



Citation for this collection:

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Mrs. Paul Morgan

[0:00:00]

Interviewer: Mrs. Morgan, let's start with the 1921 depression.

Mrs. Morgan: All right. I think what you have to remember – you want me talking to this thing?

Interviewer: Yeah. Just to a...

Mrs. Morgan: Just like that?

Interviewer: Yeah. It's easy.

Mrs. Morgan: I think what you want – well, have to remember is that there were no public assistance programs in 1920 and '21 at the time of the depression. This was a very big depression, I remember it. So that the burden of assistance to out of luck people fell on the only private agency that handled assistance, which was the old associated charities as it was called in those days organized in 1884.

However, in '20, '21 this problem was big enough that the Mayor organized a relief commission to raise funds from private sources for unemployment relief. Now, that was carried to '20 and '21 privately financed manage pretty much by the old associated charities. But separate funds from those which were contributed to the associated charities.

Interviewer: Which form that this charity have *[phonetic]* [0:01:57]?

Mrs. Morgan: It was a general assistance to people who were unemployed because of the depression. The commission was made up of private citizens concerned about the problem of the people. It was not financed – but it's very clear, by the associated charities itself out of their fund. It was separate funds. And that's the way it was in '20, '21.

This was the way – a similar way in earlier depression, similar kind of support, extra support.

Interviewer: After when the depression stop in 1929 *[inaudible]* [0:02:55] was this continued with this *[inaudible]* [0:02:59]?

Mrs. Morgan: Until 1930, the associated charity had assumed an increased relief load with its own fund. However, in December of 1930, there was organized a Mayor's unemployment relief commission to raise funds to be handled by the associated charities. This being the only organization there was. But the funds of the associated charities for say, were not used for unemployment relief. They were administered by it big but they were not handled like that.

Interviewer: Well, how did the associated charities *[inaudible]* **[0:04:04]** their own fund to what terms *[phonetic]* **[0:04:07]**?

Mrs. Morgan: President who up to that time were not unemployed, "All kinds of people who were in difficulty, whether it's with young children, sick – people unable to work, people who never had work, for who are an old people," you see, there were no public agency.

There was no public assistance in Delaware until it was in '31 – in February of the – the fall of '31, I beg your pardon.

[0:05:09]

The only assistance from public funds were small grants from the Levy Court *[phonetic]* **[0:05:17]** to families who were in difficulty. Small grants \$2 a month went further down.

But you had only private money going to help distressed people. The problem however, in the '30s became so much greater than it ever had before in any unemployment, period. That it was necessary to handle it with public funds. Therefore, the Unemployment and Relief Committee was set up by the Mayor of the city. This Committee later became a nucleus for a Commission which administered and state and federal funds. This was the first time that federal funds had come into the state.

Interviewer: *[inaudible]* **[0:06:51]**.

Mrs. Morgan: February of '31 – the fall of '31. I beg your pardon.

Interviewer: This was while *[inaudible]* **[0:06:57]**?

Mrs. Morgan: Yeah. I think so. *[inaudible]* **[0:07:01]** but I think it was.

Interviewer: Yeah. I think it was. Yeah.

Mrs. Morgan: Yeah. I think it was. So I want to make it clear. This is the first time federal funds were available matching state funds.

Interviewer: Was it direct unemployment relief?

Mrs. Morgan: With unemployment relief, yes.

Interviewer: I was under the impression that the *[inaudible]* **[0:07:30]** happened to be until Roosevelt is dying in 1933.

Mrs. Morgan: There was in Delaware and largely in Wilmington because at that time the lower end to the state was fairly agricultural still. But the money was spent largely in New Castle County. But that is the time when federal funds first came in to match state funds in Delaware.

Interviewer: Yeah. Can I ask you *[inaudible]* **[0:08:09]**?

Mrs. Morgan: Yes. I'd be very happy to try to answer.

Interviewer: Okay. When were you first aware that there was a new pair *[phonetic]* **[0:08:20]** of depression in 1929 that there was...

Mrs. Morgan: I think this was the first time we realized that there was different period of unemployment because it was so much greater. The industry was hit and many more people were thrown out of jobs than in the earlier depressions which lasted we'll say a year or less.

Interviewer: But are you aware that – well, did you see that the stock market crashed with...

Mrs. Morgan: Yes. Yes. Yes, very definitely, yes.

Interviewer: Was it – how badly was the people hit, you know?

Mrs. Morgan: It's so badly hit that they had nothing. They were dependent on so called charity, a much misused word for everything, shelter, food, everything and there weren't no jobs. They didn't exist.

Interviewer: *[inaudible]* **[0:09:47]** I haven't been able to guessing I mean, *[inaudible]* **[0:09:51]**...

Mrs. Morgan: At that time?

Interviewer: Yeah. That the people have to *[inaudible]* **[0:09:58]**...

[0:10:03]

Mrs. Morgan: Uh huh.

Interviewer: This is all *[inaudible]* **[0:10:05]** having the people take this *[inaudible]* **[0:10:10]**.

Mrs. Morgan: Well, no people take things exactly alike. People are different just as you and I are different in our reactions and things. Some of them just gave up. There's nothing for me. Some kept on trying. Some took very menial kind of jobs. People who would have good jobs took menial unskilled jobs.

I know a one young man who had been married, had a good job, he tried everything. He owned a job which he left during that period. And I think this is a particular incidence. He was only unemployed two weeks during all of the unemployment period. And he had this job offered him in the city adventure and he couldn't take it. It didn't stay at him, he kept him sick all the time and he couldn't keep it. But anything else he took. If it was only a short time job he'd take it. And he never asked for 1 cents worth of assistance during all of that time *[inaudible]* **[0:11:47]**.

Interviewer: He – that's the impression I think during about the adjustments but many of the people I've spoken to told me that *[inaudible]* **[0:12:00]**.

Mrs. Morgan: I think this was true. I think people attitude toward that has changed since the program has been so big and so much federal money has flowed into the program in all the states. But there was a time and I remember when people would wait till the last ditch was to be crossed before they'd asked or let anybody know that they didn't have. It wasn't a way of life for American people and they couldn't take it.

Interviewer: During the time you were telling me that the charity at least called the families...

Mrs. Morgan: Well, it was originally the associated charities in '31 I think it was we changed the name to the Family Society which now Family Service of Northern Delaware.

Interviewer: And you dealt directly with the families...

Mrs. Morgan: We dealt directly with families.

Interviewer: What *[inaudible]* **[0:13:07]**?

Mrs. Morgan: Everything. Anything and everything and not only assistance but help in trying to let them live with what they had to live with. I mean the degradation which they thought it was. You see, I believe in people. I worked with people all my life.

I believe in 99 percent of the people that have to ask somebody else for what they need. There are strength which you can find. And if you find them, you can get these people back on their feet again.

If you're skillful enough to learn the strength that those people have themselves that maybe they haven't discovered, you get them back in their feet again. And that isn't easy but it's very, very satisfying.

Interviewer: *[inaudible] [0:14:26]* social work.

Mrs. Morgan: This is the key to social work. Social work is people dealing with people. People trying to understand other people, willing to go the last mile to help those people to help themselves, there's a difference between giving things, period.

[0:15:06]

And giving things plus self which learns to know the people if you get what I mean by that. It isn't always easy.

Interviewer: *[inaudible] [0:15:27]*.

Mrs. Morgan: It's very satisfying. Somewhere in most people there's some strength that you can start with, if you can be skillful enough to find that strength. And if they have confidence enough in the fact that you're there to help.

Interviewer: It seems that the people don't refuse the systems found that strength in themselves...

Mrs. Morgan: Yes.

Interviewer: ...survived?

Mrs. Morgan: But not everybody could do that. Not everybody could do it today. You maybe could, maybe I couldn't. We have to have some little liver to get started the game. It's very defeating if you work and had a family – have a family and fear you're doing the best you can to be suddenly fall into a situation where you feel helpless. This does something to your pride. It

does something to your confidence in yourself of you've let your family down.

My father failed in business when I was about 12 years old. He had a big business and failed. I saw my father sit down at the table one day and put his head in his hands and say, I have cheated my family. I'll never forget it. And that's what a lot of these people feel.

They undertook responsibility for their family. They let them down. Maybe it wasn't their fault but they were the people responsible. And it's very hard for many people to take.

Interviewer: That explains – it sounds that some are struggling to, some of these have – was married during the depression but you said, they've put a lot of courage to get married and...

Mrs. Morgan: It took a lot of courage to get married. It took a lot of courage to just live day by day during the depression for many, many people who have no margins of security you say. They had what they earned. It was enough. For some of the people who were hurt in the depression, they lost some of the luxury. They lost some of the fine things and the extras. But for some of the people, they lost everything. There was no margin.

Interviewer: Soon good things seems to come after *[inaudible]* **[0:19:08]** in that hard times it seemed that the people are more cooperative *[inaudible]* **[0:19:15]** helpful.

Mrs. Morgan: I think people – they'd helped each other a lot. I think they understood each other. They were all in the same boat so to speak and it was pulled together or not. And it's been my experience that people who lived on smaller income, lived more closely together than people who had the great margin of income.

[0:20:00]

They had the same problems and they did many things for each other. That's true virtue.

Interviewer: Did your – for some society there was *[inaudible]* **[0:20:22]**?

Mrs. Morgan: Oh, yes. Oh, yes, yes, always.

Interviewer: Was there a much of a difference between these condition of Black families there was compared to White families *[inaudible]* **[0:20:32]** they were both unemployed?

Mrs. Morgan: Black people never had as good jobs as White people. There was no unrest, racial unrest. And in some instances, the Black people had jobs after the White lost jobs because many of them were employed in domestic service or in the kind of work that White people hadn't done. So they didn't lose their jobs.

Interviewer: So was there – from *[inaudible]* **[0:21:26]** spoke to told that the there has been a perpetual depression so that when this – when the depression hidden quite *[inaudible]* **[0:21:37]** having through the '30s, they were an hidden family *[inaudible]* **[0:21:44]**.

Mrs. Morgan: I'm not sure. I don't know how close your informant was to dependent people, people on the dependency margin. I don't know – I think the experience of those of us who are working with people in those days was wouldn't quite substantial that. Black people did have the less desirable jobs, the poorer paying jobs. But when the depression came the depression came and hit Black people as well as White people. And of course the agency made no difference. A person is a person. And the man with the families got just as much anxiety as if he's Black or if he's White.

Interviewer: Is there – the book I was reading *[inaudible]* **[0:23:21]** in titled the "First Chapter" *[inaudible]* **[0:23:23]** and the second we have during the accelerating depression President Roosevelt *[inaudible]* **[0:23:29]** psychological change *[inaudible]* **[0:23:36]**.

Mrs. Morgan: Well, Mr. Roosevelt started right away as I remember. To try to find ways to boost the economy. *[inaudible]* **[0:24:09]** reflection on Mr. Hoover because I think Mr. Hoover was caught in the very depth of it. And it might have been beginning to come up at that time. But Mr. Roosevelt as I remember was very energetic about trying to get things moving. I remember when the banks closed and it was Mr. Roosevelt who got that straightened out and got the banks opened again. I remember one day the call the boss from the bank themselves in Delaware – then the Equitable Trust Company and at the agency and said, the banks are closing; do you need any money for our people?

[0:25:00]

I think the upturn came with Mr. Roosevelt. But it may have been that it was though Mr. Roosevelt.

Interviewer: Did the people feel better that he was doing something, that he seemed to be doing something?

Mrs. Morgan: I don't know. People were frightened, they were depressed. I think they had to come to the place where they didn't know what was going to happen. It's a pretty terrible thing if everything goes after unto you and you got nothing to call back on. And most of those people were in just as far **[phonetic] [0:26:11]**.

Whether they really saw up to the presidential level, I don't know. Or whether they just hoped or whether they had lost hope, I don't – all we could do was to try to see them through what seems to them like other defeat. And you would have to know people like that as we knew them to really understand how they felt.

Interviewer: Were there any particular families that living in the mountain **[phonetic] [0:27:16]** that they might be able to distressed **[phonetic] [0:27:19]**?

Mrs. Morgan: You mean, in the depression time...

Interviewer: Yeah. **[inaudible] [0:27:31]**.

Mrs. Morgan: There were so many of them **[inaudible] [0:27:43]** and they're all – they all took it so differently **[inaudible] [0:27:47]**. There was one family that I can remember who had come here from the lower part of the state to get some big wages and had been here not too long when the depression hit. This was a White family, respectable, hardworking man, wife, two boys. They were lost in the city situation not knowing quite what they could do. If they had been in the lower part of the state where they came from, they would have what they have, wood was free for the taking to burn, potatoes could be grown on your little piece of land, you could have a hog, you could have some chickens, you couldn't do this in two rooms in the city.

That man saw himself through the depression with help from the agency. Never giving up to search for something that he could do to earn money. Not too successful, no skills but trying. And we've finally helped him to find a job which he could do, it was a – it was ordinary laboring job.

[0:30:01]

They did come through and those two boys are pretty substantial citizens in the community right now. There was many instances where with a

little help and I don't mean only money, I mean standing by, they knowing that we were there, just the fact that there we were at 600 into West Street and they could come there and coming all to us again. We knew it but they could talk about it. I think there was the fact of their confidence in the agency in the worker in that agency who was their worker and they could go to that person with a little trouble or a big trouble. And I think – I think a lot of that was the strength to help them through.

There any number of families in the city of Wilmington today who came to that depression with some help who have really done all through well. There was family that I keep in touch with, until **[inaudible] [0:31:37]** died later but – there were five children. One of them has his masters degree of teaching in one of the high schools, one of them is a priest in the Catholic Church, one of them is with a big pretty concern, head of the press room and the two girls are very successfully married.

These things do happen and they're not isolated instances. If I tell somebody attempting like that, they say, oh, yes, but what about all the rest?

Interviewer: This was the **[inaudible] [0:32:31]**.

Mrs. Morgan: I believe -- I honestly believe that none of the help that was given was wasted. And I don't mean money alone. I mean, none of what went into the – the hard work that we all did, end of the night, we didn't have working hours spent, it was too much to be done was lost. It may not have paid off well in terms of showing a beautiful picture but somewhere it paid off to a certain extent. I had a young girl come to me, just where before I retired and those were write up in the paper and my picture was in the paper and I was in the Kent **[inaudible] [0:33:39]** store. We knew that family during the depression. She was a little girl.

She came up to me and she said, "You don't remember me, but I saw your picture in the paper" and I just thought she like to know that my sister and I are very happily married. We're each buying houses and a certain development. We joined the church in that neighborhood and she had a cute little boy along with her.

Now, that family was about as fire guards as any that I've ever have known. It happens. We had a family, he is a man who had a very fine job at one time, not in Wilmington but they had come to Wilmington to live and they had three children, he was **[inaudible] [0:34:39]**. He was not a young man. Not too good for the labor market I think. And I had some

years ago, his wife stop me on the street and she had a young boy about 14 who had been the baby.

[0:35:12]

And she wanted to tell me all about how things were going with them. One girl was in New York with an importer, one girl was a graduate Nurse and this was the baby and he was going to school, I think he's doing pretty well. They tried, she worked, she found some work she could do during the depression. So people did try. They didn't just sit down.

Interviewer: *[inaudible] [0:35:55]* people were affected in a variety of ways and they came out of it and *[inaudible] [0:36:01]*...

Mrs. Morgan: Well, we're all like that. The society have liked that. A blow defeats some people, spare some other person on, I spared my father back to starting a new business where it was even much more successful than the one he had before.

Other people have lost and their through. People are not alike. There are no two families who are affected exactly alike by anything.

Interviewer: *[inaudible] [0:36:38]*.

Mrs. Morgan: It's true, I know it. Either by happiness or sadness or whatever, it affect different people in different ways. And it stays with the people that affect different likes of time. Some people up out of it. And some people are long while coming up and some never come up. But they're people and people aren't just a lot of statistics. They're just like you and me. They got feeling and they've got pride and they got will to do and some don't.

I worked *[inaudible] [0:37:34]* people, that why I know how people behaved.

Interviewer: So is the – was there any connection between families residing and *[inaudible] [0:37:47]* church charities...

Mrs. Morgan: We didn't have much of the suitcase in situation in Delaware because the thing was pretty largely handled by the one agency which was the oldest and the most influential agency in the community at that time. And the people of Wilmington who had the money got behind it and did support it.

In the '30s, we kept the unemployment relief program entirely separate from the all around program of the agency, although, it was administered by the agency, we kept separate file so that when it was time for the governmental agency to take it over, we could just list the whole thing, the workers and everything else. And the extra workers that we hired were paid out of that money that was raised and the files were kept separately.

And we were one of the few agencies in the country that were able to pick themselves right up and move themselves over into a state federal program. I don't know why if there ever was enough to do that but we were.

Interviewer: Was there appealing in the beginning – at the start of the depression from 1929, 1930, 1931, was there a feeling that come surprised that the charities were not going to be sufficient regarding of what happened?

Mrs. Morgan: I think we knew that in the '30s. That's the reason that the state legislature appropriated money for the whole of the State of Delaware for unemployment relief.

[0:40:10]

But the unfortunate thing was – wait, let me go back to say. And that was matching state funds. It's not very different than the program today in matching money. But in '34, the state legislature say out to appropriate funds. The two lower counties largely guide by *[inaudible]* **[0:40:48]** were not as hard hit. And they felt that it was not necessary for state funds to be spent for unemployment that people could find jobs.

Well, you could find something maybe down the state or you could raise a little food or it was easier, the living was easier and they didn't cost as much to live down the state. But they – the two lower counties, voted against state funds which lost this federal fund and this was in '34. *[inaudible]* **[0:41:35]** this interest you or not or is this...

Interviewer: Please tell me, yeah, *[phonetic]* **[0:41:37]**.

Mrs. Morgan: But here was still a *[inaudible]* **[0:41:47]** and important problem in New Castle County which was not agricultural, an industrial community not yet recovered. A new Governor was elected, realized what was happening and came to the Board of the associated charities, still the associated charities. And asked for the loan of the executive of that agency to set up a New Castle County Relief Commission supported by public funds, New

Castle County funds if I'm not mistaken, the federal agreed to match that program because there was no other program in the state. And we set up the New Castle County program which was entirely separate from many private programs at all. Separate office, separate staff, separate money, separate people being helped. All of the files that I spoke up before were not down in the public set up. They have been picked up by me and the workers transferring with them.

And a supervisor from the associated charity had been employed by the set up there. But what the governor was asking for was an administrator, an executive who could set up a program for New Castle County, where was it go and get the money, they carry it overall the County roads to the state and took all the money that was appropriate for roads and put into the relief program. So that we have no county road, and that's the money that the federal match and that's how the program was worked in '34.

And this to me was interesting because there had to be some – I was in Atlantic City over a weekend and the President – no, let's do this, let's cut that off because it isn't fun.

Now, what else can I do for you?

Interviewer: Well, I was wondering about the *[inaudible]* **[0:45:00]** charity program. What was the – what was it called...

[0:45:12]

Mrs. Morgan: Temporary Emergency Relief Commission of New Castle County.

Interviewer: Okay. And your position was...?

Mrs. Morgan: The executive.

Interviewer: And what were you doing?

Mrs. Morgan: Well, it was a big staff already there you see because there have been a state agency and the legislature had burned it. It was to administer the policy of the agency for New Castle County. Those policies having been worked out between the commission and the executive and it was to see that they were carried through.

Interviewer: Was the matching *[inaudible]* **[0:46:07]** not a one to one basis?

Mrs. Morgan: \$50,000 was set aside as the New Castle County road money and the Washington gave us \$50,000 to match it.

Interviewer: **[inaudible] [0:46:24]**. Did – it wasn't – the people who were unemployed when the various programs like the WPA came into logistics was your job had decided to put people into...

Mrs. Morgan: No, they had a committee that did the WPA work. I didn't have anything to do with that. We could recommend people for it.

Interviewer: So that's exactly what...

Mrs. Morgan: Yeah. It worked out very well. I think psychologically as well as financially it worked. They gave the people a feeling of doing something for the money.

Interviewer: So what was the feeling about social security?

Mrs. Morgan: We didn't have anything.

Interviewer: **[inaudible] [0:47:20]** begun in the '30s?

Mrs. Morgan: Yeah. But later than – right then there was none. It was later in the '30s. I don't remember exactly when it did begin.

Interviewer: **[inaudible] [0:47:31]**.

Mrs. Morgan: But not for awhile. I was – I stayed there 18 months. He asked me for six months to get the thing on its feet and going. And I said, I can't do it in six months. It wasn't something of a mess or anything. And I said, "I can't do it in six months, this worth pretty while to carry out the work," because I couldn't. I said, "18 months to get it on its feet." And that became – the Department of Welfare usually. And I pulled out and went back to other job.

I retained the other job on a token basis; they paid me \$50 a month so that I wouldn't lose my seniority. And I went up there a part of the afternoon, some days and got things pulled together up there and got the correspondence straight there New Castle.

Interviewer: Did everybody thought that **[phonetic] [0:48:27]**...

Mrs. Morgan: No, it **[inaudible] [0:48:28]**. I will say, I had no interference during Mr. Kelly's administration as President of the Commission nor during with Mr.

[inaudible] [0:48:41] DuPont administration as the Chairman of the commission. Those men did not interfere, then we got a man who was politically minded. And then I was ready to be through.

Interviewer: **[inaudible] [0:49:00]** family very hopeful to **[inaudible] [0:49:03]** unemployment?

Mrs. Morgan: The depart – nobody will ever know how much the DuPont family did. I don't know myself and I perhaps know more than anybody in Wilmington knows. The DuPont gave money quietly on a true **[inaudible] [0:49:24]**, nobody knew all that they gave.

There never was an appeal that our agency – I mean, the private agency, made to the DuPont family that wasn't responded to, never. In fact the DuPont family and two or three other people in Wilmington, contributed one third of the total support of that agency.

[0:50:03]

Interviewer: **[inaudible] [0:50:09]**.

Mrs. Morgan: I know what the DuPont family have done. And with them it was a feeling of obligation. They had been blessed and prosper, they had no right to keep it, that's why they were helping other people and they honest and felt that way. I knew them well. It was – I enjoyed work with them.

I'm telling you all just the fact and I won't tell you **[inaudible] [0:50:53]** they don't need me.

Interviewer: **[inaudible] [0:50:54]**.

Mrs. Morgan: Mr. Peers **[phonetic] [0:50:57]** concern was schools. Our schools were poor. He builds up the schools. Mr. Coleman, the roads, he started the road program. He built the highway all the way down the state. Mr. Alfred **[phonetic] [0:51:25]** was children, as a result we have the Mores Foundation **[phonetic] [0:51:30]** over here at the school for crippled children. **[inaudible] [0:51:35]** like of which there is no other in the United States.

Especial charities like that, a big charity but then all the little personal affairs **[phonetic] [0:51:46]**. I asked one member of the family of **[inaudible] [0:51:52]** to help me with the funeral for a woman who had worked **[inaudible] [0:52:03]**. And the undertaker agreed to do it at cost

and he did it for less *[inaudible]* [0:52:13]. She said, "Go ahead, don't cheaper the thing too much." Which was *[inaudible]* [0:52:23].

The day of the funeral along spray a beautiful roses arrived from that woman, that's the undertaker. It was a little more than just what money would do. It was a little bit of themselves into all of them. We've been very fortunate in having a family with the wealth, with the concern at the same time. And I know because I live with that.

Interviewer: Can I ask you before about Social Security?

Mrs. Morgan: Yeah.

Interviewer: Was that well received on the federal *[inaudible]* [0:53:17].

Mrs. Morgan: You mean, among the social workers or...

Interviewer: *[inaudible]* [0:53:23].

Mrs. Morgan: We did – we had no participation of that, of course we were not included. Yes. I think we felt that it was a way of saving for the working people. It was compulsory; they didn't like it in the beginning. They didn't like having it taken out of their salaries. But I think we felt that it was a way of ensuring for them something which otherwise voluntarily they wouldn't have done.

In the beginning, the Social Security was not the coverage that it is now. I mean, the overall coverage. So many things were excluded. But it has been a good thing because, you know, there just some people in the world who can't save a quarter and some others who saved too many quarters. But I think it's been good.

I think we as a group of social workers thought it was good from the very beginning but it *[inaudible]* [0:54:50].

Interviewer: Because the people didn't want it?

Mrs. Morgan: They didn't want to have it taken away from them.

[0:54:59]

See it, it was matching money and they – it was employee and employer matching money. And they didn't want to take it away from them.

Interviewer: Yeah. So you kind of see the benefit *[inaudible]* [0:55:10]...

Mrs. Morgan: No, no, no. You might want to turn it off for what I'm going to tell you now. I'm telling more than true so *[phonetic]* [0:55:19]. We realized that we were working for a very small salary, all social workers were. The – and we didn't know anything about strikes in those days.

The National Health and Welfare Association was born. We set up under the John Hancock Insurance Company, a program, a retirement, by which members of an agency paid 5 percent of their salary each month and the agency paid 5 percent out of its fund to build up retirement. At retirement age, you received a monthly benefit based upon your years of service plus the amount of salary at the time of your retirement.

Everyone in our agency accepted the thing with considerable gladness, except one woman. And she said, "I'm not going to have anything to do with it." We had to have 50 percent of the employees and – or we couldn't get it. She said, "Nobody is going to tell me what to do with my money and nobody can take out of my pay check what I've earned."

She died within this last year with nothing. She would have had a very respectable retirement plus her Social Security which came later, there was no Social Security for social workers then, she would have had a pretty respectable – because she had quite a number of years of service and at fairly decent salary and she would have none of it. And I think quite a few people felt just as she did about Social Security. They *[inaudible]* [0:57:56] have money taken out on what they had earned.

Interviewer: Do things improved *[inaudible]* [0:58:06] somehow?

Mrs. Morgan: Yes. They improved. *[inaudible]* [0:58:11] because I – my brain don't work anymore. It quit working. That program in '34 that I told you that we set up in the county...

Interviewer: Uh huh. Then you came...

Mrs. Morgan: ...when legislator wouldn't play anymore. Later became what is now the Department of Public Welfare. And it got much bigger and became departmentalized in the various aid to dependent children, aid to the agers, aid to the permanently disabled, aid to the unemployed, everything but aid to the blind which stay on a private places, it's not at state only recently. So there was no tie in with any private agency after '34.

Interviewer: So do you find it appropriate?

Mrs. Morgan: Uh huh. Only – in '34, it was only county you see.

Interviewer: Right.

Mrs. Morgan: But later about – let me see when this public agency was set. '34, '35, I would guess it was about '36 or '37 the public agency was **[inaudible]** **[0:59:55]** state wide.

[1:00:00]

Interviewer: So the workload decreased than the last 30 years or it did increased in assistance perhaps **[phonetic]** **[1:00:07]**?

Mrs. Morgan: Unemployment relief decreased but when it became a state, all embracing agency for all forms of assistance, of course the workload got heavier.

Interviewer: **[inaudible]** **[1:00:24]**.

Mrs. Morgan: It's very difficult for a private agency person to really evaluate a public agency.

Interviewer: **[inaudible]** **[1:00:58]**.

Mrs. Morgan: No, I know that. But what I mean is in a private agency giving assistance or giving any form of help whether it would be monetary or otherwise, the first consideration is the person. You develop a relationship with the person so that to you her problem is between you and her or his problem whatever it may be. In a public agency, they would like to do it that way. They really would but it's so big that it becomes so much more impersonal that you don't have the closeness of interest and you don't get to know the people.

If you got a case out of 150 people to carry, if one worker has to carry 150 families or 150 cases we'll say, it might not all be families, it's impossible to get to know all those people. It's just physically impossible. You can't get it right. You got to put two days on paper work. They take two days they tell me now to do the paper work. Well, that leaves you three days. **[inaudible]** **[1:02:50]** even get around to the front doors for a 150 people **[inaudible]** **[1:02:54]**.

So it becomes a matter of establishing eligibility for relief and sending out the check. And once in awhile get to see somebody or if some questions comes up as to them no longer being eligible, it's investigating that and finding *[inaudible]* **[1:03:20]**. And it isn't anybody's fault.

Interviewer: Yeah. Well, this – is this sort of *[inaudible]* **[1:03:28]**.

Mrs. Morgan: Well, I think I've talked too much to that. I always do. You see, this has been my life. I just have felt it up and lived it.

Interviewer: Well, let me ask you now about more recent *[inaudible]* **[1:03:45]**. I've asked people – well, a lot. Many people complain to that as the result of the depression and as a result of government stepping in and assisting *[inaudible]* **[1:04:02]** that there's a – what has happened now is we've gotten too big *[inaudible]* **[1:04:10]** it's in lined with that, that it – well, it has *[inaudible]* **[1:04:17]**.

Mrs. Morgan: When things get so big, to my mind they lose their meaning. The art of helping people which is what these agencies were all set up for, concerns itself with knowing the people. Now, when a thing get so big, you can't know the people. Therefore, you can give them the only thing what you have to give, which is money.

[1:05:03]

Therefore, you can't help them to get pulled up out of a situation because you haven't come enough know – you didn't even know them well enough to give them that kind of support you've help. You see what I mean?

Interviewer: Sure. Uh huh.

Mrs. Morgan: It must easier the Mayor check to Mr. Brown than it is to take a couple or through which trying to find out why Mr. Brown check the way he does.

Interviewer: Is there any solution to that...

Mrs. Morgan: I don't know. The whole thing is big but a lot of things are big in the world and I've lived too long and know when it wasn't so big.

Interviewer: So the *[inaudible]* **[1:06:11]** welfare is that much difference that cause the depression of *[inaudible]* **[1:06:16]** money matter anymore?

Mrs. Morgan: I won't say that because I think some of the workers in the public agencies all over the country are dedicated people who really want to help and want to know their people. It's the bigness of the thing, the increase cost of the thing which the general public doesn't like too well. There never enough people to do the job. There never have enough staff anywhere and I mean only Delaware. This is true. There aren't enough people to do the job.

It's combination of – which keep turning itself over. The more people that have to have relief means the more money the government got to put into it and it just against to file up and file up so that the biggest job the less well you can do the job unless you have personnel to do it and that is **[inaudible] [1:07:52]**.

Interviewer: Do you think that it's possibly something like the WPA might be helpful?

Mrs. Morgan: I get my spill of temporary need. I don't think it's a permanent solution to anything.

Interviewer: Uh huh. So the WPA was temporary?

Mrs. Morgan: Yes. It was temporary. It was set up as temporary. I think as I said before, I think it were two needs. One, the need for the money, the other maybe two valve thing, the need for the general public to feel that this person is earning this money and the need on the part of the individual himself to feel that he isn't taking something for nothing. It has three problems, I think.

Interviewer: Yeah. Do you think that there's a chance to **[inaudible] [1:09:07]** there could be another depression of such **[inaudible] [1:09:11]**...

Mrs. Morgan: Well, I don't – I'm not an economics person. I hadn't **[inaudible] [1:09:16]** can't even keep my own bank account straight. It looks to me having lived to **[inaudible] [1:09:23]**, it looks to me as if we might be having for awhile but that's only my – I would 't want to be quoted as an expert opinion. I don't know.

Interviewer: Well, the reason I asked that is that it's sort of the second half of the question if there was such a depression. How do you think in **[inaudible] [1:09:49]** born let's say sort of 1940, how would they react in such a time **[inaudible] [1:09:58]**?

[1:10:00]

Mrs. Morgan: I don't know. The thing is there – being live so differently now, says the boy next door says who's 23, we're the only people, older people that are hop to the situation. *[inaudible]* **[1:10:23]**, he loves to come over and talk. I think it would be pretty catastrophic. I don't know where the money would come from to take care of all the people who would be affected by it. There is a limit even to federal money. And I don't know what the plan would be to work through it.

Interviewer: So the young people reactions *[phonetic]* **[1:11:06]**.

Mrs. Morgan: I'm not young people but I would think that they might be angry feeling that the generation before them had failed to work at some solutions. I don't know but that's what I would think.

Interviewer: So they are being given the variety of things. Some people think that it would be better to have the massive making *[inaudible]* **[1:11:54]** getting along without *[inaudible]* **[1:11:58]** and then other people think that they would panic?

Mrs. Morgan: I don't know that they would panic. It might be never just for them to try to work out some solutions. I have great confidence in the young people in this country and of the world. I have great confidence in them. We've got to missed *[inaudible]* **[1:12:24]** so we have among the other generations.

But it's the sore some on your hand that people always see. It isn't all the other four fingers. So we're prone to see the boy who goes off and *[inaudible]* **[1:12:47]** and brings in the drugs or the one who kicks up the big disturbance somewhere or there are 100 to do that. And we do all side of all the fellows and girls who are trying to adjust themselves to a way of life in the present world. It's a pity. You pick up the newspaper and you read all the terrible things that happened at the news but you don't keep asking about all the good things that happened.

I think this is true of our young people. I talk with a young boy several weeks ago, he was a son of a very prominent doctor in Wilmington who has been doing *[inaudible]* **[1:13:44]**, he's been up to college up in New York State, not a very big college. He failed this year *[phonetic]* **[1:13:55]** second year. They're in the middle of the year. He came home and very defeated, very ashamed, very frustrated, he's father very disappointed.

I suggested that one of the Deans at the University of Delaware might be interested in talking with the boy. I thought his father that he's father had to be more sufficient and I'm very funned of it. He said, *[inaudible]*

[1:14:45] that you suggested that tell the professor *[inaudible]* **[1:14:51]** Dean. And he said – I said, for certainly.

[1:15:00]

He went out there and the boy came over and see me and came back. He said, "Mrs. Morgan, I want to thank you." He said, "Nobody ever talked to me like that before." He said, "I was on the wrong track." He said, "When I was studying, well, it didn't interest me. I couldn't do it." He said, "You put me on the right track." And he's told me what I would have take, what kind of subject I want to take that is what I'm interested in or it wouldn't matter if we take two hours one morning and talk to this boy.

He was somebody who happened to know that that particular dean could talk to a boy like that. And he was a troubled father and worried boy and we got all straight now and he is as happy as it were. The prospect is everything going to go very well. But that's the personal thing; you see that I've been talking about. It's a person – it's a person thing. It's not a mass production kind of thing.

You can handle things in mass production, you can't handle people because you're different than somebody that you know and I'm different than you. And I lived my life *[inaudible]* **[1:16:46]**. I'm not much used to anybody anymore but I did have a very full life and enjoyed every single moment of it.

Interviewer: *[inaudible]* **[1:17:02]** question, is there any lesson that the depression has thought the country *[inaudible]* **[1:17:09]**?

Mrs. Morgan: I think the depression has thought some people that on toward things may happen for which they've got to make some kind of preparation, not only financially but psychologically. I don't think it thought the whole world lesson. But I think it has thought quite a few people whom I have known that if you have a \$100 you can't spend \$105 week after week and not *[inaudible]* **[1:17:50]** to come up with it someday. I think that is one very, very valuable lesson that a lot of our younger people to learn because I find them saying to me, "Well, we put aside so much a month." That maybe only \$15 but it's an attitude. They're learned something here.

[1:18:15]

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