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# **Finances and the Social Settlement: The Management of Hull House**

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## **Introduction**

The development of social welfare history has powerful implications for the study of community practice theory. Even as psychology and social psychology are arguably the basic sciences of direct practice with its emphasis on individual intervention and change, social, economic and political history should increasingly be seen as the basic sciences of administration, community organization, social planning, social policy, social problems research, and the other constituents of community practice. It is the on-going contemporary history of community life which forms the matrix of community practice, in precisely the same sense in which individual biographies of clients form the matrix of case-oriented practice. In the case of community practice, the abstract theories and discrete research findings of the other social sciences only take on real meaning when they are set within a proper historical setting.

Without this context, the abstract generalizations of organization theory, economic development and social change theories and the other social sciences, have not served us well as a sound, reliable basis for professional practice. Originally intended to flesh out the raw data of experience, social scientific abstractions without historical context have served primarily to obscure the basic issues and dilemmas of community practice behind clouds of vapid generalizations and meaningless abstractions. Human social actors--through their choices and institutions--are responsible for the world in which we live and the speciously present social world with all the possibilities and complications of the moment is the only reliable beginning point for all planned change.

## **Recovering the Historical Dimension of Community Practice**

One does not have to look only to professional historians for a proper appreciation of historical knowledge in community practice. For example, both Lindblom's incrementalism and Simon's administrative behaviorism are inherently historical approaches, although this implication is ordinarily overlooked in the heated debates over their alleged "conservatism". The Lindblom model, in particular, places great emphasis on the serial, remedial and incremental nature of decision-making, while Simon's entire approach to

administrative decision-making hinges upon the importance of decision and precedent.

What is needed is less either-or and more and: We need not abandon the generalizations and structures of social science entirely in order to develop a more comprehensive and insightful understanding of community practice. Instead, we can look for a constant dialectic between the particularity of the historical case study and the generality of theory.

This study of the Hull House Association is an initial effort to adopt a more historically grounded basis for administrative practice theory. It is the first of a planned series of historical case studies of the financial management practices of important early social welfare institutions. The effort is essentially recursive in nature: to bring contemporary expertise in financial management to bear upon an understanding of actual practices in the past, in the hope of . Other studies currently underway include studies of the financial management of the Russell Sage and Cleveland Community Foundations and the Baltimore Charity Organization Society during the administration of Mary Richmond.

## **Hull House As An Organization**

For several decades in the late 19th century and the early 20th centuries, the Hull House Settlement on Halsted Street in Chicago was an internationally known symbol of social work with the immigrant populations who came to the "inner city" neighborhoods of Chicago and the intellectual classes who met them there. Hull House was also a sometimes controversial "social laboratory" for assimilation, adult education, good government, feminism, peace and assorted other progressive social reforms, as well as one of several hundred different settlement houses organized and operating in American cities.

By the very nature of its pioneering role in American settlement house movement, Hull House was required to break new ground in social service finance. As we shall see in what follows, Hull House was also a pioneer as what we today call the "multi-funded agency",

Founded by Jane Addams and Ellen Gates Starr in 1886, Hull House made an indelible mark upon the social, intellectual and political leaders of the Progressive Era. Boldly idealistic and boundlessly optimistic, Hull House was a meeting ground for the small-town, protestant nativism of Ms. Addams, Ms. Starr and the other "social settlers" in residence at the brick farmhouse on South Halstead Street, as well as the urban rich of Gilded Age Chicago, the founding generation of "Chicago Schools" of sociology, political science, and economics and the hundreds of immigrant groups who inhabited the Halsted Street area.

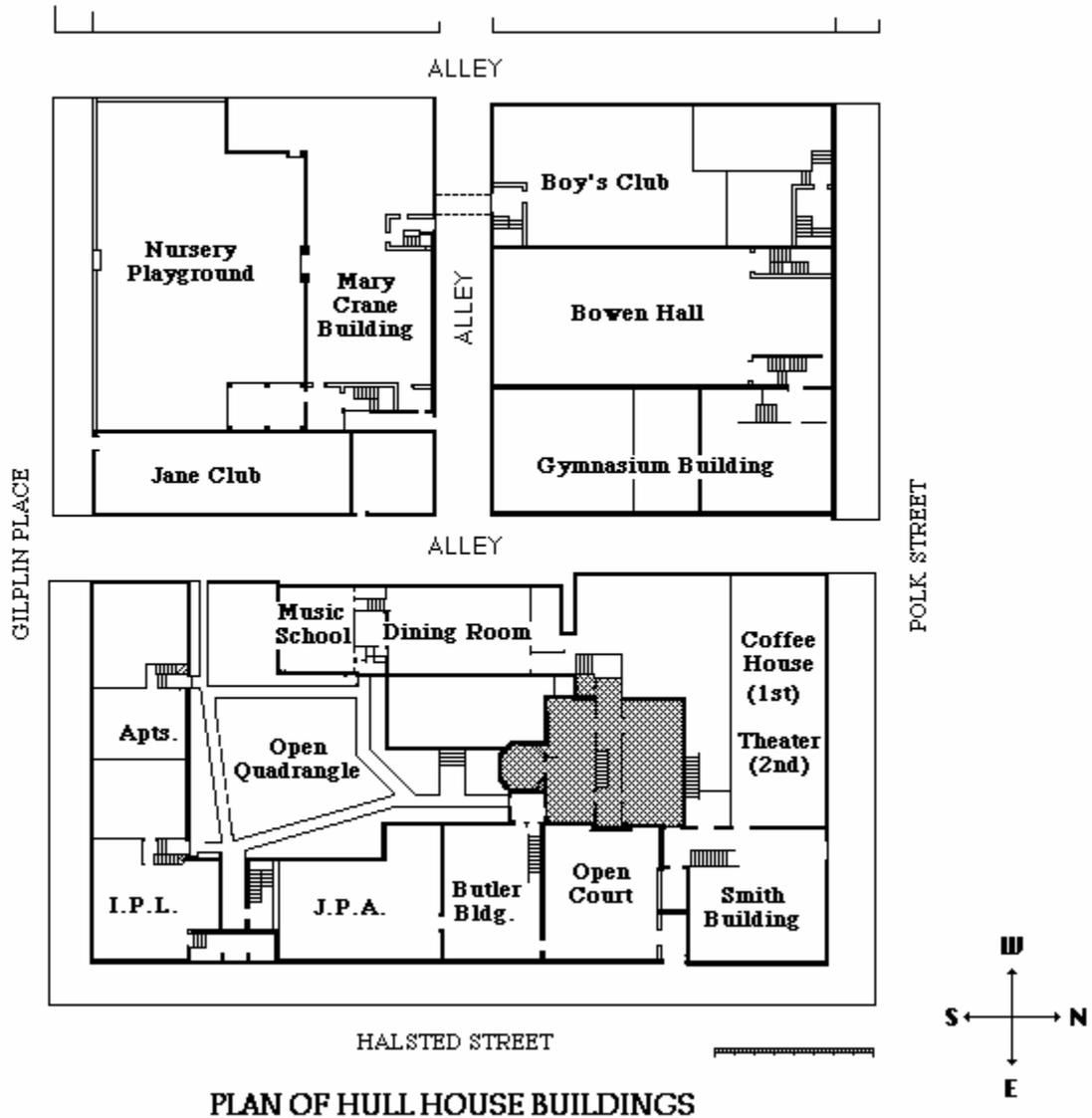
The cast of notables involved in the governance and programs of Hull House is long and distinguished. The philosopher John Dewey served for a time as a member of the board, although it must be said his impact on the governance of the settlement was negligible. Louis Sullivan, Frank Lloyd Wright and other notable Chicago architects lectured there as did Thorsten Veblen, the iconoclastic economist and Frederick Taylor, founder of "scientific management." The first Juvenile Court in the United States was opened directly across the street from Hull House, in part through the efforts of Hull House reformers. The first playground in Chicago was opened there in 1892. The first child guidance clinic (known as the Psychopathic Clinic) was opened by Hull House in 1909.

Arguments among social welfare historians over the representativeness of Hull House and the need to study other settlements are set aside temporarily in this case. (sources?) The reasons for this are simple: Management, and in particular, financial management is a sufficiently obscure topic Hull House has been admitted to the pantheon of general American social history in a manner unequalled by any other single social service organization.

Although the persona of Ms. Addams has attracted a great deal of attention from historians, biographers and social scientists, Hull House as an organization and institution, although it involved hundreds of volunteers and participants, and was housed in buildings which at one time covered nearly two city blocks, remains largely shrouded in obscurity. This problem is not restricted to Hull House alone. In general, a great deal of information on the organization and operation of settlement houses has been lost or neglected in the social welfare archives. The task undertaken in this study, therefore, is to reconstruct the organizational and governance structures of Hull House throughout Ms. Addams' lifetime. The method might be described as historical "management audit"; that is, examination of the historical records regarding Hull House from the vantage point of a specialist in social administration.

## Hull House As A Campus

Hull House was also somewhat unusual as a settlement “house” organization.



## Hull House As A Program

Not only was Hull House an organization on its own campus. That organization had a distinct and particular set of programs, quite unlike those found in most settlement houses today. During the life of Jane Addams and her co-founder, Mary Gates Starr, the program of Hull House departed significantly from what later became standardized community practice in the neighborhood houses of the 1940's. Even many of the "radical reform" movements of the 1960's seldom Taking their example from the Toynbee House model, Addams and Starr were originally more interested in advancing "civilization" as they knew it than in solving individual or social problems, and more interested in seeing those around them as friends than as clients. Living among the poor as neighbors was accorded higher priority among the social settlers than providing them with benefits and services.

Hull House is often credited with development of the first urban playground, the first juvenile court, the first summer camp, and many other "firsts". From an administrative standpoint, we might be content to suggest initially (and follow up more fully below) that in the Addams years (1889 to 1935) Hull House developed a rich and diverse program structure. As early as 1910, for example, the headings printed in the "Check Register" (general journal) and shown in Appendix 2 list the coffee house, laundry, labor museum, music school, dancing class, gym, boy's club, children's club, house entertainments, residents' expenses, office and house expenses and various categories of support services.

## Head Resident: Leader or Manager?

What's in a name? When it comes to administrative titles, frequently a great deal of information about the intent and philosophy of an organization can be contained in somewhat coded form. In recent years, for example, the aspiration to be "more business-like" has prompted a great many social service organizations to adopt the usage of "CEO" or Chief Executive Officer to denote the person in charge. Following the leadership of Addams, participants in the American settlement house movement long expressed a strong preference to view social settlements as "homes" rather than the tendency today to think of today as early "agencies". Consistent with this household metaphor, Addams adopted the title of Head Resident and retained that precise title throughout her long career with Hull House.

What were Jane Addams' duties as head resident at Hull House? According to Ferra, the Head Worker was primarily responsible for the actual operations of the settlement.<sup>1</sup> Discovering new resources and preparing the

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<sup>1</sup> Katherine Farra. "Organization and Administration." *Social Settlements in New York: Their Activities, Policies and Administration*. Albert J. Kennedy, Katherine Farra and Associates. Columbia University Press, for the Welfare Council of New York City. 1934, p. 492.

budget, devising ways and means of securing funds, suggesting the names of contributors and writing appeal letters are among the duties of the Head Resident spelled out by Ferra. In addition, Holden states with perhaps more finality than may have existed, "The policy of the house will inevitably be dictated by the head (resident)."<sup>2</sup>

While this pattern of a large household of unrelated individuals presided over by a more-or-less autocratic Head Resident may seem strange and unfamiliar today, it was well known to middle- and upper-class families prior to the Depression and World War II. Indeed, the pattern of the *paterfamilias*, who was not only head of a family of related individuals but also presided over servants, retainers, clients, visitors, leases and others was well known to those involved in the Hull House experiment. From the vantage point of the traditional "great household" of Western society, Addams' innovation is less in creating such a household than in doing so intentionally and in presiding over it as a single female (rather than a widow.)

The autocratic character of the Head Resident's role was also tempered at Hull House as at other settlement houses by strong commitment to resident democracy. The House Council of the Hudson Guild of New York, whose veto-power over its head resident was mentioned above, also had broad program oversight powers spelled out in its constitution:

To assign rooms, to apportion and collect house rents, to regulate interclub affairs and the relation of the House with other neighborhood Houses--to undertake and encourage improvements in the neighborhood, to establish a court in the house, to make house rules, to suspend or expel any club, to grant or take away the privileges from any club.  
(Holden, 1922, 102)

## Questions

Particularly in her mature years, Ms. Addams traveled a great deal and maintained a heavy speaking schedule. Therefore, it would appear likely that although she was the acknowledged "leader", others must have carried the day-to-day burdens of the actual management of the Hull House "agency". Upon whom did the day-to-day management responsibilities fall? Did the feminism of the day extend to doing the banking and keeping the books, or were these "masculine" tasks turned over to male supporters or the businessmen husbands of some of the many Hull House patrons?

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<sup>2</sup> Holden, Arthur C. *The Settlement Idea: A Vision of Social Justice*. Macmillan Company. 1922. (reprinted by Arno Press. New York. 1970). 100.

A great number of questions of interest to the practice of social administration come immediately to mind. How was Hull House governed and by whom? What was its legal and economic status? What were its principal sources of public support and revenue? Who were the principal patrons and what was the nature and extent of their patronage? How did Hull House come to occupy several square blocks of valuable urban real estate? What were the revenues and expenditures of Hull House? Were staff, suppliers and creditors paid regularly? Were major expenditures handled by check back then? What major financial issues faced the Hull House board? Did Hull House have paid employees? Were they hired by the board? Were wage and hour records kept? Who were the key financial decision-makers? Was there a supervisory structure? What were the financial reporting practices? Was there a formal budget? Were financial statements prepared and disseminated regularly? Were financial records audited regularly?

These and dozens of other related questions spring to mind as one enters upon an investigation of the financial management of Hull House. And the historical record turns out to be surprisingly rich in yielding answers. This paper is a preliminary report on findings. It incorporates results of a literature review on the financial management of settlement houses in general with original findings on financial management practices at Hull House.

## **Incorporation**

According to Farra, pre-1930's settlement houses in New York City were organized on three bases: As limited corporations, as membership organizations or as auxiliaries of other organizations.<sup>3</sup> Holden says that the general practice of settlements on the question of incorporation was mixed: Some were, and others weren't.<sup>4</sup> Hull House appears to have begun as a membership organization and made the transition to a corporation only after several years of operation. Addams and Starr opened Hull House in October, 1889, but the Hull House Association was not incorporated until six years later on March 30, 1895. Thus, for the first six years, Hull House appears to have operated as an unincorporated association.

The seven members of the original board of Trustees were (listed in order): Helen Culver, Jane Addams, William H. Colvin, Allen B. Pond, Mary H. Wilmarth, and Mary Roset-Smith. In an article published in *Charities* during the 1930's, Ms. Addams referred to this original board as composed of club women and business men.<sup>5</sup> Ms. Culver was the niece (and heir) of C.J. Hull.

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<sup>3</sup> Farra, 486.

<sup>4</sup> Holden, 1922, p. 205

<sup>5</sup> J.A.P., Reel 50.

She had inherited the house and 40 acres from her uncle. Pond, secretary of the association for \_\_ years, was an architect and partner in the firm of Pond and Pond, whose firm designed many of the buildings constructed at Hull House. Both he and his brother were long-time supporters of Hull House, and residents there for a number of years.

The object for which Hull House Association was formed was, according to the Articles: "To provide a center for a higher civic and social life, to initiate and maintain educational and philanthropic enterprises and to investigate and improve the conditions in the industrial districts of Chicago." This statement, with its emphasis upon "the higher civic and social life" clearly reflects the influence upon Addams of the English Toynbee Hall experience.

No indication is given in the incorporation documents or minutes why Addams et. al., chose to take that particular action at that particular time. It may have had something to do with the growing volume and complexity of programs and transactions in the rapidly expanding Hull House. An even more likely possibility is that Addams already had some verbal commitments for gifts of property and the construction of buildings which were to occur in the next few years, and incorporation was recommended as a prudent action in anticipation of these developments.

It is interesting to note that the state of Illinois apparently had no nonprofit corporation statute or separate nonprofit incorporation procedures or forms in 1895. The original incorporation certificate in the Jane Addams papers at the University of Illinois, Chicago shows an ordinary business incorporation certificate on which the word "Directors" is scratched out in two places and the word "Trustee" handwritten over it in what appears to be Miss Addams handwriting.<sup>6</sup>

The original incorporators of the Hull House Association were three members of the original board: Jane Addams, Mary H. Wilmarth and Allen B. Pond. Given the usual citations of Ms. Addams and Ellen Gates Starr as co-founders of Hull House, it is interesting that there is no mention of Ms. Starr in the incorporation of the Hull House Association. Her name never appears among the incorporators or directors. She is not listed among any of the attendees at board meetings, and after her departure from Hull House, she was apparently never consulted on any of matters to come before the board.

## **Board of Directors**

Settlements generally were operated by independent boards of trustees or directors.<sup>7</sup> Holden says that Hull House was administered by a 7-member,

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<sup>6</sup> The original of the incorporation certificate is in the Hull House Association archives at the University of Illinois-Chicago.

<sup>7</sup> Farra, 1934, 487.

self-perpetuating board.<sup>8</sup> Not only was this the case, at least three members of the original board, Ms. Addams, Helen deKoven Bowen and architect Allen Pond served life-terms on the board.

"Upon the board devolves the responsibility of paying the bills and maintaining the staff of professional residents along with the diversified activities."<sup>9</sup>

The Hull House Association board of directors was characterized by the small size and long-term stability in its board. Indeed, the Hull House board during the life of Jane Addams may have been the very type of a self-perpetuating board. Ms. Addams maintained dual control as Head Resident and President of the Board until 1935, when Adena Miller Rich succeeded her as Head Resident. During a part of this time, Addams was also Treasurer of the corporation. Similarly, another of the incorporators Allen B. Pond, a Chicago architect, remained as Secretary of the Corporation from its creation until his death in 1929. Several of the other original board members also figure in the management of the corporation for many years.

It would appear that the primary role of the board of Hull House Association was to actually provide for management of the affairs of the corporation. An article by Bowen following Addams death refers to Addams not having a good head for business. However, Hull House Association comes across as a reasonably well-managed corporation. If Bowen's assessment of Addams is taken at face value, it would appear that it was board members, particularly Bowen and Pond, (perhaps along with subordinate staff members) may have been responsible for this.

Appendix I shows the dates of all official board meetings held between incorporation of the association in 1895 and Ms. Addams death in 1936.

The philosopher John Dewey was added to the board for a three-year term on April 13, 1897 to replace William H. Colvin, one of the original incorporators, who had died. In 1900, Dewey was reappointed to a seven-year term, although he appears to have missed all of the board meetings in his second term. Although folklore has it that Dewey was President of the Board for a time, and that Dewey's colleague George Herbert Mead was also a member of the board, no support for either of these conclusions can be found in the official minutes, although Mead's name does show up as a \$100 contributor on the 1910 list analyzed elsewhere in this report.

With the prevailing practice of a Board of Directors who were expected to raise funds and one or more Resident Councils who were expected to advise on program matters, it is more than likely that conflict occasionally arose over who hired staff. Generally, under the law, the board would have the

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<sup>8</sup> Holden, 1922, p. 205.

<sup>9</sup> Holden, 1922, 98

upper hand. However, in at least one case, the constitution of the House Council of the Hudson Guild of New York gave it the power to "impeach" the Headworker by a 2/3 vote, although there is no mention of hiring.<sup>10</sup> It almost goes without saying that the Hull House Trustees lacked such power, to say nothing of the residents or participants, or if they did formally possess it, never exercised it during Addams life time.

It is important to note that settlements also used large number of volunteers, who created problems of their own.<sup>11</sup>

## **Selected Board Meetings**

The minutes for January, 1922 state that "Mrs. Bowen brought up the question of shifting a considerable portion of the Hull House Association endowment funds to bonds of other sorts and submitted a list of bonds which in her judgement might wisely be disposed of and bonds which it had been suggested by representatives of Lee, Higginson and Co. might be substituted." This prompted a discussion of the relative desirability of government, municipal securities, farm mortgages, industrials, railway securities and public service securities. Mrs. Bowen was empowered to use her discretion in reinvesting.

In April, 1922, Addams submitted a memorandum of bonds that had been bought and sold since January 1, and an up to date list of securities held by the endowment fund, which was valued at \$468,100 on April 18.

The perception of Addams as an insufficient manager emerges in the board in 1923. At the October 17, 1923 meeting, "After some discussion as to the need of greater co-ordination of the financial operations of the House and of a somewhat more intensive study of operating methods, the designation of Mr. Wm. F. Byron as business manager to assist Miss Addams was concurred in by the Board." As much as any, this action symbolizes the complete transformation from a household to a "nonprofit business." (The board had in its earliest days, flirted with a conception of HHA as a business.)

## **Bad Timing or Insider Trading?**

In its first 33 years of operation, the Hull House board followed a very conservative financial plan with investment of its endowment fund. In October 30, 1928, Rosenwald proposed that the HH trustees use \$100,000 from Endowment fund to purchase Sears common stock at current market price. The agreement called for Hull House to hold the stock for 5 years, at which time Rosenwald could, at the board's option, repurchase the stock at

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<sup>10</sup> Holden, 103

<sup>11</sup> Holden, 101

current market price. If in any year, the stock produced less than 5%, the board could sell an amount of stock to make up the difference.

Sewall Avery submitted an identical proposal for U.S. Gypsum. The board elected to purchase \$100,000 in each company.

Special board meeting called day later, November 1, 1928, because Miss Addams and Mrs. Bowen “had some misgivings” with regard to the action taken the previous day. Pond moved to reconsider. “Mr. Avery went into some detail as to plans and prospects of the two concerns whose stocks were under consideration. As a result of the discussion, Mrs. Bowen, and Miss Addams expressed themselves satisfied and it was moved, seconded and unanimously voted to ratify and reaffirm the action taken” the previous day. Agreements later dated 11/19/28.

At the June 18, 1929 meeting, Sewall Avery moved that “Hull House sell its United States Gypsum stock if information furnished by Mr. Blunt of Lee, Higginson and Co. seemed to warrant this move.” Motion carried.

By coincidence, the day the stock market crashed, the HH trustees held a special meeting, followed by their regular quarterly meeting which had been rescheduled from October 15. The purpose of the special meeting was to adopt the previous proposal to expand the size of the board to nine. This was followed immediately in the same time and place by the regular quarterly meeting. “After some discussion as to the condition of the stock market in regard to Hull House investments in Sears-Roebuck and U.S. Gypsum, the meeting adjourned.”

At the April 29, 1930 meeting, Avery and Rosenwald agreed that the “generous sums each of them sent Hull House to supplement the income from the stock... we’re not to be considered a substitute for the two thousand dollars each of them had donated annually to Hull House.” Then the minutes added ruefully. “At least such an arrangement would hold for 1930.”

Avery repeated his intent that the stock replacement income and his pledge were separate at the 4/28/31 meeting. By the 4/28/32 meeting, Rosenwald had died and Avery recommended that the promise of Mr. Rosenwald be brought to the attention of his executors of his estate. After a meeting between Addams, Ewing and Sewall Avery’s attorney, a resolution was drafted by the attorney and adopted at the 10/18/32 meeting notifying the executors of their intent to sell the Sears stock to the trustees. The stock was subsequently sold for \$71,250. (7/19/32 minutes) Thus, lost \$28,750 on their venture in the stock market.

At 10/18/32 meeting, with Avery absent, board moved to instruct Mr. McManus to “send a statement to Mr. Avery every three months following dividend date of any deficit of income from the Association’s U.S. G. Co. stock under his agreement with the Association.” (minutes) At 1/30/34 meeting (Avery absent) details of his settlement of the matter by repurchasing U.S.G.

stock were presented. As in the case of Sears stock, the majority of the money was immediately reinvested in long-term bonds. (Longest of them was scheduled to mature in 1975.)

Starr must have been adversely affected by depression. In all probability, her life savings were wrapped up in bonds, from which she expected to collect a regular annuity. As the bond holders were unable to pay, she was left cash poor, and the Hull House board sought to work out an adequate financial settlement for her. Board first granted her a pension of \$50/mo. from a \$1,000 gift, then accepted bonds from her with par value of \$3,000 in exchange for a pension of \$75/mo. Likely, the bonds were worthless at the moment.

The board minutes sometimes observe separately that an annual meeting was held, particularly in the later years, but most times do not.

The occasion of Addams' death in May, 1935 appears to have mobilized the board and shaken them out of the lethargy into which the depression and the events of their stock market venture had thrown them. In the special meeting called immediately following her death and for several meetings thereafter, the minutes are filled with practical concerns related to the survival and perpetuation of Hull House. This is all consistent with a transition from charismatic leadership; as though the board had concluded: "It's up to us now."

## **Hull House Association By-Laws**

There is no evidence that the Articles of Incorporation of the Hull House Association were augmented by formal operating rules or by-laws before the 1940's. The 1944 By-Laws appear to follow established practices in many ways. For example, regular monthly meetings were called for, except in June, July and August. Board minutes suggest that the practice of seven trustees was continued until 1944, when 25 Trustees were authorized. In 1949, this was revised again to 35, with a quorum consisting of one-third of the Trustees.

The 1944 By Laws appear to formalize the continuing importance of the Hull House Association as a membership organization. They call for three classes of members: Trustees, Associate Members and Contributing Members. Trustees "...constituting the Board of Trustees, charged with responsibility for management of the Association and control of its programs and assets". Only Trustees have voting rights. Associate Members included residents and other active supporters registered as Hull House Associates. The third class of members was Contributing Members.

## **Sources of Revenue**

In the settlement house world view, there were three directions from which the necessary financial support should come: 1) the state or

municipality; 2) industry and 3) individual philanthropy. (Holden, 95) It was recognized quite clearly that public support would restrict the reform activities of the settlements (Holden, 95-96, 99). Cambridge Massachusetts is cited by Holden as a community where industrial firms provided significant support to settlements in recognition of the benefits to their workers. (96) Cooper (1923) also provides detailed information on the financing practices of settlement houses in the post WWI period. More recently, Karger (1987) is one of those who insist that not all settlement houses were bastions of reform or populated with famous personalities. He examines the conservative nature of the Minneapolis settlement houses and the role that social control played in the settlement house movement.

## Community Support

A major financing issue in settlements at various times was the issue of whether the immediate neighborhood or the broader community should provide support. In the Brooklyn, NY School Settlement, for example, half of the 1920-21 budget of \$7,000 was raised by the house council. (Holden, 1922, 95)

In 1922, Holden (93) concluded: "At present, the settlement has risen very little above absolute dependence upon private philanthropic gifts." In addition, almost all houses list "dues from members" and/or "dues for house membership" as a financial source. (Holden, 105) Many houses follow the policy of dividing "classes" of membership by size of contribution. (Holden, 106)

Programmatically, Holden concluded that funds for summer camps were easiest to raise, because it was possible to show concrete results. (104)

## Patrons

In an era prior to public grants and contracts, the patronage of wealthy board members was often the principal source of financial resources for voluntary agencies. Holden says that settlement house boards generally consisted of non-residents of "some financial standing and influence." "Indeed, the chief prerequisites for board members and, in some cases their only qualification for social service, is the money they are able to contribute."<sup>12</sup> This is well born out in the case of Hull House. Analysis of the recorded donations for the 1910 calendar year, discussed in greater detail below, shows that many (but not all) of the largest contributors to Hull House in that year were board members.

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<sup>12</sup> Holden, 1922, 98.

There is in the early settlement house management literature, a continuing search for general policy to guide decision-making. Holden, for example, concludes that:

It will then be well nigh impossible to find a single contributor ready and willing to assume the finite financial burden of the establishment, and certainly a matter of time before a circle of contributors can be built up to carry the deficit. For this reason, it seems to me a sounder policy to depend for fixed expenses upon dues paid regularly in small amounts and upon fixed sources of income such as rent, regularly chargeable fees, receipts from regular entertainments and activities and from income on endowment funds. On the other hand, special activities, extension work, and emergency work may be carried by gifts for special purposes by large contributors. In cases of this kind, there is far more chance of meeting the deficit by a special campaign for the particular form of emergency work concerned, if the gift be discontinued.<sup>13</sup>

Although Hull House might more clearly be described as what we would today call a "multifunded agency", individual patrons were a continuing source of important financial support throughout Ms. Addams' lifetime. We know, for example, that one of the principal patrons of Hull House was Mrs. Louise deKoven Bowen, a prominent member of Chicago society. It is not clear from the administrative records why she assumed the role of board member and patron. It is clear, however, that she did. From 1895 to 1928, Ms. Bowen gave at least \$542,282.26 to Hull House Association. Her contributions varied from \$400 in the initial year of 1895 to an apparent high of \$69,444 in 1912.<sup>14</sup> The donations of another board member/patron, Mary Roset Smith's were said to average \$4,300 a year through 19XX.<sup>15</sup>

Julius Rosenwald, of Sears, Roebuck was also a member of the Hull House board and a generous, if sometimes begrudging, patron. Rosenwald and his wife donated \$50,000, for example, on the occasion of his 50th birthday. According to Werner, the funds were used for a country club for social workers in Wisconsin.<sup>16</sup>

Ms. Addams herself must also be listed among the important patrons of Hull House. Her father had been a well-to-do grist mill owner and liberal Illinois state senator (1854-1870) who was also a long-time friend of Abraham

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<sup>13</sup> Holden, 106-107.

<sup>14</sup> In late 1929 or 1930, Ms. Bowen prepared a detailed list of her donations to Hull House at the request of Alice Hamilton, who was responding to an objection from Julius Rosenwald that he was "the line of least resistance" for Hull House's current financial difficulties. J.A.P., Reel 50, Frame 13.

<sup>15</sup> J.A.P., Reel 50, Frame 13.

<sup>16</sup> Werner, 1939, 148.

Lincoln. She never drew a salary from Hull House. In addition, she contributed regularly to Hull House from her inheritance and royalties from her writings. Ms. Addams also paid rent for her suite at Hull House, which consisted of two rooms with *en suite* bath. Late in the 1920's, records indicate that her rent was \$18/month and in the 1930's, this was increased to \$25/month. There seems little question that such financial independence was a major asset for the Hull House Association. As Holden noted in his 1922 book, "the pay is not good" and some settlements are hard pressed to find and keep suitable staff.<sup>17</sup>

## Cash Flow from Donations

Somewhere in the vast materials on Hull House, there is reference to the "Method of Tens": Ten "friends" of Hull House were asked to each ask ten friends to give \$10 each. Although I have not yet located any reference to the application of such a method in actual fund raising among the Hull House Association materials, there is abundant evidence of an extensive and ongoing fundraising operation.

In the 1910 calendar year, for example, the Hull House Association generated \$38, 801.32 in donations. (Re-addition of the amounts listed on the financial report shows that there is an addition error in the original amount reported.) This was roughly 20% of the total operating expenditures for that year.

A monthly analysis of the cash flow generated by these donations, shown in Appendix 4, reveals that January and December were the largest months for donations, but that at least some donations were received each month throughout the year. (It should be noted that this method assumes that the largest donor, Mrs. Bowen, contributed even amounts monthly, as did several other large donors, including Mary Roset Smith. Given Mrs. Bowen's stated misapprehensions about Addams' financial acumen, and the absence of evidence to the contrary, this may be a safe assumption. If, however, Mrs. Bowen's gift were given in a single payment in any month, that would be the largest month for donations, since her gift is more than double the largest month shown in Appendix 4.)

One of the interesting aspects of the 1910 donors list is that while Addams herself is usually considered a major donor (as discussed elsewhere in this paper), no actual amounts are listed for her.

Appendices 5-7 show additional facets of the 1910 pledges. There were, for example, a total of 248 financial donors to Hull House in 1910. Under the later (1944) by-laws that would have meant 248 contributing members of the Hull House Association. One of the most interesting features of this list,

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<sup>17</sup> Holden, 1922, 101.

shown in Appendix 6, is that although the largest number of contributions were made by men, more than half of the donated revenues of Hull House in 1910 came from contributions by women, and only five pledges were listed in the names of couples ("Mr. and Mrs."). Although a major reason for this is that the three largest contributions (accounting for nearly 50% of all donated revenues that year) came from women, contributions by women are found in each of the contributor classes listed in Appendix 7.

## Accountability

The prime years of the Hull House Settlement coincided with the peak period of the "Efficiency Movement", which had such a substantial impact upon the emerging social work profession.<sup>18</sup> Yet, Hull House would appear to have remained largely aloof from any major accountability demands. Was this because of the charismatic authority of Miss Addams? Or because of the mediating role of the board? Or were other factors involved?

It would appear that Ms. Addams' personal financial independence and international reputation, combined with the personalized patronage of Ms. Bowen, Ms. Smith, Rosenwald and others left the Hull House Association relatively free from some of the claims of public accountability exerted against other social agencies of the time.

Other settlement houses, without a highly visible celebrity like Ms. Addams, may not have had similar latitude. Appendices 9 and 10, for example, show financial statements from other settlement houses from roughly the same period. Holden asserts, that no financial statement of Hull House was obtainable at the time of publication of his book in 1922, nor had any financial report been filed in the Library of the Russell Sage Foundation, which at that time served as a national repository for such records. Examination of the surviving records of the Russell Sage Foundation confirms this statement. He notes, however, that "the year book" says that a quarterly report was made to trustees and an annual report to the Subscriptions Investigating Committee of the Chicago Association of Commerce.<sup>19</sup> While the minutes of the Hull House Association meetings confirm that such reports were made, very few have survived in the archival record.

Actual amounts are reported only infrequently in the minutes and these quarterly reports were apparently not bound with the minutes. As a result, one of the original objectives of this research effort--to construct a complete financial series of revenues and expenditures from the beginning of Hull House in 1888 appears beyond reach. Appendix 3 shows a partial series of revenues and expenditures for Hull House prior to 1935. This series was

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<sup>18</sup> Lubove, *The Professional Altruist*, Chapter XX.

<sup>19</sup> Holden, 1922, 205.

constructed largely from a series of compilations of aggregate expenditures and income produced during the 1920's.

## **Annual Reports**

Annual Reports of the Association, including financial statements, are referred to at several places in the Minutes, but no evidence of any annual reports for this period prior to Ms. Addams death has yet been found.

## **Financial Records and Statements**

The process of developing an adequate financial administration of Hull House appears to have been a gradual one. In the years prior to incorporation, very little is known about the handling of the finances of Hull House. In 1891, Addams apparently kept records of income and expenses in a two-column ledger book with sections for separate "funds" (kitchen, etc.). Each section shows income on the left and expenses on the right. She seems to have applied each donation coming in to a specific fund, although further study is needed to confirm this.

For a decade after 1895, pledges to Hull House were kept in a leather-bound, two column account book. It opens with the statement (presumably in Ms. Addams hand): "We the undersigned hereby agree to give the sums set opposite our respective names for the current expenses of Hull House." What follows is several pages of entries in four columns: date (the pledge was paid), signature, amount of the pledge, and the notation "paid". Very frail volume and I didn't check to see if there were any pledges which weren't paid.

A summary notation at the beginning lists contributions for the period 1895-1904:

1895	\$3,500
1896	\$4,100
1897	\$4,250
1898	\$4,730
1899	\$5,185
1900	\$4,985
1901	\$5,625
1902	\$5,635
1903	\$6,114
1904	\$7,937

## Auditing

The Hull House approach to public accountability appears to have been at odds with the developing national consensus on social agency accountability. This apparently also caused some friction with the public watch dogs of Chicago.....

In any event, the press of public accountability eventually caught up with Hull House. This is evident in two ways. Holden's mention of reports to the Chicago Chamber of Commerce is one. One or two such surviving reports are scattered among the Hull House Papers.

A typed "Auditor's Statement" dated 7-1-09 repeated a recommendation which had apparently been made the previous year that an "expert accountant" be obtained "to regularly audit the books and to improve our system of bookkeeping, in view of the fact that the old system has been naturally outgrown by the increased activities."<sup>20</sup>

This recommendation appears to have resulted in the installation of a sophisticated multiple-entry general journal, incorporating pre-printed headings for two checking accounts, two ledger columns (labeled "Personal" and "Private"), Accounts Payable, and 23 programmatic expense columns (listed in Appendix 2).<sup>21</sup> The basis of the distinction between personal ledger and private ledger in the journals is not immediately clear. This may simply be a practice borrowed from business (e.g., partner's drawing account, etc.) which has no meaning in this case, or it may have some significance for Addams's spending patterns. In either case, there is no evidence of activity in the personal ledger accounts in the surviving journal records.

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<sup>20</sup> H.H.A.P., Folder #97

<sup>21</sup> H.H.A.P., Folder #118

From the surviving journal pages, we might surmise that Hull House in 1909 operated eleven programs. Of these, the coffee house was obviously the largest and most complex. In fact, it would appear from these records that the coffee house was a major source of revenue for Hull House for many years. Other programs listed are the museum, music school, dance class, gymnasium, boys' and children's clubs, entertainment, a relief fund and research fund. The remainder of the expense categories listed would probably be classified in contemporary terms as administrative, indirect or overhead costs.

Despite these improvements in bookkeeping, it would appear that the financial records of Hull House were not audited professionally at any time prior to 1912, when the offer of the Safeguard Account Company, 159 LaSalle St. "to perfect our bookkeeping system, free of cost" was accepted. After this, a Mr. Martin was said to have installed a new ledger. Martin also pronounced the voucher system installed the previous year "precisely what was necessary."

The unnamed auditor also reports turning over to Safeguard "the report by Mr. Pond on the inventory of buildings and grounds and his future reports on costs in this connection will be at his request incorporated in the new books at the House."

An audit by Safeguard, covering the period from January 1 to April 1, 1912 concluded that the petty cash fund balanced at \$200, that bank balances were off by 10 cents and should be adjusted, that the trial balance did not agree with the control account, that the Schedule of Unpaid Bills did not agree with the balance in Accounts Payable and noted a couple of specific errors in Accounts Payable. Another audit for the period from April 1 to July 1, 1912 noted that the Trial Balance and Schedule of unpaid Bills did not agree again, and that an error of one cent had been made by the bank.<sup>22</sup>

In 1914, the firm of Arthur Young took over the auditing and continued at least through 1925, when this series of records ends.

## **Budget**

Like nonprofit organizations before and after them, settlement houses made widespread use of an annual operating budget as a management control device. Several quite distinct patterns of budgeting may have been in use in the settlements. Some, including Hull House, may have budgeted only for internal use, and not revealed budgets to outsiders, while other settlements were more forthcoming. Some budgets were prepared detailing both revenues and expenditures, while others showed only proposed

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<sup>22</sup> H.H.A.P, Folder #97

expenditures. It would appear that a common practice in the settlements was to attempt a crude kind of "program" or activity budget, rather than detailed "line-item" budgets, which would have been a later development.

The annual budget of the settlement house, however, may not have been a unified or integrated one. After reviewing a "great number of annual reports," Holden concluded "Over and over again one will find the settlement running at a deficit and yet find a balance remaining in one or more of the special accounts." For example, The 1918 budget of the Educational Alliance of New York assigned both income and expenditures to various committees (finance, membership, legal, education, social work, etc.)<sup>23</sup>

### **Classification of Expenditures**

Surviving records indicate that Hull House represents a major departure from more recent social agency practice of classifying expenditures by line item or functional classification. To some extent, the classification of expenditures followed a kind of primitive "cost accounting" or program budget model, in which expenditures were assigned to specific programmatic categories which matched the organizational or program structure. Appendix 2, for example, shows the preprinted headings from a 1910 check register which served as a general journal for recording expenditures. It is clearly evident that expenditures were grouped by program category (e.g., music school). Very similar tendencies are evident in the two financial statements from Holden shown in Appendices 9 and 10. Holden tells us that:

"The usual form which the organization of the average settlement takes, is the subdivision of the activities including clubs, classes, gymnasium work, dances, dramatics, concerts, illustrated lectures, debating societies, game rooms, health work, musical work, art work, case work, neighborhood work and general events of a social nature." <sup>24</sup>

He goes on to suggest two broad classes of work: "regular work", including most educational and recreational work, which is subject to standardization and "extension work" (or, what we might more commonly call neighborhood outreach) which is not.<sup>25</sup>

Later Hull House "budgets" show a kind of fund-oriented format with clusters of assigned revenues and expenditures grouped with specific project headings.

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<sup>23</sup> Holden, 1922, 202

<sup>24</sup> Holden, 1922, 47.

<sup>25</sup> Holden, 1922, 48-49.

## Endowments

Since the origins of the international settlement house movement at Toynbee House in London, which was administered by a joint Oxford-Cambridge committee, settlement houses were generally attracted by the financial possibilities of the permanent endowment, although few of them seem to have developed such endowments. Holden (1922, 93) said, however, "settlement workers themselves have been by no means united as to the wisdom of attempting to follow the endowment method of finance."

Hull House may have been relatively more successful than other settlement houses in establishing and maintaining restricted endowment funds during Ms. Addams' lifetime. Already by 1906, for example, the May 1 balance sheet for that year shows three endowment funds, in the name of three of the board member/patrons: Dodge (\$15,000), Culver (\$50,000) and Helen DeKoven Bowen (\$50,000). One of these (the record does not indicate which) must have been exhausted in only a few years, however, because a "Public Accountant's Form" dated December 31, 1912 reports two endowments and notes that the income from them is included in the general fund. It is interesting to speculate whether expenditure of the principal of one of these endowments by Ms. Addams might have been the basis for Louise DeKoven Bowen's later negative assessment of Addams' financial acumen.

Investment income along with rental and sales income were, from the earliest times, major sources of revenue for Hull House operations. Appendix 3 shows annual earnings from endowments, rents, fees and sales for the period 1902-1933, varying from a low of \$12,135 in 1902 (XX% of total revenues) to a high of 78,105 in 1930 (XX% of total revenues).

## Investment Strategies

In an age before interest-bearing checking accounts and federally insured deposits, the question of the risk associated with investments was considerably more important for early social agencies than it is today. Julius Rosenwald, in particular, was at times highly disturbed about the investment of Hull House funds and devised a highly personalized method of indemnifying Hull House investments against risk. According to his biographer:

Believing that Hull-House funds as well as other philanthropic funds should be invested more readily in common stocks, Rosenwald entered into an agreement with the settlement by which \$100,000 of its endowment funds were used to purchase Sears, Roebuck stock, with a guarantee that he or his heirs would repurchase the stock at any time within five years at its purchase price and

that Hull-House would receive an income of at least five per cent. He felt that the women of Hull-House, not being in business, were too conservative in their investments. Before the first year of this guarantee had passed, the stock market crash of 1929 had occurred, and Hull-House had a loss of \$823.67. Rosenwald sent his check for \$1,000. He continued to pay deficits until the time of his death, and the estate carried out the agreement thereafter.<sup>26</sup>

Rosenwald's investment strategy may have proved costly for him and his heirs, but it minimized to some extent the immediate impact of the stock market crash on Hull House operations. Earlier, in 1925, a list of Hull House investments includes that the corporation held bonds of 36 separate corporations (mostly utilities).<sup>27</sup> According to a "Public Accountants Form" dated December 31, 1912, securities held by the Association were locked in a Safe Deposit Vault and could only be examined in the presence of two trustees.<sup>28</sup>

## Property Management

Many of the settlements appear to have gotten involved with fairly extensive property holdings, although it is not clear whether the general pattern was for these to be rented, leased, or purchased. Hull House, for example, began in the "mansion" of a Civil War officer, Col. Hull, and eventually expanded to include more than 30 buildings in the neighborhood.

The major property transactions involved the Hull House Association, Ms. Addams and several board members are quite complex and warrant a good deal of further investigation. Hull House and several adjoining lots were rented from Ms. Helen Culver for \$1 from May 1, 1895 to April 30, 1920. Ms. Culver had inherited property including the house and adjoining 40 acres from her uncle, C.J. Hull.<sup>29</sup> Under terms of the lease, Hull House was to pay the water, gas and "all general and special taxes and special assessments of every kind" as well as build and repair sidewalks, sewers and drains, and make all necessary repairs.<sup>30</sup> On October 13, 1900, the Hull House Association leased 10 more lots and part of an 11th from Ms. Culver for 50 years. In an interesting sidelight, the new lease contained language not in the original lease and suggestive of growing sensitivity over the social action

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<sup>26</sup> Werner, 1939, p. 280.

<sup>27</sup> J.A.P., Reel 49, Frame 1475.

<sup>28</sup> J.A.P., Reel 97.

<sup>29</sup> J.A.P., Reel 50.

<sup>30</sup> J.A.P., Reel 49, Frame 1350.

role of Hull House: “It is further understood and agreed that said premises shall not be used for any purpose antagonistic to or subversive of the laws and institutions of government or municipality or hostile to property or individual rights.”<sup>31</sup> It is not known whether this provision was added at the suggestion of Ms. Culver, a prudently conservative attorney or for some other reason.

Ms. Culver was also involved in a series of transactions which again expanded the Hull House territory several years later. On January 11, 1900, for example, Culver transferred her share of Lot 15 by quit-claim deed to fellow board member Mary Roset Smith, who, in return, “conveyed and quit-claimed” the property surrounding that lot (Lots 1-14, 16, 17, 18 and 19) to Culver.<sup>32</sup> Finally, on March 1, 1901, Helen Culver bought Lots 16-19 in the same tract from R.T. Crane for \$12,456. Presumably, Culver transferred title to the Crane properties to the Hull House Association sometime thereafter, and the low sale price probably reflected a contribution to Hull House by Crane. Crane’s gift also included construction of the 4 story building used for a Creche (day nursery).<sup>33</sup> A Hull House Association balance sheet dated May 1, 1906 lists a “Crane Building” valued at \$30,000 and “Crane Land” valued at \$10,000--an appreciation of more than three times the purchase price.<sup>34</sup> (The other possibility, of course, would be that the Hull House Association was listing these assets at artificially inflated values, but there would be no particular reason for them to do so.)

Ms. Culver granted most of the other properties outright to the Hull House Association in an indenture dated April 30, 1906.<sup>35</sup> The May 1, 1906 balance sheet, just prior to this transfer, lists three parcels of land owned by Hull House and valued at \$89,525.<sup>36</sup> On May 11, 1889, Jane Addams rented the “upper floor of 335 South Halstead Street” from Sherwood Company, a manufacturer of school desks and seats for \$30 month. The two-year lease was in effect from May 1, 1890 to May 1, 1892. In return, she rented them an unspecified parcel of land.

## Conclusion

It can be difficult to remember that there once was a real institution named Hull House and it was not just a backdrop and stage for the international icon who was Jane Addams. Moreover, it was not quite like any other known settlement house, with a campus more extensive than most and a list of achievements and “firsts” surpassing virtually any other human

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<sup>31</sup> J.A.P., Reel 49, Frame 1361.

<sup>32</sup> J.A.P., Reel 49, Frame 1365.

<sup>33</sup> J.A.P., Reel 50, Frame 13.

<sup>34</sup> J.A.P., Reel 49, Frame 1471.

<sup>35</sup> J.A.P., Reel 49, Frame 1367.

<sup>36</sup> J.A.P., Reel 49, Frame 1471.

service organization. Behind all of the headlines and mythology, however, in the span of one lifetime this establishment went from a household for two – and a domestic aide – to a huge, complex, thriving operation that faced all of the administrative challenges and opportunities faced by other human services organizations. By looking at the records contained in the Hull House archives, a great deal can be learned about the administration of this once vital national institution and the people who made it what it was.

## **Bibliographic Notes**

The Hull House Association papers (H.H.A.P.) in the University of Illinois-Chicago Special Collections contain a good deal of information relating to the administration of Hull House. Series I contains the original Board of Trustees minutes. Series II contains General Files. Series IV contains Legal Records. Series V contains Financial Records, including an incomplete series of books of original entry.

The Jane Addams Papers (J.A.P.), a microfilmed series, contains a number of reels dealing specifically with the financial administration of Hull House. Reel #27 contains "Financial Records, 1881-1935." Reels #49-50 and Addendum Reels #2-10 also contain financial records of Hull House. Addendum Reel #10 also contains Building Plans and information pertinent to the physical plant of Hull House. Mary Lynn McCree Bryan of Fayetteville NC is editor of the Jane Addams Papers series. (Individual requests for roles of microfilm may be honored by University Microfilms at about \$10/roll. (Phone 313-761-4700).

The Helen Culver Papers, also at UI-Chicago, include the 1938 financial report.

## **References**

## Appendices

### Appendix 1A

#### Board Members of the Hull House Association During the Life of Jane Addams

Jane Addams	1895	1935	40	Died
Edward Butler	1895	1912	17	Replaced (Term Expired)
Helen Culver	1895	1920	25	Resigned
W.H. Colvin	1895	1897	2	Died
Allen Pond	1895	1929	34	Died
Mary R. Smith	1895	1934	39	Died
Mary Wilmarth	1895	1907	12	Resigned
John Dewey	1897	1903	6	Resigned
Louise deKoven Bowen	1903			
Charles L. Hutchinson	1908	1924	16	Died
Julius Rosenwald	1912	1931(?)	19	Died
Charles Hull Ewing	1920			
Sewell L. Avery	1926	1936	10	Resigned
Mrs. Wm. McCormick Blair	1929			
Harrison A. Dobbs	1932			
Ms. Dorothy North Haskins	1934	1935	1	Resigned
William H. Regnery	1934			
Grace Abbott	1935			
Henry P. Chandler	1935			
Amelia Sears	1936			
James Britton	1936			
Rosecrans Baldwin	1936			

1. There were only 19 members of the Hull House board in the 40 years from 1895-1935. The average term of office for the 17 board members appointed before Jan. 1, 1935 was 16.4 years.
2. Service on the Hull House Board was frequently a life-time commitment. Four of the original seven board members served until their deaths, and six of 10 board members who died before 1935 died while serving on the board.
3. There were no vacancies on the Hull House board in the first 29 years. After the death of C.L. Hutchinson in 1924, the board failed on several successive meetings to name a replacement. It was nearly two years later (October, 1926) before Sewell Avery was elected as a replacement. By early 1936, the board had been expanded to 10, but there were five vacancies at one point.

4. In 1934, William H. Regnery was added as an eighth trustee and the board was looking for a ninth member (in accord with an amendment of the by-laws in 1929, allowing for up to nine trustees.)
5. Jane Addams submitted her resignation as Head Resident in 1934 because of ill health. The board tabled her resignation. Mrs. Bowen refused to accept the office of President after Jane Addams death in 1935. Board appointed her Acting President. She was named President in 1936 and resigned. Board refused to accept her resignation.

## **Appendix 1B**

### **Board Meetings of the Hull House Association During the Life of Jane Addams**

Under its 1895 by-laws, Hull House board was expected to meet quarterly. There were 161 (3-month) quarters for board meetings from incorporation in April, 1895 to Addams' death in May, 1935. In 43 of those quarters ( 26.7 %) the minutes indicate that a board meeting was postponed or cancelled because of lack of a quorum. In 15 (9.3 %) of those quarters, an unsuccessful meeting was followed with a meeting at which a quorum was present. In another 22 quarters (13.6%) minutes indicate either that no business was conducted, or no minutes exist.

The official business of Hull House Association was conducted in the remaining 98 regular (61.1%) quarterly meetings and the 15 recalled meetings.

**Quarterly Board Meetings  
Hull House Association, 1895-1935**

Numbers shown are # of Board Members Present

Abbreviations Used:

n.m. = no minutes

n.q = no quorum

n.b. = no business

adj. = adjourned to a later date

Year	January	April	July	October
1895		4	n.m.	7
1896	6	5/n.m.	n.m.	n.m.
1897	n.m.	5	7/n.b.	5/n.b.
1898	n.q.	5	n.m.	n.m.
1899	n.q.	5	3(n.q.)	4
1900	6	4	n.q.	6
1901	5/n.b.	n.q.	4	6
1902	(3)n.q.	4	n.m.	4
1903	4	4	4	5
1904	4	4	4	5
1905	6	4	4	4
1906	n.m.	n.m.	4	5
1907	5	6	n.q.	5
1908	6	4	n.q.	5
1909	5	4	4	n.q./6
1910	n.q.	n.q.	5	5
1911	n.q./6	5	n.q.	7
1912	5	4	n.q./n.q.	5
1913	4	n.q.	n.m.	5
1914	4	6	6	n.q.
1915	5	4	4	4
1916	4	5	n.q.	5
1917	n.m.	5	n.q.	4
1918	4	n.q.	4	4
1919	4	6	n.q.	6
1920	n.q.	5	6	5
1921	5	4	5	n.m.
1922	5	6	n.q.	5
1923	n.q.	n.q.	n.q.	6
1924	n.m.	6	n.q.	n.m.
1925	4	4	n.m.	5
1926	n.m.	4	n.q.	4
1927	n.q./4	5	n.m.	n.m.
1928	n.m.	6	n.q.	7/6

1929	n.q./3	4	5	n.q./4
1930	n.q.	n.q./5	n.q.	n.q./4
1931	n.q./4	n.m.	n.m.	n.q./5
1932	n.q.	5	n.q.	5
1933	n.q./5	n.q./4	5	n.q./5
1934	n.q./3	n.q./4	n.q.	n.q./5
1935	5	3(2)		
Success	19	29	14	26
Followup Succ.	6	3	0	6

## **Appendix 2**

### **Preprinted Headings of 1910 "Check Register"**

Personal Ledger  
Private Ledger  
Accounts Payable  
Coffee House  
Prov. & Supp.  
Wages  
Laundry  
Expenses  
Labor Museum  
Music School  
Dancing Class  
Gym  
Boy's Club  
Children's Club  
Entertainment  
Relief  
Research  
Resident's Expense  
Office Salary  
Office Expense  
House Wages  
Cleaning  
Engine Room  
Repairs & Supplies  
Miscell. Expense  
Insurance (handwritten)

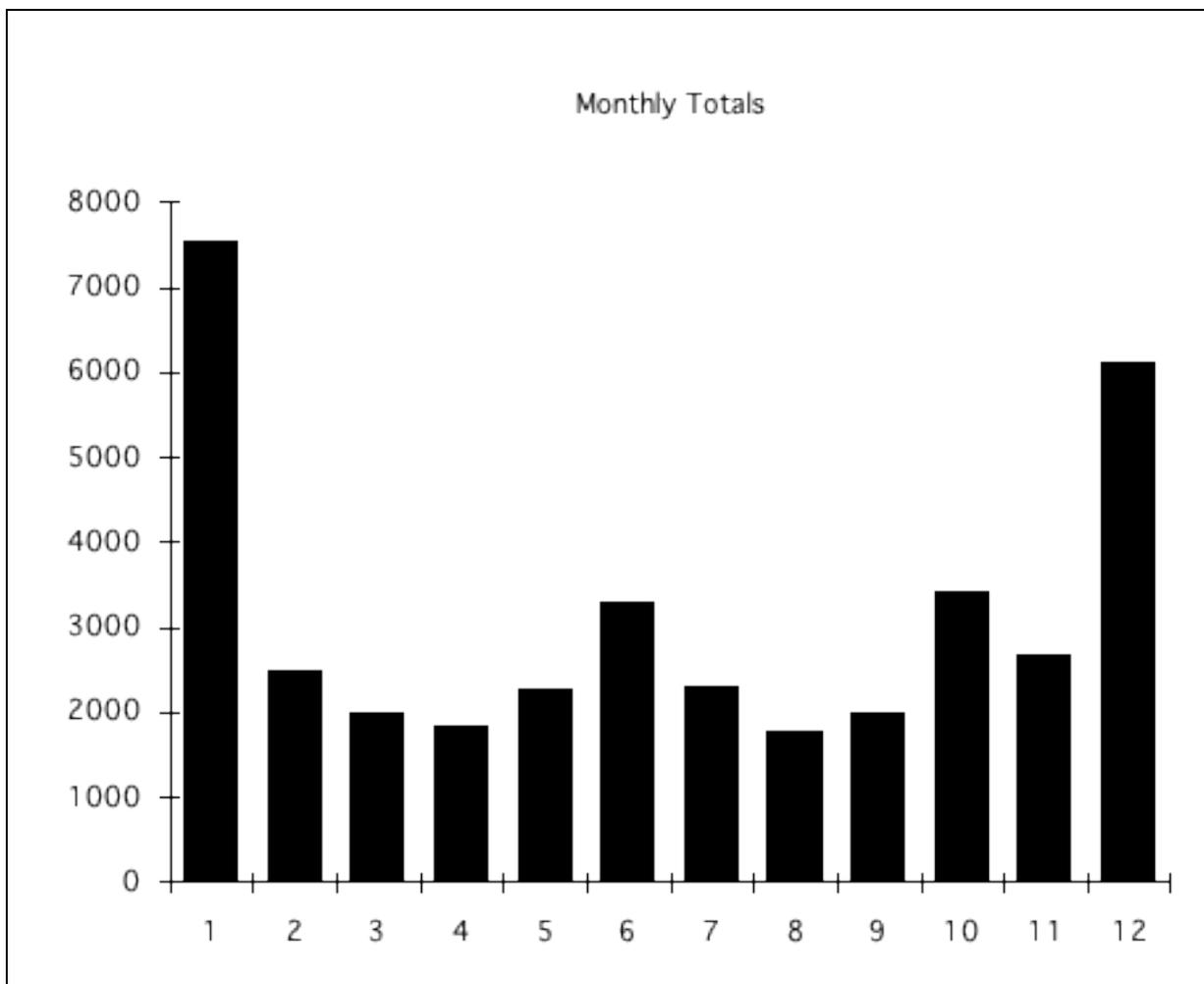
**Appendix 3**  
**Revenues and Expenditures**  
**Hull House, 1895-1935**

<b>Year</b>	<b>Revenues</b>	<b>Expenditures</b>
1898	15953.88	
1899	13897.53	
1900	16945.24	
1901	19268.87	
1902	26994.93	
1903	29466.51	
1904	29133.41	
1905	29498.83	
1906	39081.81	
1907	44965.58	63815.52
1908	50854.35	55590.12
1909	51304.88	67780.96
1910	54880.59	77075.48
1911	60301.44	103826.654
1912	59206.02	109135.222
1913	57492.73	107901.519
1914	69609.74	109254.926
1915	62034.54	144747.444
1916	67043.01	160591.357
1917	61389	188349.444
1918	67118.15	190018.074
1919	73018.88	196002.107
1920	89518.58	215362.286
1921	90955.03	204158.69
1922	96455.27	193578.215
1923	97817.91	231261.595
1924	98936.82	204060.987
1925	106255.16	205024.495
1926	112023.62	159867.188
		148820.732
		140963.089
		149197.633
		169692.22
		192141.972
		191424.481
		193235.977
		202390.781
		211365.321

<b>Year</b>	<b>Revenues</b>	<b>Expenditures</b>
1927	120497.72	231726.385
1928	141763.5	276881.836
1929	125046.03	243754.444
1930	124234.6	248469.2
1931	118801.87	260530.417
1932	117125.55	286370.538
1933	99214.95	255708.634

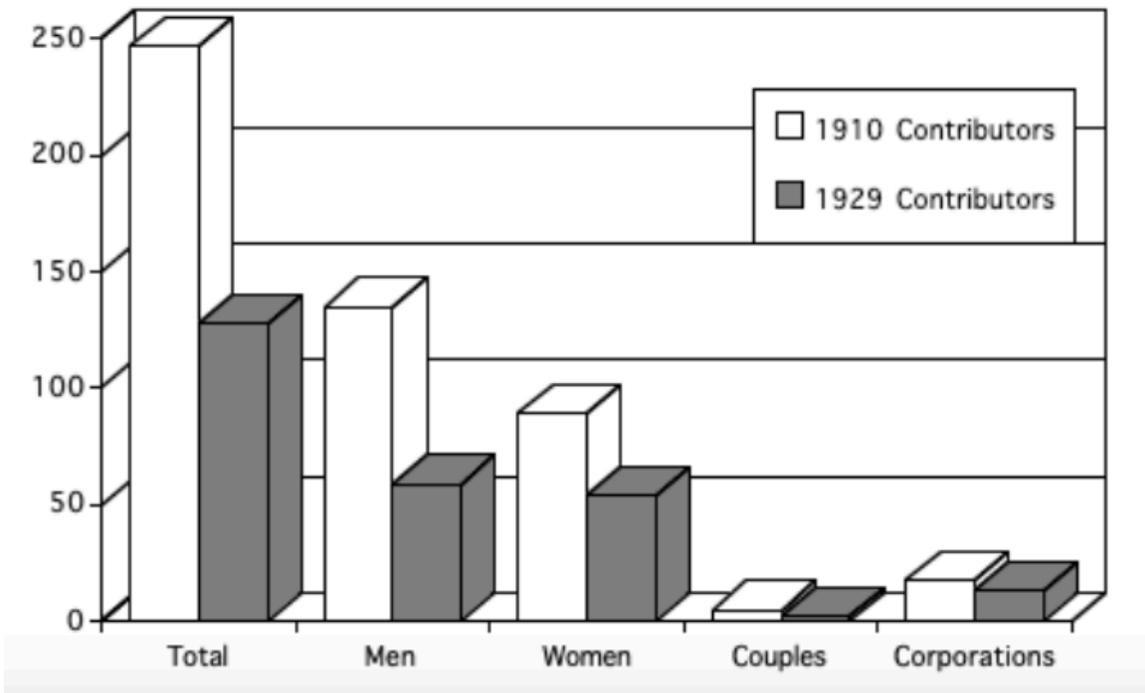
**Appendix 4**  
**Monthly Revenues from Donations**  
**Hull House, 1910**

1.	January	\$7562
2.	February	2477
3.	March	2000
4.	April	1851
5..	May	2280
6.	June	3311
7.	July	2306
8.	August	1775
9.	September	2001
10.	October	3431
11.	November	2674
12.	December	6132

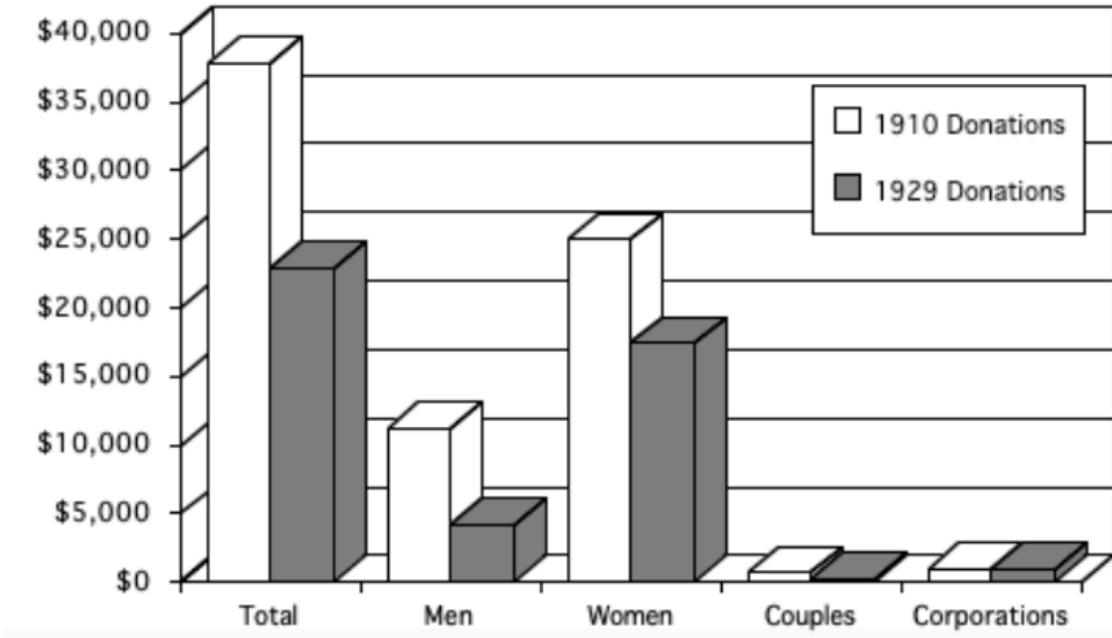




Number of Donors to Hull House in 1910 and 1929



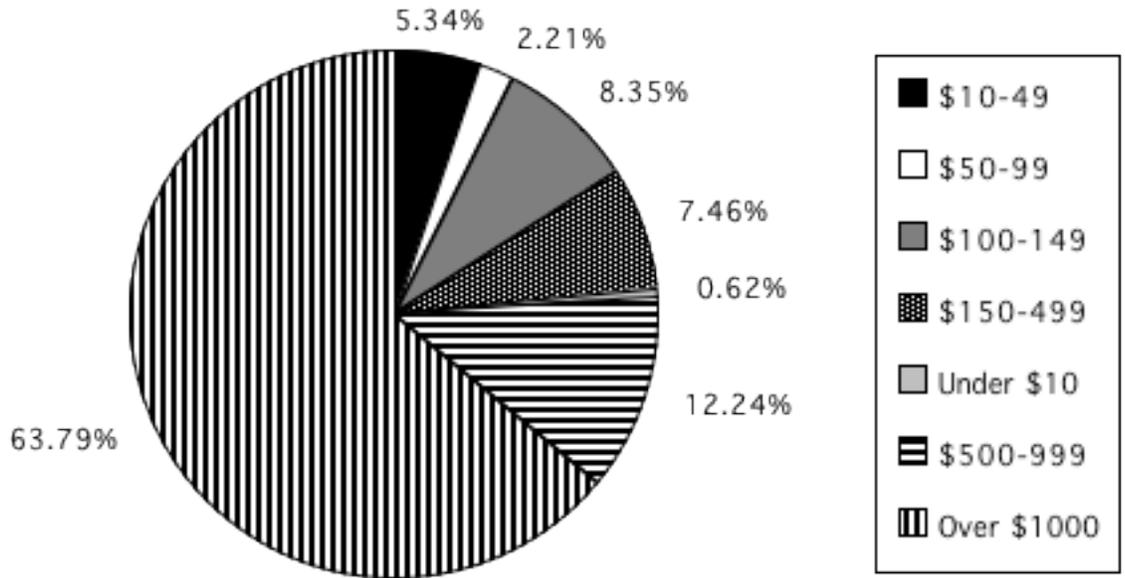
Donations to Hull House in 1910 and 1929



**Appendix 5**  
**Categories of Donors**  
**Hull House, 1910**

<b>Category</b>	<b>No.</b>	<b>Total Rev</b>	<b>Pct. of Total Rev.</b>
Under \$10	52	\$235	.62%
\$10-\$49	119	\$2,018	5.34
\$50-\$99	16	\$835	2.21
\$100-149	31	\$3,155	8.35
\$150-499	12	\$2,820	7.46
\$500-\$999	9	\$4,625	12.24
\$1,000 And Over	6	\$24,113	63.79

### Proportion of Donations From Each Category of Donors



**Appendix 6**  
**Gender Composition of Donors**  
**Hull House Association, 1910**

Men	135	51%
Women	87	35.5%
Couples	5	< 1 %
Businesses	18	7%
Unknown		5%

**Appendix 7**  
**Eight Largest Donors**  
**Hull House Association, 1910**

<b>Name</b>	<b>Board?</b>	<b>Amount</b>
Louise DeKoven Bowen	Yes	\$15,183.32
Mary Roset Smith	Yes	\$2,460
Ms. Culver		\$1,250
Mr. R.W. Sears	No	\$1,200
Mr. C.W. Smith	No	\$1,020
Mr. Stanley McCormick	No	\$1,000
Mr. Julius Rosenwald	Yes	\$1,000
Estate of Mrs. Mandel	No	\$1,000

**Appendix 9**  
**Treasurer's Report<sup>1</sup>**  
**House Council**  
**Hudson Guild of New York**  
**1912**

RECEIPTS

Rents for Clubs	\$1,194.46
Rummage Sales and Donations	334.30
Entertainment and Ball	<u>1,090.52</u>
	\$2,619.28

DISBURSEMENTS

Gas & Electricity	\$992.20
Coal 495.50	
Expense of Ball	65.00
Repairs and Entertainment	<u>944.97</u>
	\$2,497.67

Balance	\$121.61
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1. Holden, Arthur C. *The Settlement Idea: A Vision of Social Justice*. Macmillan Company. 1922. (reprinted by Arno Press. New York. 1970). 103.

**Appendix 10**  
**University Settlement of New York**  
**Statement of Income and Expenditure<sup>2</sup>**  
**December 31, 1919**

Income

Dues, six classes of membership	\$9,441.25
Donations	4,741.10
Rents, including banking space	5,275.10
Income from investments	1,320.00
Interest from Banks	39.50
Gymnasium Rental Fees	955.49
Fees from Public Bath Establishment	14,078.22
Summer Camp Income, Board, etc.	<u>6,105.43</u>
	\$41,956.09

Expenditure

Upkeep on Settlement House and Expenses of Administration	\$18,284.35
Gymnasium Expenses	2,229.29
Social Work Expenses	3,823.32
Bathing Establishment Expenses	11,485.90
Summer Camp Expenses	<u>6,579.26</u>
	\$42,402.12
Deficit for the Year	446.03

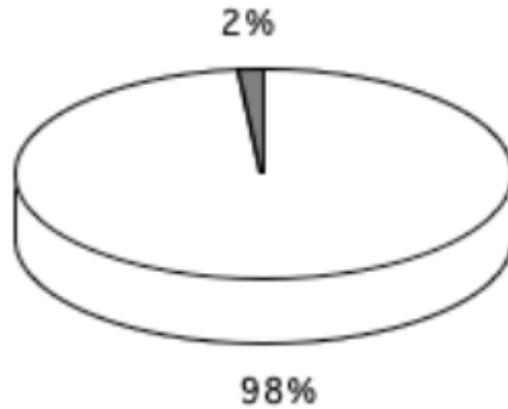
2. Holden, Arthur C. *The Settlement Idea: A Vision of Social Justice*. Macmillan Company. 1922. (reprinted by Arno Press. New York. 1970). 107.

**Appendix 11**  
**Buildings and Properties**  
**Hull House Association**

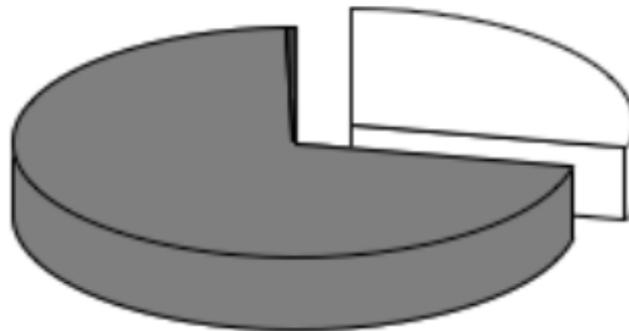
Hull House Mansion	1889
Cafeteria and Kitchen	
Boiler Room	
Children's Building	1895
Jane Club	1898
Coffee House/Auditorium	1898
Women's Club	1904
Boy's Club	1906 (?)
Mary Crane Nursery	1906 (?)
Boiler House	1907
Bowen Country Club	

**Appendix 12**  
**Donations and Other Assets, 1906 and 1933**

**1906 Hull House Income**  
**Donations (in White) and Non-Donated Income (Dark)**



**1933 Hull House Income**  
**Donations (in White) and Non-Donated Income (Dark)**



### Appendix 13 Results of the 1919 Audit

Income:		
Donations		\$28,378.56
Interest from		\$9,810.00
Endowments		
Rents, etc.		\$16,248.58
Operating Expenses:		
Labor, Repairs,		\$57,508.72
Heat, Light &		
Department		
Expenses		
Loss from		\$3,071.58
Operations		
Add: Loss on		\$146.84
Coffee House:		
	Net Loss for year	\$3,218.42

#### Assets & Liabilities, Dec. 31, 1919 Hull House Coffee House

Assets		
Cash In Bank	\$612.36	
Checking	\$116.20	
Account		\$728.56
Cash on Hand		\$62.15
Inventory of		\$325.00
Supplies		
Accounts		\$1,074.84
Receivable		
		\$2,190.55
Liabilities		
Accounts Payable		\$2,177.80
Surplus		\$12.75