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War, Region, and Social Welfare: Federal Aid to Servicemen's Dependents in the South, 1917–1921

K. Walter Hickel

In its sudden growth, wide distribution of benefits, and bureaucratic administration, the system of federal payments to the dependents of World War I servicemen was a milestone in the development of the American welfare state. When the system was in effect (between November 1, 1917, and July 31, 1921), 2.1 million beneficiaries “in almost every State, city, town, and hamlet of the United States” received such payments, officially entitled “Allotments and Allowances” and provided under the War Risk Insurance Act (WRIA) of October 1917. The Bureau of War Risk Insurance (BWRI), a small agency established in the Treasury Department in 1914 to insure ships and crews engaged in the Atlantic trade during the war, quickly grew into one of the largest federal agencies after it was charged with administering benefits created by WRIA. The BWRI had 15,480 employees by July 1919. It dispensed almost \$570 million in allotments and allowances, a sum equivalent to two-thirds of the federal budget for the last fiscal year before the outbreak of war in 1914. Monthly payments amounted to not less than \$30 for wives—the largest group of beneficiaries—and as much as \$65 for wives and children. Often benefits exceeded prewar family income, especially in rural and low-income regions such as the South. The system of family support payments, officials of the BWRI proudly stated, represented “one of the largest financial undertakings the country has ever known.”¹

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¹ War Risk Insurance Act, 40 Stat. 398 (1917); *Annual Report of the Director of the Bureau of War Risk Insurance for the Fiscal Year Ended June 30, 1920* (Washington, 1920), 13, 31; S. H. Wolfe, “Eight Months of War-Risk Insurance Work,” *Annals of the American Academy of Political and Social Science*, 79 (Sept. 1918), 73; William Pyrlle Dillingham, *Federal Aid to Veterans, 1917–1941* (Gainesville, 1952), 23; “Allotment and Allowance Division,” memorandum, [1920], p. 1, box 1, Administrative Files, Allotment and Allowance Division, Records of the Veterans Administration, RG 15 (National Archives, Washington, D.C.). The federal budget in 1913 was \$962 million. See U.S. Department of Commerce, *Historical Statistics of the United States, Colonial Times to 1970*



The Bureau of War Risk Insurance sent out so many checks to the numerous recipients of allotments and allowances—2.1 million throughout the country—that the signing of checks had to be mechanized. With the help of this machine, designed especially for the bureau, clerks could sign ten checks at once. *Courtesy Prints and Photographs Division, Library of Congress, LOT 12356-11.*

Progressive reformers, Congress, and beneficiaries endorsed the system of allotments and allowances because it, like other contemporary social policies, conformed to established social norms regarding men's and women's family responsibilities, economic roles, and citizenship. The system automatically allotted part of an enlisted man's pay to his wife and supplemented that with an allowance that varied according to the size of the family.² Like mothers' pensions, family support payments were

(Washington, 1975), pt. 2, p. 1122, series Y 567–589. Payment of allotments and allowances was to end four months after the official declaration of the termination of the war emergency, a declaration President Warren G. Harding issued on March 3, 1921. See Gustavus A. Weber and Laurence F. Schmeckebier, *The Veterans' Administration: Its History, Activities, and Organization* (Washington, 1934), 100.

² Historians of gender and social policy in the Progressive Era have barely noticed war risk insurance and its gender dimension. One of the most prominent refers to it in a single footnote. See Theda Skocpol, *Protecting Soldiers and Mothers: The Political Origins of Social Policy in the United States* (Cambridge, Mass., 1992), 632n107. Others fail to mention it. See Robyn Muncy, *Creating a Female Dominion in American Reform, 1890–1935* (New York, 1991); Molly Ladd-Taylor, *Mother-Work: Women, Child Welfare, and the State, 1890–1930* (Urbana, 1994); Gwendolyn Mink, *The Wages of Motherhood: Inequality in the Welfare State, 1917–1942* (Ithaca, 1995); and Joanne L. Goodwin, *Gender and the Politics of Welfare Reform: Mothers' Pensions in Chicago, 1911–1929* (Chicago, 1997). Political and institutional historians of the welfare state also ignore it. See Robert Bremner, *The Discovery of Poverty in the United States* (1956; New Brunswick, 1997); Michael B. Katz, *In the Shadow of the Poorhouse: A*

intended to allow dependent women to dedicate themselves to the care of home and children when they could not rely on the income of a husband. Like Civil War-era military pensions as well as workmen's compensation and other forms of Progressive Era social provision, allotments and allowances were to safeguard the prerogative of men as providers and heads of households even if they were unable to support their dependents through wage labor. The system thus blended what historians have called "maternalist" and "paternalist" welfare policies—the first designed to protect women in their roles as mothers and homemakers, the second to protect men as wage earners and heads of households—in a new and complex configuration.³

More forcefully and more subtly than mothers' pensions or military pensions, allotments and allowances affected the family ties, gender identities, economic position, and racial status of female beneficiaries. The system established an unmediated relationship between women and the national state even as it allowed the state to intrude in matters of family hitherto considered private. In return it offered women a new measure of material security, economic independence, and domestic authority. Advancing women's "right to a modicum of economic welfare and security . . . and to live the life of a civilized being according to the standards prevailing in the society" by giving them both financial benefits and a sense of entitlement, the system promoted what the theorist of the welfare state T. H. Marshall has defined as "social citizenship"—and did so well before the advent of the New Deal and Social Security.⁴

Family support payments changed the political economy and gender relations of the household and of labor as mothers' pensions and military pensions did not, an outcome the framers of war risk insurance did not foresee and an object lesson in the unintended effects of public policy. Female beneficiaries, black and white, quickly realized the economic advantages and political implications of allotments and allowances. In claiming benefits under the War Risk Insurance Act, they drew on conventional notions of women's dependence to involve the national state in the welfare of families. But they did so to increase their leverage in family affairs, to improve their financial condition, and to create a social citizenship that included

Social History of Welfare in America (1986; New York, 1996); James T. Patterson, *America's Struggle against Poverty, 1900–1994* (Cambridge, Mass., 1994); and Edward L. Berkowitz and Kim McQuaid, *Creating the Welfare State: The Political Economy of Twentieth-Century Reform* (Lawrence, 1992). In this latter category of historians, one recognizes war risk insurance as an "impressive . . . welfare program." See James Leiby, *A History of Social Welfare and Social Work in the United States* (New York, 1978), 158. Among historians of World War I, references to war risk insurance are brief. See David M. Kennedy, *Over Here: The First World War and American Society* (New York, 1980), 302; and Neil A. Wynn, *From Progressivism to Prosperity: World War I and American Society* (New York, 1986), 123. Notwithstanding the book's subtitle, war risk insurance is not mentioned in Ronald Schaffer, *America in the Great War: The Rise of the War Welfare State* (New York, 1991).

³ For works that distinguish between maternalist and paternalist social policies, see note 8 below. On Civil War military pensions as a progenitor of large-scale federal social spending and old-age insurance, see Skocpol, *Protecting Soldiers and Mothers*, 102–3. See also Megan J. McClintock, "Civil War Pensions and the Reconstruction of Union Families," *Journal of American History*, 83 (Sept. 1996), 456–80, esp. 458, 463–64; Carole Haber and Brian Gratton, *Old Age and the Search for Security: An American Social History* (Bloomington, 1994), 71–72; and Jill Quadagno, *The Transformation of Old Age Security: Class and Politics in the American Welfare State* (Chicago, 1988), 47–48.

⁴ T. H. Marshall, *Citizenship and Social Class*, ed. Tom Bottomore (Concord, 1992), 8.

women, along with white men, in the public sphere. Such women both submitted to, and took advantage of, the power of the state in shaping the political economy of the family. This tension between the purported dependence of women and their autonomous engagement with the state during World War I was most pronounced in the American South, where white Confederate soldiers (though not black Union soldiers) had been barred from receiving Civil War pensions and thus had not benefited from the only previous large-scale system of federal transfer payments to families. Moreover, in the South family income was low, local social services were rudimentary, and the transformation even of white women, much less of black women, into full political citizens aroused greater resistance than elsewhere in the country. In the social and political conditions of the region, a sudden influx of substantial cash payments to many women raised important and contested issues of gender, political expression, and racial subordination.⁵

Just as important, allotments and allowances increased the income of poor women in the South in ways that made them independent not only of their husbands but also of their employers. To the female dependents of the region's black servicemen in particular, family support payments brought financial independence that enabled them to forgo the low-paying agricultural and domestic-service jobs they traditionally performed. Unlike military pensions, allotments and allowances went, not to widows (often elderly ones), but to the wives of men of draft age (21–30), who were themselves generally of prime working age—which made those payments a concern to employers throughout the South. The ensuing conflict between black female laborers and their white employers revealed that the conceptions of gender and citizenship sustaining allotments and allowances were intertwined with the patterns of labor, political power, and racial domination sustaining southern society. Complaining louder and louder about a shortage of black female laborers that they attributed to support payments from a federal bureaucracy that was not politically accountable to them, white planters and urban elites attempted to limit the flow of payments to their black field hands and domestic servants. The opposition that the federal efforts awakened among white southerners foretold the difficulties any effort to create a racially inclusive social policy during the New Deal would face.

“The least a democratic nation can do, which sends men into war,” declared Julia Lathrop in the summer of 1917, “is to give a solemn assurance that their families will be cared for—not kept from starvation, but kept on a wholesome level of comfort.” Fearful that the first nationwide draft in American history would deprive

⁵ On the exclusion of the South from the Civil War pension system, see Quadagno, *Transformation of Old Age Security*, 37; and Kathleen Gorman, “Confederate Pensions as Southern Social Welfare,” in *Before the New Deal: Social Welfare in the South, 1830–1930*, ed. Elna C. Green (Athens, Ga., 1999), 24–39, esp. 25–27. On the limits of social services in the South in the era of World War I, see William A. Link, *The Paradox of Southern Progressivism, 1880–1930* (Chapel Hill, 1992); and Dewey W. Grantham, *Southern Progressivism: The Reconciliation of Progress and Tradition* (Knoxville, 1983), 351–409. On hostility to women's citizenship and on antisuffragist sentiment in the South, see Elna C. Green, *Southern Strategies: Southern Women and the Woman Suffrage Question* (Chapel Hill, 1997); Marjorie S. Wheeler, *New Women of the New South: The Leaders of the Woman Suffrage Movement in the Southern States* (New York, 1993), 25–37, 127–30, 174–78; and Rosalyn Terborg-Penn, *African-American Women in the Struggle for the Vote, 1850–1920* (Bloomington, 1998).

countless mothers of their male providers and force them into wage labor outside the home, Lathrop, the director of the Children's Bureau, demanded new social protections for the dependents of servicemen. As the official guardian of maternal and child welfare in the country, she warned that wage labor by mothers "inevitably interferes with the care of young children, and should not be made necessary to maintain the children of soldiers." Seizing the opportunity of the wartime emergency to promote the policy of income maintenance for dependent mothers that the Children's Bureau had espoused since its creation in 1912, Lathrop insisted that the only acceptable solution lay in "taking care of soldiers' families by a suitable government pay allowance." In congressional testimony she argued that such direct financial support would enable mothers to stay at home and devote themselves fully to their children, and that it would be "sound public policy" because it "places the entire responsibility [for the welfare of soldiers' families] on the [federal] Government, where it belongs."⁶

Not only did her arguments prove persuasive to federal lawmakers already concerned about the effect of financial hardship among soldiers' dependents on military morale and the stability of the home front, Lathrop herself served on the commission that drafted WRIA and its provision for allotments and allowances. The commission was chaired by another prominent child welfare reformer from Chicago, Judge Julian W. Mack, cofounder, with Lathrop, of the Cook County Juvenile Court and fellow instructor at the Chicago School of Civics and Philanthropy. Reformers were well positioned to make war risk insurance a hallmark of Progressive social legislation.⁷

Child and maternal welfare activists—categorized as "maternalists" by historians of gender and social reform in the Progressive Era—were not the only Progressives who championed federal payments to the dependents of servicemen. Proponents of social insurance for male industrial workers—"paternalists" according to this categorization—were just as supportive. They pointed out that allotments and allowances would indemnify soldiers and their families against the risks of war and the loss of their civilian income, much as health, disability, and unemployment insurance would indemnify wage workers against the risks of modern industrial produc-

⁶ For Julia Lathrop's statement of summer 1917, see Ida Clyde Clarke, *American Women and the World War* (New York, 1918), 75. Julia Lathrop to William B. Wilson, March 31, 1917, file 12-1-2, "Child Welfare in War-time," box 136, Central File, 1914–1920, Records of the Children's Bureau, RG 102 (National Archives, College Park, Md.); Lathrop to Jessica P. Peixotto, April 26, 1917, file 13-16-3-2, "Social Service Among Soldiers' Dependents," box 153, *ibid.*; "Statement of Miss Julia Lathrop," in U.S. Congress, House of Representatives, Committee on Interstate and Foreign Commerce, *To Amend the Bureau of Insurance Act so as to Insure the Men in the Army and Navy*, 65 Cong., 1 sess., Aug. 17, 1917, p. 127. In summer 1917 the Children's Bureau commissioned two comparative investigations into social provisions for servicemen's dependents in other countries. See S. Herbert Wolfe, *Care of Dependents of Enlisted Men in Canada* (Washington, 1917); and S. Herbert Wolfe, *Governmental Provisions in the United States and Foreign Countries for Members of the Military Forces and Their Dependents* (Washington, 1917). On the bureau's effort to prevent an increase in wage labor among mothers during the war, see Kriste Lindenmeyer, "A Right to Childhood": *The U. S. Children's Bureau and Child Welfare, 1912–1946* (Urbana, 1997), 72–73.

⁷ Samuel Gompers, president of the American Federation of Labor and chairman of the Advisory Committee on Labor of the Council of National Defense, chose Julian W. Mack to head the commission. On Mack's career as a Progressive reformer, see Harry Barnard, *The Forging of an American Jew: The Life and Times of Judge Julian W. Mack* (New York, 1974), 64–71, 209.

tion.⁸ One prominent paternalist reformer, Samuel McCune Lindsay, professor of economics at Columbia University and a member of the American Association for Labor Legislation (AALL), the foremost advocacy group for social insurance at the time, drew explicit analogies between war risk insurance and social insurance and between soldiers and industrial workers. He demanded that “every contract of employment, like that of the Government itself with its military and naval forces, must in the future . . . contain ample insured provision against loss of income through sickness, invalidity, old age, or industrial displacement.” Accordingly, he espoused allotments and allowances: “since the call to arms does not annul the moral and legal obligations of every man to support his family . . . , it is the plain duty of the whole country which he serves to aid him financially to do this without undue lowering of his standard of living.” Similarly, William F. Willoughby, a former president of the AALL, heralded the War Risk Insurance Act as “one of the greatest pieces of social legislation ever enacted by any government.” Another well-known proponent of social insurance helped draft WRIA: Henry R. Seager, a founder of the AALL and author of *Social Insurance*, advised Judge Mack on state workmen’s compensation laws as a model for the act.⁹

Distinguishing the ideologies and strategies of maternalist and paternalist reformers, historians have shown that middle-class women, their broad-based voluntary organizations, and the governmental agencies they helped create succeeded in establishing workplace safety laws, mothers’ pensions, and maternal health programs for women by emphasizing female dependency and the unique responsibility of women for raising future citizens. By contrast, the small, isolated elite of male academics and public administrators who promoted social insurance for male workers achieved only limited disability provision in the form of workmen’s compensation; all their other initiatives ran afoul of hostile employers, a conservative judiciary, labor unions apprehensive about involving an unsympathetic state in the workplace, and an entrenched conception of citizenship that equated male independence with wage labor and social welfare with female dependency.

⁸ Important analyses of maternalist and paternalist approaches to social reform in the Progressive Era include Seth Koven and Sonya Michel, “Womanly Duties: Maternalist Politics and the Origins of Welfare States in France, Germany, Great Britain, and the United States, 1880–1920,” *American Historical Review*, 95 (Oct. 1990), 1076–1108; Skocpol, *Protecting Soldiers and Mothers*; Muncy, *Creating a Female Dominion in American Reform*; Mink, *Wages of Motherhood*; Ladd-Taylor, *Mother-Work*; Eileen Boris, *Home to Work: Motherhood and the Politics of Industrial Homework in the United States* (New York, 1994); Goodwin, *Gender and the Politics of Welfare Reform*; Kathryn Kish Sklar, “Two Political Cultures in the Progressive Era: The National Consumers’ League and the American Association for Labor Legislation,” in *U. S. History as Women’s History: New Feminist Essays*, ed. Linda A. Kerber, Alice Kessler-Harris, and Kathryn Kish Sklar (Chapel Hill, 1995), 36–62; Nancy Fraser and Linda Gordon, “A Genealogy of *Dependency*: Tracing a Keyword of the U.S. Welfare State,” *Signs*, 19 (Winter 1994), 309–36; and Barbara J. Nelson, “The Origins of the Two-Channel Welfare State: Workmen’s Compensation and Mother’s Aid,” in *Women, the State, and Welfare*, ed. Linda Gordon (Madison, 1990), 123–51.

⁹ Samuel McCune Lindsay, “Social Insurance,” in *Democracy in Reconstruction*, ed. Frederick A. Cleveland and Joseph Schafer (Boston, 1919), 285, 269; William F. Willoughby, *Government Organization in War Time and After: A Survey of Federal Civil Agencies Created for the Prosecution of the War* (New York, 1919), 349; Henry R. Seager and Thomas I. Parkinson, “Confidential Memo Outlining Plan for Provision for the Men in Military and Naval Service of United States in Accordance with Principle of Workmen’s Compensation for Industrial Injuries rather than through Pensions,” [July 1917], p. 1, file “Compensation and Claims, 1917–April 1919,” box 21, Directors Files, Veterans Administration Records. Henry R. Seager, *Social Insurance: A Program of Reform* (New York, 1910).

But amid the political exigencies of mobilizing American society for World War I, not only did the gender ideologies and political strategies of maternalists and paternalists complement and approach one another, but comprehensive social protections, akin to social insurance, were adopted for the benefit of many male heads of households: soldiers, the workers of the nation-state. With WRIA, advocates of social insurance scored a significant legislative success and established a precedent for the New Deal welfare state, even if the system for the most part was not extended to civilians after the war, contrary to the hopes of such reformers as Lindsay and Willoughby.¹⁰

War risk insurance was also a paradigm of maternalist social policy, offering women throughout the nation generous financial benefits based on their gender identity and status as dependents. Allotments and allowances were more generous than mothers' pensions, were need-blind for wives and children (though not for other eligible dependents, such as parents), and were administered by a federal agency that was beyond the control of local authorities. By contrast, mothers' pensions were need-based and required applicants to submit to the financial and moral scrutiny of the municipal and charitable agencies that administered such aid. (There was no federal provision for mothers' pensions before Aid for Dependent Children, created in 1935). Moreover, even though 40 states had passed mothers' pension laws by 1920, many did not implement those laws: as late as 1931, one-third of governmental agencies authorized to grant mothers' pensions dispensed no aid at all. Only 6 of the 11 states of the former Confederacy provided for mothers' pensions before 1923. When the system of allotments and allowances was in place, mothers' pensions were not available in a large part of the South. Finally, WRIA preceded by four years the Sheppard-Towner Act and the maternal and infant health program it created, a program historians of maternalism have regarded as the first to bring a large number of women into direct relationship with the national state. War risk insurance thus affords a nuanced perspective on the complexity of Progressive social policy and the distinction, but also convergence, between maternalist and paternalist approaches to reform.¹¹

The War Risk Insurance Act established unprecedented health care, disability, vocational rehabilitation, and survivors' benefits for World War I servicemen and their dependents. The centerpiece of the act, around which congressional debate revolved, was a novel provision for government-sponsored, voluntary life and disability insurance for servicemen (hence the title of the act). Congress hoped that subsidized government life insurance would replace the military pension system of the Civil War

¹⁰ For an (incomplete) account of Progressive reformers' hopes for war risk insurance as a precedent for social insurance, see Ann S. Orloff, "The Political Origins of America's Belated Welfare State," in *The Politics of Social Policy in the United States*, ed. Margaret Weir, Ann S. Orloff, and Theda Skocpol (Princeton, 1988), 61–62.

¹¹ The former Confederate states that had passed mothers' pension laws by 1920 were Tennessee, Arkansas, Texas, Florida, Louisiana, and Virginia. See Skocpol, *Protecting Soldiers and Mothers*, 457, table 10. Ladd-Taylor, *Mother-Work*, 139; Skocpol, *Protecting Soldiers and Mothers*, 32–33, 424–79; Mink, *Wages of Motherhood*; Goodwin, *Gender and the Politics of Welfare Reform*. On how the Sheppard-Towner Act made women clients of the national state, see Skocpol, *Protecting Soldiers and Mothers*, 506–12; Ladd-Taylor, *Mother-Work*, 168; Mink, *Wages of Motherhood*, 63; and Muncy, *Creating a Female Dominion in American Reform*, 110.

era, which many congressional lawmakers had come to regard as unfair and corrupt, detrimental to veterans' sense of manhood, and rife with sectional tension. Southern Democrats whose constituents had never benefited from Civil War pensions joined with critics of the pension system from the North to bring WRIA to a unanimous vote in both houses of Congress, with the expectation that it would supersede the pension system. As Sam Rayburn of Texas, floor leader in the House debate on war risk insurance, predicted, "when this bill is enacted into law and when the people who are on the pension role now have either died or ceased to draw money . . . we will not have any pension system [any longer]." Northern Republicans who had a political stake in the pension system, such as Congressman Richard W. Parker of New Jersey, a member of the Committee on Pensions, warned that government life insurance was "a delusion, a snare, and a complication which we do not understand" but voted for WRIA, mainly from a sense of urgency and patriotic unity but also because the act did not apply to veterans of previous wars.¹²

In contrast to the insurance feature, allotments and allowances received minimal attention in Congress. Under pressure to enact protections for American servicemen who were already entering battle in France and captured by the promise of government life insurance, lawmakers during their brief debate on the bill did not stop to explore the potential effects of family support payments on gender relations and racial inequality. Nor did they contemplate altering the traditional institutional means for distributing veterans' benefits; like military pensions under the Pension Bureau, war risk insurance was to be administered by a bureaucratic agency located in Washington, the Bureau of War Risk Insurance. Not until after the termination of allotments and allowances in 1921 did Congress decentralize the Bureau of War Risk Insurance and its successor, the Veterans Bureau, by creating regional and local offices.¹³

Yet, although government life insurance did not fulfill the hopes of its proponents and Congress repealed WRIA in 1933, allotments and allowances proved significant. Until World War I no provision for the financial support of soldiers' dependents had been made by the federal government. During the wars of the nineteenth century, indigent families of soldiers had to appeal for assistance to local administrators of poor laws or to private charitable organizations, such as the United States Sanitary Commission during the Civil War.¹⁴

When the United States declared war on Germany on April 6, 1917, military planners, social reformers, and legislators in Congress concurred that earlier approaches would not be adequate for the protection of dependents whose providers were to be

¹² *Congressional Record*, 65 Cong., 1 sess., Sept. 7, 1917, pp. 6753, 6769. For the most detailed Progressive critique of the Civil War era military pension system, which endorses war risk insurance, see William Henry Glasgow, *Federal Military Pensions in the United States* (New York, 1918). On the legislative history of the War Risk Insurance Act (WRIA), see K. Walter Hickel, "Entitling Citizens: World War I, Progressivism, and the American Welfare State, 1917–1928" (Ph.D. diss., Columbia University, 1999), 108–25.

¹³ Weber and Schmeckebier, *Veterans' Administration*, 128.

¹⁴ *Ibid.*, 91, 141–42. On aid to soldiers' dependents during the nineteenth century and especially during the Civil War, see Bremner, *Discovery of Poverty in the United States*, 42–45; and Lori D. Ginzberg, *Women and the Work of Benevolence: Morality, Politics, and Class in the Nineteenth-Century United States* (New Haven, 1990), 149–73.



Veterans Administration Building, Washington, D.C., c. 1938. The building was constructed in 1918 to house the Bureau of War Risk Insurance. It is today home to the Department of Veterans Affairs. *Courtesy Prints and Photographs Division, Library of Congress, #LC-USZ 62-108180.*

conscripted by the millions, removed across the Atlantic Ocean, and sent to fight a war of barely imaginable destructiveness and unpredictable duration. A new social policy commensurate with the magnitude of the nation's military undertaking was required, a policy that would, in the words of an advisory commission to BWRI, "protect society, as represented by the local communities, from the burden of being compelled to assume the support of [servicemen's] dependents."¹⁵ County and municipal poor relief agencies and private, religious, or fraternal charities—still the major purveyors of financial aid to needy families when the United States entered the war—would no longer be relied upon to care for the dependents of soldiers who were defending the nation as a whole. Instead, for the first time in the history of American wars, the families of soldiers became charges of the national state.

Article 2 of WRIA compelled enlisted men and noncommissioned officers in the army and navy—but not commissioned officers, who were expected to support

¹⁵ See "Rules and Regulations of the BWRI relative to Exemption from Compulsory Allotment," chap. 4: "Good Cause—General," typescript, [1918], no page numbers, file "Advisory Commission Report on Exemptions, 1918," box 24, Directors Files, Veterans Administration Records.

their families out of a sense of honor and moral obligation appropriate to their military rank—to allot \$15 of their monthly pay (\$30 for privates, \$33 if they served overseas) to their wives, children, and divorced wives who had not remarried and who had been awarded alimony by a court. Just under 40 percent of all enlisted men, or almost 1.7 million, filed applications for allotments and allowances, most because they were married and thus were forced to make an allotment. The remaining 2.7 million enlisted men had no eligible dependents and thus were not subject to the system. Quartermasters automatically withheld the allotment from soldiers' pay and forwarded it to BWRI in Washington. The bureau added a monthly allowance of \$15.00 for a wife or a former wife who remained unmarried, plus \$10.00 for the first child, \$7.50 for the second, and \$5.00 for each additional child up to a total of \$50.00, for a combined maximum of \$65 in allotments and allowances. Whether such recipients actually depended on the soldier for support was immaterial: Allotments and allowances for wives and children were need-blind, an entitlement that was part of the soldiers' overall service compensation. Parents, siblings, and grandchildren of soldiers were eligible for a voluntary allotment, supplemented by an allowance, but they had to prove they were actually dependent on the soldier for support. Payment checks, sent by BWRI directly to female recipients, were exempt from taxation and—because recipients were not held liable for debts contracted by the soldier—from attachment by creditors. If the bureau and its clients disagreed over the payment of allotments and allowances, claimants could seek redress only through administrative channels within the bureau, not in the courts, and the bureau's determination was final.¹⁶

Benefits were the same for the dependents of black and white soldiers, a remarkable exception to the pattern of racial discrimination in the administration of other wartime policies, notably conscription. For eight months after passage of WRIA, allotments amounted to half of a soldier's monthly pay. They were thus slightly lower for the families of black soldiers, who more often than white soldiers served stateside, thereby missing out on the additional \$3 in pay for overseas duty, and who were less likely to be promoted to the better-paid ranks of noncommissioned officers. However, reacting to BWRI complaints that calculating the allotment individually for

¹⁶ On the assumption that “a commissioned officer will do his duty to his family. He needs no compulsion,” see Julian W. Mack, “Address of Judge Mack at meeting of the Insurance Committee,” July 23, 1917, file “Background of Amendment to War Risk Insurance Act, July 1917,” box 12, *ibid.* Many officers with dependents nonetheless made no allotment. See “War Risk Insurance,” in *The United States in the First World War: An Encyclopedia*, ed. Anne Cipriano Venzon (New York, 1995), 776. *Annual Report of the Director of the Bureau of War Risk Insurance . . . 1920*, 27, 30–31. The number of awards to recipients (2.1 million) exceeded the number of applications (1.7 million) because many soldiers made allotments to more than one dependent, such as a wife and a parent. On the exemption of allotments and allowances from attachment by creditors and from taxation, see an amendment to the War Risk Insurance Act: Act effective July 1, 1918, sec. 2, 40 Stat. 609 (1918). Female members of the Army and Navy Nurse Corps were allowed to apply for allotments and allowances, voluntarily. Unlike male soldiers, female applicants had to give evidence of recipients' dependency. *Ibid.*, sec. 6, 40 Stat. 611 (1918). After the armistice in November 1918, women in the military were excluded from the system of allotments and allowances. See Office of General Counsel [BWRI] to E. C. Brown, memorandum, Aug. 29, 1919, file “General Counsel,” box 4, Administrative File, Allotment and Allowance Division, Veterans Administration Records; and Samuel McCune Lindsay, “Purpose and Scope of War Risk Insurance,” *Annals of the American Academy of Political and Social Science*, 79 (Sept. 1918), 59.

each soldier according to his rank and place of service was too cumbersome, Congress fixed the allotments for all enlisted men at \$15, effective July 1, 1918. From then on, the dependents of black and white soldiers received the same amounts in allotments and allowances even if parity in benefits resulted, not from a concern for racial justice, but from BWRI's need to simplify administrative procedure.¹⁷

Enlisted men could file for exemption from mandatory allotments "for good cause shown." This required a charge by the soldier, to be investigated by BWRI, that his wife was "guilty of immorality or other gross misconduct," that is, that she had violated her marital and maternal obligations. Of soldiers with dependents, 5 percent filed for such an exemption; another 5 percent failed to execute applications for allotments and allowances, leaving it to their wives to apply in their stead. A claim for exemption was not easy for husbands away at the front to substantiate, since they had no easy recourse to eyewitness testimony, family records, and other evidence required by BWRI. Moreover, BWRI as well as local draft boards sent detailed information to the wives of draft registrants and servicemen, instructing them of their rights under WRIA and explaining to them how they might secure allotments and allowances even if a husband resisted or failed to apply. A close contemporary observer of BWRI concluded that in deciding upon exemption claims, "the benefit of doubt in all cases was given to the wife." WRIA offered husbands new legal leverage against their wives in cases of real or alleged infidelity, but it also gave women means to counter their husbands' charges.¹⁸

Allotments and allowances overshadowed all previous forms of social spending, even Civil War military pensions. Payments were \$360–\$780 a year for the wife of a serviceman, considerably more than the \$144 a year paid on average to the widow of a Civil War soldier in 1910. In fact, in the amount of money, the number of recipients, and the complexity of administrative requirements involved, the system of allotments and allowances was comparable to systems of public aid for soldiers' dependents established by the major combatant nations of Europe—an exception to the reputation of the United States as a laggard in welfare state building. In Britain, the central government spent the equivalent of two-thirds of its annual prewar budget on "separation allowances" for soldiers' dependents during each year of the war, a proportion similar to that in the United States. Administratively, the United

¹⁷ Act effective July 1, 1918, sec. 4, 40 Stat. 610 (1918). On racial discrimination in conscription and the military, see Arthur E. Barbeau and Florette Henri, *Unknown Soldiers: African-American Troops in World War I* (1974; New York, 1996); John Whiteclay Chambers II, *To Raise an Army: The Draft Comes to Modern America* (New York, 1987), 222–26; Gerald E. Shenk, "'Work or Fight': Selective Service and Manhood in the Progressive Era" (Ph.D. diss., University of California, San Diego, 1992), 99–107, 153–201, 227–35; Gerald E. Shenk, "Race, Manhood, and Manpower: Mobilizing Rural Georgia for World War I," *Georgia Historical Quarterly*, 81 (Fall 1997), 630–40; and K. Walter Hickel, "'Justice and the Highest Form of Equality Require Discrimination': Citizenship, Dependency, and Conscription in the South, 1917–1919," *Journal of Southern History*, 66 (Nov. 2000), 749–80.

¹⁸ For regulations on exemptions, see Legal Division, "Report upon Procedures in Exemption Cases," April 3, 1918, file "Legal Division," box 4, Administrative Files, Allotment and Allowance Division, Veterans Administration Records. James A. Josty, "The Soldiers and Sailors Insurance Act" (Ph.D. diss., Catholic University, 1921), 17. Josty also reported that "Because of the delicate character of most [exemption] cases . . . the specific regulations governing their disposition has been held confidential." *Ibid.* The bureau created a Wives' Application Section to which wives could turn if their husbands failed or refused to make an allotment.



Central processing room of the Insurance Division, Bureau of War Risk Insurance, 1918. With more than 15,000 employees in 1918 and 1919—over three-fourths of them female—the bureau offered unprecedented insurance, disability, medical, and dependents' benefits to World War I servicemen and their families. It created an elaborate welfare bureaucracy well before the advent of the New Deal. From entry 50, box 1, 1917–1920, Administrative Files, Insurance Division, Records of the Veterans Administration, RG 15 (National Archives, Washington, D.C.).

States proved remarkably ambitious as well: Unlike Prussia, for example, which distributed allowances to soldiers' dependents through municipal governments, Congress created an entirely new, centralized bureaucratic institution for distributing benefits, the Allotment and Allowance Division of BWRI. The United States and Canada were the only two belligerent nations that required servicemen to make allotments for the support of their dependents and that paid enlisted men enough to make mandatory allotments feasible.¹⁹

¹⁹ On Civil War widows' pensions, see Skocpol, *Protecting Soldiers and Mothers*, 134, table 3. Susan Pedersen, "Gender, Welfare, and Citizenship in Britain during the Great War," *American Historical Review*, 95 (Oct. 1990), 985. Britain administered separation allowances through private charities for the first half of the war, before concentrating this function in the Ministry of Pensions. See *ibid.*, 991–98. On payments to soldiers' dependents in Germany, see Ute Daniel, "Women's Work in Industry and Family: Germany, 1914–18," in *The Upheaval of War: Family, Work, and Welfare in Europe, 1914–1918*, ed. Richard Wall and Jay Winter (Cambridge, Eng., 1988), 283; and Ute Daniel, *The War from Within: Working-Class Women in the First World War* (Oxford, Eng., 1997), 173–81. On Canadian allotments and allowances, see Wolfe, *Care of Dependents of Enlisted Men in Canada*, 6–7.

In the minds of lawmakers and BWRI officials, family support payments facilitated mobilization for the war by maintaining military discipline. Payments were bound to “promote the morale and good name of the Army and Navy and the spirit and loyalty of the local community,” an advisory commission to BWRI predicted.²⁰ Soldiers could commit themselves to battle without fear for the welfare of their loved ones, the patriotism of millions of citizens on the home front would be fortified, and the army and navy would shed their image as the ultimate refuge of negligent husbands, delinquent fathers, and wayward men of all sorts.

If the system of allotments and allowances was effective in rousing the fighting spirit of American soldiers and the resolve of the home front, it was because that system rested on a traditional conception of male citizenship that stressed the virtue, active political participation, and economic self-sufficiency of white men and the dependency of women. According to that conception of citizenship, husbands demonstrated their independence by providing a “living wage” through paid work outside the home and by representing the family in the public sphere through voting, tax paying, and military service. Their dependent wives dedicated themselves to the welfare of children and performed unpaid labor in the home. Wives and children derived their public entitlements from their dependence upon husbands and fathers, under whose civic—if no longer their legal—identity they were subsumed.²¹

By the time the United States entered the world war, this conception of citizenship and family relations had been encoded in state and federal social policy. Civil War pensions and workmen’s compensation rewarded men who as soldiers and workers had sacrificed health and earning power for the good of society. With the exception of a few women working in industrial occupations covered by state workmen’s compensation laws, women were not directly eligible for those benefits but could receive them only as dependents of male recipients who had become incapacitated or died. Their legal ties to men determined women’s eligibility for mothers’ pensions as well: Women could receive mothers’ pensions only if their husbands had abandoned them or had died; women whose children had been born out of wedlock were generally not eligible. In short, only if men had abdicated or could no longer discharge their responsibilities as providers and guardians of their dependents did women become eligible for benefits. Otherwise, men mediated the transfer of benefits from the state to the women and children in their families. Wartime family support payments fit easily into the entrenched practice of sanctioning hierarchical family relations and gendered citizenship through social policy. Allotments and allowances were part of soldiers’ overall compensation for their military service, not compensation to their wives for their service in bearing and raising the citizens and soldiers of the state, and they were paid without consideration of the wives’ own need, labor, or contribution to the war effort.

Even though women received the allotments and allowances, in making the pay-

²⁰ “Rules and Regulations of the BWRI relative to Exemption from Compulsory Allotment,” chap. 4.

²¹ On wage labor and conceptions of manly independence in the Progressive Era, see Fraser and Gordon, “Genealogy of *Dependency*,” 315–20.



Fireproof metal filing cabinets in the Bureau of War Risk Insurance contained the names and home addresses of over 4 million servicemen who applied for war risk insurance, among them 1.7 million who also applied for allotments and allowances. The bureau gathered detailed personal information on servicemen and their dependents in the course of administering the system of family support payments, especially in deciding whether to accept servicemen's claims for exemptions from mandatory allotments. *Courtesy Prints and Photographs Division, Library of Congress, #LC-USZ 62-101225.*

ments the state bolstered the domestic prerogatives and stressed the domestic obligations of men. The prerogatives were to found and head families and to draw on the domestic labor of wives and children. In return, men were obligated to earn a livelihood adequate to maintain their dependents, the goal of recurrent campaigns by workers for a living wage during the late nineteenth and early twentieth centuries. A man's role as provider was undermined when he was drafted into military service. It could be preserved during his absence only if it was exercised by what Susan Pedersen has called a "surrogate husband," the state, which would secure a minimum standard of living to family members and allow them to pursue conventional domestic routines in preference to wage labor outside the home.²²

Furthermore, WRIA made eligibility for support payments conditional upon the virtuous behavior of wives by granting husbands an exemption from mandatory

²² Lawrence B. Glickman, *A Living Wage: American Workers and the Making of Consumer Society* (Ithaca, 1997), 61–85, 108–28; Pedersen, "Gender, Welfare, and Citizenship," 985.

allotments if their wives were unfaithful. Prompted by this stipulation of the law, BWRI regularly acted as arbiter of wives' sexual morality, part of the larger federal effort to police male and female sexuality during the war through such agencies as the Commission on Training Camp Activities and the War Camp Community Service. The monitoring of women's private lives by the bureau revealed that WRIA safeguarded a second prerogative of men: sexual access to women within marriage and with it the fathering of offspring. About 5 percent of married enlisted men claimed exemption from allotments on the grounds that their wives had deserted them, had committed adultery, or had neglected their children. If the required investigation corroborated a soldier's claim, BWRI stopped all payments to the wife (there could be no allowance without an allotment)—unless she had left the husband to escape mistreatment or “unless it appears that the offense has been knowingly condoned by the husband.” In the latter case, the bureau canceled payment of the family allowance but continued to force the soldier to pay the allotment. Bureau officials did not want to underwrite spousal abuse or sexual promiscuity, but to perpetuate conventional notions of marriage and private morality.²³

Mindful of the danger overly aggressive enforcement of moral and sexual norms could pose to its still tenuous institutional position as well as to civilian morale, BWRI did not initiate surveillance of soldiers' wives without an actual claim for exemption. But once it received such a claim from a soldier, the bureau acted with dispatch. It routinely asked draft board members, sheriffs, postmasters, and other local officeholders to make inquiries on its behalf. “A considerable number of these requests for investigations are continually coming” in, draft officials in Macon, Georgia, complained. In one illustrative case the bureau asked draft board members to follow up on allegations made by a serviceman, Elijah Odom, that “I caught my wife in bed with Dan Ison committing adultery.” He accused her of deserting him even though he “was good to her and would give her anything she asked for.” The bureau in this instance and others like it “desire[d] to know all the facts relating to the time, place, causes of separation and source of support that the wife has received during such separation,” as well as to her “character and reputation.” Like the municipal governments and charitable organizations that administered mothers' pensions, BWRI submitted recipients to moral scrutiny, although unlike the former it did so only in cases of complaint about recipients, not as a part of the initial application process and the regular administration of benefits.²⁴

Bureau officials insisted that exemption claims (as well as claims of dependency by parents of servicemen and charges of fraud on the part of recipients) could not be assessed without tapping the confidential knowledge of the friends and neighbors

²³ On the Commission on Training Camp Activities and the policing of sexual mores during the war, see Nancy K. Bristow, *Making Men Moral: Social Engineering during the Great War* (New York, 1996); Allen M. Brandt, *No Magic Bullet: A Social History of Venereal Disease in the United States since 1880* (New York, 1987), 52–95. *Annual Report of the Director of the Bureau of War Risk Insurance . . . 1920*, 27.

²⁴ Chairman, Local Board for Division No. 2, City of Macon, to Maj. Joel B. Mallet, Oct. 18, 1918, file Ga. 58–83, box 113, States File, Records of the Selective Service System, 1917–1919, RG 163 (National Archives, Washington, D.C.); Roscoe Stewart, associate counsel, BWRI, investigation request, in the case of Elijah Odom, Oct. 16, 1918, *ibid.* It is not clear from the remaining records how this case was decided.

of the accused. BWRI created its own Investigation Division, which by early 1919 had grown to 600 specially trained field investigators traveling the length and breadth of the country to interrogate witnesses as well as the accused and to collect evidence such as marriage licenses and birth certificates. In addition, bureau officials sent letters to almost 110,000 white middle-class men and women throughout the country—teachers, attorneys, and businessmen, private citizens all—and requested them to serve as local investigators, for a fee of one dollar per report. Officials were pleased that “the response as a whole was enthusiastic” and that about 60,000 of those approached honored the request. “No such investigation task has ever been undertaken in this count[r]y, I am confident,” boasted the chief investigator for Washington, D.C. With the exception of “one or two” black investigators, all salaried and fee investigators were white. BWRI officials were not prepared to invest black Americans with official authority to pry into and report upon the intimate details of others’ lives. The argument by a black official in the Labor Department that “the large number of dependents in the [war risk] insurance among colored people . . . would necessitate the appointment of a number of field agents and investigators . . . [from] among the colored citizens” was ignored by white officials.²⁵

What neither soldiers, lawmakers, nor Progressive reformers suspected was that in supporting the dependents of servicemen through direct payments, the state insinuated itself into family relationships not only as surrogate husband to soldiers’ wives, but as their persistent and beguiling suitor—and that wives proved quite receptive to such courtship. Direct transfer payments to the dependents of servicemen simultaneously exalted and undermined the privileged position of men in the family and the state. Compulsory allotments inaugurated a massive, federally supervised wage garnishment scheme that gave women legal control over half of their husbands’ earnings. As prohibitionists, suffragists, settlement workers, and other social reformers during the Progressive Era emphasized, women did not usually have control over their husbands’ earnings nor always over their own. They could not prevent their husbands from wasting family income on drink, gambling, or other dissipations. During World War I and its immediate aftermath, women in hundreds of thousands of families took up the purse strings with the help of the federal government. At a time when white female workers in the ready-made clothing industry, cotton mills, and department stores earned at most \$6.70 per week and black domestic workers in the South earned between \$4 and \$8 per month, allotments and allowances of at least \$30 per month were a substantial subsidy.²⁶ Women quickly realized the economic importance of allotments and allowances, as well as the political

²⁵ “Information obtained Relative to the Investigation Section of the Bureau of War Risk Insurance,” [1919], file “King Investigation,” box 34, Directors Files, Veterans Administration Records; Charles F. Nesbit to Director [BWRI], Jan. 11, 1919, p. 3, *ibid.*; T. E. Patterson to Captain Barton, Feb. 18, 1919, p. 1, file “Investigation Division, 1919,” *ibid.*; Max Senior to Nesbit, Aug. 19, 1918, p. 1, file “Investigation Division, 1918,” *ibid.*; Giles B. Jackson to William G. McAdoo, Sept. 18, 1918, *ibid.* For the dismissive response by the assistant secretary of the treasury to Jackson’s request, see Thomas B. Love to Jackson, Sept. 22, 1918, *ibid.*

²⁶ For the wage figures, see Ruth Rosen, *The Lost Sisterhood: Prostitution in America, 1900–1918* (Baltimore, 1982), 147; and Jacqueline Jones, *Labor of Love, Labor of Sorrow: Black Women, Work, and the Family, from Slavery to the Present* (New York, 1986), 133.

meaning of their new identity as clients of the state. The claims for exemption from mandatory allotments made by men in the military and the complaints by employers and local authorities about the refusal, especially of black beneficiaries, to perform their customary low-skilled, low-paid labor indicate just how unsettling that conception of women's citizenship was to the structure of power within families and society.

Middle-class and working-class women alike demonstrated that such clientage did not mean passivity or powerlessness. Dr. Anna Howard Shaw, president of the National American Woman Suffrage Association and of the Woman's Committee of the Council of National Defense, considered it "a great opportunity for women to urge the maintenance of the families of the soldiers," in the words of the committee's official historian. "The Woman's Committee made a thorough drive to bring about a complete understanding of this measure [BWRIA] among the women of America." Home Service sections of local Red Cross chapters, staffed mostly by white, middle-class female volunteers, visited forty thousand families of servicemen each month to help them file claims. BWRIA brochures directed soldiers' wives to such sources of assistance. Pursuit of allotment and allowance benefits was not just the responsibility of individual claimants, but a collective undertaking.²⁷

In negotiating with BWRIA over family benefits, claimants rejected traditional prescriptions of true womanhood: subordination to husbands, economic dependency on men, and isolation from governmental institutions. Like maternalists, temperance advocates, suffragists, and other prominent middle-class reformers, these unknown, mostly working-class and rural women emphasized women's primary responsibility for the welfare of the family. They did so in justifying what was both an individual and a political action, the pursuit of public benefits from a national state that they themselves, by making claims, helped expand. During World War I many women for the first time established a direct relationship with the national state, bypassing husbands who had previously spoken for them in the public sphere (in the case of white women, if not black women) and redefining the meaning of political engagement.²⁸

The immense and spirited correspondence from female claimants that ensued when they failed to receive payments on time or at all and when they disputed their husbands' claims to exemptions revealed how much the payments reshaped gender identities, class relations, and the boundaries of citizenship. Before the war, women had corresponded with some federal institutions, especially the Children's Bureau, from which they sought information on family planning and the proper care of chil-

²⁷ Clarke, *American Women and the World War*, 76. On Red Cross help in securing benefits, see "Bureau of War Risk Insurance," memorandum, [1919], p. 1, folder "Bureau of War Risk Insurance," file 610.02, box 593, Group II, Records of the American Red Cross, 1917–1934, National Archives Gift Collection, RG 200 (National Archives, College Park, Md.); American National Red Cross, Department of Civilian Relief, *Manual of Home Service* (New York, 1917), 45–46.

²⁸ The class and racial identities of claimants are not explicitly noted on application forms for allotments and allowances, but they can often be derived from other documents in application files, such as investigation reports, correspondence, draft records, and military service records. Many documents mention a soldier's prewar occupation and income; draft and military records state his racial classification. On welfare client activism and its political connotations, see Koven and Michel, "Womanly Duties," 1084; and Linda Gordon, *Heroes of Their Own Lives: The Politics and History of Family Violence: Boston, 1880–1960* (New York, 1988), 251.

dren. But they had never written in such numbers and so frequently: By early 1919, BWRI was receiving and answering thirty to forty thousand letters a day from dependents of servicemen. These letters raised administrative issues whose number “is limited only by the complexity of human relationships,” as an internal report stated after the armistice. They expressed material need, a growing sense of entitlement, and indignation about errant or negligent husbands who failed to execute applications for allotments and allowances or claimed exemptions. “My husband is Ben [been] gone of going on eight months and I haven got any surport from him yet and I have a little Baby,” complained Rener Banks to the Wives’ Application Unit of the bureau, echoing the complaint of many other correspondents. “I thing [think] it is right for you all to give a little surport. I have no one to [de]pend on . . . and I want some help,” she declared. Her forbearance finally worn out, Eva Hutchins of Blakely, Georgia, filed for an allotment and allowance herself “because he [her husband] has had plenty of time [to file] and he is off passing as a single man and . . . has failed to help me and I thought I was entitled to make a draw” on his pay. Declaring herself “unwilling to trust the promises of her said husband to take care of herself and children,” Audie May Chapman of Tallapoosa, Georgia, a white cotton mill worker and mother of two, proclaimed to the bureau, “I thank I suld [should] get some [of] his salery. As I am in need. . . . Other woman around me are drawing [payments] that has not got any children.”²⁹

Once soldiers’ wives began receiving their checks, they could count on a steady flow of cash income. Claimants relied so much on regular payments from BWRI that they figured them into their household budgets. After she failed to receive her check for three straight months, Florence Holman of Valdosta, Georgia, complained to the bureau: “I need this money badly to pay some debts I contracted expecting to pay said debts with my allotment and allowance money, and naturally I am badly humiliated at not being able to meet these payments.” Such spending practices required careful monitoring of accounts with the bureau: between May 1919 and April 1921, Holman wrote the bureau no less than ten times to protest miscalculation and delays in payments.³⁰

Allegations of marital misconduct resulted in the most vehement correspondence, the most drawn-out investigations, and the most sensitive decision making by the bureau. “On average, six months or more were required to dispose of a case in this class,” estimated bureau officials, a recognition not only of the administrative

²⁹ On women’s correspondence with the Children’s Bureau, see Lindenmeyer, “*Right to Childhood*,” 67–71; Mollie Ladd-Taylor, ed., *Raising a Baby the Government Way: Mothers’ Letters to the Children’s Bureau, 1915–1932* (New Brunswick, 1986). On the volume of daily mail, see “Allotment and Allowance Division,” memorandum, [spring 1919], box 1, Administrative File, Allotment and Allowance Division, Veterans Administration Records. “Statement of the Functions and Organization of the Allotment and Allowance Division,” Feb. 10, 1919, p. 6, *ibid.*; Rener Banks to Dear Sir, Oct. 22, 1918, file “Banks, Bolden,” box 14, Sample Case Files Relating to Application for Allotments and Allowances, *ibid.*; Eva Hutchins to BWRI, Feb. 19, 1918, file “Hutchins, Henry J.,” box 2, *ibid.*; affidavit attached to Wife’s Application for Family Allowance, Dec. 12, 1918, file “Chapman, Walter Taylor,” box 8, *ibid.*; Audie May Chapman to [BWRI], Nov. 18, 1918, *ibid.* On the Sample Case Files, see appendix.

³⁰ Florence H. Holman to Bureau of War Risk Insurance, Sept. 15, 1920, file “Holman, Benjamin F.,” box 2, Sample Case Files, Veterans Administration Records.

difficulties of establishing a nationwide system of surveillance but also of the complicated and contentious issues of sexual morality, marital privacy, and women's freedom involved. When her husband sought exemption on the ground that she was "wasteful, of bad temper, and . . . impossible to live with," Lizzie Dell Cook responded in the vein of many claimants: "I was reared a poor girl and have always exercised the strictest economy." She insisted that her husband was "a lazy, shiftless fellow, and this is the only reason I can attribute for his leaving me." She had "conducted herself as a true, faithful, loving, and affectionate wife and done all in [her] power to make ours a happy home," a contention she, following BWRJ requirements, backed up with sworn testimony from family members and neighbors. Her husband's claim for exemption was denied.³¹

Bessie Viola Moore similarly invoked the proper measure of wifely devotion and dedication to the ideal of separate gender spheres to support her claim. "I was never at any time . . . guilty of any unlawful immoral act, and on the contrary conducted myself with propriety, endeavoring in every way possible to be all a wife should be," she replied to her husband's contrary allegations. The owner of the jewelry store where she worked in Dallas, Texas, testified that she was known "among people with whom she associates for chastity" and that "her reputation is good." The bureau judged that "she is industrious, hardworking and of good moral character" but still granted the exemption because she had failed to make an effort to compel support from her husband by legal action during four years of separation—a factor bureau officials considered whenever the claimant and her husband had lived apart for a considerable time before his induction.³²

Bureau officials envisioned that wives who had been abused or neglected by their husbands would seek redress in court. Neither bureau regulations nor the forms sent to claimants permitted otherwise. Soldiers' wives, however, did not live within such discrete bureaucratic categories. They felt it was necessary to cross out, replace, or refine the wording on those forms to describe accurately their particular, often perplexing circumstances. Nettie Culpepper, for one, was "living separate and apart" from her husband, not "under court order or written agreement" (as her "Wife's Application for Family Allowance" allowed), but in consequence of "his abandonment of me," a correction she neatly penciled on the form. The wives of servicemen fashioned their claims and rejoinders against their husbands to reflect not only their material needs but also their image of themselves.³³

³¹ "Memorandum for Frank F. Boll," July 14, 1919, p. 5, file "Cook, John Henry," box 8, *ibid.*; Lizzie Dell Cook, affidavit, Oct. 17, 1919, *ibid.*; Exemption Attorney [BWRJ] to Lizzie Dell Cook, July 14, 1919, *ibid.* Recognizing that in exemption cases "the Bureau has difficulty obtaining proper replies" because the issues involved were so delicate, the bureau's director recommended that fees for reports "as to the moral conduct of allottee or claimant" be increased from \$1 to \$3 or even \$5. See Richard G. Cholmeley-Jones, "Memorandum for Assistant Secretary Jouette Shouse, Treasury Department," June 3, 1919, file "Investigation Division, 1919," box 34, Directors Files, *ibid.* Since BWRJ did not compile statistics on the conduct and results of investigations, it is not clear how many investigations ended in rulings for the husband or the wife or without an official determination.

³² Bessie Viola Moore, affidavit, Feb. 12, 1919, and attachments, file "Moore, Gervin Thomas," box 7, Sample Case Files, *ibid.*

³³ "Wife's Application for Family Allowance," Sept. 1918, file "Culpepper, Orien William," box 14, *ibid.*

The stakes in securing the benefits of allotments and allowances were considerable. It was therefore all the more disturbing that women's chances for presenting successful claims varied with their class status. In the conclusion of an official steeped in bureau procedure, "a majority of the requests for review came from relatively well informed people, rather than from the very ignorant, although the latter may be more in need." Bureau procedure, the apotheosis of modern bureaucratic government, placed a premium on literacy and record keeping on the part of claimants. Bureau officials themselves realized that a disproportionate number of poor people did not command these skills. Mattie Clowney of Asheville, North Carolina, described as "a colored woman of unusual energy and thrift" by the bureau's field investigator, applied for support payments after her husband, the father of her three children, declared he was single upon his induction. In trying to prove her case, however, she became ensnared in the tangle of bureau requirements for formal documentation, such as birth certificates and marriage licenses. "These poor negroes are not like white folks and don't preserve records of this character like we do," sighed a sympathetic notary public to whom Clowney turned for help. "It will be almost impossible to secure them," he predicted, and with them, the allotment and allowance—a problem, the notary public notwithstanding, faced by poor, illiterate white women as well.³⁴

Fortunately, in making their case before the bureau and countering allegations in exemption cases, even poor and illiterate women were not without help and resources. Bureau officials themselves tried to help claimants overcome their social and educational handicaps. Whenever they suspected that wives "through ignorance or lack of education . . . have probably not had a proper opportunity to present their side of the story," they directed them to "somebody who may give them proper assistance," such as a local draft board or Red Cross chapter. A BWRI official maintained that the bureau's own field investigators helped many claimants "who are not familiar with letter writing at all, [and for whom] it is a great trial to tell us by correspondence what they want to know." Many wives found help on their own. In refuting her husband's claim for exemption, Audie Chapman was aided by the chairman of the Home Service section of the Red Cross chapter in Tallapoosa, Georgia, who wrote letters on her behalf to her congressman and furnished testimony about her good moral character to the bureau's investigator. Julia Battle, the illiterate black mother of a soldier, prevailed upon the justice of the peace at Wadley, Alabama, to send a number of inquiries about her son's allotment to the bureau and to Congressman Thomas Hefflin. Indeed, female claimants kept up a steady stream of mailings to members of Congress requesting their intercession with the bureau.³⁵

³⁴ Dudley Cates to Henry D. Lindsley, Feb. 3, 1919, pp. 2–3, file "Discontinuance of Allotments, 1918–1921," box 20, Directors Files, Veterans Administration Records; Field Agent, Asheville, North Carolina, to BWRI, Sept. 9, 1921, file "Clowney, Adolphus C.," box 2, Sample Case Files, *ibid.*; E. B. Atkinson to Nesbit, June 6, 1918, *ibid.*

³⁵ Legal Division to Nesbit, memorandum, March 29, 1918, p. 4, file "Exemption Section (Allotments and Allowances), 1918–1920," box 24, Directors Files, *ibid.*; Charles Nesbit, "Investigation Service," memorandum for Thomas B. Love, April 29, 1918, p. 3, file "Investigation Section, 1918," box 34, *ibid.*; A.V. Howe to Gordon Lee, Feb. 6, 1919, file "Chapman, Walter Taylor," box 8, Sample Case Files, *ibid.*; O. J. Harris to BWRI, Sept. 19, 1918, file "Battle, Edgar," box 14, *ibid.*; Harris to Treasury Department, Sept. 30, 1918, *ibid.*; Harris to J. Thomas Hefflin, Nov. 13, 1918, *ibid.*

Most soldiers' wives in the South undoubtedly subscribed to the ideology of separate spheres and shared the sentiment expressed by one who wrote, "I think the Government should support me [and] also my baby until he [her husband] is returned to us."³⁶ For these women, social welfare was no substitute for a husband's obligation to support them. But when husbands did not conform to their role as providers and failed to make allotments, women in the South readily turned to the federal government for help, even before they gained the vote in national elections.

To women living in a region marked by rudimentary welfare services, even this conditional form of social citizenship held the promise of public assistance and empowerment. During Reconstruction, some black women in the South had sought to enlist the Freedmen's Bureau as an ally in their marital conflicts by complaining to bureau agents about abuse and neglect on the part of their husbands. Such complaints were not common, however, and Freedmen's Bureau agents had little leverage to force negligent husbands to support their wives. It was BWRI that first developed the administrative capacity to compel a man's support for his dependents, to track down absent fathers, and to garnishee their wages. The bureau's intervention in the political economy of southern families instilled in female beneficiaries a knowledge of their right to support from a husband and to a modicum of material comfort. They also gained an understanding of the efficacy of government in securing that right. As a claimant told one of the bureau's field examiners after a protracted effort to secure an allotment from her husband, "I have never appealed to the law of my state to force my husband to take care of me, but if he does not provide for me and our child from now on, I intend to proceed against him legally." With the deliberate assistance of BWRI officials, women who stood to benefit from allotments and allowances made the family a fitting concern of national public policy. They were responsible for making the bureau, in the words of one of its attorneys, "for the period of the war, . . . a federal court of domestic relations, [a] court which has done an unprecedented amount of work" in an area of gender and family relationships that the federal government had previously disregarded.³⁷

During the war women in the South exhibited their own understanding of citizenship and the capability of a centralized, bureaucratic state. This understanding stood in marked contrast to the participatory electoral politics, localism, and hostility toward centralized government that dominated the political creed of southern white men in the nineteenth century and the Progressive Era. Claimants also transcended traditional images of female domesticity. For the wives of agricultural laborers, farm tenants, and industrial workers, black and white, to press their claims

³⁶ Mary Janette Coats to Cates, May 23, 1919, p. 4, file "Coats, James Robert," box 13, Sample Case Files, *ibid.*

³⁷ Leslie Schwalm, *A Hard Fight for We: Women's Transition from Slavery to Freedom in South Carolina* (Urbana, 1997), 234–35. On legal aspects of child custody and child support in the New South, see Peter W. Bardaglio, *Reconstructing the Household: Families, Sex, and the Law in the Nineteenth-Century South* (Chapel Hill, 1995), 137–57. Mattie Loudella Wood, affidavit, Sept. 12, 1920, file "Wood, Arden Francis," box 19, Sample Case Files, Veterans Administration Records; Roscoe Stewart to Lindsley, Jan. 15, 1919, p. 2, file "Major Stewart's Recommendations Regarding Exemption Section, 1918–1919," box 24, Directors Files, *ibid.*

to specific entitlements—if necessary against their husbands—was a novel and more disturbing mode of political self-expression than the social service rendered by middle-class clubwomen. Perhaps for this reason, maternalists and other middle-class reformers, unlike their British counterparts, made no effort to extend and convert allotments and allowances into a peacetime system of maintenance payments for mothers. Having been excluded from the administration of support payments and seeing no opportunity for offering direct ministrations or moral guidance to the recipients of allotments and allowances, middle-class maternalist reformers seem to have lost interest in those payments, just as their interest in mothers' pensions diminished after the latter became the domain of professional social workers in the late 1920s. Many female claimants, on the other hand, did not forget the lessons in the rewards and politics of social policy that they learned in their struggle to receive allotments and allowances: Just as they had pursued the latter during the war, during the 1920s and 1930s these women aggressively pursued the dependents' and survivors' benefits available to them under the War Risk Insurance Act.³⁸

Throughout the war federal lawmakers, government officials, claimants, and local elites argued about whether allotments and allowances were adequate to support families. What gave urgency to this debate, most obviously, was public concern for the well-being of women and children left without the protection a husband was expected to provide. Behind that concern, however, lay fears that support payments would diminish the labor supply by providing women, including many black women, an alternative source of income. The system of allotments and allowances during World War I gave black women an opportunity to improve their economic and employment condition with the help of the federal government, an opportunity heretofore presented only by the Freedmen's Bureau, the Extension Service of the Department of Agriculture, and the Civil War pension system. As the increasingly drastic response by white landowners and employers to the loss of their black female workers demonstrated, racial ideology ran counter to the gender ideology on which war risk insurance was founded.³⁹

³⁸ On the political creed of southern men, see William A. Link, "The Social Context of Southern Progressivism, 1880–1930," in *The Wilson Era: Essays in Honor of Arthur S. Link*, ed. John Milton Cooper and Charles E. Neu (Arlington Heights, 1991), 55–82. On postwar efforts by women reformers in Britain to turn allowances for soldiers' wives into allowances for all women, see Pedersen, "Gender, Welfare, and Citizenship," 1003–6. On maternalists' diminishing interest in mothers' pensions during the 1920s, see Ladd-Taylor, *Mother-Work*, 138, 159–60.

³⁹ On the tension between conceptions of gender, the labor requirements of local economies, and practices of racial domination in the administration of social policy in the South, see Tera W. Hunter, *To 'Joy My Freedom: Southern Black Women's Lives and Labors after the Civil War* (Cambridge, Mass., 1997), esp. 130–45; Jeannie M. Whayne, *A New Plantation South: Land, Labor, and Federal Favor in Twentieth-Century Arkansas* (Charlottesville, 1996), 186–90, 210–18; Cindy Hahamovitch, *The Fruits of Their Labor: Atlantic Coast Farm Workers and the Making of Migrant Poverty, 1870–1945* (Chapel Hill, 1997), 128–39; and Jill Quadagno, "From Old-Age Assistance to Supplemental Security Income: The Political Economy of Relief in the South, 1935–1972," in *Politics of Social Policy in the United States*, ed. Weir, Orloff, and Skocpol, 235–63. On southern black women's engagement with governmental institutions after the Civil War, see Schwalm, *Hard Fight for We*, 234–35, 249–63; Glenda Elizabeth Gilmore, *Gender and Jim Crow: Women and the Politics of White Supremacy in North Carolina, 1896–1920* (Chapel Hill, 1996), 147–50, 165–74; Susan L. Smith, *Sick and Tired of Being Sick and Tired: Black Women's Health Activism in America, 1890–1958* (Philadelphia, 1995); and Terborg-Penn, *African-American Women in the Struggle for the Vote*.

Through the Civil War pension system, in particular, black women in the South had become clients of the federal government well before World War I. Many black soldiers (and some white) had fled the South to join the Union, and many returned there after the war. For their survivors, military pensions, like allotments and allowances, were a source of independent income, and the survivors actively pursued them. If allotments and allowances made white women in the region clients of the federal government for the first time, black women had the precedent of Civil War pensions to draw on. Although little is known about the distribution, administration, and economic impact of those pensions in the South, it appears that Civil War pensions fitted more easily into the political economy of the South than allotments and allowances, and that they never stirred such controversy as surrounded the latter. Not only were survivors' pensions paid to fewer black women (how many, exactly, historians have yet to establish), payments were lower—about \$12 per month—and recipients were widows, often advanced in age. By contrast, family support payments during World War I went primarily to wives whose husbands were alive and who themselves were in their years of greatest productivity. If Civil War pensions established the first federal entitlement for black women in the South, allotments and allowances posed a much greater challenge to employment practices and racial hierarchies in the region, a challenge not seen by white southerners since the end of Reconstruction.⁴⁰

Whether allotments and allowances could secure the “wholesome level of comfort” that Julia Lathrop demanded depended on the cost of living in different places. In the cities of the North, Sam Rayburn admitted, the maximum payments allowed would hardly secure even a subsistence. On the other hand, he projected, “In some country district away out there where they have their gardens, their chickens, and their cows, \$65 [the maximum monthly payment] will be very ample.” That was the kind of district Rayburn and most southern congressmen represented. Officials in the South agreed with Rayburn's calculation. “It is a fact that nearly all negroes and a great many white families with four or more children can live without hardships” on the allotments and allowances, stated the administrator of the draft in Louisiana.⁴¹

In the household budgets of dependents of servicemen, federal support payments made a substantial difference. Dependents themselves realized as much: They demanded accurate and timely payment much more often than an increase in benefits. Officials remarked that “a complaint as to the amount of awards is almost a rarity.” Recipients in the South—where even at the height of wartime inflation monthly farm wages did not rise above \$30 and black families in a small town such as Gainesville, Georgia, received between \$500 and \$600 in annual income—had little reason to complain. If the assertion of BWRI's director—“never in history was a

⁴⁰ On the distribution and effects of pensions among female survivors of black Union veterans in the South, see Noralee Frankel, *Freedom's Women: Black Women and Families in Civil War Era Mississippi* (Bloomington, 1999), 65–80.

⁴¹ *Congressional Record*, 65 Cong., 1 sess., Sept. 7, 1917, p. 6755. The maximum a wife could receive was \$65—\$15 in allotment and \$50 in allowance for a wife with six or more children. Adjutant General, Louisiana, to Provost Marshal General, Dec. 24, 1917, file La. 50–16, box 147, States File, Selective Service System Records.

war fought with so few hardships and privations in the homes of men called forth to war" —held true anywhere, it was in the South.⁴²

Representing a financial windfall to many women in the South, especially predominantly poor black women, allotments and allowances gave such women a new source of economic independence, thereby changing their relationships not only with their husbands but also with their employers. In the administration of allotments and allowances, as in southern society at large, issues of race and class were bound up with the ideology of gender and of separate spheres. The prescriptions of female domesticity that underlay family support payments, it turned out, were contingent upon and could be invalidated by racial characteristics and class status.

In a region where a majority of the population still worked in agriculture, hundreds of thousands of sharecroppers, tenants, and subsistence farmers, many of them black, took in little or no cash for most of the year, depending instead on commodity credit extended by landowners and local merchants for foodstuffs, supplies, and housing. For such families, monthly payments from BWRI represented perhaps the first, often the largest, and very likely the most regular cash income they had ever received. This income was predictable and could easily be computed, in contrast to the debts and credits compiled in the secret ledgers of merchants and plantation commissaries with the help of deliberately deceptive accounting methods. Allotments and allowances were protected from attachment by creditors and were paid in full directly to recipients, not through the landowners who otherwise controlled the financial transactions of their tenants.

Firm believers in the domestic calling of white women, white male southerners were at first quite sanguine about the patriotic spirit and domestic ideal embodied in WRIA. Members of a local draft board in the Georgia up-country reported in summer 1918 that they were "telling all with whom we come into contact, of the great benefits and protection, both to themselves and their loved ones, of the War-Risk Insurance and Government Allotments."⁴³ Soon, however, vocal complaints about unforeseen social consequences of family support payments were reaching federal authorities from all parts of the South, especially from plantation districts and urban centers. The complaints arose because, by summer 1918, allotments and allowances were reshaping the political economy of labor in cotton production and domestic service. Staple crop production, unlike subsistence and small-scale commercial farming in the largely white up-country, depended on field labor performed by black women. Their economic importance was further increased by the conscription of black men and the Great Migration of black southerners to the North. Moreover, female domestic servants in southern cities were predominantly black. Once family

⁴² For wage and income estimates, see Gilbert C. Fite, *Cotton Fields No More: Southern Agriculture, 1865–1980* (Lexington, Ky., 1984), 98; and Ruth Reed, *The Negro Women of Gainesville, Georgia* (Athens, Ga., [1920]), 30. "Memorandum for Frank F. Boll," July 14, 1919, p. 4. Between 1916 and 1920, the consumer price index doubled as a result of inflation; see Kennedy, *Over Here*, 103. *Annual Report of the Director of the Bureau of War Risk Insurance . . . 1920*, 12.

⁴³ Local Board for Stephens County, Georgia, to McAdoo, June 3, 1918, alphabetical correspondence file, box 2, Directors Files, Veterans Administration Records.

support payments flowed from the federal government to black women in the South, their labor was more difficult to command.

The ensuing class and racial conflict was captured by the chairman of the council of defense of Pointe Coupée Parish along the Mississippi River in Louisiana, one of hundreds of councils of local notables that coordinated the civilian war effort throughout the county. He reported that one of the council's main concerns "in the way of labor is the allotments which keep idle lots of families, especially negroes." He was "strongly of the opinion that all allotments should be strictly investigated by a local committee." Draft officials in Holmes County in the black belt of Mississippi complained that "many allowances have been made by the Government for dependents of negroes now in service, who have never contributed towards the support of [the] alleged dependents." Quite the opposite, the board insisted, "their wives and children work about as much as the men, and in some instances more"; they had thereby already proved their ability to survive on their own. Two black women, Ethel Barrett and Ella Brooks, were tarred and feathered by a vigilance committee in Vicksburg "because they refused to work. It was claimed that these women were living off of allotments received from husbands" in the army. The council of defense in Tampa, Florida, "has taken up the matter of the negro women who live in idleness drawing an allotment from the government . . . and who refuse to accept employment of any kind." The council was confident that "it is not the intention of the government that negro women who have always worked for a living be supported in idleness at this time." In the eyes of white employers in the South, ironically, their poverty and their need to contribute to the subsistence of their families negated the status of black women as dependents and thus their claim to government support.⁴⁴

Regular cash payments from BWRI opened a new, reliable source of livelihood to black women, affording them the opportunity to withdraw from the fields and kitchens of their white employers and giving them a financial reserve they could draw on while looking for and migrating to better-paying jobs in war industries. To white landowners and the urban elite, on the other hand, allotments and allowances signified, not the generosity of a just and beneficent state protecting the families of its defenders, but the ability of the federal government to upset established labor arrangements. That allotments and allowances were dispensed by a centralized

⁴⁴ Questionnaire for Pointe Coupée Parish, file "Louisiana," box 2, Questionnaires Answered by Local Councils of Defense, April–Oct. 1919, Federal Works and Aid Section, Service and Information Branch, War College Division, Records of the War Department General and Special Staffs, RG 165 (National Archives, Washington, D.C.); William H. Welch to BWRI, Oct. 5, 1918, file "Battle, Edgar," box 14, Sample Case Files, Veterans Administration Records; Government Appeals Agent, Holmes County, Mississippi, to Provost Marshal General, Sept. 15, 1918, file Miss. 116, box 178, States File, Selective Service System Records; Walter White, "Report of Conditions Found in Investigation of 'Work or Fight' Laws in Southern States: Mississippi," [Dec. 1918], p. 3, file "Work or Fight Laws," box 417, Series C (Administrative Files), Group I, Papers of the National Association for the Advancement of Colored People (Manuscript Division, Library of Congress, Washington, D.C.); Tampa, Florida, newspaper, Oct. 22, 1918, clipping in Walter White, "Report of Conditions Found in Investigation of 'Work or Fight' Laws in Southern States: Florida," [Oct. 1918], p. 2, *ibid.* The dramatic incident in Vicksburg is described in Hunter, *To 'Joy My Freedom*, 229. But the account makes no mention of the vigilance committee's charge that the victims were living off federal support payments or of allegations that those payments were the cause of "idleness" and "vagrancy" among black women during the war.

bureaucracy beyond their immediate political control made such payments even more suspect to white southerners who otherwise regarded themselves as patriotic supporters of the war effort, and who submitted to other war measures, including conscription, if they were locally administered. That the women who stood to gain most from support payments were black, part of a subordinate social caste whose very inferiority was defined by its inability to control the labor of its female members, made them doubly so. To white southerners, entitlement to family support payments was not a legal or administrative question of fulfilling certain formal requirements, to be decided by an agency in Washington, but a question of political economy and racial subordination best decided by local committees. The wives and daughters of black soldiers—unlike their white counterparts—were not women entitled to protection in the home, but laborers who by custom worked for white employers and who by that very custom had demonstrated their economic independence from their husbands and fathers. White southerners sought to ensure that custom would prevail.⁴⁵

Legislators, local officials, and employers in the South resorted to coercion to ease the alleged shortage of black female laborers caused by family support payments. County, town, and state governments adopted work-or-fight laws designed to counter the effects not only of high wartime wages, but of allotments and allowances, specifically, on the availability of labor. Those laws empowered local authorities to assign putative idlers to occupations they deemed essential to war production and to the prosperity of the South, including field labor and domestic service. Work-or-fight laws were strongly reminiscent of the Black Codes with which southern governments had tried to counter a similar “shortage” of black female laborers in the aftermath of the Civil War and of the many vagrancy, lien, and antienticement laws intended to restrict the mobility of black labor in the New South. The new laws threatened to arrest and fine any adult who could not produce written proof, endorsed by an employer, that he was engaged in productive labor for at least five and a half days a week. The laws did not formally distinguish between the work obligations of men and women or of black and white southerners. “Every able bodied man, woman, boy or girl are expected to be at work,” announced the Macon County Loyalty League in Tuskegee, Alabama, after adopting such a law. However, work-or-fight laws were not any less clear for failing to make explicit that they were to be applied only to black laborers, particularly black women. Their sponsors did not envision forcing white women to take up wage labor. The city council at Bainbridge, Georgia, ordered all black women, “including married women whose only duties were of [in] their homes,” to accept work outside the home. “An officer was

⁴⁵ On the mobility and migration of black female laborers in the South during World War I, see Hunter, *To Joy My Freedom*, 222–32; Jones, *Labor of Love, Labor of Sorrow*, 156–60, 166–68; and Hahamovitch, *Fruits of Their Labor*, 85–96. On the administration of the Selective Service System in the South, which, despite localized resistance, generally went smoothly, see Jeanette Keith, *Country People in the New South: Tennessee's Upper Cumberland* (Chapel Hill, 1995), 144–50; Chambers, *To Raise an Army*, 223–26; James F. Willis, “The Cleburne County Draft War,” *Arkansas Historical Quarterly*, 26 (Spring 1967), 24–39; and Anthony Gaughan, “Woodrow Wilson and the Rise of Militant Interventionism in the South,” *Journal of Southern History*, 65 (Nov. 1999), 795–803.

sent around to the homes of the colored people and summoned the wives of a number of colored men to appear before the city council," which charged them with vagrancy and fined them \$15 (perhaps not incidentally the equivalent of an allotment) on the ground that "working to keep up their homes was not enough." In other communities enforcement followed a similar pattern.⁴⁶

Events in Pine Bluff, Arkansas, and surrounding Jefferson County reveal work-or-fight laws as a reaction to family support payments and to the impact they had on the political economy of female labor in the South. Alleging that "hundreds of negro women are refusing to work because they are able to live from allotments paid them by the government through relatives being drafted," the Pine Bluff Chamber of Commerce held a public meeting in September 1918 to formulate a strategy for alleviating the resulting labor shortage. Landowners present at the meeting, according to the major newspaper in the state, complained that many black women "are leaving the plantations. . . . This disinclination to work has caused quite a hardship on a number of large plantations that depend upon the negro women to pick the cotton." Jefferson County lay at the western edge of the Mississippi Delta, in a part of the plantation district of Arkansas where black inhabitants outnumbered whites five to one. Within this economic and demographic context, a federal policy that intervened in the relationship between white employers and black female laborers was bound to infringe on the former's economic and racial privilege.⁴⁷

The solution white leaders proposed was as draconian as it was contrary to the ideology of domesticity that underlay allotments and allowances. The Pine Bluff Chamber of Commerce, in alliance with the town's mayor and planters from the surrounding area, sought to subject black women to a work-or-fight order, recently issued by the chief administrator of the Selective Service System, that required all deferred draft registrants to take up work essential to the war effort. In the hope that the secretary of war would extend this order to include civilians, even female civilians, "plans are to be made to ascertain the number of women who formerly worked, but who have now refused to work since [the husband of each] . . . with

⁴⁶ For an example of a work-or-fight law, see Georgia's: "Full Text of Act for Compulsory Work," *Atlanta Independent*, Aug. 31, 1918, in *Tuskegee Institute News Clippings File*, ed. John W. Kitchens (microfilm, 252 reels, Microfilming Corporation of America, 1976), frame 0042, reel 8. On the Black Codes and the historical context of work-or-fight laws, see William Cohen, *At Freedom's Edge: Black Mobility and the Southern White Quest for Racial Control, 1861–1915* (Baton Rouge, 1991). For the resolution of the Macon County Loyalty League, see W. W. Thompson, "To the Citizens of Macon County," n.d., alphabetical correspondence file, box 6, Correspondence of R. M. Hobbie, State and Local Records, Alabama, Records of the Food Administration, RG 4 (National Archives, Atlanta, Ga.). On the events at Bainbridge, see Walter White, "Report of Conditions Found in Investigation of 'Work or Fight' Laws in Southern States: Georgia," [1918], p. 8., file "Work or Fight Laws," box 417, series C (Administrative Files), group I, NAACP Papers. See also Hunter, *To 'Joy My Freedom*, 227–32; Hahamovitch, *Fruits of Their Labor*, 108–12; and Shenk, "Race, Manhood, and Manpower," 653–62. None of these authors mentions allotments and allowances in this context.

⁴⁷ *Little Rock Gazette*, Sept. 22, 1918, clipping in Walter White, "Report of Conditions Found in Investigation of 'Work or Fight' Laws in Southern States: Arkansas," [1918], p. 1., file "Work or Fight Laws," box 417, series C (Administrative Files), group I, NAACP Papers. On the often violent conflict between white landowners and black field hands in Jefferson and surrounding counties in the World War I era, see Whyne, *New Plantation South*, 47–77.

Uncle Sam's assistance sends thirty dollars per month." The ultimate goal of local authorities was to "eliminate the allotments of Negro women."⁴⁸

The machinations of local employers and politicians to bring black female laborers under the compulsion of a military work-or-fight order "caused such a storm of protest on the part of the colored people of the state" that the plan was not implemented, rejoiced the special investigator for the National Association for the Advancement of Colored People (NAACP), the young Walter White. "The women of the race protest against being classed parasites," asserted the black Ministerial Alliance of Pine Bluff. The ministers made clear that they were "unable to understand why our Colored women should be especially canvassed with their weekly or monthly income," as the plan directed. In the understanding of black observers, coercive labor laws and allegations of abuse of federal largess by black female recipients told "simply the old story of white people not being able to adjust themselves to the new order of things."⁴⁹

Allotments and allowances gave black women the economic freedom to leave their current places of employment if they considered wages too low. They were likely to use this freedom, not to withdraw from the labor market altogether, but to look for more remunerative work elsewhere. Black women "have refused to pick Cotton for 75 cents and \$1.00 per hundred pounds," the president of the Little Rock branch of the NAACP acknowledged; but "Instead of dodging work the Women are now working in railroad shops, saw mills, etc. for \$2.00 and \$3.00 a day." The "labor shortage" white southerners attributed to federal support payments was indeed, like other labor shortages, "an ideological fiction for the persistent attempts by an 'undisciplined' working class to seek . . . improvement in their conditions of labor through mobility," in the words of one historian. What was true was that wartime social policy, quite unintentionally, made such attempts by black women much more likely to succeed; allotments and allowances provided them unprecedented material security, and with it the ability to choose their employment.⁵⁰

The War Risk Insurance Act, an advisory commission to the BWRI felt it necessary to state, "is not a philanthropic or social service measure to provide for the support of all wives and children who are in need of support. . . . The United States Government has no power, under the Constitution, to become a general philanthropic or

⁴⁸ *Pine Bluff Graphic*, n.d., in Pine Bluff Ministerial Alliance, "Open Letter to the Chamber of Commerce of Pine Bluff, Ark., and to the Public," [1918], p. 2, file "Work or Fight Laws," box 417, series C (Administrative Files), group I, NAACP Papers; White, "'Work or Fight' Laws in Southern States: Arkansas," p. 1.

⁴⁹ White, "'Work or Fight' Laws in Southern States: Arkansas," p. 1; Pine Bluff Ministerial Alliance, "Open Letter to the Chamber of Commerce of Pine Bluff"; J. H. McConico to John R. Shillady, Oct. 9, 1918, file "Work or Fight Laws," box 417, series C (Administrative Files), group I, NAACP Papers. For a description of the conflict over the proposed work-or-fight ordinance at Pine Bluff that ignores the federal transfer payments to the dependents of servicemen at its root, see Hahamovitch, *Fruits of Their Labor*, 110–11.

⁵⁰ McConico to Shillady, Oct. 9, 1918, file "Work or Fight Laws," box 417, series C (Administrative Files), group I, NAACP Papers; Alex Lichtenstein, *Twice the Work of Free Labor: The Political Economy of Convict Labor in the New South* (New York, 1996), 13.

charitable agency.” Yet if allotments and allowances were never intended by legislators and administrators to be a model for peacetime social policy, the way they were collected, distributed, and claimed by beneficiaries exemplified modern, national welfare provision for families—challenging Gwendolyn Mink’s conclusion that “men’s families continued to be sealed from the state until the New Deal.” Conflating public and private spheres of political participation and family reproduction that had been inhabited separately by men and women in the nineteenth century, support payments made women clients of the state whose claim to social services, although derived from their husbands’ citizenship, nonetheless had to be recognized. At the same time, racial inequality and the prevalence of wage labor among black women vitiated the ideologies of gender and of domesticity that undergirded war risk insurance and prompted white elites to try to stop the flow of payments to the dependents of black servicemen.⁵¹

Even though the system of family support payments was dismantled in 1921, in its dialectic of gender and race it refigured federal social policies of the 1920s and 1930s. Allotments and allowances cemented the principle, laid out in Civil War and mothers’ pensions, that social benefits in the emerging national welfare state would be channeled through male heads of households as a validation of their citizenship and their role as wage earners, while women could receive benefits only indirectly and only as mothers of future citizens. Moreover, the system of family support payments was based on the requirement that male heads of families make compulsory contributions from their pay if they wanted to secure the benefit of federal protection for their dependents. In this sense the system might well represent an important conceptual and political stage in the transition from noncontributory Civil War pensions to the contributory Social Security insurance implemented during the New Deal.

The determination with which southern women pursued allotments and allowances—as well as compensation and insurance payments for survivors—testified to the manifest need for federal social provision among families in an impoverished region where state and local governments offered few social services of their own. Southerners’ endorsement of war risk insurance benefits for white women was of a piece with their support for infant and maternal health care under the Sheppard-Towner Act during the 1920s and, at least initially, for the New Deal. At the same time, family support payments led white southerners to conflate federal social policy with race in a pattern that recurred during the New Deal, and that allowed southern lawmakers to restrict access to public benefits. When nationwide old-age insurance was enacted in the Social Security Act of 1935 with the key support of southerners in Congress, laborers in agriculture and domestic service were excluded from its benefits, among them a disproportionate number of black southerners. Their exclusion had many causes in the politics of the New Deal as well as in longstanding practices of racial discrimination. Still, the experience of allotments

⁵¹ “Rules and Regulations of the BWRRI relative to Exemption from Compulsory Allotment,” chap. 6: “Good Cause—Substantive Considerations”; Gwendolyn Mink, “The Lady and the Tramp: Gender, Race, and the Origins of the American Welfare State,” in *Women, the State, and Welfare*, ed. Gordon, 100.

and allowances in the South during World War I made that outcome all the more predictable.⁵²

Appendix: A Note on Sources

Until the end of World War II, the National Archives held the allotment and allowance records of over 4.4 million enlisted men and noncommissioned officers of World War I, including those 2.8 million who were without eligible dependents or chose not to make a voluntary allotment. This material amounted to more than 7,000 boxes. To accommodate records of World War II, the National Archives purged all allotment and allowance files during the 1950s and with them, apparently, thousands of letters by female recipients. The National Archives has retained a sample of fewer than 250 files in 19 boxes, drawn from all regions of the country. All of the sample files were examined, and files on beneficiaries from the South were selected for use in this essay. Many of them contain only the original application for allotments and allowances, a tabulation of monthly payments, and routine paperwork. But those files that contain additional documentation, such as correspondence and investigation reports—the files on which this essay is based—reveal how rich a source for the social and gender history of the Progressive Era the full allotment and allowance records would have been.

⁵² Alan Brinkley, “The New Deal and Southern Politics,” in *The New Deal and the South*, ed. James C. Cobb and Michael V. Namorato (Jackson, 1984), 98. Even the most insightful examination of the politics of racial exclusion in the drafting of the Social Security Act ignores the precedent of wartime family support payments and the opposition they raised to direct federal welfare provision in the South; whether the experience of allotments and allowances directly influenced southern members of Congress in their approach to Social Security remains to be studied. See Robert C. Lieberman, *Shifting the Color Line: Race and the American Welfare State* (Cambridge, Mass., 1998), 23–66.