up a shack for a factory or utilized a refugee cottage for shop and residence.

Rents have been gone into in detail because, more than any other item, they show the far-reaching family changes brought about by the disaster. Astonishing, indeed, is the adaptability of families whose quarters, from being one room, became seven; or from being eight, became one; whose rent jumped from \$20 for a restaurant and two rooms before the fire, to \$175 for a restaurant and one room afterwards; or who, having lived for years in a twelve-room house for \$35, dropped after the fire, to a \$7.50 ground rent for space for a three-room shack.

As conditions in San Francisco approach more and more nearly what they were before the fire,* it is to be hoped that the families can better see how to adjust their efforts so that business will yield at least a fair living. The details of many of these long-continued struggles of adjustment are striking, not to say dramatic, and it is to be regretted that the following pages must deal rather with the general features of the contest and, for sake of compactness, omit much that would serve to clothe the dry bones of statistics with living flesh.

5. OCCUPATIONS

The Rehabilitation Committee made 4,736 grants to as many families to enable them to resume business of 219 different kinds. The 894 families re-visited are a little less than 20 per cent of the whole number. In the grants made to these, 126 occupations are represented.

* It may be that the steady growth which San Francisco is destined to make will prevent the rent of business premises ever falling to before-fire levels.

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Grants were confined almost entirely to re-establishing families in a line of business in which they had been engaged as proprietors. A departure from this rule was for good cause, such as the death or injury of the former head of the business, or a change in trade conditions. The number of exceptions is 75, or 8.4 per cent of the whole number of re-visited families receiving grants. They are: 28 wage-earners and six housewives given grants to enter business; and 41 former proprietors aided to re-engage in business in an entirely different line.

In 79 cases it was recognized at the time the grants were made that it would be impracticable to reinstate the applicant on the before-fire scale. In such cases it was hoped that business would be successful enough on a small scale to admit of gradual expansion. Table 56 shows the occupations for which grants were most frequently given.

TABLE 56.—PROPOSED OCCUPATION OF APPLICANTS RECEIVING BUSINESS REHABILITATION

Proposed occupation	Applicants who proposed to follow each specified occupation
Boarding and rooming house	256
Tailor shop	46
Dressmaking shop	45
Notions or branch bakery	33
Barber shop	30
Restaurant	30
Grocery store	24
Huckster or peddler	23
Millinery shop	21
Seamstress	20
Cigar stand	19
Boot and shoe making and repairing shop	18
Physician's equipment	18
Printing shop	16
Drayman	14
Painting contractor's shop	14
Other occupations	267
Total	894

Among the 267 cases entered in the table opposite "other occupations," there were 61 occupations with only one repre-

HOMOGENEITY OF GRANTEES

sentative each, and 49 with from two to thirteen representatives each.

6. HOMOGENEITY OF GRANTEES

Of the 2,032 applicants for business rehabilitation considered by the business committee, 464, or about 23 per cent, were refused business aid, though many who were judged not to be suitable candidates for business rehabilitation were given aid for other purposes. This severe weeding out of candidates for one definite, specialized form of aid had this result, that those aided were a group homogeneous to a high degree. This fact was voiced often by the investigators during the progress of the work and by the staff that did the re-visiting in 1908, and was mirrored in the uniform reports filed by all these visitors. The uniformity shown in the records was not due to superficial inquiries, for data were unusually full and often included side-lights on the situation thrown by old friends, former business associates, former landlords, and other references. A further indication that the business group was looked on as being practically homogeneous is the fact that there were so many unconditional grants of \$250. The phenomenon of so many of the grants being for exactly \$250 may have been due in part to the effort to make the average grant not more than one-half* of what was the established \$500 maximum grant, or may have been a reflection of the committee's impression that there was little to distinguish many of the applicants, one from another, either as to plight or as to recuperative power.

The applicants that received aid were almost uniformly persons who had had successful business experience. Most had founded their own enterprises; none, as far as the records show, had come into his holding by inheritance, as might have been the case in an older city; and few by purchase of an established business. There were but few of the applicants who had occupied for any great length of time the place burned out. A shifting population and the resultant changes in minor business centers had been the instruments by which the less fit had been to a great extent eliminated in the years preceding the disaster.

* See Part II, p. 129, for the result of limiting a committee's power to make grants larger in amount than \$500.

BUSINESS REHABILITATION

7. RESULTS OF BUSINESS REHABILITATION

The nature of the occupations which the 894 re-visited families that were given aid proposed, with the assistance of the committee, to re-enter, or, in a few cases, to enter for the first time, has already been shown. How many of these families, at the time of the re-visit in 1908, nearly two years later, had succeeded in getting into and continuing in business? The answer to this question will go far toward showing the success or failure of the work of business rehabilitation.

Data showing the status of the grantees in 1908 are presented in Table 57 and the chart which follows.

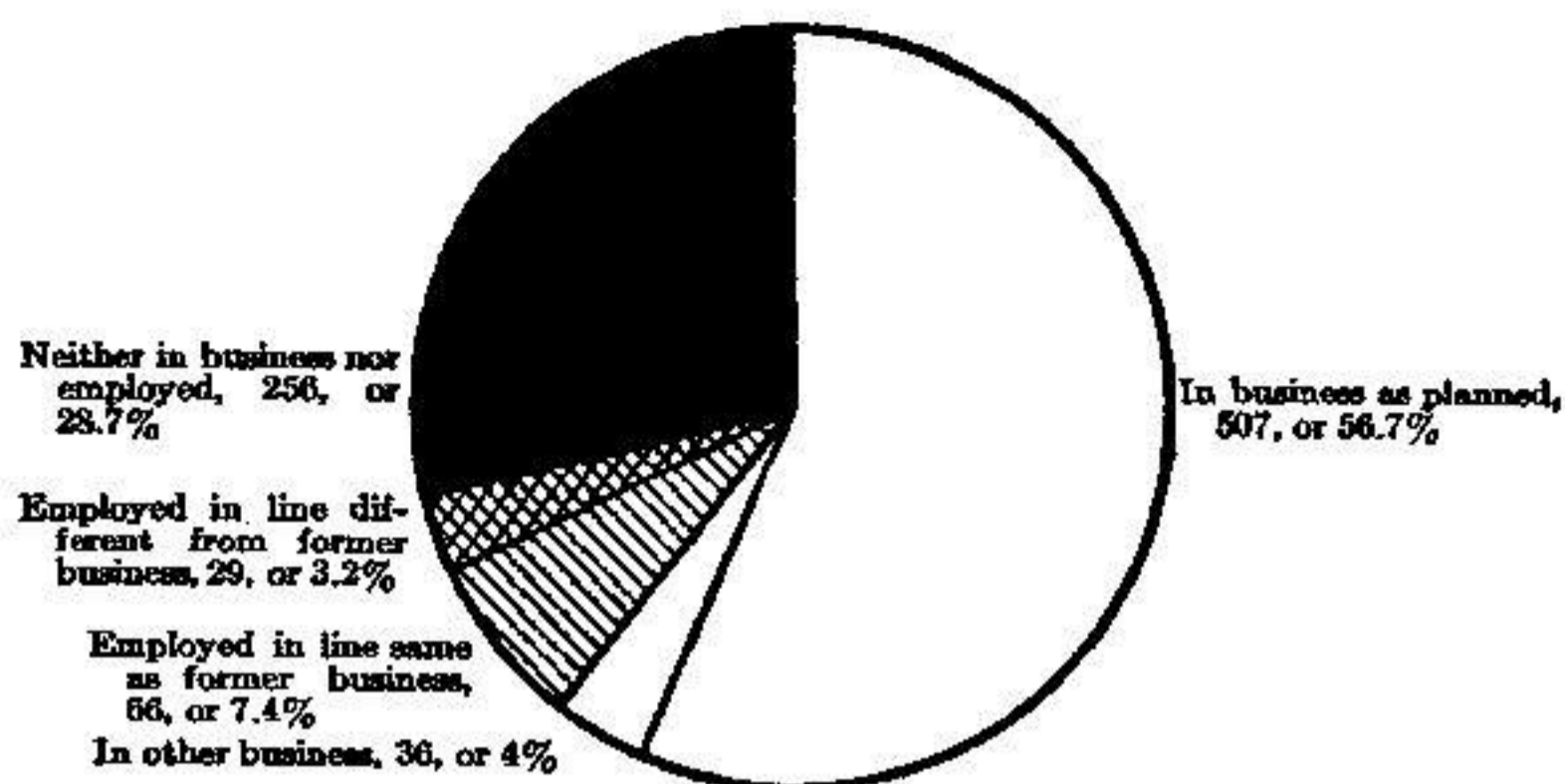
TABLE 57.—BUSINESS AND EMPLOYMENT STATUS AT THE TIME OF THE RE-VISIT, OF APPLICANTS RECEIVING BUSINESS REHABILITATION

Status of applicants who received aid	CASES IN WHICH APPLICANT'S STATUS WAS AS SPECIFIED	
	Number	Per cent
In business as planned	507	56.7
In other business	36	4.0
Employed in line same as former business	66	7.4
Employed in line different from former business	29	3.2
Neither in business nor employed	256 ^a	28.7
Total	894	100.0

^a This group includes 29 applicants who were known to have died before the time of the re-visit.

The table and chart show what the Relief Survey visitors found in 1908. They found 543, or 60.7 per cent, of the families in business; 507 in exactly the kind of business contemplated by the grant, and 36 in business of another sort. A much smaller group, 95, or 10.6 per cent of the total, were engaged in gainful occupations, but not as proprietors. Of these 95, 66 were employed in the same business, and 29 in a different line of business than before the fire. There remain 256, or 28.7 per cent of the total number, who were not in business or employed. The visitors found that of this last group 36 were housewives; eight were unsettled, their affairs being in a transition state; 33 were dependent; 31 were known to have left San Francisco; 29 were

RESULTS OF BUSINESS REHABILITATION



BUSINESS AND EMPLOYMENT STATUS AT THE TIME OF THE RE-VISIT,
OF 894 APPLICANTS RECEIVING BUSINESS REHABILITATION

known to have died; and 119 were not to be found for a personal interview by the visitors. Of this latter number, 75 had dropped completely out of sight.

Of the 351 found not to be in business at the time of the re-visit, 140 are known to have started in business and then dropped out. The remaining 211, as far as the records show,—some no doubt for the best, and others for the flimsiest of reasons,—failed even to get into business.

8. REASONS FOR SUCCESS AND FAILURE

As has been shown in the preceding section, some of the families aided were as a result of rehabilitation successfully established in business, while others either did not embark at all in business ventures or began business only to discontinue. It is important to determine as far as possible the causes that resulted in success in some cases and in failure in others. Among the questions which, in the judgment of the writer, should be considered in this connection, are the following:

1. Was the grant made in a manner suited to the need of the case?
2. Was the grant timely?
3. Was the grant adequate?
4. Was the location chosen for business a good one?

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5. Was the applicant handicapped by ill health of himself or family?

6. Did the applicant begin business with sufficient capital?

It will be noted that the first three questions relate to the deliberate action of the Committee, and involve a judging of its work by the reviewer. Question 4 relates to the applicant's ability to secure or his own good fortune in securing proper quarters, and also involves a judgment by the reviewer. Questions 5 and 6 relate to the circumstances of the applicant.

MANNER IN WHICH GRANT WAS MADE. The reviewer for the Relief Survey in 1908 found in 21 case records strong internal evidence to the effect that the grant had not been made in the proper manner. Appropriate safeguards had not been provided to assure the carrying out of the plan. Of the 21 families, 12 failed to start in business, one started and gave up, and only eight were in business in 1908.

Ignoring those who managed to make a start, let us briefly consider the 12 who failed to do so. A woman who planned to separate from her husband was granted money to establish a rooming house to support herself and baby. By mistake the money was handed to the husband, who kept it and turned her and the child out of the house. She then obtained a divorce but she never recovered the money. A tailor, sixty-one, who claimed he was "afraid of the high rents," spent his grant for living expenses. The visitor could see no reason why he should not have made a start. In the other 10 cases there was serious illness or disability in the families, so the grants were spent to meet doctors', hospital, or undertakers' bills. In each instance the expenditure was an error of judgment on the part of the beneficiary, as he might have made a second claim on the relief fund for medical aid until his business should be on a paying basis. It showed a hesitancy in applying for relief to be expected on the part of those whose lifelong habit was to be entirely independent. The 12 families could have been started in business if the expenditure of the grants had been supervised by a third person acting as agent of the committee.

The policy of supervision should not have been extended to all business cases, for the applicants were of all the classes seeking aid the ones best fitted to put money to good use. But supervision



Cigar store of an Italian cripple



Store owned by a German-Swiss couple

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might well have been extended to all the families which carried obvious burdens of illness or such handicaps as advancing years, a visionary outlook, or a lack of initiative. The advantages to be derived from adequate supervision are shown by the experience of 35 cases re-visited other than the 21 mentioned above. In all of these 35 cases the results were mutually satisfactory. In some cases the supervision was found to have gone no further than the committee's seeing that a plan was perfected and a location secured; in others to the extent that an applicant was not allowed to handle the grant money, it being expended on his behalf by one of the committee's visitors, by some other organization, or by a personal friend acting as trustee. Consequently, the 35 started business, and of the 33 found by the Relief Survey visitors, 23 were still in business.

Guidance in expenditure would undoubtedly have secured the permanent re-establishment of many a family that through no fault of its own had dropped hopelessly behind in the race. A supervised payment by instalments, payments subsequent to a first instalment being conditional on a square business start having been made, provided that the first instalment had been adequate for a start, would have resulted in the canceling of second instalments on grants made to persons with no original intention of re-entering business or with changed plans.

TIMELINESS OF GRANT. The second question, "Was the grant timely?" cannot be answered by a positive "yes" or "no," as the elusive personal equation makes assertions fallible. In some cases the beneficiary could with reason claim that earlier aid would have been more effective.

There were a number of cases in which it seems obvious that the grants were unnecessarily and unduly delayed. Twenty-two of these families, notwithstanding the obstacle, were in business; the only comment to be made is that some enterprising and refined families were left to endure the hardships of camp life months after they might have been engaged in independent business, had the machinery and the funds been available.

Among applicants who started in business and later dropped out there was one man so old that results would probably have been the same if there had been no delay. In three other instances the

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grants were, in the opinion of the reviewer, inadequate as well as delayed, a combination well calculated to bring about failure.

Among the families whose grants were delayed and who did not even start in business there was one man whose grant was delayed for six months, because the check was accidentally delivered to another person of the same name. This man claimed to have lost good opportunities for starting. Another grant was delayed forty days, not an unusual length of time, but in the interval the subjects, a refined American woman and her elderly husband, had suffered irreparably. The wife had injured herself doing unsuitable work and had died, leaving the man powerless to open the rooming house they had planned together. Another applicant, one of the many whose cases were shelved from three to four months during the dispiriting period of arrested progress, had a friend who was ready at the time of the application to loan money to add to the relief grant for starting a notion store. Three months later the friend's circumstances had changed, and with the relief money alone the applicant dared not make the venture. The predicament of three other applicants was much the same. By the time they received their business grants, late in the winter of 1906, every cent of their insurance money had been used for living expenses. Another illustrative story is that of a German cobbler with a frail wife and two young children, who after the disaster had \$100 in savings. He bought tools, but as he could not support his family by cobbling alone and his savings were gone, he asked for a business grant. When he was finally given \$200 to stock a small shop with shoes to sell, he and his family had been sleeping on the floor for six months.

ADEQUACY OF GRANT. Inadequate aid, in the estimation of many of the applicants, was the one stumbling block in the path to satisfactory re-establishment. This question, like the two which have preceded it, must be recognized as having an illusory quality. In the opinion of the reviewer the complaint of inadequacy was justified in slightly over 100 cases, in about three-fourths of which the grants were lower than the average grant of \$247.

Of the 894 grants under consideration, only 52 were for \$500* or over, and 162 grants, or nearly one-fifth of the total,

* See Part II, pp. 128-129, for explanation of limitation of grants to less than \$500.

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were for exactly \$250, from which it appears that the latter figure was firmly lodged in the minds of the disbursers of the fund. But one in nine of the re-visited applicants who received business rehabilitation, received grants for other purposes. The average amount given to those who did receive such subsidiary aid was \$83.75.

The ultra-cautious policy of the initial rehabilitation work was early changed. Between June 1 and July 7, 1906, 21 checks for more than \$100 each had been drawn for business rehabilitation, the two highest being each for \$400. By the middle of July, four checks for \$500 had been drawn for business cases. Before the end of July, a \$900 business loan was made. A scanning of the early case records shows that the committeemen were careful to give the exact amount needed.

During the third rehabilitation period the size of the business grants was much smaller than in the preceding period, two-fifths of the grants being under \$100 each and four-fifths less than \$200. The average grant for the 123 re-visited cases which had been passed during the second period was \$305.77; for the 73 passed during the third period, \$191.16; for the 698 passed during the fourth period, \$242.26. Of applicants who received aid in the third period, the period of arrested progress, when the grants were small, a materially smaller proportion were in business at the time of the review, than of those who received grants in the second and fourth periods.

A few examples show the fate of some applicants who were given prompt, but apparently inadequate aid.

An elderly woman who applied for \$250 for a rooming house was given \$100. She is doing well, but had to incur a heavy debt which by close management, hard work, and with great mental anxiety she has been able to pay off.

A family of five, the father sixty-three, the mother fifty-seven, and their children, were given \$150 for a rooming house. They took a six-room flat and by subletting two rooms met their rent. But their plan was to take a larger house which would bring in enough to provide more than the equivalent of rent and

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which with the supplementary small wages of a son and daughter in their teens, would have made a fair income.

A tailor was given \$125 to add to his own limited resources in order to open a shop, but as he couldn't make good he sold his shop and is now a bushelman.

FAVORABLE LOCATION. After the fire there was naturally for a time a scarcity of desirable locations for business. With ready money in hand, those applicants who were keen to judge and prompt to act secured the best places, while many were left to take locations with which they were not satisfied and which proved to be unprofitable.

In some instances locations good at first became undesirable through the shifting of the population; certain business centers proved to be but temporary and had to be abandoned like a sinking ship by all who had begun business there. The man who did not have money to move when his first location proved unfit, had to fail or discontinue.

The proportion of re-visited applicants who, having been assisted to engage in business, were still in business, was materially larger among those applicants who, in the judgment of the reviewer, secured satisfactory locations than among those whose locations seemed less favorable. As is suggested in the preceding sentence, the quality of a business location is largely a matter of opinion. If a business succeeds it is easy to conclude that its location is good; if it fails a poor location is a ready excuse. Here, again, a definite estimate is made nugatory by the intrusion of underlying queries relative to the applicants. How adaptable were they? How far sighted? How much initiative had they? To such as were lacking in any of these qualities a favorable location did not always mean success.

HEALTH OF APPLICANTS AND FAMILIES. Serious illness in the family tended, of course, to interfere with the carrying out of a business plan. The outcome of business rehabilitation in cases where there was no serious handicap of this nature, and in those where such a handicap existed, is shown by Table 58.

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TABLE 58.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION, BY HEALTH OF FAMILIES^a

Health of family	APPLICANT		Total
	In business	Not in business	
Family all well or without serious handicap	448	249	697
Family seriously handicapped by ill health	95	73	168
Total	543	322	865

^aOf the 894 families investigated, 29 lost the applicant by death before the time of the re-visit.

Since the business grant was given in behalf of the family as a whole, the health of the whole family including that of the head has been considered. Of the 697 families without serious handicap, 448, or 64 per cent, were in business at the time of the re-visit, while 95 of the 168 families handicapped by ill health, or 57 per cent, were in business. This latter proportion seems relatively high. Many a man or woman in frail health can see that his hope for security lies in maintaining a small business against all odds. The man with more capital and better health has a chance to make a better income, but he who is without the alternative of employment for wages cannot permit himself to be deterred. A further study of the records seems to indicate that, among the applicants still in business, the proportion who were doing poorly is decidedly smaller in the case of those not handicapped by ill health than in the case of those burdened by a handicap of this nature, whether slight or serious.

CAPITAL AVAILABLE. The part played by the amount of capital available for starting afresh in business was an important one. The term capital as here used includes the grant, and other resources, if any, such as equipment or stock saved from the fire, insurance, savings, gifts, loans, and credit. Table 59 shows the numbers starting business with given amounts of capital, and shows what part the grant played therein.

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TABLE 59.—AMOUNT OF GRANTS TO AND OF CAPITAL AVAILABLE FOR APPLICANTS RECEIVING BUSINESS REHABILITATION ^a

Amount of grant or of grant and capital	Cases in which grant was as specified	Cases in which capital available for business, inclusive of grant, was as specified
Less than \$300	476	231
\$300 and less than \$500	159	121
\$500 and less than \$700	58	145
\$700 and less than \$1,000	1	89
\$1,000 to \$5,000 . . . . .	..	108
Total	694	694

^a Of the 894 families investigated, 200 failed to supply information relative to capital available.

It has already been seen that grants ranged in amount from less than \$100 to \$900. The amount of capital available for starting business varied from less than \$300 to as high as \$5,000. More than two-thirds of all persons in this group received less than \$300 cash from the committee. By virtue of other resources which some of the group had on hand or managed to secure, 463, or almost exactly two-thirds of the entire number, had \$300 or more available for starting business.

In general, the rehabilitation committee adhered to its announced policy of helping only those that were accustomed to doing business on a small scale. Even among these, however, there were degrees. For clarity, as the division seems a convenient one, the discussion that follows will recognize two groups: one of 497 persons whose available capital including grants was less than \$700, and one of 197 persons who had \$700 or more available for the start. These will be spoken of as the low capital and the high capital groups respectively. In a similar way, grants for business rehabilitation consisting of less than \$300 will be referred to as small grants, and grants of from \$300 to \$1,000 as large grants.

Of the 497 members of the low capital group, 380 received small grants and 117 large grants; while of the 197 members of the high capital group, 96 received small grants and the remaining 101 large grants. Thus the proportion of applicants who received

large grants was much larger in the case of the high capital group than in the case of the low capital group—an application, doubtless justifiable, of the scriptural principle, “unto him that hath shall be given.”

The members of the high capital group who received small grants were possessed of other resources so considerable that the grant was, in many instances, but a small fraction of the capital available for business. In such cases, the grant derived its importance and its justification from the fact that it was in the form of cash. The possession of a certain amount of ready money was always necessary to secure a site, and was often a necessary condition of obtaining credit.

Whether or not a given capital is sufficient for a business venture will depend largely on the nature of the business entered; and, as has elsewhere been noted, the successful applicants for relief engaged in many different and highly diversified undertakings. The discussion of the adequacy of capital and of the relation of capital to grants will therefore be deferred to the following chapter, in which the recipients of business relief will be considered in occupational groups.

SUMMARY. Outward circumstances have much to do with the success of a business enterprise: the time, the place, and the money form a strong combination, and with health thrown in for good measure the combination is almost proof against disaster provided the right man make use of the combination. A committee disbursing business aid which patiently eliminated those doomed to fail, could get practically all of its beneficiaries started if it were left free-handed throughout the whole period of relief distribution to make well-timed and adequate grants, and if it spent enough on administration to allow for the supervising of grants whenever character and circumstances indicated the advisability of doing so. It may be noted that the 45 persons who in the judgment of the reviewer received timely aid, properly given, to the extent of \$250 or as much more as was needed; persons who had resources to equal or exceed the grant, who were in good health, and who secured what seem to have been good locations, had started in business. Only three of the 45 had discontinued business, and of these, one had only temporarily discontinued.

II

ANALYSIS BY OCCUPATIONS, STUDY OF REFUSALS AND SUMMARY

1. SUCCESS OR FAILURE IN RELATION TO OCCUPATIONS

THE proportion of applicants aided who succeeded in establishing themselves in business varied to a certain extent with the occupation entered. Sufficient data relative to the occupations and success in business could be secured for only 702 of the 894 applicants visited in 1908. The table next presented shows for the different occupational groups the number of cases in which grants of each specified nature were made and the proportion of these cases that were still in business at the time of the re-visit.

TABLE 60.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION, BY OCCUPATIONS ^a

Nature of occupation	Applicants whose occupations were as specified	APPLICANTS IN BUSINESS IN 1908	
		Number	Per cent of all applicants receiving grants
Professional	79	68	86.1
Manufacturing and mechanical industries	183	146	80.0
Trade	175	124	70.9
Personal and domestic service	249	168	67.5
Transportation and miscellaneous pursuits	16	7	43.8
Total	702	513	73.1

^a In this table data are presented for only the 702 applicants of the 894 investigated for whom complete information relative to occupation and business success or failure was secured.

The occupations shown in the table are not necessarily those for which the grants were given, but the occupations in which applicants were found engaged in 1908.

If one thing stands out more clearly than another it is, that following a disaster, persons who seek to re-establish themselves in professional or manufacturing pursuits have a much higher expectation of success than those that seek to re-establish themselves in trade or as proprietors in some branch of personal and domestic service, such as a restaurant or a rooming house.

On an earlier page it has been noted that some applicants were unable to make a start because of lack of capital. Lack of capital was less seriously felt by those having mechanical or professional skill, to whom the amount of capital held appeared to be of slight moment, than by those in the two remaining groups. The relation of capital to success in the trade and in the personal service groups is treated, therefore, at some length in connection with the detailed discussion of these groups.

THE PROFESSIONAL GROUP

Of the 88 members of the professional group re-visited, 79 whose cases furnished data complete on the points to be considered are here studied. As for the grants made, none exceeded \$500 and 50 were for \$250 or less. Those whose offices, studios, and in many cases, homes also, had been burned, had little left in the way of material possessions. Twenty persons are noted on the visitors' schedules as having had no resources other than their grants. The amounts with which the members of this group essayed to re-establish themselves were as follows: 34, less than \$500; 24, \$500 and less than \$700; and only 21, \$700 or more. The outcome by 1908 was: of the first group 29 were still in business; of the second, 20; and of the third, 19. There were eight who had not started, and three who had started and discontinued.

In the cases of those that did start, the grant was as a rule applied as a cash payment toward equipment. The difference between the amount of capital and the amount of the grant, in general, measures the amount of credit allowed by wholesalers in the purchase of instruments and equipment. The proportion of success is high even among those with least capital at their

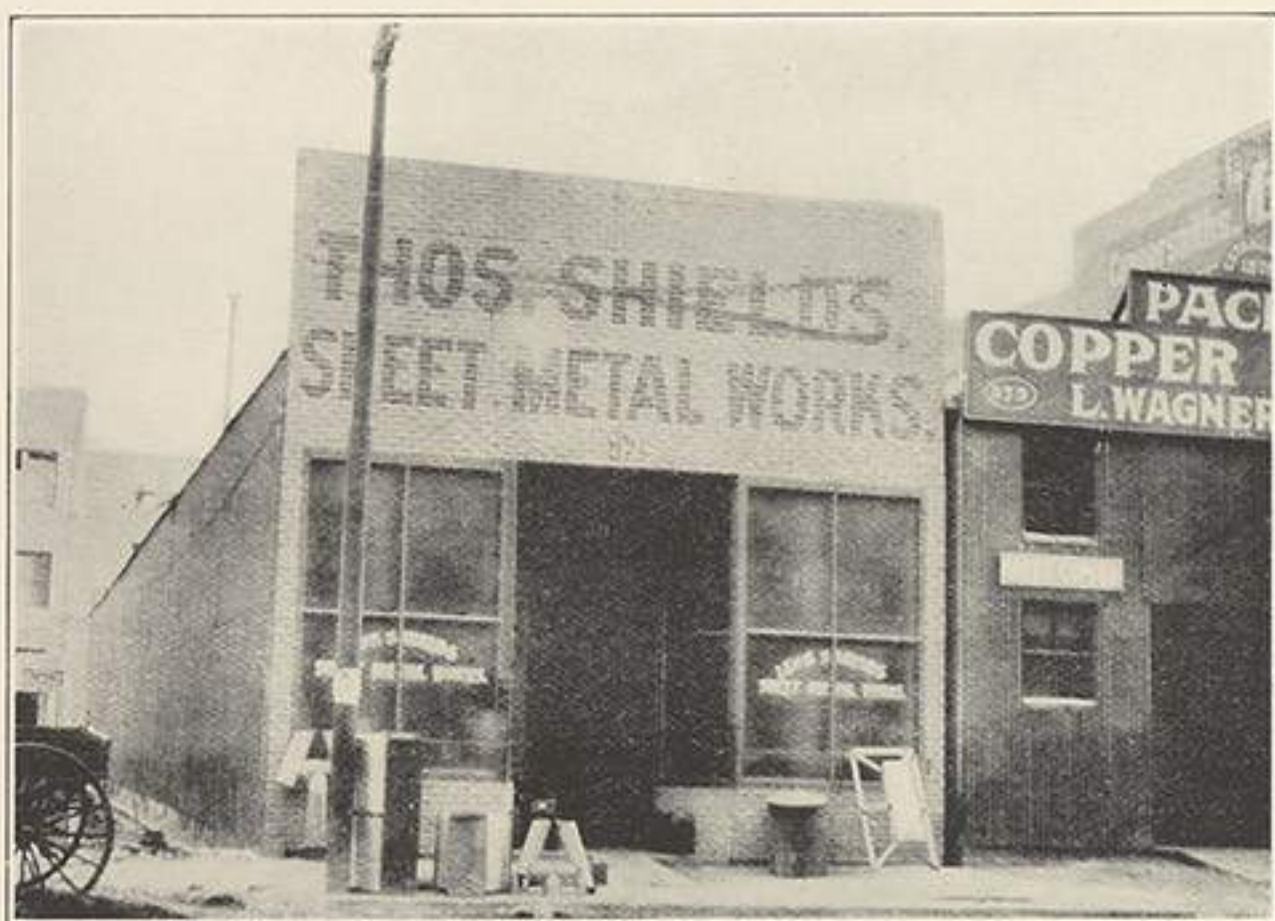
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disposal, and no direct relation is to be discovered between amount of capital and success except in the cases of a dentist and a photographer who were found to be working for wages and to be adding savings to their grants so as to start later with better equipment. Six others, as stated above, also failed to start. A woman pianist married and gave up her profession. A woman physician accepted a position in her alma mater as an instructor. A stenographer took a position on salary instead of opening her own office. An elderly music teacher became a chronic invalid and was admitted to the Relief Home. A man who had wanted to resume his work of giving electric treatments took instead a position with the city board of health and the visitor who saw him thinks he did not intend to resume his old line. Supervision of his grant of \$250 would have tested his good faith. Another case which should have been supervised was that of an elderly showman who was given \$450 to replace the tent used to house the wax figures of his quaint historical show. He spent most of the business grant for an operation to restore the failing sight of his elderly wife. A supervisor could have arranged for surgical care without interfering with rehabilitation.

Three cases, as noted, started but to discontinue. A physician who had received \$450 from the Rehabilitation Committee and \$100 from the Physicians' Fund, opened an office; then, having closed it "on account of dull times," left the city. A gymnasium director set up his equipment, but found his location a poor one; therefore he stored his apparatus and closed his place until he should find a better. A public stenographer had typist's cramp from overwork. When able to resume work, he took a salaried position. More careful investigation and supervision of the eleven unsuccessful cases would probably have resulted in withholding the grant from one man, and getting one other into business. But as a group the applicants accomplished all that was possible under the circumstances, and that without the use of large sums of money.

MANUFACTURING AND MECHANICAL GROUP

An almost equally high degree of success attended the efforts of 183 persons engaged in manufacturing and mechanical industries.



Owner aided by Rehabilitation Grant and money privately loaned



Hat maker aided by a Rehabilitation Grant

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These were largely tailors, dressmakers, shoemakers, painters, and metal workers. In the group of 79 in which capital was under \$300, the attempts at rehabilitation of 50, or less than two-thirds, were successful. In the group of 104 with more capital, the showing was higher. The 26 who had \$1,000 or more were without exception successful.

There were 23 who started business and discontinued, and 14 who did not start. Among these 37 cases, 10 failures appear to be due principally to lack of capital, but the 27 remaining failures are to be attributed largely to other causes, among which unfortunate choice of location and ill health complicated with old age are uppermost. Two examples must suffice:

A shoemaker, aged sixty-six, presented a plan to Committee VI which definitely called for \$400 to buy a half interest in a given shop. He was granted \$250, but as he could make no satisfactory arrangements with his proposed partner he began working at wages. A younger man with that amount of cash might have started a shop of his own, but this was too much to expect of one of his age. Another, a much younger man, failed to make a success of his bakeshop. He leased a lot on which to build his shop and invested in equipment his capital of \$500. When competition sprang up around him, he could neither afford to move nor to remodel his shop in order to rent it to some one else for another purpose.

Perhaps one-half of the foregoing 37 failures could have been averted or mitigated by intelligent oversight. As a rule, however, it is safe to assume that persons with the skill to do mechanical work require less supervision than do those of the groups we are to discuss in the following sections.

TRANSPORTATION AND MISCELLANEOUS GROUP

Of the 16 members of this group, seven were established in business at the time of the re-visit. Grants were given to 12 men to start as teamsters or draymen. Ten of the 12 men bought teams, but only four were still in business in 1908. The price of hay was high, and work at wages easy to obtain; the two men who made no start became wage-earners. One man who was given money to acquire a messenger service, had been successful. Of the three remaining grantees of this group, one started a chicken farm

which was running with fair success; another, a cleaning and dyeing establishment which was successful; and the third, a venture of the last named kind which had failed in the first month. This last proprietor after his failure had left the city.

In considering the relatively small number of successes among the members of this group, it must be remembered that the number of cases is too small for the data to be truly representative.

PERSONAL AND DOMESTIC SERVICE GROUP

Just as a small manufacturing enterprise is the avenue through which skilled artisans seek by becoming small proprietors to reach independence, so rooming and boarding houses, barber shops, restaurants, laundries, and the like are the roads along which individuals of a less skilled class travel to reach the same end. The cheap rooming houses of today are often run by the charwomen of yesterday; the better grade houses, by widowed housewives of somewhat higher station; the barber shops, by erstwhile barber's helpers; and the small restaurants and lunch counters, by one-time cooks. Competition is extreme because persons accustomed to small earnings are constantly entering these fields with their little hoard of savings, ready to be satisfied with very moderate returns. In the long run, business ability tells in this as in all other lines of enterprise, but to this class adequacy of equipment and suitable location are of relatively more importance than in other forms of enterprise previously discussed.

In a city changing as rapidly as San Francisco changed for the first three years after the fire, the wisest could not tell with certainty how long a certain locality would remain desirable for his purposes. Some persons, in order to avoid prohibitive rents, signed leases for one or two years, which held them in poor locations after their better judgment told them they should move to keep near their shifting patrons. Under such circumstances two or three hundred dollars in the bank, or even less, might mean the difference between success and failure.

Where competition is close it makes a very great difference whether the equipment is owned outright or whether considerable monthly cash instalments must be paid. It is true that in ordinary times clever persons can fit up rooming houses and rent all the rooms

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at a fair profit. But ordinarily the small house at best offers a woman nothing more than an opportunity to be her own employer at very moderate wages; her fate depending, at each recurring crisis, on a cash reserve sufficient to carry her over a dull period, or to enable her to win in an endurance test with a nearby competitor. Rooming houses are spoken of specifically because more than three-fourths of the grants for personal service enterprises were given for this purpose.

As has been shown by Table 60, of 249 applicants visited in 1908 who had been given aid for personal and domestic service and for whom data have been tabulated, 168, or almost 68 per cent, were still in business at the time of the re-visit.

In this group the tendency of committeemen, already commented on, to make grants about uniform in amount is clearly seen. In fact, 105, or more than two-fifths of the 249 cases discussed in this section, received grants that were \$200, and less than \$300. It was understood that many of the enterprises required a considerably larger capital, but the business committee had the theory that given a sum of \$200 or \$250 any normally enterprising person could "raise" the rest. Many applicants did so, but not all. By sub-dividing the 245 cases in which the amount of capital is known into three groups we are able to see the respective parts played by the relief grant and the applicants' other resources. The figures are given in Table 61.

TABLE 61.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION FOR PERSONAL AND DOMESTIC SERVICE, BY SIZE OF GRANTS AND AMOUNT OF CAPITAL^a

Business status	CASES IN WHICH CAPITAL WAS LOW		Cases in which capital was high	Total
	Grant small	Grant large		
In business at time of revisit	66	41	57	164
Started and discontinued	29	7	9	45
Did not start	27	5	4	36
Total	122	53	70	245

^a Information relative to the amount of capital was secured for only 245 of the 249 applicants receiving business rehabilitation for personal and domestic service concerning whom data are presented in Table 60.

BUSINESS REHABILITATION

The classification of capital as high and low, and of grants as large and small, has been discussed in the preceding chapter. The first group dealt with in the table, which will be called for convenience the small-grant low-capital group, consists of persons whose grant was less than \$300 and whose capital available for business, including grant, was less than \$700. Their enterprises in general were those of side streets and out-of-the-way locations.

The second group, known as the large-grant low-capital group, is made up of persons whose grant was \$300 or more, but whose entire capital was no more than \$700. They were largely persons whose previous enterprises had been capitalized at over \$700 and to whom the Rehabilitation Committee gave liberal grants with the idea that the applicant would go into debt for the balance needed.

There remains a third group of the high-capital group which was previously capitalized at from \$700 up and which expected to go into business in fairly prominent locations, on something like the old scale. As its members had considerable resources, the grant, while it played an important part in the applicant's rehabilitation, was not the sole factor determining a start. Such was frequently the case in the two low-capital groups. The distinction between large grants and small grants, as it is of much less importance to the members of this group than to the members of the two low-capital groups, has not been indicated in the table.

It will be noted from the table that the proportion of applicants aided who were in business at the time of the re-visit was largest for the high-capital group, and much larger for the large-grant low-capital group than for the small-grant low-capital group. Brief consideration will now be given to each of the three groups.

The small-grant low-capital group has 122 members. Of its members 93 were given aid to open boarding and rooming houses, 15 to open barber or hairdressing establishments, eight to start restaurants, three to start laundries, and three to set up boot-blackening stands. Nearly two-thirds of the group were widows, and 57 were persons or couples living alone.

At the time the grants were made, 93, or more than three-fourths of this group, had no other resources; 27 had savings, collectible insurance, or real estate available for business. Data are lacking as to the resources of the two remaining individuals.

It was the hope of the Rehabilitation Committee that the large proportion of persons who came empty-handed, would, on receipt of a lump sum in itself insufficient to establish a business, develop latent resources. Such was often the result. Of the 93 cases mentioned above as having no before-fire resources, 46 received cash gifts other than the relief grant, negotiated friendly loans, or were allowed credit with former dealers. The manifestly right function of a relief grant of money for business is distribution such as will not supplant aid from other sources. But what of the small grants given to persons who could by neither hook nor crook obtain a supplemental sum? Forty-six of the 93 did succeed in getting help from other sources, and with three exceptions, made a start. Forty-seven did not succeed in getting help from other sources, 19 of whom failed to start. Of this 47, more than one-third were past the age of fifty. It is precisely in the cases of these individuals who have no other resources that supervising visitors would prove useful in devising ways and means to get a venture launched, arranging if necessary for a further committee grant.

An inspection of the case records seems to show that the members of the small-grant low-capital group who increased their resources by borrowing were, on the whole, more successful than those who did not borrow. Of the 50 applicants who went into debt, 34, about two-thirds, were found in business in 1908, while of the 70 who incurred no debt, only 30, considerably less than one-half, were in business. In the two remaining cases of the 122, the data were incomplete. The plan of the Rehabilitation Committee then, which was to have applicants use their grants as the means of a start on a credit basis, seems justified as applied to those individuals who have the courage to assume necessary debts.

The applicants who did not go into debt seem to have been ultra-conservative persons for whom the rehabilitation program was too strenuous. Doubtless for the most part they did well not to go into debt. Most probably these were frugal souls who had never incurred risks but had saved their wages and not made their original start until they could equip a business for cash. Afterwards they had doubtless continued, as they started, paying cash as they went along. It is not to be expected of those who have

BUSINESS REHABILITATION

done business on a cash basis all their lives, that, when the passing years have done their work of lessening initiative, they should cheerfully and confidently assume a burden of debt. It would seem to be the duty of a relief committee to recognize the handicap on those trying to earn their living through business who never possessed the initiative of the typical business man, have been robbed of it by age or ill health, or have been made conservative by domestic responsibilities.

The 122 cases of the small-grant low-capital group comprise one-half of the re-visited persons to whom aid had been given for enterprises in personal or domestic service. In view of the fact that but 66 of the 122, slightly over one-half, were in business in 1908, it seems evident that a considerable number of these families (1) should not have been given money except for household rehabilitation, (2) should have been given sums materially larger in amount, or (3) should have been given the advantage of expert supervision.

Before leaving the subject of rehabilitation in personal service, it will be well to note briefly the remaining 123 cases, which number divide themselves into a large-grant low-capital group of 53 cases and a high-capital group of 70 cases.

The occupations of the members of the large-grant low-capital group were much the same as the foregoing; of the 53 in this group, 40 secured grants for boarding and rooming houses, seven for barber shops, and six for restaurants. As in the case of the preceding group, a number of the applicants went into debt in order to increase their capital available for business; and again the Relief Survey records show that those who incurred debt were, in general, more successful than those who did not. Extreme care must, however, be exercised in formulating conclusions because of the small number of cases involved.

The 70 persons in the high-capital group represent higher standards and more ambitious plans than the members of the preceding groups. The grants were often small in amount because the applicant's resources were known to be substantial. Capital ranged in this group from \$700 to nearly \$3,000. Again, rooming houses are in the ascendency. There were 56 grants for this purpose, seven for restaurants, three for barber shops, two for laundries, one for a towel supply concern, and one for a window-

cleaning enterprise. The families were constituted much as in the small-grant low-capital group, over two-fifths being individuals or couples living alone. Among the 175 cases of the two low-capital groups, in which capital was under \$700, only one-fifth of the number had savings, insurance, or real estate available for business. In this high-capital group 36, or more than half of the cases, had resources.

Twenty-five out of the 36 who had resources, and every one of the 34 who were without resources, went into debt, and all but four of the 70 started business. In the low-capital groups those who stayed out of debt exceeded those who incurred it. In this group, the great majority had gone into debt, even including the greater number of those who had insurance or savings in addition to their grant.

Of 11 applicants who avoided debt, three did not start in business, but eight who did so remained in business; while of the remaining 59, who borrowed, all but one started, and 49 remained in business. Because of the small number of cases, and particularly of cases in which no debt was assumed, these figures must not be construed as establishing a relationship between success and borrowing or failing to borrow.

Some comparisons between these three groups are suggestive. It seems that the families in the small-grant low-capital group must have needed much more money than they had, or so many would not have failed to get into business as planned. The small grants they received were not enough to encourage them to incur a moderate debt and go ahead. Consequently, only slightly over one-half succeeded in establishing themselves in business.

Persons in the large-grant low-capital group appear not to have needed much additional assistance, for while considerably over half of them got along without incurring debt, over three-fourths were established in business.

Those in the high-capital group needed sums of \$700 or more to resume business on anything like the old scale. The grants they received were in many cases actually, and in most cases relatively, small. Even though many had substantial resources, yet nearly all went into debt. That the capital with which members of this group entered business was, in general,

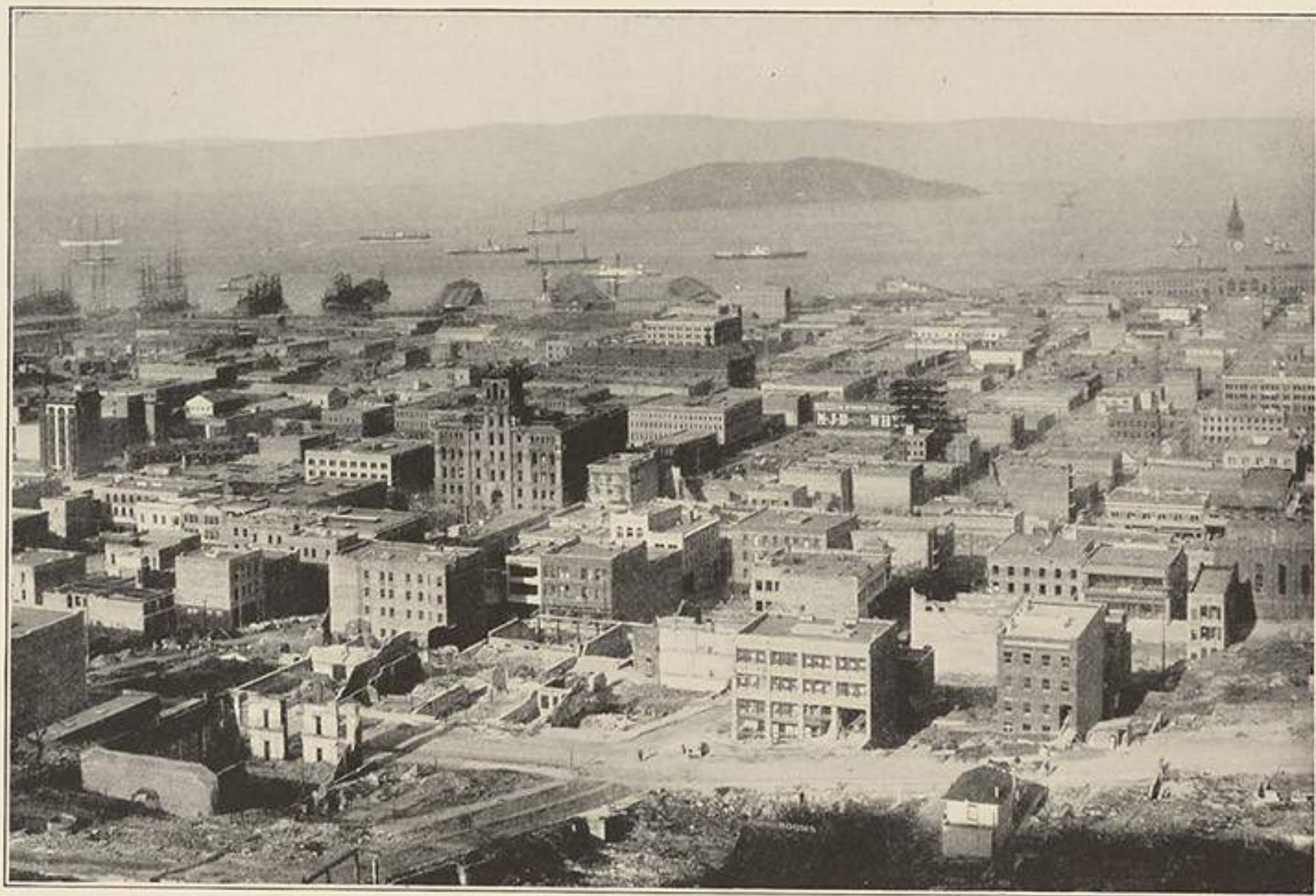
BUSINESS REHABILITATION

sufficient, seems to be indicated by the fact that 57 of the 70 were in business at the time of the re-visit.

TRADE GROUP

The success of small trade enterprises is affected in the confusion of post-disaster conditions and, in the absence of expert supervision, almost as much by the amount of capital available as is personal and domestic service. Like the keeping of rooming houses and other branches of personal service, trade is looked upon by the unskilled as an easy means of earning a livelihood. But the prizes in trade are, as a matter of fact, reserved for those rare few who have the special sense for perceiving the "elusive value that hovers now here and now there." The average citizen, if he is to make even a modest living by trade, needs certain material advantages to compensate him for the lack of that keen economic sense possessed by the shining few who started with the traditional pack and are now numbered among our merchant princes. When the everyday citizen sets out to peddle, he must have a horse, a place to keep him, hay to feed him while he lives, and money enough to make a payment down on another if he dies. If the business is to be in a shop, it must be fairly well located, and decently equipped with fixtures and stock. He can go into debt for fixtures, but as a rule he can get little credit for stock, especially if it is a mixed stock, like that of a notion store, or perishable stock, such as food stuff. In fact, the only shop keeper sure of holding his own in the face of universal competition is the one who can pay a fair amount of rent from the start, can buy attractive fixtures for cash, pay cash for all goods,—thus avoiding interest charges on deferred payments,—and have enough margin left to extend credit, when necessary, to customers and to carry stock over a dull season. Such business does not from the start necessarily include shelter for the family as is the case with a rooming house. It is often many months before the net income is sufficient adequately to support more than one person.

So much for the average citizen, starting business on his own capital, or given a lump sum by a relief committee and left, without supervision, to run the risk of making costly if not irretrievable mistakes.



VIEW FROM NOB HILL LOOKING TOWARD HARBOR AND FERRY BUILDING, one year after the fire, April 18, 1907

ANALYSIS AND SUMMARY

It has already been seen that, of the 175 applicants given assistance for trade, 124, or about 71 per cent, were in business at the time of the visit in 1908. In three cases satisfactory data relative to capital could not be secured. The 172 remaining cases have been classified, like the persons aided in personal and domestic service, on the basis of capital and grants. Table 62 shows for the small-grant low-capital group, for the large-grant low-capital group, and for the high-capital group the number of applicants in business at the time of the Relief Survey, those who started but discontinued, and the number who did not start.

TABLE 62.—BUSINESS STATUS AT THE TIME OF THE RE-VISIT OF APPLICANTS RECEIVING BUSINESS REHABILITATION FOR TRADE, BY SIZE OF GRANTS AND AMOUNT OF CAPITAL^a

Business status	CASES IN WHICH CAPITAL WAS LOW		CASES IN WHICH CAPITAL WAS HIGH	Total
	Grant small	Grant large		
In business at time of re-visit	54	20	50	124
Started and discontinued	14	7	4	25
Did not start	19	4	..	23
Total	87	31	54	172

^a Information relative to amount of capital was secured for only 172 of the 175 applicants receiving business rehabilitation for trade concerning whom data are presented in Table 60.

It will be seen that the proportion of applicants remaining in business was very high for members of the high-capital group, and only very slightly higher for the members of the large-grant low-capital group than for the members of the small-grant low-capital group.

Of the re-visited applicants who were given rehabilitation for trade, 87, or about one-half, fall within the small-grant low-capital group. Some of the 87 proposed to become peddlers, canvassers, or agents, but the majority planned to be merchants or dealers. Notion stores, branch bakeries, cigar stands, grocery stores, millinery stores, tea and coffee routes, and stationery stores were among the enterprises contemplated. Two-thirds of the

families either had no dependents or had wage-earners to supplement the income from the business. The proportion entirely without resources is high, being 62 out of 87. Twenty-six incurred indebtedness in order to engage in business; and of these, 23 were in business in 1908. Of the 61 who did not borrow, only 31 remained in business.

It seems that to start a small enterprise, grants of under \$300 to persons who could not bring their capital to a point between \$500 and \$700 without assuming an unwieldy debt, were too small, in the absence of close supervision, to assure their restoration within a reasonable length of time to a normal standard of living.

The large-grant low-capital trade group had but 31 members. Nearly half of the number were families with dependents and without wage-earners. Their enterprises were of the same character as were those of the small-grant group. Only eight of the 31 went into debt, and the amounts they obtained were in no case as much as the grant. Six of the eight remained in business. Of the 23 that did not borrow, 14 remained in business. Because of the small number of cases involved, no conclusions should be drawn as to the relation between success and borrowing.

There remain of the trade enterprises a high-capital group of 54 persons in half as many different lines of buying and selling. Over half of these families had dependents, most of the families having dependents being couples with from one to five young children. Four-fifths of all the families had before-fire resources. The persons who contracted indebtedness numbered 42, and of these, 39 were in business at the time of the re-visit. Eleven of the 12 families who did not borrow were in business. Because of the similarity of the proportion of successes among those who incurred indebtedness and among those who did not, and because of the small numbers involved, conclusions would be worse than valueless.

2. STUDY OF REFUSALS

One hundred and six persons who had applied for aid for business and had been refused were visited in 1908, and most of them were located and personally interviewed. The visitors had dreaded to meet these disappointed applicants face to face, and were agreeably surprised to find that most of them were quite

willing to be interviewed and for the most part bore the Rehabilitation Committee no ill-will. The many who were doing well were proud to have achieved success without aid; and those who had failed to get into business and were doing poorly, were pleased to have some one on whom to lay the blame. Only one man refused point blank to give an interview.

Except for showing a preponderance of married couples, the families to whom aid was refused were constituted about as were those families to whom aid was given. They had in general much more extensive resources than the grantees, though 13 had no resources whatever and 22 others had less than \$500.

The reasons for which aid was refused were in general more technical than those for which assistance of a less specialized nature was denied. Six were refused, in fact, because their character and habits were thought to be such as would militate against success; two were remitted to the care of near relatives; and two were found to have rehabilitated themselves unaided. Ten only were refused because they had not been in business before the fire; and 20 because they presented no feasible plan or because they wanted to start saloons, which latter proposal, naturally, the Committee could not approve. Five were refused because they wanted to be re-established on a large scale. The largest grant the Committee could have given them would have been too small for their needs. The remaining 61 were refused because they were judged able to rehabilitate themselves, if not in business, then through wage-earning.

Of the 106 refused grants by the Committee, 42 did not start business, but 62 started without the aid applied for. Two of those refused had died. Of the 62 who entered business, eight failed and the remaining 54 were still in business in 1908. Failure to start was much more general among the candidates for rehabilitation in personal service than among those who sought aid for manufacturing or mechanical enterprises, which serves to emphasize what has been said as to the greater expectation of success in the lines involving mechanical skill.

As was to be expected from the fact that exhaustive investigation was not attempted by the Rehabilitation Committee in 1906, a certain number of the refusals appeared, in the judgment of the

BUSINESS REHABILITATION

reviewer, to have been unjustified. There were 23 such instances. In 12 of them conditions were not without remedy. Reports on seven of the cases were submitted to the Rehabilitation Committee, and grants of from \$250 to \$350 each were promptly made. Five other families were found in which circumstances had changed so as to make aid advisable. To the 12 families, the sum of \$3,090 altogether was distributed in 1908.

3. SUMMARY OF THE RESULTS OF BUSINESS REHABILITATION

Business rehabilitation was successful, then, to the extent that of the 894 applicants aided who were visited, 683 started in business and 543 were still in business in 1908.* Of the 211 applicants who received grants, but did not enter business, 10 are known to have died; 63 abandoned altogether their plans for entering business; 21 modified their plans as stated to the Committee, or substituted other plans; 10 spent their grants for housing, furniture, or living expenses; and one invested the grant in his son's business. Data as to the 106 remaining cases are lacking.

It seemed to the reviewer unlikely that any of the 63 applicants who had abandoned the idea of going into business at the time of the grant would ever enter business again. Thirty-nine were working for wages, nine were housewives, and nine were dependent. Data concerning six are incomplete.

As to the causes of the breaking down of the plans for rehabilitation presented to the Committee, the amount of capital available appears to have played its part. While for nine of the 63 cases in which the plan broke down utterly, the amount of capital was not known, in only nine of the remaining 54 cases, or about 17 per cent, was the capital as large as \$500. Of those, on the other hand, who merely modified their plans, or who substituted others, over half had \$500 or more working capital. In 57 cases it is known how the grant was spent: in 20 instances it went for general living expenses; in 11 instances for illness and in six others for funeral expenses; in 11 for household furniture; in three for housing; in two for clothing; in two for old debts; in one for a typewriter; and in one for transportation.

In 42 of the 63 cases of breakdown of the plan, there is strong

* See Table 57, p. 186.

ANALYSIS AND SUMMARY

internal evidence that the grant was either inadequate (23 cases), given too late (eight cases); or given without supervision, of which there was an obvious need (11 cases). In six cases the applicant appears to have been deficient in enterprise, and in 11 cases the applicant's circumstances changed after receiving the grant. Of the four remaining cases little is known.

Sickness and death and household and personal needs consumed more than three-fifths of the diverted grants. In the summer and fall of 1906 the members of the Rehabilitation Committee often shaved down grants because of a perfectly natural fear of a future shortage of funds. A mental habit of caution was being formed during these months of uncertainty which without doubt affected Committee VI in its later handling of some 1,690 cases. Some of these applications were very properly refused. The 894 re-visited applicants who were aided were given grants averaging \$247. With the half million dollars that Committee VI had on hand, the grants could have been made to average \$400 for the 1,226 grantees aided by this committee. Doubtless grants of such an amount, augmented when necessary to provide money for furniture and clothing, coupled with more frequent supervision, would have reduced materially the number that failed to re-establish. Failures would then have been largely confined to those few persons who showed themselves deficient in enterprise, or whose circumstances changed so completely after receipt of the grant as to make re-establishment impossible.

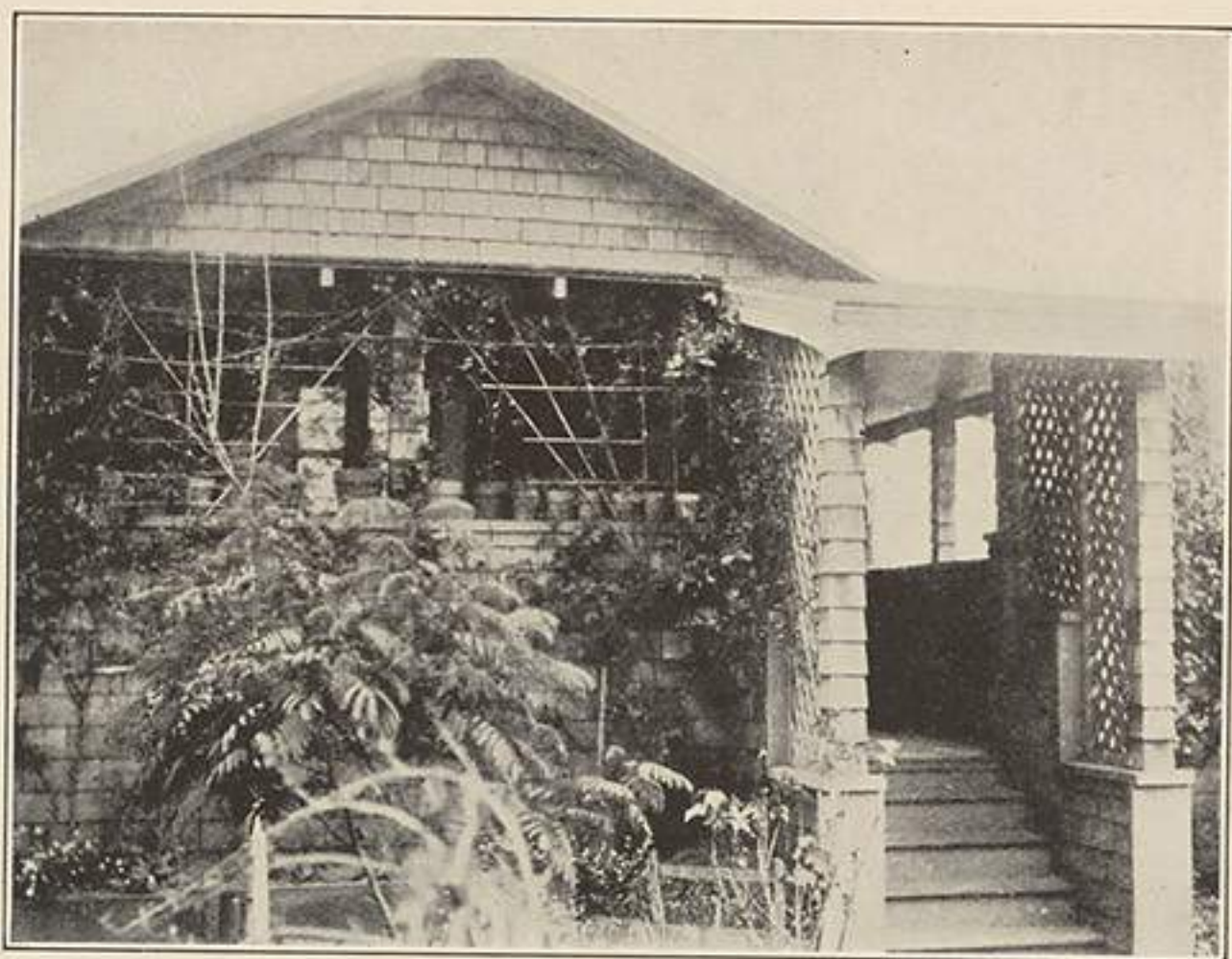
PART IV

HOUSING REHABILITATION

PART IV

HOUSING REHABILITATION

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In the land of flowers



A simple but cozy home

COTTAGE HOMES A YEAR AFTER REMOVAL

I

GENERAL PLAN OF HOUSING WORK

1. INTRODUCTORY

A SPECIFIC housing study was undertaken as one feature of this Relief Survey in order to ascertain the extent and character of the destruction of homes, to review the efforts made to furnish temporary shelter, and the policy and methods followed in the administration of the relief fund for building purposes. Some effects of the disaster upon the applicants were studied and the results recorded.

An attempt was also made to combine with the more specific study a consideration of the social status of each family, the occupation and earnings of the breadwinner and of other members, and certain facts relating to race characteristics and to rent expenditures. The investigation was begun in August, 1908, by a force of field workers who during the following three months made visits to the families and from personal interviews and corroborating inquiry obtained all or part of the information desired. The time intervening between the fire and the close of the study was therefore about two and one-half years. Though the city was by no means entirely rebuilt at the time of the study there was a demand for and a supply of labor which was in a large measure normal. Those who had received aid from the relief funds to rebuild had had time to consider what their permanent housing policy should be and, in the majority of cases, had made determinate plans.

The general plan of the study was to secure information for three specific periods: for the time immediately preceding the earthquake, when it was assumed that conditions were normal; for the interval between the disaster and the time the applicants built and occupied their new homes, when conditions were abnormal; and finally, for the period covered by the investigation,

HOUSING REHABILITATION

when most of the applicants had been living for some time in their new homes, and when conditions were again relatively normal.

Easy access was had to the fairly complete minutes of the various committee meetings, and to the numerous and well-arranged letters of instruction written by those who had charge of the housing work. Records had been kept of every case aided, showing the nature, extent, purpose of the grants, and the date at which the relief was given. This material, together with reports of the auditor of the Corporation and extensive files of newspaper clippings, was available for this study.

2. RETROSPECTIVE

There was delay in carrying out any comprehensive plans for housing because, as has been told,* emergency needs had first to be met, and because when the complex relief organization had taken shape, rehabilitation was halted by the action of some of the eastern donors to the funds. Another delaying element was the expectation that the national government might be persuaded to place large deposits with local banking houses, which might become available, on easy terms, for building purposes.† To this end a delegation of San Francisco citizens visited Congress to discuss the plan with the members. After careful consideration by financiers and those socially interested, the plan was decided to be impracticable.

When the Department of Lands and Buildings began to work it needed large quantities of lumber, but private interests had quickly purchased, at the excessive prices asked, the large supply which had been brought to the city. The Department was obliged at the beginning to secure from outside firms an option on 3,000,000 feet of lumber and a proportionate number of shingles. The option was secured at reasonable terms and the lumber was speeded to the city by steamers; but so great was the demand for teamsters that men had finally to be brought from nearby cities and towns to transport it to the building sites. Many planing mills had been

* See Part I, pp. 22 ff., 69 ff., and 99. In page 69 ff., just noted, have been incorporated some of the facts gathered for this distinctive study. See also Original Housing Plan, Appendix I, p. 394.

† For account of the proposed \$10,000,000 building fund, see *Charities and the Commons*, June 16, 1906.

GENERAL PLAN OF HOUSING WORK

destroyed, and those running were so crowded with private orders that the Department to avoid great delay had to erect two planing mills. These mills caused a saving not only in time but in expense.

The difficulty of securing reliable contractors was increased by the number of private orders received by the local firms, so that additional contractors had to be secured from adjacent cities. The expense of construction was increased still further by the abnormal prices asked for labor. The destruction of deeds and other evidences of title; the difficulty and expense of re-surveys; the perplexity in trying to locate building sites because of the uncertainty as to whether certain parts of the city would in the future be used as business or residence sections; the tardiness of insurance adjustments and the repudiating of liability by not a few companies,—these factors combined to retard the work and increase the cost of building.

In Part I* a brief account is given of the first efforts made by the Department of Lands and Buildings to provide permanent cottages for some of the refugees. As soon as it became known that building was to be begun on a large scale, various real estate firms with vacant lot holdings came forward with proposals to sell, lease, or rent to those in charge of the relief fund. A typical proposition by a large real estate company provided for the erection of 3,000 or more houses, to be well equipped with sanitary plumbing, to be placed on graded grounds, and to be supplied with an adequate water system. The price of each house, complete, was to be \$1,506. An objection raised against this and similar schemes for re-housing was that large tracts of unimproved land were as a rule situated in outlying and inaccessible districts. Practically all of those who were seeking shelter had formerly lived near the business center of the city, many at least within walking distance of their places of employment. They naturally had no desire to take up permanent residence in an outlying district where excessive expenses would have to be incurred. All plans, whether submitted in good faith or not, that seemed to be based primarily on a desire for personal profit were wisely rejected by the Department.

The proposition was not only seriously considered of aiding

* See Part I, p. 82 ff.

HOUSING REHABILITATION

on a large scale the applicants to build, but steps were taken towards the purchasing, leasing, and renting of lots. Inspectors located all available vacant lots and tracts of land within the city, and experts determined their value. But as all such property was shown to be too unsatisfactorily situated to justify a large expenditure, it was decided after further discussion not to purchase, lease, or rent any lots, but to confine activities either to erecting houses or to aiding those needing help to construct their own. A further reason that led the Corporation to withdraw the plan was that to carry it into effect would require the Corporation to exist for five years at least, and probably longer.

The Department considered the possibility of purchasing ready-built houses, for example in Michigan, to be shipped to the city in sections. A few such houses, as an experiment, were bought and set up on vacant lots. Objections to the purchase of such houses were that the workmen of the city, whose number was increased by the influx of outside workers, needed to be employed as builders, and that large supplies of lumber were soon to be available. The plan was quickly abandoned.

Though the general theory that people should be aided only to regain their former standard of living was one that played an important part in determining the question of shelter for the individual family, the desirability of not restoring former bad housing conditions necessarily meant that in many cases a family could be encouraged, by promise of aid, to build and maintain a home of its own which would be much superior to the quarters formerly occupied. The opportunity which the city had to prevent the return of its people to undesirable homes was to be determined, as far as the applicants for shelter were concerned, by the work of the Department coupled with the applicant's readiness to make beneficial use of better conditions of environment.

3. THE GENERAL PLAN

Any adequate plan for housing had to make provision for four classes of people. First, the property owners, who had in the past acquired some property within the burned district, should be helped to their feet again. The carrying out of the bonus plan, intended to meet the needs of this class, is fully de-



Substantial and weatherproof



Commodious and attractive
HOMES FROM CAMP COTTAGES



GENERAL PLAN OF HOUSING WORK

scribed in Chapter III.* Second, the chronic dependents should be accepted by the city as permanent charges. The execution of the plan made for caring for this class is the subject of Part VI.† Third, the non-property owners who were resourceful, should be stimulated, by means of grants or loans, to acquire their own homes either through the purchase of lots or through leasing the same at a nominal sum for a period of years. The plan is dealt with in Chapter IV.‡ Fourth, the non-property owners who had never lived in other than rented quarters and who were not likely to make wise use of a grant for the erection of a permanent home, should be sheltered until cheap cottages could be erected for their temporary use. This last plan§ is fully described in Chapter II of this Part.

The work of the Department of Lands and Buildings divides itself into three parts: first, the erection of camp cottages; second, the payment of bonuses to property owners wishing to re-build; third, a sharing for a time with the housing committee of the Department of Relief and Rehabilitation of the work entailed in making grants and loans to non-property owners for building purposes.

The number of houses erected directly by the Corporation or in part from aid given by it according to the three plans which are fully described in the following chapters, is shown in the following table:

TABLE 63.—HOUSES ERECTED BY OR WITH THE AID OF THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS, BY STYLE OF HOUSES OR PLAN UNDER WHICH RELIEF WAS GIVEN

Style of houses or plan of relief	Houses erected
Camp cottages	5,610
Grant and loan buildings	1,572
Bonus houses	885
Two-story tenement houses	19
Total	8,086

* See Part IV, p. 239 ff.

† See also Part I, pp. 23 and 87-88, and Part V, p. 305 ff.

‡ See Part IV, p. 253 ff.

§ See Part IV, p. 221 ff. For beginning of the work of supplying camp cottages, see Part I, p. 22 ff.

HOUSING REHABILITATION

The camp cottages and the tenement houses were entirely constructed by the Department of Lands and Buildings through its own contractors, and were assigned for occupancy by the camp commanders. The capacity of these camp cottages, allowing one person to the room, was 15,288 persons, and the greatest population at any one time was 16,448. The tenement houses accommodated about 650 people. The grant and loan buildings were erected partly by contractors of the housing committee* of the Department of Relief and Rehabilitation, and partly by the people themselves. Those applicants whose houses were built by the housing committee made part payments to the amount of \$57,073.16 in cash. Each owner of a so-called bonus house received from the Department of Lands and Buildings the promised bonus upon the completion of his building, in the erection of which the Department had no part.

The amount expended for shelter in the camps has been given in Part I,† and expenditures for the aged and infirm will be considered in detail in Part VI; but to gather the total expenditures from the relief funds into one enumeration, the following inclusive table is given:

TABLE 64.—EXPENDITURES FOR HOUSING MADE BY THE FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS, BY THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS, A CORPORATION, AND BY THE UNITED STATES ARMY FROM CONGRESSIONAL APPROPRIATION, FROM APRIL, 1906, TO JUNE, 1909

Housing the homeless (emergency shelter)	\$187,056.56 ^a
Assistance in construction of permanent homes:	
Through Lands and Buildings Dept., as bonuses	\$423,288.17
Through Department of Relief and Rehabilitation, all grants of Rehabilitation Committee, of Com- mittee V, or of other sub-committee, and all loans whether repaid or not	567,300.85
	<hr/>
	\$990,589.02
Construction of camp cottages and tenements	884,558.81 ^a
Construction of Ingleside Model Camp for aged and infirm	36,230.59 ^a
Construction and equipment of permanent home for aged and infirm	374,722.22 ^a
	<hr/>
Total expenditures	\$2,473,157.20

^a Sixth Annual Report, American National Red Cross, pp. 73, 90, 96, 98.

* See Part IV, p. 253 ff.

† See Part I, p. 86, and Table 26, p. 87.



A tent camp was opened here May 19, 1906

CAMP NO. 13, FRANKLIN SQUARE

II

THE CAMP COTTAGES

1. GENERAL COST

THE pressure to provide permanent shelter is shown to have been keenly realized by the Corporation from the beginning of its work, and, before the Corporation was called into existence, by the army officials, the Finance Committee, and the American National Red Cross. On September 10, 1906, therefore, the Department of Lands and Buildings had ground broken for the building of cottages in the official camps.* From that date until March 19, 1907, the work was steadily continued, the contractor being spurred by the offer of a bonus if certain houses were completed within ninety days, and the threat of a forfeiture if a longer time were taken. When the task was done 5,610 cottages had been erected; 4,068 of three rooms and 1,542 of two rooms each. There had also been built 19 two-story tenement houses which sheltered about 650 persons. The total cost of the cottages and tenement houses including painting, plumbing, sewerage, flush toilets, hoppers, water and gas connections, the moving of tanks from the principal parks, the laying of sidewalks, and a proportion of office expenses, was, as is shown in Table 64, \$884,558.81.

The total cost of the 19 tenement houses, including painting, sewerage, patent flush toilets, water, gas in each room and in halls, sinks in kitchen, baths and public laundries, was \$41,678.95, an average of about \$2,200 per tenement. The 15,288 rooms in the two- and three-room cottages cost, on the average, about \$55 per room.

The erection of these cottages was essentially if not entirely a business proposition. Little machinery was demanded. A superintendent of building construction, aided by a small clerical

* See Part I, p. 82.

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force, constituted the actual working body. After purchasing the lumber in large quantities, the Department contracted with five large constructing companies to erect the cottages in camps situated in different parts of the city.

The contractors assumed the responsibility of supplying labor and other service; the Department, that of inspecting the completed work. It was planned to charge a monthly rental of \$4.00 for the two-room and \$6.00 for the three-room cottages, but the plan of collecting rent from the cottages located on city property was vigorously opposed by the mayor and made illegal by a special ordinance. However, the technicality was avoided and the law satisfied by substituting, for the form of lease, a contract of purchase and sale, whereby the occupant agreed to buy outright the house occupied by him and to pay for it in monthly instalments which equaled in amount the rent formerly agreed upon. The amounts advanced on the cottages by the occupants were later refunded to those who purchased lots on which to place their cottages. The total amount collected was \$117,521.50 of which \$109,373 was refunded. The amount of \$8,148.50 was unclaimed at the date of the investigation. About 5,343 of these houses were, upon the breaking up of the camps, moved either by individuals or the Associated Charities to purchased or rented lots and became the permanent homes of the owners. Thus ground rent, hitherto practically unknown in the city, is now paid by many of the camp refugees.

The cottages were moved to all sections of the city, even to surrounding towns and counties, and in not a few cases ownership was exchanged many times. Visits were made to addresses given for 1,137 of these removed cottages, as a result of which a total of 680 fairly complete records was secured and the findings tabulated. The investigators tried to get the present location of the remaining 457 cottages from cottagers whose addresses at the date of removal from camp were similar to those of unidentified recipients, but the clue was useless, as the cottages either had not been moved to the addresses given, or had later been moved again by the owners. Eighty-seven cottages are known to have been sold to others and their original owners to have effectually disappeared from the community; 23 cottagers are known to have refused to pay, or been unable to pay, ground rent, the lot owners in consequence having

FAMILIES OCCUPYING THE COTTAGES

seized their cottages; and nine cottages were rented and the owners could not be found. The 680 families found and interviewed had, with few exceptions, owned and occupied the same cottages in the camps. The exceptions were the occupants of the houses moved by the Associated Charities and the few who had not made their home in the official camps but were given cottages.

2. FAMILIES OCCUPYING THE COTTAGES

The important questions to be considered in this review of the housing situation are, who were the people who used these cottages, and what difference did the effort of the relief authorities really make to them?

The proportion of foreign born persons among the occupants of the camp cottages was very large, though not quite so large, as will be seen, as was the proportion of the foreign born among the recipients of bonuses.*

TABLE 65.—NATIONALITY OF APPLICANTS RECEIVING AID UNDER THE COTTAGE PLAN

Nationality	Native born applicants whose parents were of each specified nationality	Foreign born applicants of each specified nationality
American	193	..
Irish	16	127
Italian	6	73
German	4	55
Mexican	1	52
English	2	34
Porto Rican	0	27
French	1	15
Other nationalities	8	66
Total	231	449

The three nationalities which will be found in greatest numbers among the recipients of the bonus likewise appeared most frequently among those who received camp cottages, though the order is different. The Americans among the cottagers outnumbered the Irish, and the Italians were in the third place.

* See Table 74, p. 241.

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The status of these families with regard to marriage, death, divorce, and desertion was obtained in every case.

TABLE 66.—CONJUGAL CONDITION OF FAMILIES RECEIVING AID
UNDER THE COTTAGE PLAN

Conjugal condition	Families of each specified conjugal condition
Married couples	402
Widows	188
Single men or women	44
Deserted wives	25
Widowers	18
Divorced men or women	3
Total	680

Though the number of families given as intact is 402, in 73 instances either the husband or the wife had, at the time of the investigation, gone from home in search of work, health, or for other reasons. The large excess of women who had lost their husbands, over the number of men who had lost their wives, is striking, and is certainly out of all proportion to the number of widows in the city. No explanation is offered other than to suggest the greater financial necessity of widows, especially of those with children. It is known that some of those included among the 44 single persons were members of a larger family, and possibly in a few instances they supported an aged parent or others. Six of the desertions occurred between April 18, 1906, and the time of the investigation, and four persons were during that time removed from family life to be imprisoned.

There were 1,312 children enumerated as members of these complete or broken families, many of them born to young married people who had but recently come to the city. More children* were found in the Italian than in the American or Irish families, the proportion being 3.1 children to an Italian family, 2.1 to an Irish family, 1.8 to an American family. Ages were recorded of the persons making application for cottages.

* See Tables 38 and 39, p. 156.

FAMILIES OCCUPYING THE COTTAGES

TABLE 67.—AGES OF APPLICANTS RECEIVING AID UNDER THE COTTAGE PLAN^a

Age period	Applicants in each specified age period
Less than 30 years	81
30 years and less than 40 years	191
40 years and less than 50 years	173
50 years and less than 60 years	132
60 years and less than 70 years	71
70 years and over	24
Total	672

^a Of the 680 families investigated, eight failed to supply information relative to age of applicant.

Sixty-six per cent of the 680 applicants were women. It is interesting to compare this number with the 41 per cent of women among the recipients of bonuses* and the 18 per cent among the families receiving grants and loans.† The burden of making application fell more and more on the women as the family moved down in the social and economic scale. From April 18, 1906, to the date of the investigation, 138 persons in the group suffered the handicap of illness, 55 were invalided, 28 met with accidents, and 89 were removed by death. These data represent the carrying of unduly heavy burdens.

The number of families in the group that supported other than their own children, aged parents, or other relatives, was only 68, or 10 per cent of the total. The size of the households was, however, further increased by the presence of some persons who were self-supporting or who contributed to the common income. The comparatively small number of dependents both before and after the fire may have been due to poverty, to lack of room, or to the fact that many were comparatively recent arrivals and had no dependents in America.

* See Part IV, p. 242. The fact that so many women had lodging houses in the burned district before the disaster accounts partly for the large proportion of women applicants for bonuses.

† See Part IV, p. 261.

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3. WAGES AND OCCUPATIONS

The work and wages of this group of families before and after the disaster were carefully studied.

TABLE 68.—OCCUPATION BEFORE THE FIRE, OF 415 OF THE MEN IN FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN

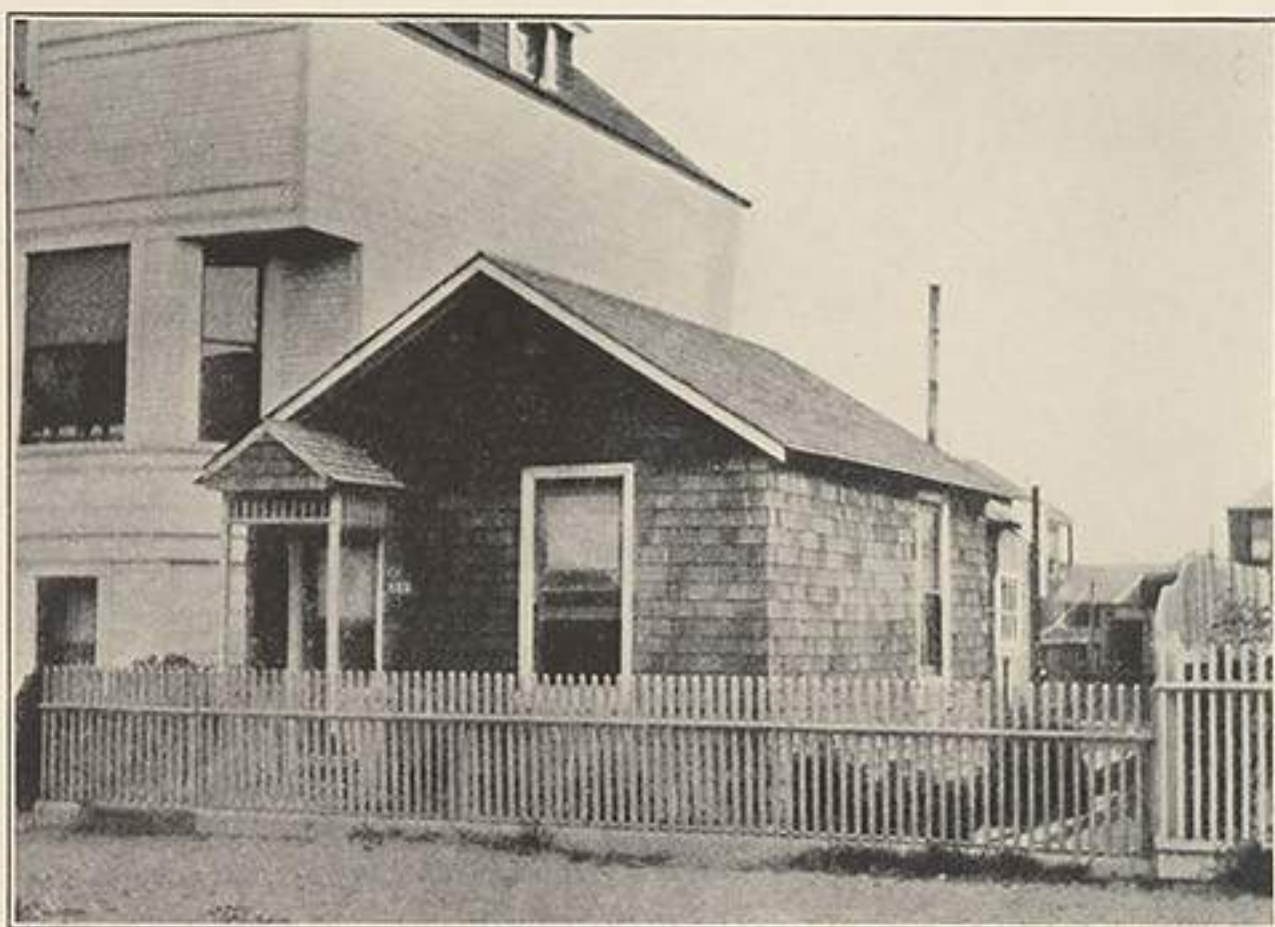
Occupational group	MEN IN EACH SPECIFIED OCCUPATIONAL GROUP		
	Proprietors	Employees	Total
Personal and domestic service	10	185	195
Manufactures and mechanical pursuits	9	88	97
Trade	15	105	120
Professional	1	2	3
Total	35	380	415

The incomes of the 35 men who conducted a business before the fire, as estimated by them, ranged from \$20 to \$200 a month in 24 instances. Eleven men gave no figures, but said they had gotten a living out of their business. Certainly the living was precarious for the group as a whole, for they had little if any savings. At the time of the investigation, the number owning their own business was less than half what it had been in April, 1906. The nature of employment suffered sharp changes. The record is not complete, but for the 341 men whose post-disaster occupation record as employees was obtained, 174 may be classed under personal and domestic occupations, 92 under manufactures and mechanical pursuits, 59 under trades and transportation, and two under professional. Fourteen were classed as miscellaneous. It would appear that the number employed at work demanding chiefly physical strength, is somewhat increased; the number engaged at work requiring skilled labor, slightly reduced.

The following table gives the wages received by the 380 male employees before the disaster:



A janitor's comfortable home



Improved at small expense
CAMP COTTAGES AFTER REMOVAL

FAMILIES OCCUPYING THE COTTAGES

TABLE 69.—ESTIMATED MONTHLY WAGES RECEIVED BEFORE THE FIRE BY THE 380 MEN WHO WORKED FOR WAGES, IN THE FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN

Monthly wages	Employees receiving wages specified
Less than \$20	6
\$20 and less than \$30	21
\$30 and less than \$40	43
\$40 and less than \$50	49
\$50 and less than \$75	170
\$75 and less than \$100	60
\$100 and less than \$150	21
\$150 and less than \$200	3
"Made a living"	7
Total	380

Some few are shown to have made very good incomes, but it is not known why they had been unable to acquire property before the fire. The actual wages were in most cases, because of irregularity of employment, considerably less than the amounts given above, which represent what would be the wages for regular employment. It was impossible to ascertain how irregular any given employment was. In comparing the wages received after the disaster, practically no change is found. Previous to April 18, 1906, 76 per cent of these men received less than \$75 per month, while at the time of the investigation 75 per cent of them were receiving less than that amount. From the standpoint of income received by the chief breadwinner alone, many families were practically on the same financial basis as at the time of the disaster.

Of the 265 women who before the fire were either the entire support of the family or were supplementing the earnings of their husbands, 162 had been engaged in personal and domestic service, 88 in manufactures, 12 in the trades, and three in the professions. Of these women, 213 were widows. After the disaster the number of women employed was reduced to 258. Their wages before the disaster varied from less than \$20 a month, received by 71 women, to "\$50 to \$75" received by 11, and "above \$75" received by one. One woman claimed to have earned more than \$75. A large proportion, 49, gave their wages as "living expenses." After the

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disaster the number getting less than \$20 a month was increased to 94; but on the other hand, 14 were receiving from \$50 to \$75. As in the case of the men, irregularity of employment meant that the actual incomes of the women were less than their own estimates. Previous to the fire, in 216 different families, or 32 per cent of the total 680, children or adults other than the principal breadwinner were contributing to the home by their outside earnings; afterwards this number increased to 271, or 40 per cent.

Sub-letting of rooms was a source of income to 113, or 17 per cent, of the families before the disaster; afterwards the number was reduced to 46, or 7 per cent. The two- and three-room cottages were hardly large enough for their own members.

TABLE 70.—ESTIMATED YEARLY INCOMES BEFORE AND AFTER THE FIRE OF FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN^a

Estimated yearly income	FAMILIES HAVING YEARLY INCOME SPECIFIED	
	Before fire	After fire
Less than \$300	43	102
\$300 and less than \$600	168	179
\$600 and less than \$800	211	176
\$800 and less than \$1,200	119	100
\$1,200 and over	94	84
Total	635	641

^a Of the 680 families investigated, 45 failed to supply information relative to income before the fire and 39 relative to income after the fire.

Table 70 shows that after the fire the proportion of families in the lower income groups was somewhat larger, and the proportion in the higher income groups somewhat smaller than before the fire. It appears from a further study of the data that 329 families had greater incomes before the fire than after, while 215 had greater incomes after the fire, and 92 substantially the same income at both periods. Families to the number of 44 failed to report on this point.

The standard of living of the families of four to five members with a smaller yearly income was extremely low. Some were aided

FAMILIES OCCUPYING THE COTTAGES

by relatives and others were assisted from time to time by philanthropic societies. Those who had received regularly as much as \$600 a year were probably self-supporting but had put aside no savings. Only 6 per cent of this group of families had savings at the time of the fire, and only 7 per cent were to receive insurance for losses. They carried however only a small burden of debt. Afterwards, 131 were reported to be in debt, in the main for improvements made on their property or for the purchase of a lot. They had, therefore, comparatively little insurance and savings on which to draw, and received little aid from gifts and loans with which to rebuild. In fact, only 10 of the entire number stated that they had received gifts from relatives or from any other source, and an equal number, that they had obtained loans. The gifts from relatives ranged from \$10 to \$750, and the loans obtained, from \$25 to \$250. Two cases are noted of large amounts received, one of \$3,300, the other of \$5,000, for property sold or inherited after the fire.

In addition to the privilege of removing the cottages from the camps without charge,* 415, or 61 per cent, of the applicants received money grants from the Rehabilitation Committee. These amounts were given for various purposes, but in the main for furniture, clothing, sewing machines, and other general household rehabilitation. A certain number were granted small amounts for housing purposes in order that they might make improvements on their cottages or, in a few cases, to aid in the construction of new homes.

4. HOUSING BEFORE AND AFTER THE FIRE

Only 15 of these families had owned the houses in which they were living at the date of the fire, though seven others possessed real estate for which they received rent. One family claimed to have owned property valued at \$5,000. As the majority of the group had lived in rented houses no attempt was made to learn the value of the rented property. At the time of removal from the camps all but four owned the cottages in which they were living. Table 71 shows the character of their previous dwellings.

* See Part I, p. 85, and Part IV, p. 232.

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TABLE 71.—TYPES OF HOUSES OCCUPIED BEFORE THE FIRE BY FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN^a

Style of house	Families living in houses of each specified style
A flat or flats	466
Small houses or cottages	109
Furnished rooms	67
Apartments	15
Basements	4
Total	661

^a Of the 680 families visited, 19 lived in other cities before the fire.

It must be borne in mind that the homes which they had occupied were the least desirable in the city. The houses had been used almost exclusively as dwellings; only 24 of the families had had a shop or store connected with their homes. After the disaster but seven had a shop and dwelling combined. The number of rooms occupied before the fire by those who during camp life and afterwards lived in two- and three-room cottages, was:

TABLE 72.—NUMBER OF ROOMS PER FAMILY OCCUPIED BEFORE THE FIRE BY FAMILIES RECEIVING AID UNDER THE COTTAGE PLAN^a

Number of rooms occupied	Families occupying each specified number of rooms
1	50
2	111
3	204
4 and less than 7	284
7 and less than 10	12
Total	661

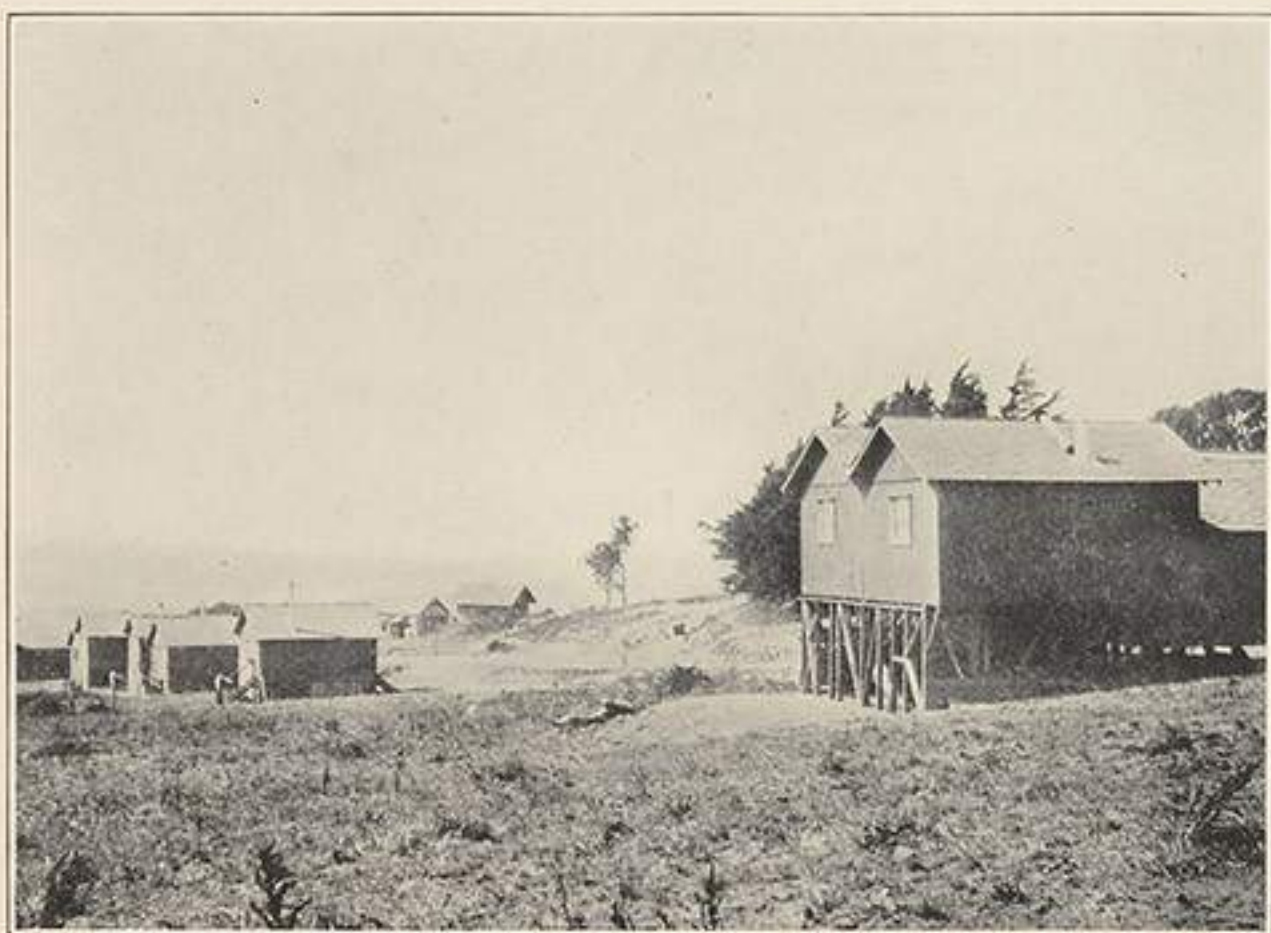
^a Of the 680 families investigated, 19 failed to supply information relative to the number of rooms occupied before the fire.

The congestion during camp life was probably more undesirable though not so extensive, crowding being excessive in comparatively few instances.

In 379 of the 680 families who lived in camp cottages there had been not more than one person to a room; in 260, not



Where the trade winds blow



In full view of the Pacific
CAMP COTTAGES AT HILL CREST



FAMILIES OCCUPYING THE COTTAGES

more than two to a room. The large number of cottages erected made it necessary to place them close together. In the parks regular streets were laid out on which the cottages fronted with very little space intervening between the buildings. The compact housing of people meant that in some cases respectable people were compelled to associate to a certain extent with the less desirable. On the whole, however, the general moral conditions were not bad, the statements of some that the camp environment was bad for young people being offset by those of others that they had been able to maintain their accustomed moral standards. Naturally, the families whose living conditions had been most favorable before the disaster were the ones most tried by the abnormal camp life.

The housing condition before the fire was, in some instances, not only inadequate but unhealthful. It is certain that only 197, or 29 per cent, of the families had the use of a bath. When the cottages were moved from the camps, in 425 cases they were occupied as permanent homes with few if any important additions. However, 245 of the families had made improvements, 60 by adding rooms, 160 by adding front or back porches, others by adding windows or doors or making other minor improvements. The houses as a rule were placed on wooden foundations. A few were shingled, but in most instances cracks were sealed with strips, or covered with building paper inside. With their original coat of green paint they appeared much the same as when erected in the camps. Some persons who were fortunate enough to secure two or more cottages joined them to make one good sized house.

The re-visit in 1908 disclosed the fact that only 16 bath tubs had been put into the removed cottages, and that only 40 per cent of the cottages had been connected with the water mains. The occupants of the remaining 60 per cent, perhaps because they were financially unable to connect their houses with the regular water supply, had to draw their water from hydrants in adjoining lots. The location of some of these cottages upon the high hills characteristic of the city made them difficult of access, and in some instances the daily supply of water had to be carried 50 to 100 feet up steep hills.

The toilet provision in the removed camp cottage homes was even less satisfactory. In only 101 instances, or 15 per cent, were

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toilets installed within the house. In the remaining 85 per cent the privies were outside the house. When a number of cottages were grouped together on the same tract of land, as frequently occurred, the occupants—in a few cases as many as 10 families—invariably shared the common privy.

When the cottages were removed from the official camps most of those occupying them were given them free of charge.* The only cost to be met was for the moving and subsequent improvements or repairs. The expense of moving varied according to the distance and accessibility of the location chosen. The usual price charged by moving companies ranged from \$12.50 to \$25; \$15 for one and \$25 for two cottages being the common charge. The applicants paid the cost or were aided to do so by their relatives, friends, or in some cases by their landlord. The landlord would advance the necessary amount in order to have the building placed on his own lot, for which he was to receive a monthly ground rent. The Associated Charities† met the expense of moving 175 of the 680 cottages; the social settlements moved a few others. The total cost of the houses to these applicants, including moving expenses and all other improvements, is given in Table 73.

TABLE 73.—COSTS INCURRED, BY OR IN BEHALF OF APPLICANTS,
FOR COTTAGES OCCUPIED BY FAMILIES RECEIVING AID UNDER
THE COTTAGE PLAN^a

Cost incurred	Cottages costing as specified
Less than \$50	365
\$50 and less than \$100	130
\$100 and less than \$200	120
\$200 and over	52
Total	667

^a Of the 680 families investigated, 13 failed to supply information relative to costs incurred.

The expenditure of the larger sums meant that substantial additions had been made, and that by the increase of housing space

* See Part I, p. 85.

† For cost of removal borne by Associated Charities, see Part I, p. 86, footnote.

FAMILIES OCCUPYING THE COTTAGES

the building had been made far more desirable as a permanent home.

At the time of the investigation the cottagers had lived in their new locations for from ten to eighteen months. Although 558, or 82 per cent, of those who had occupied rented rooms before the fire preferred their old to their present quarters, a majority were satisfied with their new neighborhood, and 315, or 46 per cent, claimed that the new environment was as desirable as the old, or in some cases more desirable. Upon removal from the camps many of the cottages had been taken to vacant lots to be grouped so closely together that there was comparatively little privacy for each family. The objection of some to their present surroundings was due partly to this fact, partly to the loss of familiar friends that had made the old neighborhood congenial. The Corporation had been anxious that the cottages should not be removed to different parts of the city to be grouped under conditions practically identical with those in the camps. However, though the sale of cottages to vacant lot owners had been steadily refused, the liberal policy of giving cottages to those occupying them in the official camps or to others in need of shelter resulted in a number being located close together on the same leased tract. The lots varied greatly in size. In some instances four or five cottages were erected on an ordinary city lot, of 80 to 100 feet depth and 20 feet width. In others, 60 or more cottages were crowded onto a tract as large as a city block. About 70 per cent of the families occupied lots with at least one other cottage.

The lots were purchased by the cottagers, leased for a term of years, or rented by the month. Of the 680 families only 70 had purchased lots. The prices paid ranged from \$250 to \$3,000, but in more than half of the cases were under \$1,000. At the time of the investigation these lots were being paid for by monthly instalments of from \$8.00 to \$25, and but seven of the 70 families had canceled their indebtedness. Half the number had not paid more than a quarter of the price of the lot, and some were barely meeting the interest on the debt and were making no headway toward acquiring the property.

Those leasing lots had signed contracts which would be in force from two to five years,—a few even longer. What will

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happen when the agreements expire, especially to those who have made no improvements on their cottages, it is difficult to predict. It is known that many who removed their cottages from the camps disposed of them shortly afterward so as to get housing accommodations similar to those they had had before the disaster. Some of the cottages which were made into convenient and tasteful homes will doubtless be occupied by their owners for a long time, for the owners will make an effort to complete the purchase of their lots, or to renew the leases when they expire.

The rentals paid by those who were leasing lots varied from \$6.00 to \$15 per month, though a great majority paid from \$6.00 to \$8.50. Those renting from month to month perhaps occupied slightly less desirable lots; the rentals paid varied for the most part from \$3.00 to \$8.00 per month.

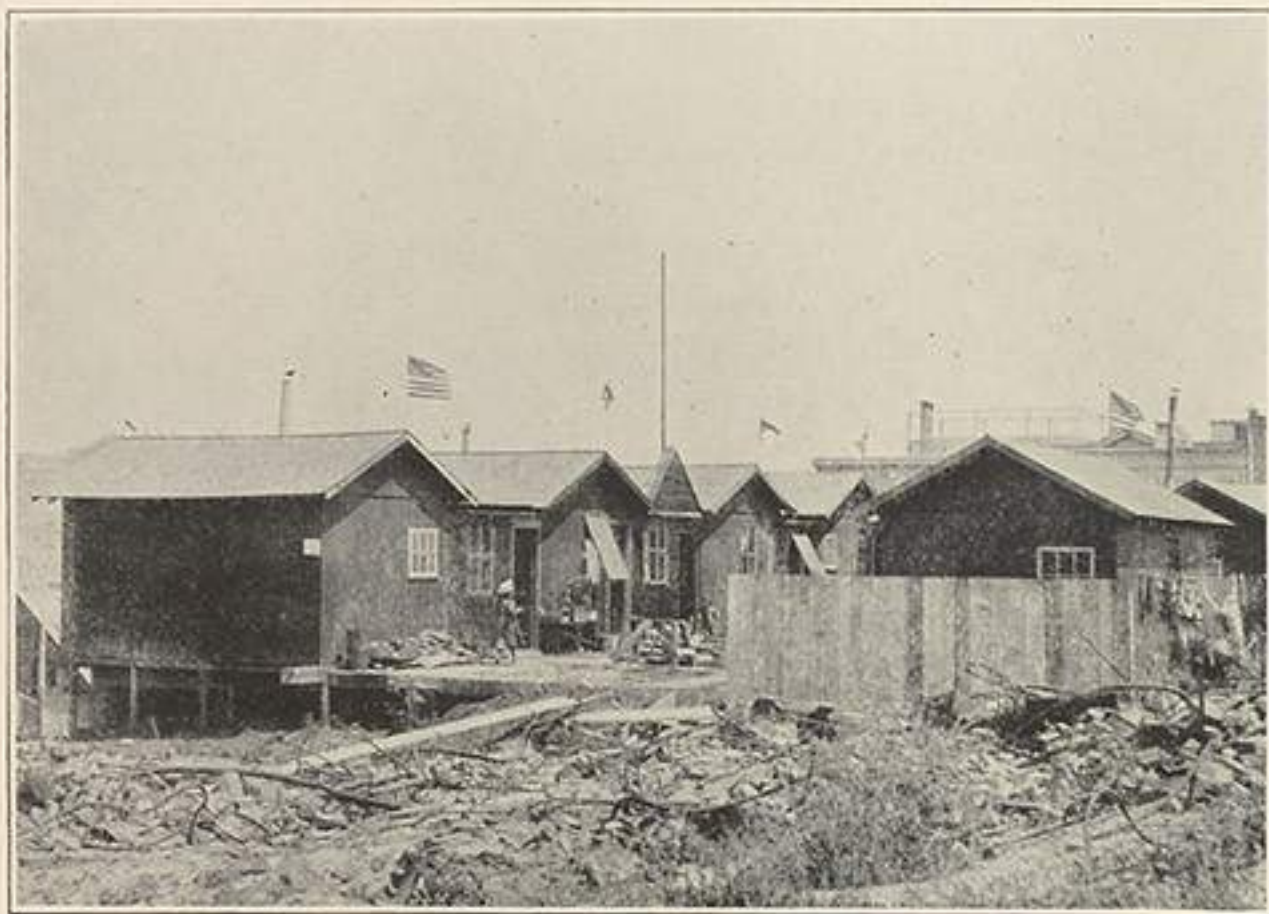
5. TWO COTTAGE SETTLEMENTS

Mention has been made of the unsatisfactory cottage settlements that took the place of the camp life.* Two such settlements were visited and the housing and other living conditions investigated.

The first tract is a sand lot belonging to an old estate, which was leased by a real estate agent for a period of five years at a rate of \$280 per month. The Corporation refused to sanction his plan, but by some means he secured an official permit in October, 1907.

After he had spent over a month in grading his tract and in placing most of the 1,200 feet of sewer pipes, he was notified by the city board of health that he might not be allowed to open his settlement as his locality was threatened by the bubonic plague. In March of the following year when he could make it clear that his sewerage and sanitation system complied with the public health ordinances, he was granted a health permit. On May 1, 1908, his block was opened to occupants. Two men, one of whom was a Porto Rican boss who had come to San Francisco after the disaster by way of Hawaii, were his assistants in securing people to move into the block. Many came to this settlement from Lobos Square, when that camp was broken up on June 30, 1908.

* See Part I, p. 85.



First cottages in Villa Maria



The proprietor and his family
BEGINNINGS OF A COTTAGE SETTLEMENT

TWO COTTAGE SETTLEMENTS

For each cottage moved, the two assistants received \$1.00 commission, the boss receiving in addition from the house-movers a commission of from \$1.00 to \$2.00.

This block is 412 feet long and 272 feet wide, and the whole is sub-divided into lots, each 20 x 37½ feet. A two-plank sidewalk 3,016 feet in length was laid and 18 inches of gravel placed on the two interior streets by the residents, who received as payment a remittance of part of their ground rent. Each lot was leased for a term of three years, with the privilege of a two-year renewal to the satisfactory lessees, at a monthly rate of \$6.00 for the lots on the inner streets, \$7.00 and \$8.00 for those facing the city streets. There were several exceptions to these rentals, however, one being the case of a hardworking, but very poor old woman whose monthly rate was lowered \$1.00; another case was that of a woman who for a time was paying a \$10 monthly instalment in order to buy her house; a third, that of a family which, after the cottage granted had been burned, was transferred to a higher priced cottage at the same rent of \$6.00. At the time of the investigation only 12 of the 121 cottages were vacant. All had been moved from Lobos Square by their original occupants or owners, except about 20 which were moved by the agent in order to fill the block.

According to the agent, a number of families were at the time of the investigation in arrears for their monthly ground rent and 12 had not paid since they moved their cottages onto the block. On the average the arrearage was equivalent to the entire number being one month behind. Though several families vacated their cottages mainly because of their inability to pay the rent, none had been evicted on that account. Several purchasers of the vacated cottages had had to pay the arrears to the agent as well as the purchase price to the owners of the cottages.

The sanitary conditions, according to the visitors' report, met the requirements of the board of health but did not conform to the normal sanitary standard. One toilet and an adjoining hydrant were provided for four cottages. Inspections usually were made twice a week by the janitor whose duty it was to enforce cleanliness. The members of each group did the cleaning in common and reported any breakage or defect in the plumbing to one

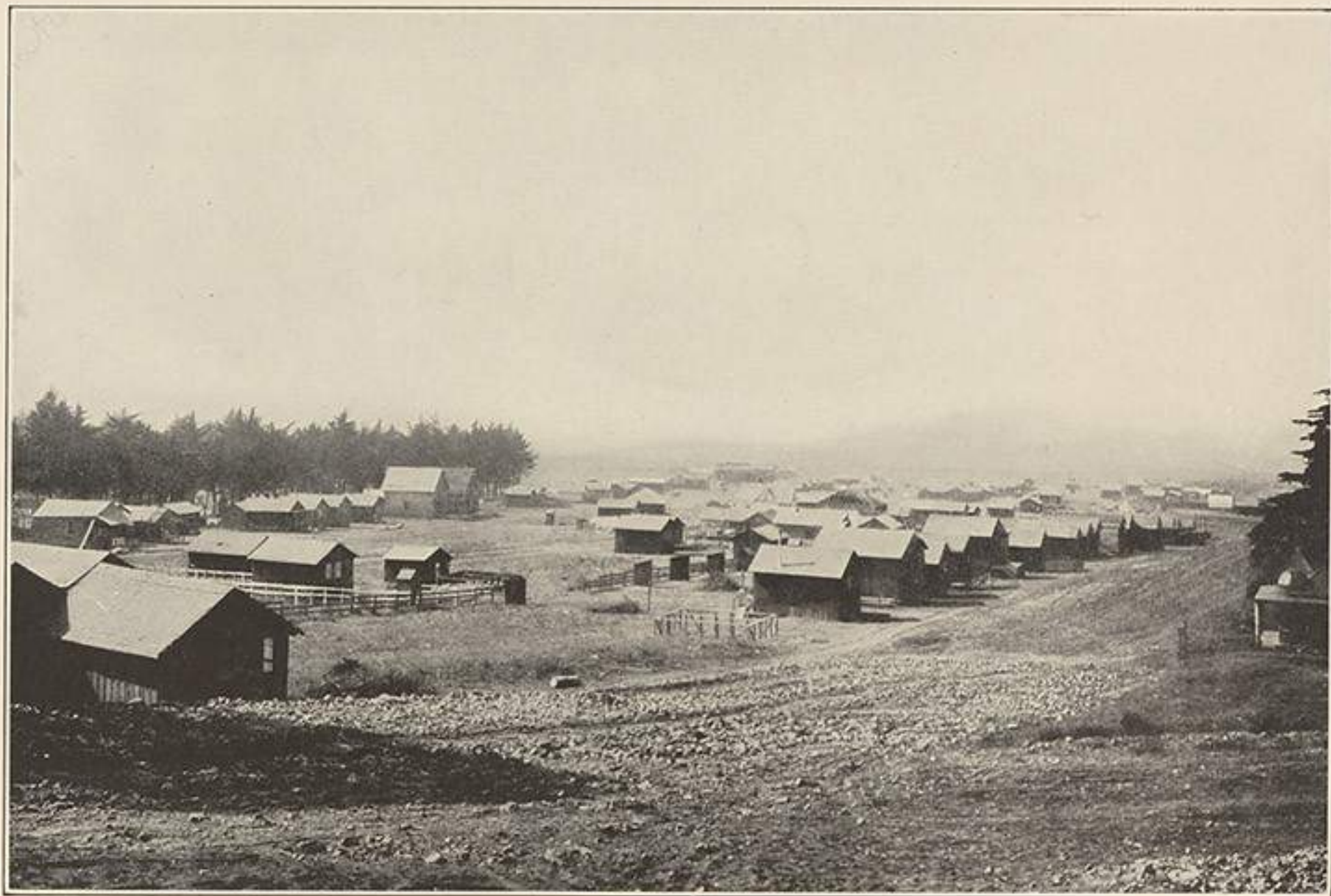
HOUSING REHABILITATION

of the camp residents, a plumber. The janitor and plumber received pay for their services in free rent.

Near each toilet and hydrant stood a large covered garbage can which was emptied three times a week or oftener. The agent paid for these services, which amounted to \$25 a month for the block, and also the water bill, which amounted to about \$92 a month. He provided a supply of ordinary garden hose, kept at two of the centrally located cottages, with which to fight fire. About one-quarter of the cottagers had made small additions to their cottages, such as porches, and about one-third had bettered them slightly by paint, screen doors, and similar improvements. A few of the most energetic had small, pretty gardens. The housing conditions of a majority of these people seemed, on the whole, to be better than before the fire. They at least paid less rent, and in most cases, enjoyed cleaner quarters and better sanitation.

There was little sickness, though dissipation and moral degeneracy were conspicuous among the majority of these people, who before the fire had lived, many of them, in very undesirable localities. They suffered keen poverty, due in part to scarcity of work, but perhaps largely to intemperance and shiftlessness. Any day a group of men might be found idle, while their women and children provided meager support.

The second tract was, previous to April 18, 1906, a vacant lot 192 x 137 feet. It was leased by a woman, a Mexican, for a period of three years, with the privilege of a one-year renewal. No money was spent in grading, in filling for sidewalks, or for other improvements; practically the only item of expense was for sewerage. One hopper, one faucet, and a toilet for each four families were installed to conform to the requirements of the board of health. The landlady paid \$100 for this sanitary work, which had caused great dissatisfaction on account of its poor quality. The individual families had had an increase in water rent from 50 cents the first month to \$1.15 the fourth, on account of leakage in the pipes. The ground rent of \$6.00 a month for lots 25 feet square facing the city streets and of \$5.00 for inner lots of the same size was a little cheaper than that asked in other similar settlements; but added charges for garbage and water made a total cost



CAMP COTTAGES ON A SUBURBAN TRACT

TWO COTTAGE SETTLEMENTS

that was on the average about what was met by those who occupied cottages elsewhere, under better conditions. There were 55 children in all on the lot.

The 27 families occupying this lot came from the Lobos Square camp. The landlady, as an inducement, had offered free ground rent for the month of June, 1908. Three-quarters of the cottages were moved and repaired by the Associated Charities at an average cost of \$28.50 a cottage.* The Associated Charities had recently shingled and put in sinks for the six most nearly dependent households. It is not known how much the landlady paid for her lease, nor what profits she reaped. She regretted the undertaking, however,—a result that might have been foreseen when such a helpless class of tenants was accepted.

6. BRIEF COMMENTS

The erection of a large number of two- and three-room cottages was necessary if shelter were to be given to the poorest class of the homeless refugees. With individual exceptions, the people had been accustomed to comparatively low standards of living. They consumed each day the daily wage, so were helpless when overtaken by the disaster.

The investigation revealed that those responsible had acted wisely in providing the shelter without consulting the wishes of those for whom it was intended. Opportunity to secure shelter was given through the "bonus" and the "grant and loan" schemes for those who had some means and initiative; but those without resources of their own were not in a position wisely to suggest the manner of their housing. The Department outlined the work on a large scale and executed it in a straightforward, businesslike manner. The happy result was abundant shelter for all the poorest families with the oncoming of the winter rains.

Some critics have claimed that a more equitable distribution of the funds would have been to give to the poorest class as much as to the more fortunate refugees, but a careful examination of the facts shows that the policy adopted was more feasible as well as more expedient. Those who possessed vacant lots, or other

* For work of Associated Charities in relation to housing families, see Part I, pp. 85-86.

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property, or who could command means with which to build, gave tangible proof that the foundation of previous thrift and enterprise would serve as a guarantee of wise use of aid from the relief funds. The applicants who had owned no property, possessed no savings, and whose standard of living was low, could offer little, if any, guarantee of a wise use of funds. Had a body of expert social workers been engaged to study each family individually and to plan its future home, superintending the purchase of a lot and the construction of a house,—in fact, teaching each to be a good householder,—a more liberal housing allowance could have been safely granted. Such a constructive plan would have called for far more elaborate and efficient machinery than was at hand, and would have required a much longer time. However, it is realized that a situation which concerned practically the future home life of every camp refugee presented a wonderful and probably unparalleled opportunity for wise constructive philanthropy.

It will be important, in the event of future disasters, to see if the least efficient can be re-housed so as to be, through careful supervision of individuals, brought to a higher standard of living.

III

THE BONUS PLAN

1. THE PLAN ITSELF

THE first definite housing resolution agreed upon by the Executive Committee of the San Francisco Relief and Red Cross Funds was an effort to advance through its Department of Lands and Buildings $33\frac{1}{3}$ per cent of the cost of a home to be built on the ground owned by any resident of the city whose house had been destroyed, with the provision that in no instance should the amount granted to any one person exceed \$500. This was the most generous housing offer made and was limited to those who were to rebuild within the burned territory. It was known as the "bonus plan." The offer was announced to the public through the newspapers in August, 1906, by the Department of Lands and Buildings, and remained open until October 1, 1906, being reopened in February, 1907, for two weeks. Originally, \$400,000 was set aside for the bonuses. In February, 1907, an additional \$100,000 was appropriated.

The bonus, or gift, offered to anyone who desired to rebuild on property owned by him in the burned district was granted to 885 persons. The total amount granted was \$423,288.17.* In slightly over 10 per cent of the cases the amount actually given as a bonus to the applicant was less than \$500, due to the fact that he had received aid from other departments, or because the cost of the house was less than \$1,500. In one instance the amount of the bonus was as low as \$83.

The general procedure was for an applicant to submit his plans to the Department of Lands and Buildings for approval, and when approval was obtained to begin to build his house. Little machinery was required, for no attempt was made to investigate the actual needs of the applicants. The Department satisfied itself that the person was eligible under the terms offered,

*This total included an expense item of \$761.17, incurred for investigating titles, etc.

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