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**UNEMPLOYMENT AMONG WOMEN  
IN DEPARTMENT AND OTHER  
RETAIL STORES OF BOSTON**



**JANUARY, 1916**

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## UNEMPLOYMENT AMONG WOMEN IN DEPARTMENT AND OTHER RETAIL STORES OF BOSTON, MASS.<sup>1</sup>

### INTRODUCTION AND SUMMARY.

To what extent a given wage rate will cover the cost of healthful living can not be fully determined without information as to the amount of unemployment which must be expected in the industry to which the rate applies. Not only is it important to know how much the earnings are affected by irregular employment, but it is also desirable to know, when the wages of women are under consideration, how much unemployment is due to conditions peculiar to the normal wage-earning woman as distinguished from conditions affecting the normal wage-earning man.

Obviously the extent and causes of unemployment will vary with the character of the industry, as the ebb and flow of business in some industries is much more marked than in others. An industry in which the worker must expect to lose more or less time during the year because of "shutdowns," lay offs, and slack work presents a disturbing uncertainty to those entirely dependent upon their earnings for support. If a woman so circumstanced is earning, when working full time, only enough to meet the demands of healthful and decent living, any time lost presents to her a serious problem. She must in some way meet the cost of living for the 52 weeks in the year. Every week that does not bring its pay envelope must levy its tax upon the weeks that at best are bringing only enough for their own needs. To such a woman a weekly rate of pay of \$9 in an industry whose records show an average loss of four weeks through lay off, is not as good as \$8.75 in an industry where the unemployment enforced by business conditions does not amount to more than two weeks.

<sup>1</sup> The Massachusetts Minimum Wage Commission made a study in 1914 of the wages of women in mercantile establishments, but was too limited in funds to investigate the extent and causes of unemployment throughout the year and its relation to the rates of pay. As the United States Bureau of Labor Statistics and the United States Commission on Industrial Relations had agreed to share the expense of a study of the extent and causes of unemployment among women in retail stores, Boston was chosen as the field for study at the invitation of the Massachusetts Minimum Wage Commission. Through this cooperation the results of the investigation became available to the bureau, to the United States Commission on Industrial Relations as a basis for its findings, and to the Massachusetts commission to supplement its own investigation.

But there are other causes of unemployment, some of which are as completely beyond the control of the worker as are "shutdowns," lay offs, and slack work. Occasional illness falls to the lot of the average worker, entailing not only loss of employment but additional expense. That it causes more loss of employment among women than among men, both German and English figures on sickness insurance show.<sup>1</sup> Furthermore the German figures furnish evidence that the amount of unemployment due to sickness varies with the industry. To what extent this variation is due to the demands of the occupation is not shown except in cases where occupational diseases have been made the subject of special study. In any case, the extent to which the unemployment of wage-earning women is caused by sickness must be determined before its influence on the wage can be measured and before there can be an intelligent discussion of the question as to whether provision for such unemployment should be made in wage determinations or by some form of social insurance.

Manifestly, conclusions concerning the extent and causes of unemployment among women wage earners can be drawn only after a careful study of the conditions of employment prevailing in each industry. The expense involved made it necessary to limit this investigation to one industry in Boston.

For reasons already explained<sup>2</sup> department and other retail stores of Boston were chosen for the study of employment conditions prevailing among women at work. Although the extent of involuntary unemployment among these women is shown in this report to be of large importance, it should be remembered that conditions in this respect are probably better than in many other industries employing large numbers of women, because retail-store business is not sharply seasonal. Whether or not retail stores differ widely from other industries in the amount of unemployment due to causes other than fluctuating demands for labor can not be said. The relative position of the mercantile business in this respect can be determined only after a series of studies has been made.

There is considerable ebb and flow in the tide of retail-store business quite aside from the trade flood of the holiday season. People change the quantity and quality of apparel about the same time to meet the demands of the changing seasons. These natural occasions of buying activity are extended and frequently supplemented throughout the year by inducements offered in the form of "special sales" and "bargain days."

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<sup>1</sup> See report of the Leipzig Sick Fund, quoted in the Twenty-fourth Annual Report United States Commissioner of Labor, pp. 1255-1347. See also report on The Working of Insurance Act (England), New Statesman, Vol. II, No. 49, special supplement, pp. 2-5.

<sup>2</sup> See footnote, p. 5.

Increased activity on the part of the buying public requires on the part of the store an increase of labor service. In some cases this is secured by increasing the activity of the existing labor force. Sometimes the demands are met by temporarily shifting to the departments under pressure "special employees" who are permanently engaged as a mobile force to meet these demands. Such employees are in some cities known as the contingent force. In still other cities it is the custom to employ additional help for a few weeks, or months, and to make selections from the newcomers to fill permanently the places of old employees who may have been dropped for one reason or another. The other method of meeting the demands of exceptional activity, and that which prevails in Boston, is the employment of "extras." Aside from the well-defined seasonal pressure on the labor force, the principal periods of activity are due to the special sales, which do not necessarily occur at the same time in all establishments. In addition to the demands made by these special sales, some establishments require extra help on Saturdays and Mondays. Some require help on certain evenings. This situation lends itself to the development of a reserve labor force which can be drawn on by all stores for special service, because all the establishments together appear to offer opportunity for considerable employment, though the duration of service in any one may be exceedingly limited.

It must be understood that these "extras" hold positions differing wholly from those held by the regular employees as to wages and unemployment. Each department of a store under normal conditions is supplied with a certain number of regular employees. At given seasons of the year when sales are especially heavy, extra service is engaged to meet the demand, and the woman employed for this work is not regarded and does not consider herself as a permanent member of the force. Only in case one of the regular force in the department drops out can she hope to secure foothold in the permanent service. About 90 per cent of these extras are saleswomen, counter cashiers, or bundle wrappers. As the large special sales are first in one store, then in another, and the smaller bargain sales in one department and then in another, the "extras" are drifting in and out of the stores and from one department to another in the stores.

One of the objects of this study was to discover the economic status of women and girls who supplied this large reserve of labor in the department and other retail stores of Boston, for an inspection of the records revealed the fact that "extras" available as reserve labor were nearly as numerous as the regular employees. The majority of the women personally interviewed who served only as extras in the stores during the period covered by this study were not normal wage-earning women. They were schoolgirls

working Saturdays or during vacations, married women not dependent upon their earnings, or single women whose other means of income were such that they did not need or desire regular work. There were also a considerable number who were seeking to secure a foothold as regulars in the stores.

Manifestly, the normal wage-earning women are to be found principally among the regular employees and on them chiefly do the extent and causes of unemployment in the department and other retail stores have serious bearing. The year's record of unemployment calls for separate analysis in the case of the regular employees.

Pay-roll data covering the year ending July 31, 1914, were available in 15 department and other retail stores in Boston. Agents of the United States Bureau of Labor Statistics visited the homes of 1,763 of the women employed in these stores and interviewed personally the women themselves or members of their immediate families. Of this number 1,156 were regular employees. Excluding from consideration as employment or as unemployment the time before entering or after leaving industrial pursuits (amounting to an average of 2.4 weeks), the average period of possible employment during the year for the 1,156 women was found to be 49.6 weeks. The average unemployment during this period was found to be 6.4 weeks.

More than nine-tenths of these regulars had no employment outside of the stores, and the number of weeks worked by regulars in other industries constituted but 3.4 per cent of the total number of weeks of employment reported. Loss of employment in the stores by regular employees, therefore, is not offset to any significant extent by work in other industries.

Sickness leads all causes of lost time, accounting for 30.2 per cent of the unemployment and affecting 78.5 per cent of the women employed as regulars. From this time lost through illness is excluded all sick leave during which the worker received pay from the firm directly. Sickness in the family and other home demands affected over one-fifth of the women and accounted for nearly one-fifth of the total period of unemployment.

"Lay offs" are next in importance as a cause of unemployment, having been chargeable with 16.1 per cent of the lost time. The next cause in the order of importance was "inability to find work," distinguished from "lay offs," which does not in this study mean a permanent loss of position. The unemployment charged to inability to find work is that sustained after the loss of a position and while the woman is seeking another.

"Unpaid vacations," which are a puzzling cross between lay offs and voluntary vacations, were taken by many because they believed

the "firm expected them to take at least a week" during the dull season, an understanding especially effective when the firm granted one or two weeks' vacation with pay. This vacation with pay is, of course, not included in the period of unemployment in this report. The vacations without pay averaged about 0.7 of one week for the entire number and less than two weeks for the 39.7 per cent who took such vacation. Whether these unpaid vacations are necessary measures of health depends to some extent upon the amount of other unemployment a girl has had and the causes of such unemployment. That some vacation in a year's work is necessary to the maintenance of health and efficiency will not be questioned. In this connection it is of interest that 55.3 per cent of the women regularly employed reported an average of a little less than two weeks' vacation with pay. If this time were distributed evenly among the entire number, the vacation would have averaged about one week.

The remainder of the time lost, amounting to 6.8 per cent of the total unemployment, was chargeable to miscellaneous causes arising primarily from personal rather than industrial conditions.<sup>1</sup>

Obviously all of the causes named in the foregoing paragraphs, save the miscellaneous causes and those responsible for an indeterminable share of the unpaid vacation, are more or less beyond the control of the individual. It is equally obvious that some of these causes of unemployment are peculiar to conditions surrounding wage-earning women. Sickness in the family and other home demands handicap her as a wage earner. The wage-earning woman, as well as the wage-earning man, is liable to fall ill, but whether her liability in this respect is greater than his remains to be determined. The other specified causes, too, affect men as well as women in so far as they arise from industrial rather than personal and social conditions. But all of these causes being more or less beyond the control of the employee and chargeable with the largest part of the unemployment have a direct bearing upon the wage question.

Before concluding this brief summary of the extent and causes of unemployment among women in Boston department and other retail stores, it should be said that the shifting from establishment to establishment, popularly supposed to be responsible for much loss of time to women employees and equal loss of efficient service to employers, caused but an insignificant amount of unemployment among the regular employees, although anything less than a careful scrutiny of the pay rolls would convey the impression of a rapid flow of labor through all the establishments, due largely to the prevailing methods of entering individuals on the pay rolls. In some establishments the custom exists of marking a girl as "left" when she has been absent three consecutive days, even though she is expected back.

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<sup>1</sup> For detailed discussion, see p. 18.

Her name is reentered on the pay roll upon her return under the same or another number. In some of the large establishments, also, a girl's name may be entered several times during the year because of shifts from department to department, although she may not have lost a day during her period of employment. In the case of extras, more deceptive than all these circumstances is the prevailing custom of entering the extra anew without regard to the number of times she has been employed in the same store. All these duplicated entries make a pay roll appear to be a very shifting affair. As a matter of fact over 90 per cent of the women interviewed who had been employed as regulars only had been employed in only one establishment during the year under investigation, and their average period of service in one establishment was 3.93 years. While this is contrary to the popular idea of the stability of female labor in mercantile establishments, it is not surprising in view of the fact that the overwhelming majority of these women were dependent primarily upon their earnings for a living<sup>1</sup> and in many cases contributed to the support of others. This circumstance, related to the fact that stability of labor is an important asset in the successful conduct of business, makes it clear that the interest of both employee and employer tend toward permanency of service as a guard against loss of earnings and efficiency.

This summary of the extent and causes of unemployment has been confined to the conditions surrounding women who had established themselves as regular employees of the store, because they are the normal wage-earning women and the objects of the public's concern in the effort to determine what are adequate wages. Information as to unemployment among those who served as both regulars and extras and as extras only may be obtained by reference to the detailed portion of this report giving the data relating to these classes.<sup>2</sup>

### SCOPE AND METHOD OF INVESTIGATION.

Wage records for women and girls were available from 15 department and other retail stores in Boston, having on their pay rolls 5,985 regular employees and about 5,600 extras during the year ending July 31, 1914. These figures cover for Boston the regulars and extras tabulated by the Massachusetts Minimum Wage Commission in its report relating to wages of women in 26 retail stores in the State, and in addition include all extras appearing on the pay rolls for less than four weeks, the latter group having been omitted from the commission's report.<sup>3</sup> The data in these records include the name of

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<sup>1</sup> For degrees of dependency, see p. 34.

<sup>2</sup> See pp. 45 and 59.

<sup>3</sup> See Report of the Massachusetts Minimum Wage Commission on Wages of Women in Retail Stores in Massachusetts, p. 19.

the department and the occupation in which each woman or girl was employed, her rate of pay, actual weekly earnings, and the number of weeks she was on the pay roll, but show her record for the year in one establishment only.

No information was given in the pay-roll records as to the causes of absences from duty, to what extent the weeks missing were spent in other mercantile establishments or in other industries, or what was the economic significance of the amount of unemployment which final analysis might prove to exist. This information could be secured only through personal interviews with the women and girls, or with members of their immediate families, a method of gathering data which is of necessity slow and expensive, as it involves many return visits outside of working hours before complete data can be obtained. As the funds available would not permit of visits to all the individuals for whom pay-roll records were secured, it was found necessary to limit the investigation to about 20 per cent of the "regulars" and 10 per cent of the "extras." The names were so chosen as to secure a proportionate number from each establishment. A total of 1,763 women and girls were interviewed.

Inasmuch as this study was to be primarily one of the extent and causes of unemployment, the interviews were confined to the women whose records at the store showed absences of six days or more during the year ending July 31, 1914. For those whose records showed fewer than six days of absence during the period of possible employment, the problem created by unemployment was comparatively unimportant. Such women numbered 653, or 10.9 per cent of the 5,985 women regularly employed.<sup>1</sup>

The 1,763 schedules which form the basis of this report fell naturally into three main groups, as shown in Table 1, which follows. The first included 1,156 women and girls who appeared on the pay rolls only as regular employees of the store and who, when interviewed, were found to have had no extra work. The second included 346 who had employment as extras but who also had some employment during the year as "regulars," either in retail stores or in some other industry. The third group included 261 women and girls who had no employment at all during the year except as "extras."

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<sup>1</sup> This is the number regularly employed according to the classification of the Massachusetts Minimum Wage Commission, but under this classification a girl working both as a regular and as an extra was classified according to the group in which she remained for the longer period. In this bulletin those having both regular and extra work are in a separate classification.

TABLE 1.—NUMBER AND PER CENT IN SPECIFIED OCCUPATIONS OF WOMEN AND GIRLS HAVING REGULAR WORK ONLY, BOTH REGULAR AND EXTRA WORK, AND EXTRA WORK ONLY.

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given.]

Occupation.	Number and per cent in specified occupations of women having—								Total women and girls interviewed.	
	Regular work only.		Both regular and extra work.				Extra work only.			
	Number.	Per cent.	In stores.		Extra in stores, regular in other industries.		Number.	Per cent.	Number.	Per cent.
			Number.	Per cent.	Number.	Per cent.				
Saleswomen.....	601	52.0	112	58.0	100	65.4	207	79.3	1,020	57.9
Cashiers, examiners, bundle wrappers, and messengers.....	252	21.8	28	14.5	44	28.8	38	14.5	362	20.5
Office employees.....	167	14.4	5	2.6	2	1.3	8	3.1	182	10.3
Workroom employees.....	76	6.6	.....	.....	3	1.9	.....	.....	79	4.5
Stock girls.....	25	2.2	.....	.....	.....	.....	.....	.....	25	1.4
Other employees.....	35	3.0	48	24.9	4	2.6	8	3.1	95	5.4
Total.....	1,156	100.0	193	100.0	153	100.0	261	100.0	1,763	100.0

In the first group, that including women having only regular work in stores, there were 1,156 women and girls; in the second group, that which included women who worked both as regulars and as extras during some part of the year, there were 346; and in the third group there were 261 women and girls who worked only as extras during the period covered by this study. Manifestly, both the 346 and the 261 women at some time during the year bore the same relation to the stores, viz, that of reserve labor for special demands. In other words, there were in all 607 women personally interviewed who had appeared on the pay rolls as "extras" during the year ending July 31, 1914, of whom 57 per cent had also some regular work and 43 per cent had extra work only. For the sake of clearness the conditions of employment surrounding these three groups of women will be discussed separately and in the following order:

1. The women and girls employed as regulars only.
2. The women and girls reporting both regular and extra work.
3. The women and girls reporting extra work only.

### WOMEN HAVING REGULAR WORK ONLY.

The pay-roll records secured by the Massachusetts Minimum Wage Commission, which form the basis of this study, showed a pay entry for each week during which a woman was at work. These entries do not necessarily mean full weeks of work, for scattered days of absence might occur in any week, but wherever a woman had any work during the week it was recorded on the wage records of the minimum wage

commission as a week worked. If during any given week or weeks in the year covered by the investigation a woman had no work at all, she would naturally have no pay record for that time, and such time would be counted in the records of the commission as time not employed. This should not necessarily be construed as unemployment, for it might, as was often the case with the younger girls, be time in school previous to entering industry, or it might be time after leaving industrial pursuits to be married, or for other reasons.

As stated above, these pay-roll records furnished the wage information concerning women in individual establishments only. Some of these women may have worked in more than one retail establishment, or they may have worked in other industries. Unless they were employed for 52 weeks in one establishment the pay-roll records would not reveal the full amount of employment or unemployment during the year. The purpose of this study was to supplement the information of the original records by data showing the amount of employment in other retail stores and in other industries. Table 2, which follows, summarizes the information obtained by personally interviewing 1,156 women and girls employed as regulars in retail stores. It shows the average number of weeks in which there was some employment, grouping the employees according to whether their employment was confined to one store only or included work in other retail stores, other industries, or other retail stores and other industries both in addition to the original store in which they were employed.

TABLE 2.—AVERAGE WEEKS IN WHICH THERE WAS SOME EMPLOYMENT IN THE ORIGINAL STORE, IN OTHER RETAIL STORES, AND IN OTHER INDUSTRIES FOR 1,156 WOMEN EMPLOYED AS REGULARS ONLY.

Employment reported.	Women reporting.		Average number of weeks in which there was some employment.			
	Number.	Per cent.	In original store.	In other retail stores.	In other industries.	Total.
<b>Stores other than 5 and 10 cent stores.</b>						
In original store only.....	913	85.5	45.3	.....	.....	45.3
In original store and other retail stores.....	86	8.0	25.4	19.1	.....	44.5
In original store and other industries.....	60	5.6	23.1	.....	19.9	43.0
In original store, other retail stores, and other industries.....	10	.9	24.3	7.8	8.3	40.4
<b>Total.....</b>	<b>1,069</b>	<b>100.0</b>	<b>42.3</b>	<b>1.6</b>	<b>1.1</b>	<b>45.0</b>
<b>5 and 10 cent stores.</b>						
In original store only.....	53	60.9	44.5	.....	.....	44.5
In original store and other retail stores.....	12	13.8	22.3	18.3	.....	40.6
In original store and other industries.....	17	19.5	16.4	.....	28.0	44.4
In original store, other retail stores, and other industries.....	5	5.7	15.7	10.8	12.5	39.0
<b>Total.....</b>	<b>87</b>	<b>100.0</b>	<b>34.3</b>	<b>3.1</b>	<b>6.2</b>	<b>43.6</b>
<b>All retail stores.</b>						
In original store only.....	966	83.6	45.2	.....	.....	45.2
In original store and other retail stores.....	98	8.5	25.0	19.0	.....	44.0
In original store and other industries.....	77	6.7	21.6	.....	21.7	43.3
In original store, other retail stores, and other industries.....	15	1.3	21.4	8.8	9.7	39.9
<b>Total.....</b>	<b>1,156</b>	<b>100.0</b>	<b>41.6</b>	<b>1.7</b>	<b>1.6</b>	<b>44.9</b>

Of the 1,156 women and girls employed as regulars only, 1,064, or 92 per cent, reported their employment as exclusively in retail mercantile establishments during the year ending July 31, 1914; 92 women, or 8 per cent, reported some employment in other industries. The data obtained showed that this employment in other industries amounted to but 3.4 per cent of the total number of weeks of employment reported by the 1,156 women. In other words, 96.6 per cent of all the weeks in which employment was reported during the year by the 1,156 women and girls employed as regulars were weeks of employment in the stores. Manifestly, if these women were dependent upon their earnings for a living, the chief source of income for the overwhelming majority was the retail mercantile establishment.

The average number of weeks in which pay records showed some employment for the 1,156 women and girls was 41.6 in original stores and 1.7 in other stores, or a total of 43.3 weeks when retail stores only are considered. The weeks in which there was some employment in other industries averaged 1.6. Thus, the total weeks with employment averaged 44.9 for stores and other industries combined. These figures do not indicate the actual amount of employment and unemployment because they do not take account of time lost in the pay-roll weeks when the employee worked only a part of the time. The full extent of employment and of unemployment will be shown in a later section.

Table 3, which follows, analyzes in another way the weeks of employment, showing the number and per cent of women reporting specified weeks on store pay rolls, together with the number and per cent in each group who reported work in other industries.

TABLE 3.—NUMBER AND PER CENT OF WOMEN AND GIRLS REPORTING SPECIFIED NUMBER OF WEEKS WITH SOME EMPLOYMENT IN STORES, AND OF THOSE REPORTING WORK IN OTHER INDUSTRIES ALSO.

Weeks of employment in stores.	Women and girls reporting specified weeks with some employment in stores.		Women and girls reporting work in other industries also.		
	Number.	Per cent.	Number.	Per cent of number employed in stores.	Average number of weeks worked in other industries.
Under 4.....	1	0.1	1	100.0	43.0
4 and under 8.....	19	1.6	8	42.1	35.6
8 and under 12.....	29	2.5	13	44.8	35.0
12 and under 16.....	18	1.6	6	33.3	26.7
16 and under 20.....	33	2.9	17	51.5	21.2
20 and under 24.....	20	1.7	6	30.0	13.8
24 and under 28.....	27	2.3	9	33.3	17.0
28 and under 32.....	32	2.8	6	18.8	9.2
32 and under 36.....	42	3.6	9	21.4	13.4
36 and under 40.....	41	3.5	6	14.6	7.9
40 and under 44.....	81	7.0	4	4.9	7.7
44 and under 48.....	129	11.2	6	7.4	4.5
48 and under 50.....	142	12.3	1	.1	2.0
50 to 52.....	542	46.9	.....	.....	.....
Total.....	1,156	100.0	92	8.0	19.7

By far the largest per cent reported from 50 to 52 weeks in which there was some employment in retail stores, and those women who reported short periods of employment in retail stores very frequently had long periods in other industries. The 92 women who reported work in other industries had on the average 19.7 weeks in which there was some employment at such work.

#### EXTENT OF EMPLOYMENT AND UNEMPLOYMENT.

The preceding discussion gives only a bird's-eye view of the year and serves merely as a starting point for a close analysis of the extent and causes of unemployment among women regularly employed in the Boston establishments selected for study. In Table 4, which follows, is shown, by occupation groups, the amount of unemployment that occurred during the period covered. No time previous to the first employment recorded for the year and no time after a person gave up industrial pursuits is included as unemployment.

Occasionally a woman or girl just entering industry would begin work one or more days after the pay-roll week had commenced, or one leaving it would give up work before the pay-roll week had ended. Time thus lost is not counted as unemployment, but, like the full weeks before entering and after leaving industry, is classed as "not in industrial pursuits."

Unemployment as here shown means time actually lost during the period of possible employment, and is made up of time when the employee, after having once been employed, was without a job, together with periods lost while she had a job. These latter periods may have comprised scattered days only, or may have extended into weeks, but during this time the employee was in the employ of the store or other industry, her job being held pending her return. Her absence, as shown in Table 48, may have been due to any of the following causes: Unpaid vacation, sickness of worker, in school, sickness in family, home responsibilities, enforced lay off, or other personal or industrial causes.

TABLE 4.—AVERAGE WEEKS OF EMPLOYMENT AND UNEMPLOYMENT REPORTED BY WOMEN AND GIRLS EMPLOYED AS REGULARS ONLY, BY OCCUPATIONS.

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given. All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Item.	Sales-women.	Cashiers, examiners, etc.	Office employ-ees.	Work-room employ-ees.	Stock girls.	Others.	Total.
Number reporting.....	601	252	167	76	25	35	1,156
Per cent in each occupation.....	52.0	21.8	14.4	6.6	2.2	3.0	103.0
<b>Weeks not in industrial pursuits:</b>							
Before first employment.....	.3	6.3	1.9	.2	4.9	.....	1.9
After leaving industrial pursuits.....	.7	.2	.1	.1	.....	.....	.5
Total.....	1.0	6.5	2.0	.3	4.9	.....	2.4
Weeks of possible employment during year.....	51.0	45.5	50.0	51.7	47.1	52.0	49.6
<b>Weeks in employ of—</b>							
Stores.....	47.2	39.8	48.7	47.6	40.4	45.8	45.6
Other industries.....	1.3	2.6	.9	1.0	4.0	2.8	1.6
Total.....	48.5	42.4	49.6	48.6	44.4	48.6	47.2
<b>Weeks of unemployment during period of possible employment:</b>							
While without a job.....	2.5	3.0	.4	3.1	2.7	3.4	2.4
While in employ of stores.....	4.2	2.8	2.9	7.5	3.9	2.4	3.9
While in employ of other industries.....	(1)	.2	(1)	(1)	(1)	(1)	.1
Total.....	6.7	6.0	3.3	10.6	6.6	5.8	6.4
<b>Per cent of unemployment in period of possible employment.....</b>	13.1	13.2	6.6	20.5	14.0	11.2	12.9
Full weeks actually worked (weeks of possible employment less weeks of unemployment).....	44.3	39.5	46.7	41.1	40.5	46.2	43.2

<sup>1</sup> Less than one-tenth of one week.

Not all the women studied worked for the whole year covered by the study, some (134) not having been employed for the first time until part of the year had elapsed, while others (22) left industrial life before the year ended. The table shows that the time thus lost averaged for the 1,156 women 2.4 weeks, classified under two heads, time before first employment (1.9 weeks), and time after leaving industrial pursuits (0.5 week). Most of the time lost before first employment was due to the girls who were in school when the year began, who did not enter stores until they had finished their course or term or reached some other natural stopping point. Some part of it, however, was due to girls who at the beginning of the year had not wished or needed to work, but who chose or found themselves obliged to become wage earners during its course. Some others were included here who had not gone to work because they were needed at home.

It was difficult in some cases to determine whether girls who stopped work before the end of the period should be classified as having definitely left industrial pursuits or should be considered in the unemployment group. In the absence of supplementary information, conclusions could be based only on the data shown for the year covered by the investigation. In case a girl gave up work to marry,

and at the time of the agent's visit expressed no intention of returning to work, she was classed as having left industrial pursuits. Only 15 were in this class. In this group was placed also a girl who stopped work in January and did not return during the period; she had a comfortable home and her parents did not want her to work.

One of the most difficult cases to classify was that of a girl who worked for 12 weeks in a store, in a department located in the basement. She contracted a cough, and a physician advised her not to work in the basement. She feared tuberculosis, and gave up her job entirely. Her father and mother were employed in different cities and had broken up housekeeping, so she had no home. She made no effort to obtain other employment, but for the last 40 weeks of the period covered by the investigation visited friends in the country, going from one to another without paying any board. While it is possible that for a part of this time she was ill and unable to work, there is no information to show this, except as above, or to indicate that she could not have had employment. It did not seem fair to classify among the unemployed a person absent under such circumstances, so she was considered as having left industrial pursuits.

It appears from Table 4 that after deducting the 2.4 weeks not in industrial pursuits, the average period of possible employment for the 1,156 women and girls during the year was 49.6 weeks.

In this period of possible employment the employees had jobs in stores and other industries lasting on the average 47.2 weeks, while for 2.4 weeks they had no jobs. While they were employed in stores they lost time from various causes amounting to an average of 3.9 weeks, and while in the employ of other industries they lost 0.1 week. The whole period of unemployment thus amounted to 6.4 weeks, or 12.9 per cent of the total period of possible employment.<sup>1</sup>

The table shows similar data for the principal occupations. Of these, saleswomen form the largest group, comprising 601, or 52 per cent of the total; cashiers, examiners, etc., come next, numbering 252, or 21.8 per cent; and office employees are third in importance, numbering 167, or 14.4 per cent. The other occupations together constitute 11.8 per cent of the total.

A glance at the actual number of full-time weeks of work as shown in the last line of Table 4 reveals the fact that the regularity of employment varies considerably with the occupations. The average of 43.2 weeks for the entire number of 1,156 regulars is not maintained by each occupation, though in the case of some occupations the numbers represented were too small to be significant and they have been grouped under the head of "others."

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<sup>1</sup> This, it should be noted, is equivalent to 6.7 weeks of unemployment in a full year of 52 weeks.

Of the three occupations having the largest numbers, the office employees report the largest number of full-time weeks of employment and the saleswomen the next largest. While the average period of possible employment for the women in the workroom was 51.7 weeks, their full-time weeks actually worked averaged but 41.1 weeks, each woman losing an average of 10.6 weeks.

While the women in the millinery workrooms are most affected by enforced unemployment, the women engaged in the alteration and other workrooms reported an impressive amount of lost time. For all workroom employees the per cent of unemployment was 20.5 as compared with 13.1 per cent for saleswomen, the largest group. The office employees show a percentage of unemployment of but 6.6. In view of the fact that they had the longest period of employment this figure indicates the steadiness of their work as compared with the other groups.

#### CAUSES OF UNEMPLOYMENT.

For the purpose of simplifying the treatment of the causes of unemployment during the period of employment, such causes were grouped under two general heads, viz, those arising primarily from conditions not directly associated with industry and those arising directly from industrial conditions. Of course the two often overlap and at times they are almost inextricably interlocked, but for the purposes of this study the causes have been classified in one or the other of these two general groups.

The first group of causes, i. e., those arising from other than industrial conditions, was subdivided as follows:

1. In school (individual not employed because she was still pursuing her education; under this cause were included school vacations, provided the individual was not trying to get work).<sup>1</sup>

2. Unpaid vacation.<sup>2</sup>

3. Sickness of worker. (This does not include illness causing absence from work for which no deduction from pay was made.)

4. Sickness in family of worker.

5. Home responsibilities.

6. Other personal causes. (This class includes miscellaneous causes which seemed to belong nowhere else, such as absence because of Jewish holidays, to attend a funeral or wedding, to do a little shopping, etc.)

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<sup>1</sup> Nearly all of this unemployment came during the period previous to entering industry and therefore was not included in the unemployment table.

<sup>2</sup> For purposes of discussion this cause has been classed under the general group of causes arising from other than industrial conditions, though the cause can not be entirely disassociated from the other general group of causes, namely, those arising from industrial conditions.

The second group, i. e., causes arising from industrial conditions, consisted of unemployment due to:

1. Enforced lay off.
2. Inability to get work.
3. Changing from one job to another. (This refers to intervals between old and new jobs, generally lasting less than a week, often caused by the necessity of waiting for the new job to start.)
4. Other miscellaneous causes connected with the industrial life of the worker.

While in this classification sickness has been grouped with the causes related to personal rather than industrial life, it does not mean that the industrial life of the worker might not be at least the indirect cause of the sickness. To attempt to determine to what extent sickness is related to, or caused by, the occupation or industry was not, however, the purpose of this study, and it should be clearly understood that this report does not make any effort to relate sickness to the industry, but simply states the amount of time lost and not paid for which is chargeable to sickness of the worker.

Between the two causes described as "unpaid vacation" under the first group and "enforced lay off" in the second group there was often so little distinction that it was almost impossible to determine in which group some periods of unemployment belonged. It is the custom of many stores to give one week's vacation with pay and, according to the women interviewed, to expect the employees to take an additional week during the summer months. Almost all the employees are quite willing to take this extra week and a great many would take it even if they were not required to. Whether or not they were actually required to was difficult to determine. Some women did not want to take the extra week but did not even consider omitting it, believing that they were expected to relieve the pay roll to this extent. Whether, in case they had requested only the one week with pay, they would have been allowed to come back at the end of that time, it is impossible to say. It is probable, therefore, that some of the time classed now as "unpaid vacation" amounts practically to "lay off." Again, many departments give what they call a "winter vacation" in addition to the summer vacation. This in most cases was very clearly a lay off, but if the individual interviewed stated that she wanted the vacation and that she did not consider it a lay off, it was classed as "unpaid vacation." It may be said, therefore, that the amount of unemployment classed as lay off is certainly not an overstatement.

A scrutiny of the principal causes of unemployment reveals some impressive facts. These are brought out in Table 5, which follows, showing by occupation groups for the 1,156 regulars the per cent of unemployment due to specified causes.

**TABLE 5.—PER CENT OF UNEMPLOYMENT DURING THE YEAR, DUE TO EACH SPECIFIED CAUSE, AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY, BY OCCUPATION GROUPS.**

Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given. All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment. For an accurate understanding of the unemployment due to each specified cause this table must be considered in connection with Table 4. The data upon which this table is based are given in full in Table 43.]

Causes of unemployment.	Per cent of unemployment due to each specified cause among—						Total.
	Sales-women.	Cashiers, examiners, etc.	Office employees.	Work-room employees.	Stock girls.	Others.	
Sickness of employee.....	31.6	25.0	55.1	11.0	39.1	42.2	30.2
Enforced lay off.....	10.8	14.4	6.5	56.6	12.9	4.3	18.1
Inability to get work.....	10.1	25.0	11.0	19.1	41.2	40.7	15.8
Unpaid vacation.....	16.0	8.8	16.0	6.5	6.2	9.6	13.1
Sickness in employee's family.....	14.0	7.7	8.7	4.9	.5	1.7	10.6
Home responsibilities.....	7.3	14.6	1.3	1.0	.....	.7	7.4
Other causes.....	10.2	4.5	1.4	.9	.1	.8	6.8
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The above table shows that 30.2 per cent of the 6.4 weeks lost during the period of possible employment was due to the sickness of the worker. As has been stated before, it is not the purpose of this report to attempt to trace the relation between occupation and sickness, but simply to state the causes assigned for absences from duty. This large percentage, however, can not but suggest that undesirable conditions prevail. Approximately 16 per cent of the unemployment was due to enforced lay off and about the same proportion to inability to get work. Over 13 per cent was due to unpaid vacation, and about 11 per cent was caused by sickness in the family of the worker. The remaining 14.2 per cent was distributed almost equally between home responsibilities and other causes. Equally important are the figures showing the per cent of women reporting unemployment due to the causes just mentioned. These are given in the table which follows.

**TABLE 6.—PER CENT REPORTING SPECIFIED CAUSES OF UNEMPLOYMENT DURING YEAR, AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY, BY OCCUPATION GROUPS.**

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given. All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Cause of unemployment.	Per cent reporting each specified cause of unemployment among—						Total.
	Sales-women.	Cashiers, examiners, etc.	Office employees.	Work-room employees.	Stock girls.	All other occupations.	
Sickness of employee.....	79.9	75.8	85.0	59.2	88.0	77.1	78.5
Enforced lay off.....	29.8	33.3	13.2	85.5	40.0	11.4	31.5
Inability to get work.....	12.5	27.0	7.8	11.8	20.0	22.9	15.4
Unpaid vacation.....	47.9	30.2	34.7	28.3	16.0	37.1	39.7
Sickness in employee's family.....	15.8	11.9	13.8	21.1	8.0	8.6	14.6
Home responsibilities.....	6.5	9.5	2.4	3.9	.....	2.9	6.7
Other causes.....	13.0	20.6	7.2	13.2	4.0	14.3	14.1

Of the total number of women, 78.5 per cent reported sickness, 39.7 per cent reported unpaid vacation, 31.5 per cent reported enforced lay off, and 15.4 per cent reported inability to get work, as causes of unemployment. It is obvious, then, that the factor which exerts the most influence on unemployment is illness of the worker. A study of the occupation groups shows very marked differences in the amounts of unemployment and in the causes thereof.

As shown in Table 4 the average number of weeks during the period studied over which the saleswomen's periods of employment extended was 51. The total amount of unemployment which the saleswomen had during this period amounted to 13.1 per cent of the entire time—equivalent to 6.7 weeks, so that the weeks of full-time employment amounted to only 44.3.

The predominating reason given for unemployment in this, as in nearly every other occupation, was sickness—sickness that varied in duration from half a day to several weeks, and embraced every ailment from a slight indisposition to a serious operation. As shown in Table 5, 31.6 per cent of all the unemployment reported by saleswomen during the period of employment was due to this cause alone. When it is further considered that about 80 per cent of the saleswomen lost time because of sickness and that for every 24 days worked by saleswomen one was lost because of sickness, the industrial importance of this cause, as well as its importance to the individual, becomes apparent. For the 601 saleswomen the amount of sickness averaged nearly 13 days and for the 480 who reported it about 16 days.<sup>1</sup> It should be understood that this does not include all sickness during the year, but only what was reported as resulting in loss of wages during the period of possible employment (51 weeks).

The "unpaid vacation" constituted 16 per cent of the total amount of unemployment of saleswomen. It was reported by 288, or 47.9 per cent of the 601 saleswomen, and averaged for them about 2 weeks apiece.

Sickness in the families of the saleswomen caused 14 per cent of the total unemployment.

Enforced lay offs play an important part in the unemployment of saleswomen though not nearly as important as in some other occupations, 10.8 per cent of their unemployment being due to this cause.

Inability to get work caused 10.1 per cent of the unemployment, and home responsibilities 7.3 per cent. The other causes amount, altogether, to 10.2 per cent of the total.

That the cashiers and examiners have a shorter period of employment than the other groups discussed, and lower even than the general average for all the regulars, is due to the fact that their possible weeks of work averaged considerably less than the possible weeks of work for all. This group contained the large majority of young girls who,

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<sup>1</sup> See Table 48, p. 67, for data on which these averages are based.

during the period under investigation, entered wage-earning ranks for the first time, their average number of weeks previous to first employment being 6.3 weeks as compared with the general average of 1.9 weeks. Their large percentage of unemployment due to inability to get work is also indicative of their youth and of their insecure foothold in store employment.

The office employees seem to have the steadiest employment and the least unemployment among the occupations shown separately in the table. For the average office employee there are 46.7 full weeks of employment.<sup>1</sup> They have 3.3 weeks of unemployment, including scattered days, in a period of 50 weeks. The cause of this unemployment is chiefly sickness of the employee, 55.1 per cent (11 days) being due to this cause. A very small per cent of the office employees' unemployment was due to enforced lay off, only 6.5 per cent being so charged.

As might be expected, the prevailing cause of unemployment among the millinery, alteration, and other workroom women is lay off. The larger stores frequently are able to give their workroom employees some employment in other departments where the dull season in the workroom coincides with the busy season in other departments. At best, however, the women in the workrooms must expect considerably less steady employment than the women in other departments. Their "lay off" generally comes in the form of a winter vacation varying from two to eight weeks, and a summer vacation of corresponding length, though it may come a few days or an occasional week at a time.

While enforced lay off is the prevailing cause of unemployment in these workroom occupations, inability to get work is the next most important cause, and sickness is of less importance than in any other occupation group, causing only 11 per cent of the unemployment. A very small per cent of unemployment was charged to unpaid vacation by this group. Naturally, the women who were obliged to take so many weeks off would find in those weeks all the "vacation" they needed or could afford.

The amount of time lost through changing positions—that is, through shifting from store to store, thereby losing scattered days and half days—was too small to warrant a separate column in these summary tables.<sup>2</sup> More interesting and instructive is the fact that the insignificance of this loss was due not so much to the close connections made when changing positions as to the fact (as shown by the following table) that 90.2 per cent of the 1,156 women did not change their places of employment during the year under investigation, that 8.3 per cent worked in only two retail establishments, and that less than 2 per cent were employed in three or more stores. The entire 1,156 women averaged 3.93 years of service in one estab-

<sup>1</sup> See Table 4, p. 16.

<sup>2</sup> See Table 48, p. 67, giving extent and causes of unemployment in detail.

lishment.<sup>1</sup> It is true that these 1,156 represent those who worked only as regulars during the period of investigation, but they represent the large majority of normal wage-earning women.

The number and per cent of women who reported work as regulars in one and in more than one establishment or industry are shown in the following table:

TABLE 7.—NUMBER AND PER CENT OF WOMEN REPORTING REGULAR WORK IN ONE OR MORE RETAIL STORES AND IN ONE OR MORE INDUSTRIES.

[Women who lost less than 6 days during the period covered are not included in this table. Their inclusion would tend to increase the proportion employed in one store only.]

Employment during year in—	Women reporting.		Employment during year in—	Women reporting.	
	Number.	Per cent.		Number.	Per cent.
1 retail store.....	1,043	90.2	1 industry.....	1,064	92.6
2 retail stores.....	96	8.3	2 industries.....	80	6.9
3 retail stores.....	17	1.5	3 industries.....	11	1.0
			4 industries.....	1	( <sup>1</sup> )
Total.....	1,156	100.0	Total.....	1,156	100.0

<sup>1</sup> Less than one-tenth of 1 per cent.

Of further interest in this connection are the causes assigned for leaving positions in stores. Only 171 of the women interviewed had, during the year studied, left their places in retail stores. Thirty-four per cent said they left because the store "laid them off," having no longer need of their services; 19 per cent left to get better positions in other stores; 10 per cent left because of illness. The failure of one large store and the burning of another threw out of work a good many women who subsequently found work in other stores. Among the other reasons assigned were family demands, disagreements with employers or other employees, work too hard, marriage, and a few miscellaneous personal reasons. While this assignment of reasons for leaving must stand unverified by the employer, there seemed to be no attempt on the part of the individuals to evade a correct answer. The employers might have been able to add light in some cases as to the reason for which individuals were "laid off" (laid off being used here in the sense of dismissed), but except in such cases it does not seem probable that the information which the employer could have supplied would have changed the classification.

**TIME LOST WHILE ON PAY ROLL OF RETAIL STORES.**

The foregoing discussion deals with the amount of time lost during the whole period of industrial employment within the year covered. What amount of unemployment occurred while the worker was actually in the employ of retail stores is a question of interest and importance. Table 4 includes not only the time lost in other pursuits, which is a negligible quantity, but also the important item of time lost between jobs. Some portion of the time thus lost might fairly be charged to the account of the retail stores. If they do not offer

<sup>1</sup> The omission of those women who lost less than six days during the year has probably had the effect of depressing this figure and making the showing an understatement.

continuous employment and if the worker must expect to lose a certain portion of the year in looking for work, that is a fact which must be considered in making an estimate of the opportunities the industry offers. But if the worker has changed from retail-store work to some other kind, a part of the time lost in looking for work might be chargeable to the second industry, and the question of what part of the unemployment should be attributed to each is entirely too complex to be taken up without a much fuller investigation than it was possible to make at this time. Therefore the discussion must be limited to the time lost while the workers were actually on the pay rolls of retail stores.

In making this limitation it must be borne in mind that some establishments made a practice of dropping from their books the name of any employee who was absent more than a given number of days after marking her "left," even though they knew she was to return at some definite time. This was done for the purpose of facilitating the bookkeeping. For the purposes of this report, however, a woman was not considered as having left any establishment as long as her position was held open to her and she intended and was expected to go back, so that while a woman might appear on the pay roll as "left December 31" and "returned February 1," the absence would appear in this report as temporary absence from December 31 to February 1, due to one of the specified causes.

The following table shows, by occupation groups, the employment and unemployment in retail stores reported by the 1,156 women employed as regulars only:

TABLE 8.—AVERAGE WEEKS OF EMPLOYMENT AND UNEMPLOYMENT IN RETAIL STORES REPORTED BY WOMEN EMPLOYED AS REGULARS ONLY, BY OCCUPATION GROUPS.

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given. All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Item.	Sales-women.	Cashiers, examiners, etc.	Office employees.	Work-room employees.	Stock girls.	Others.	Total.
Number reporting.....	601	252	167	76	25	35	1,156
Weeks on store pay rolls.....	47.2	39.8	48.7	47.6	40.4	45.8	45.6
Weeks of unemployment during period:							
Full weeks.....	2.5	1.5	1.6	5.6	2.7	1.1	2.3
Weeks made up of scattered days.....	1.7	1.3	1.3	1.9	1.2	1.3	1.6
Total.....	4.2	2.8	2.9	7.5	3.9	2.4	3.9
Full weeks of employment.....	43.0	37.0	45.8	40.1	36.5	43.4	41.7
Per cent of period on store pay roll that worker was unemployed.....	8.9	7.0	6.0	15.7	9.7	5.2	8.6

The table shows a serious amount of unemployment occurring during this period of nominal employment; taking the group as a whole, the workers lost one-twelfth of the time they were on the store pay rolls, their earnings of course being correspondingly diminished. The amount of lost time varied considerably according to occupation. The small group classed as "Others" lost only about

one-twentieth of their period of employment, while the workroom employees lost nearly one-sixth. Among the classified workers the office employees show the smallest loss, but the cashiers, examiners, etc., have but little more. The saleswomen come very close to the average loss of the whole body, being unemployed for 8.9 per cent of the time during which they were on retail-store pay rolls, while for the whole body the average time lost was 8.6 per cent.

The following table shows the proportion of workers in each occupation group who lost time through various specified causes and the proportion of their lost time due to each of these causes:

TABLE 9.—PER CENT OF WOMEN EMPLOYED AS REGULARS IN RETAIL STORES REPORTING SPECIFIED CAUSES OF UNEMPLOYMENT AND PER CENT OF UNEMPLOYMENT DUE TO EACH CAUSE, BY OCCUPATION GROUPS.

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given. All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment. For an accurate understanding of the unemployment due to each specified cause this table must be considered in connection with Table 8. The data upon which this table is based are given in full in Table 48.]

Occupation group.	Per cent reporting specified causes.				Per cent of unemployment due to specified causes.				
	Sick-ness of em-ployee.	En-forced lay off.	Un-paid vaca-tion.	Sick-ness in fam-ily.	Sick-ness of em-ployee.	En-forced lay off.	Un-paid vaca-tion.	Sick-ness in fam-ily.	Other causes.
Saleswomen.....	74.2	25.3	45.6	14.8	42.4	16.8	23.7	13.1	4.0
Cashiers, examiners, bundle wrappers, etc.	73.4	33.3	28.6	11.1	39.2	26.7	14.6	9.1	10.4
Office employees.....	85.0	13.2	34.7	13.8	62.2	7.4	18.2	9.8	2.5
Workroom employees.....	56.6	85.5	22.4	21.1	10.3	74.7	4.5	6.9	3.6
Stock girls.....	84.0	40.0	12.0	8.0	65.9	22.6	10.6	.9	( <sup>1</sup> )
All other occupations.....	68.6	11.4	37.1	8.6	56.3	11.1	24.5	4.3	3.8
Total.....	75.0	29.2	37.5	14.1	40.8	24.4	18.7	10.7	5.9

<sup>1</sup> Less than one-tenth of 1 per cent.

The office employees and the stock girls show larger percentages of workers losing time through illness than appear elsewhere. The workroom employees are the only group among whom the proportion affected by illness is not larger than the proportion affected by any other cause; among them the proportion who lost time through an enforced lay off corresponds almost exactly to the proportion of office employees and of stock girls who lost time through illness. For the whole 1,156 workers the proportion affected by illness is precisely twice as large as that affected by the next most prevalent cause—the unpaid vacation.

Turning to the proportion of unemployment due to each specified cause, illness maintains a leading position, although it is not as predominant as in the table showing the proportion of workers affected by each cause. The office employees and the miscellaneous workers, who both had small percentages of time lost, show larger proportions of unemployment due to illness than to all other causes put together; the same is true of the stock girls among whom the proportion of time lost rose above the average. The workroom employees are the only ones among whom illness is not the most

serious cause of lost time, yet for the whole body personal illness accounts for only two-fifths of the time lost. Speaking approximately, illness, either of the worker herself or of some member of her family, accounts for half the time lost while on retail store pay rolls, and other causes, largely industrial, make up the other half.

### EARNINGS RELATED TO UNEMPLOYMENT.

As the seriousness of unemployment depends not only upon its extent and cause, but upon the earnings of the women while at work, it becomes important to know whether the amount and causes of unemployment bear any close relation to the full-time weekly earnings. The table below shows the extent of employment and unemployment, by earnings groups, for the women employed as regulars only.

TABLE 10.—AVERAGE WEEKS OF EMPLOYMENT AND UNEMPLOYMENT REPORTED BY WOMEN AND GIRLS EMPLOYED AS REGULARS ONLY, AND PER CENT OF UNEMPLOYMENT DUE TO SPECIFIED CAUSES, BY AVERAGE FULL-TIME WEEKLY EARNINGS IN STORES.

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Item.	Average full-time weekly earnings in stores.										Total.
	Under \$4.	\$4 and under \$5.	\$5 and under \$6.	\$6 and under \$7.	\$7 and under \$8.	\$8 and under \$9.	\$9 and under \$10.	\$10 and under \$12.	\$12 and over.	Not reported.	
Number reporting.....	79	187	117	97	125	234	98	95	71		31,156
Per cent in each wage group.....	6.8	16.2	10.1	8.4	10.8	24.6	8.5	8.2	6.1	0.3	100.0
<b>Weeks not in industrial pursuits:</b>											
Before first employment.....	8.8	5.6	2.8	.5	.2	.2					1.9
After leaving industrial pursuits.....	.6		.3	.5	.8	.5	.7	.4	.3		.5
<b>Total.....</b>	9.4	5.6	3.1	1.0	1.0	.7	.7	.4	.8		2.4
Weeks of possible employment during year.....	42.6	46.4	43.9	51.0	61.0	51.3	51.3	51.6	51.2	52.0	49.6
<b>Weeks in employ of—</b>											
Stores.....	36.8	41.4	40.7	45.6	47.1	48.7	47.8	51.1	49.6	51.3	45.6
Other industries.....	2.3	2.4	5.7	1.6	1.2	.6	.5	.1	.4		1.6
<b>Total.....</b>	33.1	43.8	46.4	47.2	48.3	49.3	48.3	51.2	50.0	51.3	47.2
<b>Weeks of unemployment during period of possible employment:</b>											
While without a job.....	3.5	2.6	2.5	3.8	2.7	2.0	3.0	.4	1.2	.7	2.4
While in employ of stores.....	3.0	3.2	3.3	3.6	3.5	4.2	4.5	5.1	5.3	2.8	3.9
While in employ of other industries.....	.1	.2	.2	(1)	(1)	(1)	(1)				.1
<b>Total.....</b>	6.6	6.0	6.0	7.4	6.2	6.2	7.5	5.5	6.5	3.5	6.4
Per cent of unemployment in period of possible employment.....	15.5	12.9	12.2	14.5	12.2	12.1	13.7	10.7	12.7	6.7	12.9
Full weeks actually worked (weeks of possible employment less weeks of unemployment).....	36.0	40.4	42.9	43.6	44.8	45.1	43.8	46.1	44.7	48.5	43.2
<b>Per cent of unemployment due to—</b>											
Unpaid vacation.....	8.8	9.7	11.4	13.4	12.6	11.7	10.1	23.5	25.3	5.0	13.0
Sickness in employee's family.....	7.6	12.6	7.4	8.2	9.5	11.6	15.1	8.6	11.4		10.6
Enforced lay off.....	13.0	21.1	11.8	9.8	10.9	13.4	24.6	22.0	22.4	44.0	16.1
Sickness of employee.....	21.3	17.8	32.8	32.6	30.6	36.8	31.0	35.7	24.5	45.0	29.9
Other reported causes.....	48.9	38.8	36.6	35.9	36.4	26.5	19.2	10.0	16.2	6.0	30.3
Causes not reported.....	.4	(1)		.1		(1)		.2	.2		.1

<sup>1</sup> Less than one-tenth of 1 per cent.

While between the amount of unemployment and the classified weekly earnings no especially significant relation is revealed, there must be, of course, for each individual a very vital significance in the

amount of her personal unemployment, varying according to her wage rate, and the student of unemployment is confronted with the need of information as to the earnings and the drain made upon them by the lost time.

Table 11 shows for the women employed as regulars only the average amount earned during the year in stores and in other industries, by classified amounts earned in stores.

TABLE 11.—AVERAGE ANNUAL EARNINGS IN STORES AND IN OTHER INDUSTRIES, OF WOMEN EMPLOYED AS REGULARS ONLY, BY CLASSIFIED AMOUNTS EARNED IN STORES, AND BY OCCUPATION GROUPS.

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given.]

Classified amount of earnings in retail stores during year.	Saleswomen.				Cashiers, examiners, etc.			
	Employment in stores.		Additional employment in other industries.		Employment in stores.		Additional employment in other industries.	
	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.
Under \$50.....	11	\$34.03	16	\$252.25	26	\$33.25	9	\$160.64
\$50 and under \$100.....	17	69.55	7	203.16	32	76.22	12	63.55
\$100 and under \$150.....	20	126.99	9	131.70	39	126.79	19	49.39
\$150 and under \$200.....	27	175.90	4	69.50	87	175.55	8	31.75
\$200 and under \$250.....	17	227.97	2	65.75	53	220.31		
\$250 and under \$300.....	56	279.98			11	269.34		
\$300 and under \$350.....	73	324.72	2	55.38	3	335.52		
\$350 and under \$400.....	109	375.23			1	398.00		
\$400 and under \$450.....	103	419.38						
\$450 and under \$500.....	55	474.53	1	70.00				
\$500 and under \$550.....	32	524.19						
\$550 and under \$600.....	20	572.68						
\$600 and under \$650.....	8	620.93						
\$650 and under \$750.....	8	704.78						
\$750 and under \$850.....	6	803.37						
\$850 and over.....	9	891.21						
Total.....	6 597	370.27	1 31	151.97	252	157.00	1 38	76.51
	Office employees.				Workroom employees.			
Under \$50.....	6	\$36.72	1	\$205.00	1	\$34.50		
\$50 and under \$100.....	2	86.33	( <sup>8</sup> )		2	97.43	1	\$82.04
\$100 and under \$150.....	4	134.75	1	66.00	7	127.17	3	153.22
\$150 and under \$200.....	10	178.17	3	190.33	5	172.71		
\$200 and under \$250.....	16	223.45	1	4.00	3	223.74		
\$250 and under \$300.....	16	263.10			3	290.20		
\$300 and under \$350.....	21	326.62			8	327.39		
\$350 and under \$400.....	36	380.86	1	56.00	16	377.76		
\$400 and under \$450.....	37	403.53	( <sup>9</sup> )		11	426.90		
\$450 and under \$500.....	9	474.31			8	477.95		
\$500 and under \$550.....	4	521.53			1	508.76		
\$550 and under \$600.....	1	550.00			3	570.04		
\$600 and under \$650.....	2	616.21			1	607.00		
\$650 and under \$750.....	1	733.25			2	699.58		
\$750 and under \$850.....	1	794.00			3	775.19		
\$850 and over.....	1	1,540.00			2	1,222.62		
Total.....	167	344.74	10 7	128.86	76	390.84	4	135.42

1 Not including 1 woman whose exact earnings were not reported.  
 2 One woman received board in addition to earnings.  
 3 One woman received room and board in addition to earnings; earnings for 9 weeks not reported; by 1 woman.  
 4 One woman received board and 1 woman received room and board in addition to earnings.  
 5 One woman received room and board in addition to earnings.  
 6 Not including 4 women whose exact earnings were not reported.  
 7 See notes to details.  
 8 One woman earned between \$50 and \$100, but the exact amount was not reported.  
 9 One woman earned between \$400 and \$450, but the exact amount was not reported.  
 10 Not including 2 women whose exact earnings were not reported.

TABLE 11.—AVERAGE ANNUAL EARNINGS IN STORES AND IN OTHER INDUSTRIES, OF WOMEN EMPLOYED AS REGULARS ONLY, BY CLASSIFIED AMOUNTS EARNED IN STORES, AND BY OCCUPATION GROUPS—Concluded.

Classified amount of earnings in retail stores during year.	Stock girls.				All other occupations.			
	Employment in stores.		Additional employment in other industries.		Employment in stores.		Additional employment in other industries.	
	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.
Under \$50.....	1	\$39.17	1	\$230.00	1	\$42.00	1	\$315.00
\$50 and under \$100.....	5	74.23	2	135.75	2	91.21	1	194.00
\$100 and under \$150.....	2	144.33	.....	.....	2	121.38	1	108.00
\$150 and under \$200.....	4	169.74	1	84.00	1	175.75	.....	.....
\$200 and under \$250.....	3	219.16	.....	.....	2	209.84	.....	.....
\$250 and under \$300.....	5	272.63	.....	.....	4	276.86	.....	.....
\$300 and under \$350.....	.....	.....	.....	.....	7	321.97	.....	.....
\$350 and under \$400.....	3	387.99	.....	.....	3	385.45	.....	.....
\$400 and under \$450.....	2	426.80	.....	.....	6	420.07	.....	.....
\$450 and under \$500.....	.....	.....	.....	.....	4	479.97	1	135.00
\$500 and under \$550.....	.....	.....	.....	.....	3	531.22	.....	.....
Total.....	25	216.64	4	158.88	35	331.83	4	188.00
All women.								
Under \$50.....	46	\$34.23	118	\$208.85				
\$50 and under \$100.....	60	75.71	23	118.81				
\$100 and under \$150.....	74	127.64	23	98.41				
\$150 and under \$200.....	134	175.54	16	74.19				
\$200 and under \$250.....	114	223.95	3	45.17				
\$250 and under \$300.....	95	276.72	.....	.....				
\$300 and under \$350.....	112	325.38	2	55.38				
\$350 and under \$400.....	168	377.22	1	56.00				
\$400 and under \$450.....	165	417.57	(7)	.....				
\$450 and under \$500.....	76	475.15	2	102.50				
\$500 and under \$550.....	40	524.06	.....	.....				
\$550 and under \$600.....	24	571.40	.....	.....				
\$600 and under \$650.....	11	618.50	.....	.....				
\$650 and under \$750.....	11	706.42	.....	.....				
\$750 and under \$850.....	10	782.88	.....	.....				
\$850 and over.....	12	1,000.51	.....	.....				
Total.....	1,152	316.77	88	118.75				

<sup>1</sup> One woman received meals 6 days in the week in addition to earnings.

<sup>2</sup> Not including 1 woman whose exact earnings were not reported.

<sup>3</sup> One woman received board in addition to earnings.

<sup>4</sup> One woman received room and board in addition to earnings; earnings for 9 weeks not reported by 1 woman.

<sup>5</sup> One woman received board, and 1 woman received room and board in addition to earnings.

<sup>6</sup> One woman received room and board in addition to earnings.

<sup>7</sup> One woman earned between \$400 and \$450, but the exact amount was not reported.

<sup>8</sup> Not including 4 women whose exact earnings were not reported.

<sup>9</sup> See notes to details.

The table shows for the 1,152 women and girls who reported earnings an average of \$316.77 earned in retail stores during the year. Eighty-eight of these also worked in other industries, earning therein an average of \$118.75 during the year. The average amount earned both in stores and in other industries is \$325.84, or a weekly average of \$7.54 for the 43.2 full weeks actually worked, and an average of \$6.57 for the 49.6 weeks of possible employment which, in addition to the time actually worked, includes all time lost, both voluntarily and involuntarily, amounting to 6.4 weeks.



According to this table, 811, or 70.6 per cent of the total number (1,148) for whom wage data were reported, were earning less than \$8 per week. For 134, or 11.7 per cent, the average earnings were from \$8 to \$8.99, and the remaining 203, or 17.7 per cent, earned \$9 or more. This table includes 87 employees of 5 and 10 cent stores. Of these 94 per cent earned less than \$8, and 6 per cent more than \$9. Their effect on the whole number is not very great. Had they been left out we would have 68.7 per cent instead of 70.6 earning less than \$8, 12.6 per cent earning \$8 to \$8.99, and 18.7 per cent earning \$9 or over. The average full-time earnings for the 1,148 women reporting were \$7.59.

The earnings as reported in each occupation show perhaps more clearly what individuals may expect. Of the 593 saleswomen, representing 51.7 per cent of all the women reporting wage data, 348, or 58.7 per cent, received average earnings of less than \$8, and 436, or 73.5 per cent, received less than \$9. By far the largest single group are those earning from \$7 to \$7.99. For all the saleswomen the average full-time earnings were \$8.63. As shown in Table 4, the saleswomen had an average of 4.2 weeks of unemployment, including scattered days, during the period employed in retail stores. The average number of full-time weeks employed, as shown in Table 4, was 44.3. If the saleswoman's earnings are to cover even the unemployment that occurs during her period of employment, they must cover a period of 47.2 weeks, and her average earnings for that period become approximately \$7.86. While by no means all of this unemployment was chargeable to the industry, as the previous discussion on the causes of unemployment shows, certainly the industry was responsible for the lay offs which, for the 25.3 per cent of saleswomen affected, constituted 16.8 per cent of their total unemployment, or an average loss of 1.6 per cent of their working time.<sup>1</sup>

The next largest group, cashiers and examiners, includes 22 per cent of the total number of women. This group shows the lowest average number of full-time weeks worked. The reason for this, as heretofore explained, is not that these girls have more real unemployment, but that they have a longer average period previous to first employment, as they include the majority of the girls who have entered the industry for the first time during the year. Since, however, cash girls and examiners are practically always recruited from young girls just entering the industry, it is difficult and unfair to leave out of a discussion of that occupation those having less than a year's experience.

Of the 252 making up this group, 129, or 51.2 per cent, were earning weekly an average of less than \$4, and their full-time weekly

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<sup>1</sup> For the basis of these figures see Tables 4 and 9.

earnings were \$3.68. Practically all of this group were earning less than \$6, and 92.1 per cent earned less than \$5. The average full-time weekly earnings for the whole group were \$4.25. These girls reported an average period of employment of 39.8 weeks in stores. During that time they had an average of 2.8 weeks of unemployment, including scattered days of absence, so that for the whole period of employment the actual average earnings would be but \$3.95, as the 39.8 weeks represent but 37 full-time weeks.

Of the 167 office employees, 151, or 90.4 per cent, show average earnings of less than \$9; 133, or 79.6 per cent, less than \$8; and 47, or 28.1 per cent, less than \$6. For the entire group the average full-time earnings were \$7.54, and the average period of employment was 48.7 weeks, in which they had an average absence of 2.9 weeks, including scattered days. For this period of employment the actual average earnings would amount to \$7.09.

The workroom employees show higher earnings than any of the foregoing occupation groups. Only 39.4 per cent are earning less than \$8 and 69.7 per cent less than \$9. The average full-time earnings for the whole group are \$9.73. The average period of employment is 47.6 weeks. This includes 7.5 weeks of unemployment, including scattered days of absence, leaving 41.1 full weeks of employment. The average weekly earnings for the 47.6 weeks of employment would amount to \$8.20. These women, trained for one sort of work, find difficulty in taking up other work for short periods. If they do anything while not employed in the stores, they generally spend the time sewing for themselves, their families, or their friends, sometimes earning a little this way and sometimes repaying favors shown to them.

As shown in another section of the report, the 1,156 women employed as regulars in retail stores had 43.2 full-time weeks of work in both stores and other industries out of 49.6 possible wage-earning weeks. Their average weekly earnings from both stores and other industries amounted to \$7.54 for the 43.2 weeks.<sup>1</sup>

#### EARNINGS IN OTHER INDUSTRIES.

Of the 1,156 women regularly employed in retail stores, 92 reported that they had worked in other industries also during the year covered. The average actual and full-time weekly earnings of these women while employed in industries other than retail stores are shown, by occupations, in Table 13, which follows.

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<sup>1</sup> See Tables 4 and 11, pp. 16 and 27.

TABLE 13.—AVERAGE ACTUAL WEEKLY EARNINGS AND AVERAGE FULL-TIME WEEKLY EARNINGS OF WOMEN EMPLOYED AS REGULARS ONLY, IN INDUSTRIES OTHER THAN MERCANTILE, BY OCCUPATION GROUPS.

[The average actual weekly earnings were obtained by dividing the total earnings by the number of weeks during which there was some employment; and the average full-time weekly earnings by dividing the amount earned by the number of full weeks actually worked. Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given.]

Occupation group.	Total women scheduled.	Women reporting work in other industries.		Average actual weekly earnings.	Average full-time weekly earnings.
		Number.	Per cent.		
Saleswomen.....	601	132	5.3	\$ 6.46	\$ 6.55
Cashiers, examiners, bundle wrappers, etc.....	252	39	15.5	\$ 4.68	\$ 4.91
Office employees.....	167	9	5.4	\$ 7.84	\$ 7.89
Workroom employees.....	76	4	5.3	7.22	7.39
Stock girls.....	25	4	16.0	6.36	6.42
Miscellaneous.....	35	4	11.4	7.85	7.97
Total.....	1,156	192	8.0	\$ 6.03	\$ 6.19

<sup>1</sup> Four women received in addition room and board, 1 woman room, board, and laundry, and 1 board only.

<sup>2</sup> Average based on 25 employees.

<sup>3</sup> Average based on 35 employees.

<sup>4</sup> Average based on 7 employees.

<sup>5</sup> Average based on 79 employees.

The women who reported work in more than one industry were for the greater part the younger and less experienced women and some were inefficient. The earnings of these women, as shown in Table 13, bear out this statement, for nearly half (46.7 per cent) of the women who report work in other industries were in the retail stores as cashiers and examiners or stock girls. More than a third were saleswomen, and the greater part of these were employees of 5 and 10 cent stores. Ten per cent had office work, and the other occupation groups were represented by but 4 employees. It will be noted that the average actual earnings and the average full-time earnings in other industries of the women shown in the table, who in retail stores had been employed as saleswomen, were distinctly lower than the average earnings of all saleswomen in retail stores. The table does not show separately the earnings of these girls in the stores, but the original records show that the average was approximately the same as that in other industries. This circumstance indicates that in general the saleswomen who supplemented their store earnings by work in other industries were among the less efficient.

While it might be expected that workroom employees would supplement their earnings in other employment, since they have so much unemployment in the stores, they are seldom found among those reporting "other employment."<sup>1</sup>

#### DEPENDENCY OF WORKERS ON EARNINGS.

The foregoing sections of the report explain the demands made upon full-time weekly earnings by time lost during periods of employment. But this drain on earnings due to time lost does not indicate the social and economic significance of unemployment, because it is not brought into relation with the degree to which the worker is dependent upon her earnings for a living, nor to the degree

<sup>1</sup> See page 31.

of the family's dependency upon such earnings. This information is indispensable to an intelligent discussion of the significance of unemployment among women.

AGE, CONJUGAL CONDITION, AND MANNER OF LIVING.

Summaries of the ages, conjugal condition, and manner of living, presented in the three tables following, will contribute to a better understanding of the discussion of the degrees of dependency of the 1,156 women.

TABLE 14.—CLASSIFIED AGES OF WOMEN EMPLOYED AS REGULARS ONLY.

Age group.	Number.	Per cent.	Age group.	Number.	Per cent.
Under 16.....	69	6.0	40 and under 45.....	51	4.4
16 and under 18.....	201	17.4	45 and under 50.....	28	2.4
18 and under 21.....	234	20.3	50 and under 55.....	13	1.1
21 and under 25.....	224	19.4	55 and under 60.....	6	.5
25 and under 30.....	162	14.0	60 and over.....	6	.5
30 and under 35.....	101	8.8			
35 and under 40.....	59	5.1	Total.....	1,154	100.0

<sup>1</sup> Not including 2, ages not reported.

TABLE 15.—CONJUGAL CONDITION OF WOMEN EMPLOYED AS REGULARS ONLY.

Conjugal condition.	Number.	Per cent.
Single.....	1,042	90.1
Married.....	50	4.3
Widowed.....	48	4.2
Divorced or separated.....	16	1.4
Total.....	1,156	100.0

TABLE 16.—MANNER OF LIVING OF WOMEN EMPLOYED AS REGULARS ONLY.

Manner of living.	Number.	Per cent.
Independently:		
As head of family.....	43	3.7
As boarder or lodger.....	89	7.7
As member of family group: <sup>1</sup>		
Daughter.....	875	75.7
Wife.....	33	2.9
Sister or sister-in-law.....	86	7.4
Niece.....	21	1.8
Other relative.....	9	.8
Total.....	1,156	100.0

<sup>1</sup> This does not mean that a woman might not be paying board or otherwise contributing to the family support.

Table 15 shows that of the 1,156 regulars 90.1 per cent were single, and while 9.9 per cent had been married, only 4.3 per cent were living as wives at the time of this investigation. As shown by Table 16, 75.7 per cent were living at home with one or both parents, 12.9 per cent were living or boarding with relatives, 7.7 per cent were boarding with strangers or friends, and 3.7 per cent were women themselves at the head of the family groups. Table 14 indicates that most of the women employed in the retail stores are young, 63 per cent being under 25 and 77 per cent under 30, but because they are young and

for the most part live "at home" it does not follow that they are sheltered by the paternal roof beyond fear of want. In fact, in a great many homes there were no male wage earners at all.

The women interviewed were classified according to the degree to which they depended upon their earnings. In the first group were the women totally dependent, meaning for the purposes of this investigation that there was nothing but public or private charity between themselves and want if the earnings were cut off. The second group, designated as "principally dependent," were those who had families which could in an emergency provide room and board if the workers were temporarily out of work, but by so doing would lower their own standards of living. Many women in this group might actually be providing for themselves entirely and even helping others in the family, but they would have the advantage over those in the "totally dependent" class of having a home during temporary unemployment. In the third group were those only "partially dependent" on their earnings. This took in the women who had families which could provide them with room and board, but not clothing, if they were temporarily out of work, without actually lowering to any extent the family standard. The fourth group included those not dependent on their earnings for necessaries; in other words, women whose parents or relatives could provide them with board, lodging, and necessary clothing if they were not working. In practically all such cases, however, in order to supply themselves with the kind of clothes and the spending money which they desired, the girls were obliged to work. The number and per cent of regulars in each of these groups is shown in the table which follows:

TABLE 17.—DEGREE OF DEPENDENCY ON EARNINGS OF WOMEN EMPLOYED AS REGULARS ONLY.

Degree of dependency on earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....	107	9.3
Principally dependent.....	976	84.4
Partially dependent.....	60	5.2
Not dependent for necessaries.....	13	1.1
<b>Total.....</b>	<b>1,156</b>	<b>100.0</b>

The great majority of the regular employees, 84.4 per cent, were classed as "principally dependent on their earnings" and the next largest group was those totally dependent on their own earnings, 9.3 per cent being so classified. The group partially dependent had in it 60 women, or 5.2 per cent, and only 13 women, or 1.1 per cent, were found to be "not dependent for necessaries" on their earnings. This brings out clearly the fact that the overwhelming majority of women are not working for "pin money" or for the pleasure and excitement of the work, and that the earnings of a girl living at home are in most cases just as necessary to her as are the earnings of her brother to him.

Following this classification of dependency a step further and bringing it into relation with the total amount of unemployment during the year, and with the total amount earned during the year, both the unemployment and the earnings become more significant.

**UNEMPLOYMENT RELATED TO DEGREE OF DEPENDENCY ON EARNINGS.**

For the sake of clearness the employment record for the whole year, as reported by the 1,156 regulars, is presented in the following table, the chief purpose of which is to show the amount of unemployment for each of the groups of women just described:

**TABLE 18.—AVERAGE WEEKS OF EMPLOYMENT AND UNEMPLOYMENT REPORTED BY WOMEN AND GIRLS EMPLOYED AS REGULARS ONLY, BY DEGREE OF DEPENDENCY UPON EARNINGS.**

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Item.	Totally dependent upon earnings.	Principally dependent upon earnings.	Partially dependent upon earnings.	Not dependent upon earnings for necessities.	Total.
Number reporting.....	107	976	60	13	1,156
Per cent in each group.....	9.3	84.4	5.2	1.1	100.0
<b>Weeks not in industrial pursuits:</b>					
Before first employment.....	1.1	1.7	6.3	11.8	1.9
After leaving industrial pursuits.....		.3	1.8	1.4	.5
Total.....	1.1	2.0	8.1	13.2	2.4
Weeks of possible employment during year.....	50.9	50.0	43.9	38.8	49.6
<b>Weeks in employ of—</b>					
Stores.....	47.7	46.0	39.5	31.1	45.6
Other industries.....	1.8	1.7	.3	.....	1.6
Total.....	49.5	47.7	39.8	31.1	47.2
<b>Weeks of unemployment during period of possible employment:</b>					
While without a job.....	1.4	2.3	4.1	7.7	2.4
While in employ of stores.....	4.6	3.8	3.9	5.4	3.9
While in employ of other industries.....		.1	.....	.....	.1
Total.....	6.0	6.2	8.0	13.1	6.4
Per cent of unemployment in period of possible employment.....	11.8	12.4	18.2	33.8	12.9
Full weeks actually worked (weeks of possible employment less weeks of unemployment).....	44.9	43.8	35.9	25.7	43.2

The only accurate measurement of unemployment is obtained by comparing time lost with the possible wage-earning weeks in the year both in stores and other industries for 1,156 women. The possible wage-earning weeks include all weeks from the beginning to the end of the period under investigation, except weeks before first employment and weeks after leaving industrial pursuits. Time not employed after entrance into and before leaving industry may properly be analyzed as voluntary or involuntary unemployment. The average number of possible weeks of work in the year was, for all women, 49.6. For 6.4 weeks, or 12.9 per cent, of this time there was no employment; that is, the average number of full-time weeks of employment was 43.2. Except in Table 24, no absence

due to sickness or other causes was included as unemployment in this report if paid for by the employers.

The numbers who were only partially or not at all dependent on their earnings are so small as to render the averages and percentages of little significance; those totally or principally dependent upon their earnings are numerous enough to render both averages and percentages of considerable significance. By showing the extent of unemployment in the groups depending in varying degrees upon their earnings for a living, a much clearer indication is given of actual conditions among the women investigated than can be obtained from general averages covering all classes of women.

The causes of unemployment as reported by the women in the various groups are shown in Tables 19 and 20, which follow. Table 19 indicates the percentage of unemployment due to each specified cause, and Table 20 the per cent of women in each group who reported unemployment from each specified cause.

TABLE 19.—PER CENT OF UNEMPLOYMENT DUE TO EACH SPECIFIED CAUSE, AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY, BY DEGREE OF DEPENDENCY ON EARNINGS.

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment. For an accurate understanding of the unemployment due to each specified cause this table must be considered in connection with Table 10. The data upon which this table is based are given in full in Table 49.]

Cause of unemployment.	Percent of unemployment due to specified causes, among women—				
	Totally dependent.	Principally dependent.	Partially dependent.	Not dependent for necessities.	Total.
Sickness of employee.....	28.2	31.2	25.7	16.4	30.2
Enforced lay off.....	32.0	14.8	13.1	13.9	16.1
Inability to get work.....	5.1	17.1	16.2	7.6	15.8
Unpaid vacation.....	15.0	13.1	11.9	7.2	13.1
Sickness in employee's family.....	11.7	10.1	11.6	22.9	10.6
Home responsibilities.....	1.8	7.7	3.9	25.2	7.4
Other causes.....	6.2	6.0	17.6	6.8	6.8
Total.....	100.0	100.0	100.0	100.0	100.0

TABLE 20.—PER CENT REPORTING SPECIFIED CAUSES OF UNEMPLOYMENT, AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY, BY DEGREE OF DEPENDENCY ON EARNINGS.

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Cause of unemployment.	Per cent reporting each specified cause of unemployment among women—				
	Totally dependent.	Principally dependent.	Partially dependent.	Not dependent for necessities.	Total.
Sickness of employee.....	78.5	79.1	73.3	53.8	78.5
Enforced lay off.....	39.3	31.4	20.0	30.8	31.5
Inability to get work.....	9.3	18.3	18.3	7.7	15.4
Unpaid vacation.....	38.3	39.0	53.3	38.5	39.7
Sickness in employee's family.....	17.8	14.5	10.0	15.4	14.7
Home responsibilities.....	3.7	6.4	1.7	30.8	6.1
Other causes.....	9.3	15.1	18.3	15.4	14.7

As shown in Table 18, of the total number of women, 107 were totally dependent on their own earnings; that is, were without families that could support them even temporarily if they were out of employment. For these women any prolonged unemployment would mean debt, charity, or help from friends unless they had been able to save. Many told of struggles to get along during periods of unemployment, of small savings entirely used up, of the kind help of friends, or the tolerance of landladies, and of the burden of debt which they had been obliged to assume. There were 50.9 possible weeks of employment during the year for this group of women. They actually worked an average of 44.9 weeks and were unemployed six weeks.

As shown in Table 19, illness is an important cause of the unemployment among women totally dependent on their earnings, 28.2 per cent of the time lost, representing an average of 1.7 weeks, being due to physical ailments. Table 20 shows that 78.5 per cent of these women reported time lost from this cause. It is a warrantable assumption that women entirely dependent on their earnings do not stay away from work for trivial indispositions. The tendency would be, as many women reported, to go to work when they did not feel physically able to do so.

Time lost through lay offs amounted to 32 per cent of the whole unemployment of women totally dependent. This came mostly in short periods, a week or two at a time, or a few days at a time, but in certain occupations, as has been noted, the periods were much longer, running into six or eight consecutive weeks. For the 42 totally dependent women who reported enforced lay offs the average number of weeks was 4.9.<sup>1</sup>

Fifteen per cent of the unemployment of totally dependent women was charged to "unpaid vacation." In the earlier discussion it has been stated that some of the unpaid vacation was doubtless enforced, how much it is impossible to say. The time lost by these women because they could not find any work was comparatively small, only 5.1 per cent being so reported. This would amount to an average of less than one-third of a week per person. The per cent of time lost due to illness in the family and to family responsibilities combined is less than in the group principally dependent upon earnings, because these women had fewer family ties, being solely dependent on themselves. In Table 21, which follows, the average annual amount earned during the year under consideration is shown for each class of employees, grouped according to degree of dependency, showing just what these women had on which to depend.

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<sup>1</sup> See Table 19, page 69.

TABLE 21.—AVERAGE ANNUAL EARNINGS IN STORES AND IN OTHER INDUSTRIES OF 1,156 WOMEN EMPLOYED AS REGULARS ONLY, BY CLASSIFIED AMOUNTS EARNED IN STORES, AND BY DEGREE OF DEPENDENCY ON EARNINGS.

Classified amount of earnings in retail stores during year.	Women totally dependent on earnings.				Women principally dependent on earnings.					
	Employment in stores.		Additional employment in other industries.		Employment in stores.		Additional employment in other industries.			
	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.		
Under \$50.....	2	\$38.13	1	<sup>1</sup> \$189.00	33	\$34.47	<sup>2</sup> 17	<sup>3</sup> \$210.01		
\$50 and under \$100.....	4	73.46	2	<sup>4</sup> 245.25	<sup>5</sup> 49	75.89	<sup>6</sup> 20	110.31		
\$100 and under \$150.....	3	108.32	3	<sup>7</sup> 127.00	62	129.65	<sup>8</sup> 20	<sup>9</sup> 94.13		
\$150 and under \$200.....	3	163.99	1	<sup>10</sup> 144.00	<sup>11</sup> 126	175.76	14	74.00		
\$200 and under \$250.....	2	239.39			<sup>12</sup> 100	<sup>13</sup> 222.95	3	45.17		
\$250 and under \$300.....	7	289.81			82	274.91				
\$300 and under \$350.....	11	327.19			95	325.71	2	55.38		
\$350 and under \$400.....	19	373.84			141	377.41	1	56.00		
\$400 and under \$450.....	21	425.15			<sup>14</sup> 140	416.36	(?)			
\$450 and under \$500.....	12	473.26			62	475.29	2	102.60		
\$500 and under \$550.....	4	518.97			35	524.87				
\$550 and under \$600.....	7	584.18			17	566.14				
\$600 and under \$650.....	2	613.03			8	621.72				
\$650 and under \$750.....	2	722.54			9	702.84				
\$750 and under \$850.....	3	797.12			6	792.98				
\$850 and over.....	5	1,016.36			7	939.19				
Total.....	107	423.49	7	<sup>15</sup> 172.07	<sup>16</sup> 972	311.49	<sup>17</sup> 79	<sup>18</sup> 116.48		
	Women partially dependent on earnings.				Women not dependent on earnings for necessaries. <sup>19</sup>		All women.			
	Employment in stores.		Additional employment in other industries.				Employment in stores.		Additional employment in other industries.	
	Number employed.	Average amount earned.	Number employed.	Average amount earned.	Number employed in stores.	Average amount earned.	Number employed.	Average amount earned.	Number employed.	Average amount earned.
Under \$50.....	6	\$34.01			5	\$31.38	46	\$34.23	<sup>19</sup> 18	<sup>20</sup> \$208.85
\$50 and under \$100.....	7	75.73	1	<sup>21</sup> \$36.00			<sup>22</sup> 60	75.71	<sup>23</sup> 23	<sup>24</sup> 118.81
\$100 and under \$150.....	6	117.95			3	124.81	74	127.64	<sup>25</sup> 23	<sup>26</sup> 98.41
\$150 and under \$200.....	4	171.53	1	7.00	1	198.34	<sup>27</sup> 134	175.54	16	<sup>28</sup> 74.19
\$200 and under \$250.....	11	230.67			1	219.60	<sup>29</sup> 114	<sup>30</sup> 223.95	3	45.17
\$250 and under \$300.....	6	286.10					65	276.72		
\$300 and under \$350.....	5	311.11			1	346.04	112	325.38	2	55.38
\$350 and under \$400.....	8	381.90					168	377.22	1	56.00
\$400 and under \$450.....	3	417.02			1	430.14	<sup>31</sup> 165	417.57	(?)	
\$450 and under \$500.....	2	482.21					76	475.15	2	102.50
\$500 and under \$550.....					1	516.30	40	524.06		
\$550 and under \$600.....							24	571.40		
\$600 and under \$650.....	1	607.00					11	618.80		
\$650 and under \$750.....							11	701.42		
\$750 and under \$850.....	1	780.58					10	792.98		
\$850 and over.....							12	1,000.51		
Total.....	60	243.26	2	21.50	13	172.44	<sup>32</sup> 1,152	<sup>33</sup> 316.77	<sup>34</sup> 88	<sup>35</sup> 118.74

<sup>1</sup> One woman received board in addition to earnings.

<sup>2</sup> Not including 1 woman whose exact earnings were not reported.

<sup>3</sup> One woman received room and board in addition to earnings; earnings for 9 weeks not reported by 1 woman.

<sup>4</sup> One woman received room and board in addition to earnings.

<sup>5</sup> One woman received board, and 1 woman received room and board in addition to earnings.

<sup>6</sup> One woman received board for 6 days in week in addition to earnings.

<sup>7</sup> One woman earned between \$400 and \$450, but the exact amount was not reported.

<sup>8</sup> See notes to details.

<sup>9</sup> Not including 4 women whose exact earnings were not reported.

<sup>10</sup> None of these women had additional employment in other industries.

<sup>11</sup> One woman received room and board in addition to earnings; earnings for 9 weeks not reported by 1 woman.

Of the 107 women totally dependent on their earnings, 51, or 47.7 per cent, had yearly incomes of under \$400.<sup>1</sup> Of the totally dependent women who earned less than \$200 in the stores, the majority (7 out of 12) earned additional amounts in other industries. These women would have preferred to work full time in the stores in almost every case could they have had the work, but, failing for one reason or another to secure work in stores, they were obliged to take what work they could get. The average yearly earnings in stores for this entire group were \$423.49. The 7 who had worked also in other industries averaged \$172.07 in those industries. Considering all earnings, the average weekly amount which these women would receive if their earnings were distributed equally over the 44.9 full weeks of actual work is \$9.68, and for the 50.9 weeks of possible employment \$8.54. These were all women of experience in the industry. The figures for the entire group are, of course, simply averages, but Table 21 shows also the actual number of women whose yearly earnings fell within specified wage groups. What the actual average was within these groups, and how far the average is fairly representative of prevailing conditions, may readily be seen.

As has been shown in Table 18, the majority of the women were found to belong in the group described as "principally" dependent on their own earnings, 84.4 per cent being so classified. For these women the average number of possible weeks of work was but 50, since in this group were some who began work for the first time after the beginning of the period studied and some who left industrial pursuits during the year. Twelve and four-tenths per cent of this time represented unemployment, so that the women had but 43.8 full weeks of work in that period. As usual, illness is the principal cause of unemployment, 31.2 per cent being so classified, and inability to get work is the second cause in importance, 17.1 per cent of all unemployment being due to that cause, though it is reported by but 16.3 per cent of the women in this group. It is probable that these are for the most part the younger girls just beginning work. It is increasingly difficult for girls from 14 to 16 to get work in Boston, owing to the recent legislation regulating their employment.

In spite of the low earnings of this group, only 8.1 per cent had supplemented their store earnings by work in other industries, and averaged \$116.48 by such employment. The average amount which they earned in stores during the year is not large—\$311.49. The average annual income from stores and other industries is \$320.96. For each of the 50 possible wage-earning weeks in the year this would average \$6.42, and for each of the 43.8 full weeks actually worked, \$7.33.

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<sup>1</sup> The average weekly earnings can not be computed from these data as some of the women were in industrial pursuits for a period less than 52 weeks.

The third group, which includes those only partially dependent on their earnings, has a considerably shorter period of possible weeks of employment, averaging but 43.9 weeks. During this period there were 35.9 full weeks of employment. As fully a third of the 60 women in this group were girls beginning work for the first time, for whom it is always difficult to find employment, and as there were also a number of girls and women whose dependency on their earnings was of so limited a degree that long vacations between jobs were not unusual, the percentage of unemployment is much higher than for either of the two previous groups. The causes classed in Table 19 as "other" account for 17.6 per cent of the unemployment, and the cause which is largely responsible for this per cent is that which has been designated as "work not desired." To illness is credited 25.7 per cent, and to inability to secure work 16.2 per cent, of the unemployment. After these causes, enforced lay off, unpaid vacation, and illness in the family follow in the order of importance. The women in this group show less time lost for "home responsibilities" than any other except the group totally dependent on earnings.

Of the women classed as only partially dependent on their earnings, only 2 reported additional work in other industries, and the amount so earned was not large enough to be of much importance. The average earnings in stores during the year for this group were \$243.26. For these women, however, approximately 12 per cent of the year under consideration was time previous to their first entering industry.

The women who are not dependent on their earnings for necessaries represent but 1.1 per cent of the total number of women employed as regulars in the stores. They have no work save in stores, and obviously do not feel the need of keeping steadily at work, since they are reported as being unemployed for more than one-third of the possible weeks of employment and averaged but 25.7 full weeks of employment in the year. The important fact in this connection is that so few women fell within this group. There are too few to merit statistical analysis.

**Degree of dependency of families on earnings of women.**

Even after the unemployment of women in retail stores has been shown in relation to their earnings and to their degree of dependency on their earnings, there is still a further connection which must be shown in order to arrive at the full significance of unemployment. To what degree are families dependent on the earnings of the individual women scheduled? This is to some extent reflected in the degree of the girl's dependency on her earnings. To gather such information was not possible because of restricted funds. To determine the exact degree to which a family is dependent on the income from any given source, the total income from all sources must be

accurately computed. It is, however, possible to show in how many instances these women, whose earnings and unemployment have been analyzed, furnished the entire support, the partial support, or no support at all for the family groups of which they were members.

It was a fairly simple matter to determine whether a woman was the entire support of a family, or whether the family did not depend at all on her earnings. But in cases where the woman was only in part the support of the family, the range of dependency was so great that it was decided to divide such families into two arbitrary groups: First, those families in which the standard of living would be lowered if the woman did not contribute something to the family income; second, those families which depended on the scheduled woman for regular contributions normally amounting to at least one-fourth of the entire income of the family.

In the table which follows the number of women having families coming under the different classifications are shown:

TABLE 22.—DEGREE OF DEPENDENCY OF FAMILY ON EARNINGS OF WOMEN EMPLOYED AS REGULARS ONLY.

Degree of family dependency on women's earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....	29	2.5
Dependent on regular contribution of at least one-fourth of family income.....	433	37.4
Standard of living would be lowered if woman did not contribute.....	521	45.1
Not dependent for necessaries.....	146	12.6
No family.....	27	2.3
Total.....	1,156	100.0

One hundred and seventy-three women, or 14.9 per cent, reported no family demands on their earnings; 29 women, or 2.5 per cent of the entire 1,156, had families entirely dependent on their earnings; 521, or 45.1 per cent, had families who needed and had the financial assistance of the worker from time to time during the year; 433, or 37.4 per cent, were depended upon as regular contributors to the family support to the extent of at least one-fourth of the family income. Of the 29 women who were the sole support of their families, 23 had but 1 person besides themselves in the family,<sup>1</sup> 4 had 2, and 2 had 3 in the family. Twenty, or more than two-thirds of these women, reported average earnings of less than \$9.

Four hundred and thirty-three women contributed at least one-fourth to the family budget. This is not significant, however, unless it is also known how much the girl's contribution was and how many there were in the family. The table which follows gives this infor-

<sup>1</sup> See Table 23, p. 42.

mation. Without exception this group of women added their entire earnings to the family budget, getting from the common fund their own necessities. The weekly earnings were computed by dividing the total amount earned in stores by the number of weeks during which there was some employment in stores during the year, making no deduction for days lost during such weeks.

TABLE 23.—WOMEN HAVING FAMILIES REGULARLY DEPENDENT ON THEIR EARNINGS FOR AT LEAST ONE-FOURTH OF FAMILY INCOME AND WOMEN HAVING FAMILIES TOTALLY DEPENDENT, BY WEEKLY EARNINGS IN STORES AND BY NUMBER OF PERSONS IN THE FAMILY BESIDES THEMSELVES.

Average actual weekly earnings in stores.	Women having families of specified number of persons besides themselves regularly dependent for at least one-fourth of family income.											Women having families of specified number of persons besides themselves totally dependent.				
	1 person.	2 persons.	3 persons.	4 persons.	5 persons.	6 persons.	7 persons.	8 persons.	9 persons.	10 or more persons.	Total.	Average number of persons.	1 person.	2 persons.	3 persons.	Total.
Under \$4.....	1	7	10	5	2	2	5	3		1	36	4.3				
\$4 to \$4.99.....	1	5	10	8	16	5	8	4	4	2	53	5.2				
\$5 to \$5.99.....	3	4	14	8	5	1	3	2	1	1	42	4.1	2	1		3
\$6 to \$6.99.....	5	9	16	11	4	3	2	2	1	7	54	3.7	3			3
\$7 to \$7.99.....	17	20	27	21	11	3	5	3	2		109	3.4	4	1	1	6
\$8 to \$8.99.....	2	16	10	6	4	3	3		1	1	46	3.6	5	2	1	8
\$9 to \$9.99.....	5	12	11	4	2	4			1		39	3.1	2			2
\$10 to \$10.99.....	3	7	7	2					1		20	2.7				
\$11 to \$11.99.....	2	3	4	2							11	2.5	3			3
\$12 and over.....	5	4	4	3	2		1				19	2.9	4			4
Total.....	44	87	113	70	36	21	27	16	9	6	10429	3.7	23	4	2	29

<sup>1</sup> Including 1 whose earnings for more than half of the year averaged \$7.01.

<sup>2</sup> Including 1 whose earnings for more than half of the year averaged \$10.

<sup>3</sup> Including 2 whose earnings for more than half of the year averaged \$7.01 and \$10, respectively.

<sup>4</sup> Including 1 who worked in another industry where her average earnings were \$8, and 1 who worked in 2 retail stores, data for one of them incomplete.

<sup>5</sup> Including 1 whose earnings for more than half of the year averaged \$7.98.

<sup>6</sup> Including 1 whose average earnings in another industry were \$8, 1 who worked in 2 retail stores, data for one of them incomplete; and 1 whose earnings for more than half of the year averaged \$7.98.

<sup>7</sup> Including 1 whose earnings for more than half of the year averaged \$9.50.

<sup>8</sup> Including 1 whose earnings for half of the year averaged \$12.

<sup>9</sup> Including 1 woman who worked in 2 retail stores, data for one of them incomplete.

<sup>10</sup> Not including 4 women, number in family not reported.

The details given in the above table indicate the maximum weekly amounts these families regularly dependent on the women for at least one-fourth of their income would have for sustenance. While the woman's contribution is at least one-fourth, it may be as much as one-half or three-fourths of the entire income, so while the families did not have as an average more than four times the amount of her earnings, there were many cases where they had less. As a matter of fact, the girl's contribution in a great many instances exceeded one-fourth of the total income. About twice as many women reported earnings of \$7 to \$7.99 as reported any other amount, and more reported three persons in family besides themselves than reported any other number. It is interesting to note that with one or two slight exceptions the average number in the family steadily decreased as the

specified earnings increased. While the girls earning less than \$4 and those earning \$4 to \$4.99 furnished one-fourth or more of the income for families averaging, in addition to themselves, 4.3 persons and 5.2 persons, respectively, those earning \$10 or over had in their families an average of but 2.6 persons besides themselves. It is apparent from this table that the earnings of the individual can not be decreased or increased without affecting in a very material way not only the worker herself, but others dependent upon her.

**IMPORTANCE OF SICKNESS AS A CAUSE OF UNEMPLOYMENT.**

Sickness has been shown throughout to be a very important cause of unemployment of regular employees. The subject assumes sufficient importance to be discussed in relation to age groups. In the foregoing tables no absence, whether due to sickness or other causes, was included as unemployment if it was paid for by the firm. In the following table all illness, whether or not paid for, is included:

**TABLE 24.—SICKNESS REPORTED BY REGULAR EMPLOYEES FOR THE YEAR ENDING JULY 31, 1914, BY AGE GROUPS.**

[This table includes time lost on account of sickness whether or not paid for. Women with absence of less than 6 days during the period of possible employment were excluded.]

Age group.	Total number scheduled.	Women reporting sickness.			Days of sickness per person scheduled.	Weeks of possible employment.
		Number.	Per cent.	Days of sickness per woman reporting.		
Under 16.....	69	45	65.2	8.7	5.7	36.7
16 and under 18.....	201	154	76.6	12.7	9.8	46.8
18 and under 21.....	234	199	85.0	12.5	10.6	51.2
21 and under 25.....	224	180	80.4	15.3	12.3	51.1
25 and under 35.....	263	209	79.5	19.6	15.5	51.3
35 and under 45.....	110	85	77.3	16.1	12.4	51.6
45 and under 55.....	41	28	68.3	24.3	16.6	51.7
55 and under 65.....	12	10	83.3	9.9	8.3	52.0
Age not reported.....	2	1	50.0	4.0	2.0	52.0
<b>Total.....</b>	<b>1,156</b>	<b>911</b>	<b>78.8</b>	<b>15.2</b>	<b>12.0</b>	<b>49.6</b>

The above table shows that out of the total of 1,156 women there were 911, or 78.8 per cent, who reported absence from duty because of sickness. Even more impressive is the average of 2.5 weeks' duration of such sickness. While this seems a large amount, there are no extensive statistics of other industries in this country available for comparison, so that it can not be determined whether women in retail stores show a greater or less amount of illness than women in other industries, or even whether the amount shown is abnormal. Whether it is or is not, however, does not alter the fact that in this industry at least it is such an important factor in the industrial life of the women that there would seem to be an imperative necessity for providing against it. Table 24 shows that the per cent reporting

and the average number of days per person vary with the different age groups, the amount gradually increasing with the ages up to 35, then falling off, but increasing again in the group including those 45 and under 55 years of age, after which it falls off again. The age group which has the largest per cent reporting illness is the group 18 and under 21, while the greatest number of days of illness per person is reported in the group 45 and under 55 years of age.

The number who reported insurance against illness was 525, or 45.4 per cent of the total number. Ninety-nine per cent of these were members of store benefit associations; 10 women, including some who belonged to store benefit associations, belonged to some order or lodge, and two to the retail dry goods clerks' association. Of the 525 women who belonged to associations, only 54 reported any benefits received. The average number of weeks for which they received such benefit was 4.3 and the average amount received per person was \$18. The average rate of dues paid was 8 cents a week.

The prevailing impression gathered from conversations with the women and their families was that the younger and low-paid girls begrudge even 5 cents a week dues and do not recognize the value of protection provided by benefit organizations. Even if they belonged they very frequently reported that when they were sick they "didn't bother about it, it was so much trouble." In practically all store benefit associations no benefit is paid for less than a week and a doctor's certificate of illness must be presented. This involves calling a doctor, and many women, even if obliged to stay out a week, did not want to call a doctor, but preferred to let the benefit go. Girls who have been ill and have once drawn their benefits do not neglect them, but a great many women, until they have actually experienced the security afforded by receiving pay while incapacitated, do not value the protection.

Reverting to all the causes of unemployment as analyzed in the light of the personal and family relations, the conviction becomes increasingly strong that unemployment among women is in large measure due to influences which are peculiar to a woman's life. The large per cent of time lost due to illness, the time lost due to illness of others in the family because the woman must care for the other members of her family as well as for herself, the other home responsibilities which belong to the woman, since she is the force that holds the home together, the unpaid vacation, since she must have time to restore some of the vital energy on which there are so many calls; these are all causes that have a direct relation to her womanhood and the question naturally arises as to how far the obligations which create unemployment should be considered in the matter of wages paid to women.

## WOMEN HAVING BOTH REGULAR AND EXTRA WORK.

The evidence of this investigation, as well as that of previous ones,<sup>1</sup> points to the conclusion that women who, during any given period under study, are found to have held several different positions either in one industry or in different industries, are the women who have not, for one reason or another, succeeded in commanding average wages. The reason may be their extreme youth or their extreme age; it may be some physical handicap, or it may be that they have not been trained to habits of industry. It may be that through lack of opportunity their real capabilities have failed to develop; but, one way or another, they are, in general, not able to come up to the standard set by the women whose records show continued work in one industry. So one may expect to find among the women whose records showed employment both as extras and as regulars in retail stores or in other industries, less steady employment, lower rates of pay, lower earnings, and a higher per cent of unemployment. This should not be taken to mean that all women who show both regular and extra work are women having no steady work or women earning low wages. There are, of course, some women in this group who have regular positions at more than the average rate of pay, who may have also had extra work during the year, but these are the exception rather than the rule.

### EXTENT OF EMPLOYMENT AND UNEMPLOYMENT.

Of the 346 women in this group, 193, or 55.8 per cent, had both regular and extra work in stores, and 153, or 44.2 per cent, had regular work in other industries and extra work only in stores. These 153 were not, however, the only women out of the 346 to report work in other industries, for 62, or nearly one-third, of the women who had both regular and extra work in stores also had regular work in other industries. Altogether 62.1 per cent of the women had some regular work in industries other than retail stores. All sorts of work were represented in the "other industries"—factory work, domestic work, both in private families and in hotels, and restaurant work. Practically all of the work was that usually described as unskilled. The amount of employment which these women had falls considerably below that of the regulars, especially when one considers that for many of the weeks counted as weeks with employment, the only employment was extra work which may have been for but one or two days during the week.

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<sup>1</sup>See Bulletin of U. S. Bureau of Labor Statistics, No. 160, Hours, Earnings, and Conditions of Labor of Women in Indiana Mercantile Establishments and Garment Factories, pp. 51 and 86.

The table following shows for the year ending July 31, 1914, the average number of weeks in which there was some employment in stores and in other industries, and the weeks without employment:

**TABLE 25.—AVERAGE WEEKS OF EMPLOYMENT IN RETAIL STORES AS REGULARS AND AS EXTRAS, AND IN OTHER INDUSTRIES AS REGULARS, OF WOMEN HAVING BOTH REGULAR AND EXTRA WORK.**

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Classification of employment.	Women reporting.		Average number of weeks in which there was employment as—					Average number of weeks in which there was no employment.
	Number.	Per cent.	Regulars in retail stores.	Extras in retail stores.			Regulars in other industries.	
				Total weeks.	Weeks in which extra overlapped regular work.	Weeks in which only extra work was done.		
As regulars in retail stores only.....	131	37.9	25.5	9.8	2.2	7.6	18.9	
As regulars in retail stores and other industries.....	62	17.9	16.5	4.8	.5	4.3	16.1	
As regulars in other industries only.....	153	44.2	.....	8.8	3.2	5.6	26.7	
<b>Total.....</b>	<b>346</b>	<b>100.0</b>	<b>12.6</b>	<b>8.5</b>	<b>2.4</b>	<b>6.1</b>	<b>14.7</b>	<b>18.6</b>

Allowing for the 2.4 weeks in which extra work overlapped the regular, the average number of weeks with some employment for the entire group was but 33.4, which represents only about 65 per cent of the year. Six and one-tenth weeks, a little over one-fifth of this time, were weeks with extra work only, so that sifted down the period of employment as regulars in all industries for the 346 women who had both regular and extra work, covered only about half the year, or an average of 27.3 weeks. The period without any employment averaged 18.6 weeks, or about 35 per cent of the year. This includes the time before the first employment and the time after leaving industrial pursuits—an average of five weeks for each of the 346 women in this group—as well as time voluntarily unemployed. While the average number of weeks with employment only as extras has been given as 6.1, that figure in itself has no significance until it is known how many days of work it represents. A woman might have 8 weeks with extra work and have worked only 8 evenings during that time, or she might have worked on 6 days a week for all 8 weeks. An analysis, therefore, was made of the weeks with extra work to find out how much actual work they represented. For all the weeks with extra employment reported by the 346 women, the average number of days on which such employment occurred was but 2½ per week. Some of the women in this group had their regular

work in stores and some had theirs in other industries, while others had regular work in both stores and other industries. Table 25 shows the average number of weeks in which there was some employment in accordance with such classifications. All of the women had extra work in stores. There seems to be practically no difference in the amount of regular work of the women whose regular employment was confined to stores and that of women whose regular work was confined to other industries, one having 25.5 weeks, the other having 26.7 weeks with regular work. The women working in both stores and other industries as regulars and in stores as extras averaged a little more employment during the year, having 32.6 weeks with employment as regulars and 4.3 weeks in which the employment was only as extras.

The women who are reported here as having both regular and extra work show a much greater tendency to shift from establishment to establishment and from industry to industry than do the women who were employed as regulars only, but the shifting is not as great as one might expect. This is brought out in the table which follows, showing the number and per cent employed in one or more stores and in one or more industries:

TABLE 26.—NUMBER AND PER CENT OF WOMEN REPORTING REGULAR OR EXTRA WORK IN ONE OR MORE RETAIL STORES AND IN ONE OR MORE INDUSTRIES.

Employment during year in—	Women reporting.		Employment during year in—	Women reporting.	
	Number.	Per cent.		Number.	Per cent.
One retail store.....	171	49.4	One industry.....	131	37.8
Two retail stores.....	110	31.8	Two industries.....	173	50.0
Three retail stores.....	47	13.6	Three industries.....	37	10.7
Four retail stores.....	13	3.8	Four industries.....	4	1.2
Five or more retail stores.....	5	1.4	Five or more industries.....	1	.3
Total.....	346	100.0	Total.....	346	100.0

Of the 346 women, 171, or practically half, had been employed in one retail store only, as compared with 90.2 per cent of the regulars, and while 8.3 per cent of the regulars had work in two stores and 1.5 per cent in three different stores, 31.8 per cent of those having both regular and extra work had been employed in two stores, 13.6 per cent in three stores, 3.8 per cent in four, and 1.4 per cent in five or more stores. In the matter of industries they show the same shifting, yet 37.8 per cent had been employed in but one industry, 50 per cent had had employment in two industries, 10.7 per cent in three industries, and there were 4 women reporting employment in four industries and 1 in five industries.

In this connection and in connection with the statement made earlier that these women who report both extra and regular work

seem to be women who are earning less than average wages, it is interesting to know that 38, or nearly 11 per cent, of these women reported both extra and regular employment for the same time, that is, while they were regularly employed in one establishment they were also doing extra work in another. The reason generally assigned for this was that they could not earn enough by their regular work to meet their needs and had to supplement it with other work. Most of them (28) were women whose extra work was evening work in stores that kept open one or two evenings during the week and needed extra help for that time. Of these 10 had regular work in department stores which closed evenings, 11 were regularly employed in office work in business houses, and the other 7 were scattered among various occupations. In addition to the 28, 5 women who were employed as regulars in factories which closed at noon Saturdays, went directly from their factory work to spend the afternoon and evening as extra saleswomen in a store keeping open Saturday nights. The fact that the average number of weeks during which they were carrying on both kinds of work was 23.3 shows that it was regarded not as an occasional but as a permanent arrangement. The other five women who had regular and extra work at the same time were women whose extra work was in department stores open only in the daytime, but whose regular work was such that it permitted of occasional time off, such as dressmaking at home, running a lodging house, church work, and usher in a theater.

It hardly seems necessary to say that a woman who has worked a full week's schedule in a factory should not be obliged to add seven or eight hours of work attending to the extra rush of a Saturday business in a retail store, or that a woman who has worked all day in an office or in a department store should not be obliged to go to another store for evening work in order to earn enough to meet her weekly expenses.

#### EARNINGS AS REGULARS AND AS EXTRAS AND PERIODS OF EMPLOYMENT.

The preceding figures show that the women having regular and extra work have less steady employment than the regulars. The following table shows the average full-time weekly earnings for regular work in stores and in other industries of women having both regular and extra employment:

TABLE 27.—AVERAGE FULL-TIME WEEKLY EARNINGS FOR REGULAR WORK IN STORES AND IN OTHER INDUSTRIES OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS, BY OCCUPATIONS AND BY CLASSIFIED AVERAGE WEEKLY EARNINGS.

Classified average weekly earnings in stores.	In stores.									In other industries.		
	Saleswomen.			All other occupations.			Total.			All women.		
	Number.	Per cent.	Average full-time weekly earnings.	Number.	Per cent.	Average full-time weekly earnings.	Number.	Per cent.	Average full-time weekly earnings.	Number.	Per cent.	Average full-time weekly earnings.
Under \$4.....	2	1.8	\$4.00	21	28.8	\$3.76	23	12.3	\$3.77	23	12.4	\$3.59
\$4 to \$4.99.....	9	7.9	5.15	23	31.5	4.49	32	17.1	4.62	31	16.8	4.80
\$5 to \$5.99.....	17	14.9	5.76	10	13.7	5.63	27	14.4	5.72	45	24.3	5.56
\$6 to \$6.99.....	19	16.7	6.84	8	10.9	6.55	27	14.4	6.75	29	15.8	6.53
\$7 to \$7.99.....	42	36.8	7.87	5	6.9	7.72	47	25.2	7.85	18	9.7	7.75
\$8 to \$8.99.....	15	13.2	8.58	3	4.1	8.00	18	9.6	8.51	16	8.6	8.42
\$9 to \$9.99.....	7	6.1	9.81	3	4.1	9.14	10	5.4	9.65	4	2.2	9.21
\$10 to \$11.99.....	3	2.6	11.87	.....	.....	.....	3	1.6	11.87	11	5.9	10.75
\$12 and over.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8	4.3	15.44
Total.....	114	100.0	7.67	73	100.0	5.44	187	100.0	6.90	185	100.0	7.05

<sup>1</sup> One woman also received room and board 3 weeks.  
<sup>2</sup> One woman also received board 6 weeks, and also received room, board, and laundry 24 weeks.  
<sup>3</sup> One woman also received board 10 weeks and one 8 weeks; one received room and board 10 weeks, and one 2 weeks.  
<sup>4</sup> One woman also received room and board 3 weeks; one received room, board, and laundry 25 weeks; another 11 weeks.  
<sup>5</sup> One woman also received board 45 weeks, and one received room and board 8 weeks, one 9 weeks, and one 18 weeks.  
<sup>6</sup> Not including 6 women whose full-time earnings were not reported.  
<sup>7</sup> Not including 30 women whose full-time earnings were not reported.  
<sup>8</sup> One woman also received board 6 weeks, one 10 weeks, one 8 weeks, and one 45 weeks; two received room and board 3 weeks, one 10 weeks, one 2 weeks, one 8 weeks, one 9 weeks, and one 18 weeks; one received room, board, and laundry 24 weeks, one 25 weeks, and one 11 weeks.

The average full-time weekly earnings for all regular work in stores, reported by 187 of the 193 women having both regular and extra employment in stores, were \$6.90. The full-time weekly earnings in stores for the saleswomen were \$7.67 for the regulars and extras, as compared with \$8.63 for the regulars. The other occupations were represented by too few women to make separate groupings desirable.

In their work in other industries about the same level is maintained, though the average full-time weekly earnings are a little higher. The per cent of women earning less than \$7 as regulars and extras in the stores is 58.2 and as regulars and extras in the other industries 69.3, while the per cent earning less than \$9 is 93 in the stores and 87.6 in the other industries. The average full-time weekly earnings reported by 185 women in other industries were \$7.05.

As was stated in the preliminary discussion of "extras" a girl might be taken on for day work, evening work, Saturday, or whatever occasion the store employing her had for extra help. After interviewing a few of the "extras" it was found necessary to specify for

just what period the "extra" was employed, so that the amount of employment might be accurately judged and the rate of pay be shown in relation to the amount of service rendered. The large department stores and the specialty stores usually employed extras for the regular day only. As these stores employed the largest number of extras, the normal day (that is, the regular full-time day) is the period most commonly reported. Some of the stores in the more outlying parts of the city, which kept open evenings, employed extra girls for all day Saturday till the closing hour in the evening. While no store could require more than 10 hours' work of a woman, the schedule might be so arranged that the time from first coming on duty to the time of leaving was much longer than a normal day. This has been called a "long day." These outlying stores and some of the smaller down-town stores also employed extras for evenings, for Saturday afternoons, and sometimes for afternoons and evenings. Frequently school girls worked as extras from the close of school through the evening. The 5 and 10 cent stores all employed extras on Saturdays (a "long day") and occasionally for other days. Of course for the short time just preceding Christmas "extras" were needed every day. Whenever an extra worked six consecutive days it was reported as a "full week."

A study of the following table shows that the normal day, the evening, and the full week were the periods most often reported, and that the evening work was the only extra work that seemed to afford continuous employment, the average number of evenings employed being 29.1, or more than twice the average for any other period. The explanation for this lies in the fact that this group included a number of women who had employment as extras in the evening one, two, or three days a week, this occupation being in addition to day work as regulars in other establishments or industries. Aside from this evening work, the average periods employed were short, ranging from 9 to 13 days, while the "full weeks" averaged 3.1 per woman. Considering all days or part days with extra work, the average number per person was  $22\frac{1}{2}$ . These, as has already been stated, were distributed over  $8\frac{1}{2}$  weeks, so that the  $8\frac{1}{2}$  weeks with extra work contained really but  $2\frac{3}{4}$  days with extra work per week.

TABLE 28.—AMOUNT OF EXTRA EMPLOYMENT AND RATES OF PAY THEREFOR OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS, BY OCCUPATIONS.

[Occupations shown in this table refer to work in stores only; occupations while employed in other industries are not given.]

Occupation.	Normal day.			Long day.			Evening.			Half day.		
	Number reporting.	Average number of days worked.	Average rate of pay.	Number reporting.	Average number of days worked.	Average rate of pay.	Number reporting.	Average number of evenings worked.	Average rate of pay.	Number reporting.	Average number of half days worked.	Average rate of pay.
Saleswomen.....	198	11.9	\$1.33	16	12.9	\$1.29	38	29.3	\$0.87	4	13.0	\$0.83
Cashiers, examiners, bundle wrappers, etc.....	82	7.4	.76									
Office employees.....	5	7.6	1.37				2	24.0	.75			
All other occupations.....	8	7.6	1.25									
<b>Total.....</b>	<b>293</b>	<b>10.5</b>	<b>1.17</b>	<b>16</b>	<b>12.9</b>	<b>1.29</b>	<b>40</b>	<b>29.1</b>	<b>.86</b>	<b>4</b>	<b>13.0</b>	<b>.83</b>

Occupation.	Afternoon and evening.			Full week.			Total number reporting.	Average number of weeks with some employment as an extra.	Average number of days with some employment as an extra.	Average amount earned during year.
	Number reporting.	Average number of afternoons and evenings worked.	Average rate of pay.	Number reporting.	Average number of weeks worked.	Average rate of pay.				
Saleswomen.....	17	9.0	\$1.07	95	3.3	\$7.50	242	10.2	23.9	\$29.50
Cashiers, examiners, bundle wrappers, etc.....				55	2.9	4.39	88	3.9	18.8	13.01
Office employees.....	1	20.0	1.04	3	3.7	8.00	7	13.1	24.6	20.26
All other occupations.....				7	2.6	8.50	9	4.0	17.7	19.32
<b>Total.....</b>	<b>18</b>	<b>9.6</b>	<b>1.07</b>	<b>160</b>	<b>3.1</b>	<b>6.48</b>	<b>346</b>	<b>8.5</b>	<b>22.5</b>	<b>25.04</b>

The average weekly rate as extras of the 160 women reporting full weeks of extra work was \$6.48, the weekly rates for extra work ranging from \$4.39 for cashiers, examiners, etc., to \$8 for office employees. In the case of two women employed in alteration departments, who are included in the table under "All other occupations," the average rate of pay for full weeks of extra work was \$11.50. On the whole the extra rates seem a trifle higher for most occupations than the rates for these same women when working as regulars.

## AGE, CONJUGAL CONDITION, AND MANNER OF LIVING.

The four tables following will afford a general survey of the data bearing on age, conjugal condition, manner of living, and degree of dependency on earnings of the 346 women:

TABLE 29.—CLASSIFIED AGES OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS.

Age group.	Number.	Per cent.	Age group.	Number.	Per cent.
Under 16.....	23	6.6	40 and under 45.....	6	1.7
16 and under 18.....	70	20.2	45 and under 50.....	4	1.2
18 and under 21.....	101	29.2	50 and under 55.....	1	.3
21 and under 25.....	62	17.9	55 and under 60.....	2	.6
25 and under 30.....	41	11.8	60 and over.....		
30 and under 35.....	25	7.2			
35 and under 40.....	11	3.2	Total.....	343	100.0

TABLE 30.—CONJUGAL CONDITION OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS.

Conjugal condition.	Number.	Per cent.
Single.....	313	90.5
Married.....	11	3.2
Widowed.....	11	3.2
Divorced or separated.....	11	3.2
Total.....	346	100.0

TABLE 31.—MANNER OF LIVING OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS.

Manner of living.	Number.	Per cent.
Independently:		
As head of family.....	8	2.3
As boarder or lodger.....	23	6.6
As member of family group: <sup>1</sup>		
Daughter.....	275	79.5
Wife.....	10	2.8
Sister or sister-in-law.....	18	5.2
Niece.....	9	2.6
Other relative.....	3	.9
Total.....	346	100.0

<sup>1</sup> This does not mean that a woman might not be paying board or otherwise contributing to the family support.

TABLE 32.—DEGREE OF DEPENDENCY ON EARNINGS OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS.

Degree of dependency on earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....	18	5.2
Principally dependent.....	268	77.5
Partially dependent.....	50	14.4
Not dependent for necessaries.....	10	2.9
Total.....	346	100.0

UNEMPLOYMENT RELATED TO DEGREE OF DEPENDENCY.

The relation of unemployment to the degree that women employed as both regulars and extras are dependent upon their earnings is shown in the three tables which follow. The first of these tables (No. 33) shows for the various groups (totally, principally, and partially dependent, and not dependent for necessities) the amount of unemployment; Table 34 shows for each group the per cent of unemployment due to each specified cause; and Table 35, the average annual earnings in each group from regular and extra work combined.

TABLE 33.—AVERAGE WEEKS OF EMPLOYMENT AND UNEMPLOYMENT REPORTED BY WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS, BY DEGREE OF DEPENDENCY ON EARNINGS.

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Items.	Degree of dependency of individual on her earnings.				
	Totally.	Principally.	Partially.	Not for necessities.	Total.
Number reporting .....	13	268	50	10	346
Per cent in each group .....	5.2	77.4	14.5	2.9	100.0
Weeks not in industrial pursuits:					
Before first employment .....		4.8	6.4	7.1	4.9
After leaving industrial pursuits .....		.1	.2		.1
Total .....		4.9	6.6	7.1	5.0
Weeks of possible employment during year .....	52.0	47.1	45.4	44.9	47.0
Average number of weeks of employment as 1—					
Regulars .....	36.2	29.1	18.3	8.7	27.3
Extras .....	15.2	8.2	6.9	10.2	8.5
Average full weeks of unemployment .....	7.2	12.1	20.4	26.0	13.3
Average weeks of unemployment, including scattered days .....	10.7	15.6	24.1	31.4	16.9
Average full weeks of employment as 1—					
Regulars .....	35.3	28.3	17.8	8.6	26.6
Extras .....	6.2	3.6	3.2	4.9	3.7
Per cent of unemployment in possible period of employment .....	20.6	31.1	53.1	69.9	36.0

1 Weeks employed as regulars and extras are not mutually exclusive as extra work is often done after the regular day's work is finished.

TABLE 34.—PER CENT OF UNEMPLOYMENT DUE TO EACH SPECIFIED CAUSE AMONG WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS, BY DEGREE OF DEPENDENCY ON EARNINGS.

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment.]

Cause of unemployment.	Per cent of unemployment due to specified causes among women—				
	Totally dependent.	Principally dependent.	Partially dependent.	Not dependent for necessities.	Total.
Inability to get work .....	93.4	74.1	78.4	80.0	75.9
Illness of employee .....	5.5	8.5	4.7	19.6	8.2
Illness in employee's family .....		4.3	.7	.3	3.2
Home responsibilities .....		2.5	5.6		2.9
Enforced lay off .....		3.2	1.0		2.5
Unpaid vacation .....	1.0	2.8	1.6		2.4
Other causes .....		4.6	8.0		4.9



The women totally dependent on their earnings, according to Table 33, had an average of 36.2 weeks with regular work in both stores and other industries, and 15.2 weeks with extra work out of a possible 52 weeks. They were unemployed altogether 10.7 weeks, or 20.6 per cent of the period of possible employment, as compared with 11.8 per cent shown by the regulars. Here, for the first time, illness becomes a secondary cause of unemployment. The cause assigned by these women for 93.4 per cent of the unemployment as shown in Table 34 was inability to find work. The fact that they had employment in many other industries, including domestic work, which is usually a last resort for women accustomed to store work, indicated that they were willing to take any work they could find. Unpaid vacation, often equivalent to lay off, especially for these women, and illness are the only other causes that represent an appreciable amount of time lost.

The yearly earnings of the women totally dependent on their earnings as shown in Table 35 averaged \$319.49, or an average of \$6.14 for each of the 52 weeks of possible work in the year. Three women reported less than \$250. It would not seem possible that they could support themselves on such amounts, and reference to their individual schedules shows that one of them had for the greater part of the year been living on her savings, which were, at the time of the interview, practically exhausted; the girl was in desperate need of work and would take anything. Of the other two, one had been obliged to take up housework for part of the year, during which she had room and board in addition to cash earnings, thus making it possible for her to take care of herself and send money for the support of an invalid daughter who was boarding with relatives in Canada. The third had been able to get along only through the kindness of friends with whom she boarded, who, though the woman had no claim on them, had given her a great deal of help. Such conditions fairly represent the means by which women totally dependent on themselves are enabled to take care of themselves on such small earnings. The other women totally dependent earned from \$300 to \$563.

In the group principally dependent on their earnings, the number of possible weeks of employment was reduced to 47.1 by the elimination of weeks previous to first entering the industry and after leaving industrial pursuits. For one-third of this time the 268 women in this group were unemployed, yet they were so dependent on their earnings that whenever they were not employed their families as well as themselves were seriously affected. Their unemployment was chiefly due to the fact that they could not get work, illness being the second most important cause.

The average yearly amount earned by this group was \$283.62. Of this, 45.2 per cent was earned as regulars in stores, 11.1 per cent as extras in stores, and 43.7 per cent as regulars in other industries. Since their possible weeks of work were but 47.1, the average weekly amount earned in that time would be about \$6.

The per cent of the regulars and extras who are only partially dependent on their earnings or not dependent for necessaries (17.3 per cent) is more than twice the corresponding per cent (6.3) of the regulars, and the per cent of the year during which they are unemployed is also greater. Inability to get work, and illness are the main causes that keep them unemployed, but since employment is not essential for their existence, the problem is less serious for them than for the other groups. While a large proportion of these women reported that they were not able to get work, the fact that they were not dependent on their earnings enabled them to exercise a much nicer choice in the matter of the work which they would take. It is probable that had their need of employment been greater, less unemployment would have been reported for them. Their yearly earnings were small, averaging \$137.38 for the women partially dependent and \$84.23 for the women not dependent for necessaries.

While illness has been reported as the secondary cause of unemployment for the women having regular and extra work, the per cent reporting provision against illness by membership in store benefit or other associations is but 12.1, as compared with 45.4 per cent of the regulars. This is only natural, since the women having regular and extra work are often in stores too short a time to join the associations. Of the 42 members of associations, 2 reported receiving benefits during the year studied.

#### DEGREE OF DEPENDENCY OF FAMILIES ON EARNINGS OF WOMEN.

It would hardly seem that the women earning as little as the regulars and extras who are classed as "totally" and "principally" dependent could even in a measure furnish anything toward the support of their families, yet 3 families were reported totally dependent on the earnings of these women, and in 93 families the earnings of the girls were estimated as a fourth part at least of the total family income, so that it would have meant a real loss in any of these cases had the earnings of the girl been cut off. This is shown in the table following:

TABLE 36.—DEGREE OF DEPENDENCY OF FAMILY ON EARNINGS OF WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS.

Degree of family dependency on women's earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....	3	0.9
Dependent on regular contributions of at least one-fourth of family income.....	93	26.7
Standard of living would be lowered if woman did not contribute.....	161	46.5
Not dependent for necessaries.....	84	24.3
No family.....	5	1.4
Total.....	346	100.0

In many families, while the actual amount contributed by each person may be too small for even one person to live on independently of the others, the aggregate may be enough to provide through cooperation a bare living for the whole family. It is by means of cooperation only that the families of these women can subsist on such incomes. In the table following is shown the number in these families related to the average weekly earnings of the women who contributed to their support:

TABLE 37.—WOMEN EMPLOYED BOTH AS REGULARS AND EXTRAS HAVING FAMILIES REGULARLY DEPENDENT ON THEIR EARNINGS FOR AT LEAST ONE-FOURTH OF FAMILY INCOME, BY WEEKLY EARNINGS IN STORES AND BY NUMBER OF PERSONS IN THE FAMILY BESIDES THEMSELVES.<sup>1</sup>

Average actual weekly earnings in stores.	1 person.	2 persons.	3 persons.	4 persons.	5 persons.	6 persons.	7 persons.	8 persons.	9 persons.	10 or more persons.	Total.	Average number of persons.
Under \$4.00.....		1				2					3	4.7
\$4.00 to \$4.99.....		1	1	1	1	3	3	1		3	14	6.5
\$5.00 to \$5.99.....	2	1	1	8	3	3	1			1	20	4.5
\$6.00 to \$6.99.....	6	3		1				1			11	2.2
\$7.00 to \$7.99.....	1	2	1	3	1		1		2		11	4.6
\$8.00 to \$8.99.....	4	2	3	2	2					1	14	3.2
\$9.00 to \$9.99.....	2	2	1		1	1					7	2.9
\$10.00 to \$10.99.....			1			1			1		3	6.0
\$11.00 to \$11.99.....	1			1							2	2.5
\$12.00 and over.....		1	1	1	1		1				5	4.2
Not reported.....	2			1							3	2.0
Total.....	18	13	9	18	9	10	6	2	3	5	93	4.1

<sup>1</sup> Only 3 families were reported totally dependent.

**WOMEN HAVING EXTRA WORK ONLY.**

The statement has been made earlier in this report that women reporting both regular and extra work represented for the most part women who desired and needed to be in the ranks of regular wage earners, but because of inefficiency or inexperience, or both, were unable to maintain the regularity of employment shown by those who worked as regulars only. The indications are that the women

who worked as extras only also include many less efficient women who would like regular work if they could get it, but represent more largely the other women whose home responsibilities are such that they can not take regular work, or, being financially beyond pressing need, do not want regular work, or schoolgirls who, while they have not yet been pressed into the ranks of regular workers, feel the need of making some contribution toward their own support.

The work of most of these "extras" is very irregular, and, if it is to amount to any considerable number of days, must be in several establishments, as the periods of employment in any one store are usually short, unless a woman is fortunate enough to be what is known as a "regular extra"; that is, one who comes in for certain specified days or evenings every week. Of the 261 women reporting extra work only there were 79 who had regular extra work. But even the regular extras are not sure of their employment, as in some stores it is the practice to have a certain number of "extras" report every week on the specified days, to be told when they arrive at the store whether they will be needed or not. This involves a loss of time and car fare in case the women are not wanted, yet the extra work is in such demand that the stores can still be sure of enough applicants to fill the requirements in spite of this custom. In some cases, however, the women are notified by postal card if they will not be needed.

If a woman is not a "regular extra" she must take a few days here and a few days there, as she can get them. Most stores advertise for the extras needed for their large sales; other stores keep mailing lists and send notices as help is required; others fill their positions from the continuous stream of applicants, and girls who make a business of getting all the extra work they can go from store to store during the busy seasons until they find one that needs their services. The record of employment of the "extras" shows, therefore, much more shifting from store to store than either the "regulars and extras" or "regulars only," as the following summary shows:

TABLE 38.—NUMBER AND PER CENT OF EXTRAS REPORTING WORK IN ONE OR MORE ESTABLISHMENTS DURING YEAR.

Number of establishments in which employment was reported.	Women reporting.	
	Number.	Per cent.
1 establishment.....	170	65.1
2 establishments.....	53	20.3
3 establishments.....	27	10.3
4 establishments.....	8	3.1
5 or more establishments.....	3	1.1
Total.....	261	100.0

The women who report work in one establishment only may have had a number of periods of employment, instances having been found

where the same woman appeared as an "extra" on the pay roll of one store from 10 to 15 different times. The work of eliminating duplicate names involves careful scrutiny, as many women of the same name appear on the rolls, and to be sure of the identity of two or more names further information, such as address, occupation, rate, etc., must be compared.

#### EXTENT OF EMPLOYMENT AND UNEMPLOYMENT.

The average amount of employment reported by the 261 women who had extra work only was but 42.5 days or part days. This was distributed through 14.8 weeks, so that the average number of days or part days was but 2.9 per week. The following summary shows the number of women reporting specified number of weeks during which they had some extra work:

TABLE 39.—NUMBER AND PER CENT OF EXTRAS REPORTING SPECIFIED NUMBER OF WEEKS DURING WHICH THEY HAD SOME WORK.

Weeks during which extras had some work.	Women reporting.	
	Number.	Per cent.
Under 5 weeks.....	58	22.2
5 and under 9 weeks.....	46	17.6
9 and under 13 weeks.....	43	16.5
13 and under 17 weeks.....	22	8.4
17 and under 21 weeks.....	20	7.7
21 and under 25 weeks.....	21	8.0
25 and under 30 weeks.....	16	6.1
30 and under 35 weeks.....	10	3.8
35 and under 40 weeks.....	7	2.7
40 and under 45 weeks.....	7	2.7
45 and under 50 weeks.....	7	2.7
50 to 52 weeks.....	3	1.1
Not reported.....	1	.4
Total.....	261	100.0

This table shows clearly the brief duration of the extra work for most of the women, over half reporting less than 13 weeks in which their employment occurred. The few who reported 40 or more weeks with extra work were women having "regular" extra work, that is working certain days or evenings every week.

Since the period of employment for the "extras" averaged but 42.5 days, and there were only 14.8 weeks in the year in which this extra work took place, the period without employment constitutes for these women by far the greater part of the year. It was manifestly impossible to account for this time day by day or week by week, even if such inquiry were entirely pertinent to this study. The pertinent and important inquiries to be made were—

1. How many women wanted regular work and why could they not obtain it?
2. Why did the remaining women not want regular work?

In order to answer these questions the 261 women reporting extra work only were classed in groups of those "needing and seeking more work," "schoolgirls," "married women," "women whose assistance was required at home," and "women not needing work." The reasons given by these women for failure to secure more work are summarized in the table following.

TABLE 40.—CAUSES OF UNEMPLOYMENT AMONG EXTRAS, GROUPED ACCORDING TO PERSONAL AND DOMESTIC STATUS.

Personal and domestic status.	Women reporting.		Women wanting more extra work.		Women wanting regular full-time work.		Number wanting regular work reporting specified causes of unemployment.				
	Number.	Per cent of all women working as extras only.	Number.	Per cent of women in group.	Number.	Per cent of women in group.	In-ability to find work.	Work wanted in stores only.	Lack of persistent effort to find work.	Work wanted in certain occupations only.	Youth (under 16) a handicap in finding work.
Women needing and seeking work and not otherwise occupied.....	71	27.2	70	98.6	171	100.0	28	18	9	10	6
Schoolgirls .....	65	24.9	33	50.8	8	12.3	1	.....	1	3	3
Married women keeping house or boarding	63	21.1	29	46.3	16	25.4	5	9	1	1	.....
Women whose assistance was required at home.....	39	15.0	24	61.5	10	25.6	2	.....	5	2	1
Women living at home and not needing work	23	8.8	13	56.5	5	21.7	.....	.....	4	1	.....
Total.....	261	100.0	169	64.8	110	42.1	36	27	20	17	10

<sup>1</sup> Including 1 who wanted regular work, but was unable to work on account of ill health.

<sup>2</sup> Including 1 in school part of year.

<sup>3</sup> Including 6 desiring positions as saleswomen only, one of these stipulating at least \$8 a week and 3 desiring positions in certain establishments only.

<sup>4</sup> Including 3 who wanted work, but were prevented on account of ill health; 1 of these in school part of year.

<sup>5</sup> Including 2 who wanted work in particular establishment only, and 3 as saleswomen only.

<sup>6</sup> See notes to details.

Of the 261 women, the largest single group, 71, or 27.2 per cent, was composed of those who were classified as actually needing work and having no demands on them that would prevent them from seeking work. All of these women wanted regular work and all but one, more extra work (that one had "regular" extra work). But some of these women failed to get work apparently because they were not making much effort, some were attaching too many conditions, and some were handicapped by youth, though the majority of this particular group of extras were trying to get any work available. That the women who need regular work, however, do not always accept it on any terms, was made plain during an interview with a young girl who had had some extra work as examiner. She was attempting to explain to the agent why she had not secured regular work when an older sister interrupted the conversation by saying with obvious contempt: "Why don't you tell the lady why you can't

get a job?" And turning to the agent the sister then remarked: "She won't take anything but a job as saleswoman at \$7, and no store would give her that—she is too lazy."

Of the 65 school girls, only 8 wanted regular work, and would have left school if they could have found it. The married women numbered 63, and of these 16 wanted regular work. These included a few women who, with their husbands, were boarding and therefore did not have the demands on their time that they would have had as housekeepers. The others were women who could have turned over the responsibility of housekeeping to some other member of the family if they could have obtained work. The greater part of these women wanted work in stores only, but 5 reported an unsuccessful attempt to find any work at all. Thirty-nine of the 261 women were women or girls whose presence had been made necessary at home by the death or incapacity of the mother of the family, or because the mother wanted help. Ten of these, however, if they had found work could have given to someone else the home duties they were performing.

The last group, which included the women who had no need of work, constituted but 8.8 per cent of the total number. Only five of these women expressed any desire for regular work and they had made no great effort to find it.

Summing up the data on this subject from all of the 261 women, in answer to the query as to how many women wanted regular work and why they could not obtain it, it appears that 110, or 42.1 per cent, wanted regular work but did not get it, inability to find work although persistent effort had been made being reported by 36 of the 110 as the reason. It is probable that these women had proved more or less inefficient. Of the remaining 74, 27 would not take any but store work and could not get that; 17 wanted work at special occupations, as saleswomen, stenographers, etc., and could not find a position to suit them; 20 said they wanted work and had made some effort to get it but had given up the search. The remaining 10 were girls under 16 for whom the task of finding any work under the existing laws has become exceedingly difficult. The interviews with these women brought out the fact that 151, or 57.9 per cent of all the extras, did not want regular work, 76 because they had home responsibilities, 57 because they were in school, and 18 because they were in no financial need of work and preferred not to work regularly.

These, in general, are the principal causes for the unemployment of the extras. Oftentimes there have been minor contributory causes, and often several causes have happened to be almost equally important. Illness, which has hitherto played so prominent a part in the causes of unemployment, has not appeared at all in connection with the employment records of those having "extra work only," not because there was no illness among these extras but because illness as a cause has been submerged by more important reasons for

unemployment. For example, a woman who had been persistently seeking work the greater part of the year might contract some illness lasting several weeks. While that illness would temporarily prevent her from seeking work, the first cause of her unemployment was her inability to find work, not her illness. In the same way a woman whose home responsibilities prevented her from taking regular work might be ill, but that would not be the cause of her unemployment. Where there has been no regular employment during the year, it would be rare for illness to appear as a cause of unemployment.

### RATES OF PAY AND EARNINGS.

In Table 41 the different periods for which the extras were employed are shown, with the average number of periods worked and the average rate paid.

TABLE 41.—AMOUNT OF EMPLOYMENT AND RATES OF PAY OF WOMEN EMPLOYED AS EXTRAS ONLY, BY OCCUPATIONS.

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not shown.]

Occupation.	Normal day.			Long day.			Evening.			Half day.		
	Number reporting.	Average number of days worked.	Average rate of pay.	Number reporting.	Average number of days worked.	Average rate of pay.	Number reporting.	Average number of evenings worked.	Average rate of pay.	Number reporting.	Average number of half days worked.	Average rate of pay.
Saleswomen.....	175	20.7	\$1.30	31	15.8	\$1.23	25	15.4	\$0.66	16	9.8	\$0.79
Cashiers, examiners, bundle wrappers, etc.....	36	9.3	.75	.....	.....	.....	.....	.....	.....	1	1.0	.33½
Office employees.....	8	23.1	1.11	.....	.....	.....	.....	.....	.....	1	30.0	1.00
All other occupations.....	8	9.0	1.00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	227	18.6	1.20	31	15.8	1.23	25	15.4	.66	18	10.4	.78

  

Occupation.	Afternoon and evening.			Full week.			Total number reporting.	Average number of weeks with some employment as an extra.	Average number of days with some employment as an extra.	Average amount earned during year.
	Number reporting.	Average number of afternoons and evenings worked.	Average rate of pay.	Number reporting.	Average number of weeks worked.	Average rate of pay.				
Saleswomen.....	20	29.4	\$1.06	127	5.0	\$7.61	207	16.2	43.9	\$57.35
Cashiers, examiners, bundle wrappers, etc.....	.....	.....	.....	25	5.0	4.31	38	7.4	23.8	20.63
Office employees.....	.....	.....	.....	7	2.6	7.00	8	11.9	36.6	45.46
All other occupations.....	.....	.....	.....	8	10.9	5.12	8	15.0	78.0	55.14
Total.....	20	29.4	1.06	167	5.2	6.98	261	14.8	42.5	51.35

<sup>1</sup> One woman did not report number of days employed.

<sup>2</sup> Not including the rate reported by 1 woman who worked 6 days a week, but only during the evening, for which she received \$3.50 a week.

The period most commonly reported in all occupations was the normal day and next to that the full week. Saleswomen are practically the only ones reporting employment for any of the other periods. The average number of normal days reported was 18.6 and the average number of full weeks was 5.2.

The rates paid for extra work were practically the same for the women who had extra work only as for those having both regular and extra. For saleswomen, who constituted by far the greatest per cent of the extras, the average rate for an ordinary day was \$1.30; the average rate for a long day,<sup>1</sup> \$1.23. That a "long day" should have a lower rate than a normal day is explained by the fact that the "long day" was reported principally in 5 and 10 cent stores and neighborhood stores and the "normal day" in down-town department stores, which pay higher wages. The rate for an evening's work averaged 66 cents. No definite period of hours can be given as an "evening." It might mean from 5 until 9, or from 6 until 10, or from 7 until 9.30, varying even in the same establishment. The rate of pay for a half day (usually Saturday afternoon) averaged 79 cents and for an afternoon and evening \$1.06. The average rate per week was less than the ordinary day rate for six days, being \$7.61. This is less than the average rate for regular saleswomen, which was \$8.63. The average amount earned by saleswomen during the year was \$57.35, which represented 43.9 days with some employment as an extra. As many saleswomen received a commission in addition to their rate, these earnings were somewhat more than the rates.

The cashiers, examiners, etc., had an average day rate of 75 cents and an average weekly rate of \$4.31. The average amount which they earned during the year was but \$20.63. This represented, however, but 28.8 days with extra work.

The average amount earned during the year by the 261 women for all extra work was \$51.35. While this represented 42½ days with some extra work, it is not fair to reduce it to daily earnings or weekly earnings, since it is impossible to determine how many normal days or weeks the 42½ days represented. It seems fair to say that the rates paid for extra work as saleswomen appear to be rather lower than the average for regular saleswomen, though not lower than many regular saleswomen receive, and a trifle higher for cashiers, examiners, etc. The other occupations are represented by too few women to make comparisons valuable.

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<sup>1</sup> For meaning of "long day" see p. 50.

## AGE, CONJUGAL CONDITION, AND MANNER OF LIVING.

A comparison of the three tables following with the corresponding tables for the regulars only and for the regulars and extras will reveal the fact that those who worked as extras only contain a larger proportion of girls under 21 than the regulars, a larger proportion of married women than either of the other groups, and a smaller proportion of those living as daughter in the family than the other groups:

TABLE 42.—CLASSIFIED AGES OF WOMEN EMPLOYED AS EXTRAS ONLY.

Age group.	Number.	Per cent.	Age group.	Number.	Per cent.
Under 16.....	16	6.1	40 and under 45.....	9	3.4
16 and under 18.....	50	19.2	45 and under 50.....	8	3.1
18 and under 21.....	52	19.9	50 and under 55.....	2	.8
21 and under 25.....	49	18.8	55 and over.....		
25 and under 30.....	30	11.6			
30 and under 35.....	21	8.0	Total.....	261	100.0
35 and under 40.....	24	9.2			

TABLE 43.—CONJUGAL CONDITION OF WOMEN EMPLOYED AS EXTRAS ONLY.

Conjugal condition.	Number.	Per cent.
Single.....	193	73.9
Married.....	55	21.1
Widowed.....	9	3.4
Divorced or separated.....	4	1.5
Total.....	261	100.0

TABLE 44.—MANNER OF LIVING OF WOMEN EMPLOYED AS EXTRAS ONLY.

Manner of living.	Number.	Per cent.
Independently:		
As head of family.....	10	3.8
As boarder or lodger.....	6	2.3
As member of family group: <sup>1</sup>		
Daughter.....	176	67.4
Wife.....	52	19.9
Sister or sister-in-law.....	12	4.6
Niece.....	3	1.1
Other relative.....	2	.8
Total.....	261	100.0

<sup>1</sup> This does not mean that a woman might not be paying board or otherwise contributing to the family support.

## DEGREE OF DEPENDENCY AND YEARLY EARNINGS.

It would not be expected that any woman having only extra work could be totally dependent on her earnings. That there should be as many who are dependent to some extent on their earnings as the following table indicates shows that these women can not be passed by as not needing work.

TABLE 45.—DEGREE OF DEPENDENCY ON EARNINGS OF WOMEN EMPLOYED AS EXTRAS ONLY.

Degree of dependency on earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....		41.9
Principally dependent.....	107	41.9
Partially dependent.....	85	32.6
Not dependent for necessities.....	69	26.4
Total.....	261	100.0

Only 69, or 26.4 per cent, were not at all dependent on their earnings; 85 could be provided with room and board, but could not be entirely supported by their families without lowering family standards of living; 107, or 41 per cent, were dependent chiefly on their earnings, for they could not have been supported by their families without becoming depressing burdens.

The extent to which the families of these women were dependent upon their earnings is shown in the table which follows:

TABLE 46.—DEGREE OF DEPENDENCY OF FAMILY ON EARNINGS OF WOMEN EMPLOYED AS EXTRAS ONLY.

Degree of dependency of family on women's earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....		
Dependent on regular contributions of at least one-fourth of family income.....	7	2.7
Standard of living would be lowered if woman did not contribute.....	91	34.9
Not dependent for necessities.....	162	62.1
No family.....	1	.4
Total.....	261	100.0

The earnings of these women were of importance to the families of at least 98, since in seven cases the usual contributions of the girls represented at least one-fourth of the family income,<sup>1</sup> and 91 reported that without contributions from their earnings the family standards would have to be lowered.

The table following, showing the yearly earnings by degree of dependency, indicates that in a good many instances the family standard must have been considerably lowered because of the lack of employment of women whose earnings were really needed.

<sup>1</sup> For description of classifications of degrees of dependency, see p. 34.

TABLE 47.—DEGREE OF DEPENDENCY OF WORKER ON HER EARNINGS AMONG WOMEN EMPLOYED AS EXTRAS ONLY, BY CLASSIFIED EARNINGS.

Amount earned in retail stores during year.	Principally dependent.	Partially dependent.	Not dependent for necessaries.	Total.
Under \$10.....	7	13	26	46
\$10 to \$19.99.....	14	17	7	38
\$20 to \$29.99.....	11	10	7	28
\$30 to \$39.99.....	12	15	8	35
\$40 to \$49.99.....	12	7	2	21
\$50 to \$59.99.....	8	4	4	16
\$60 to \$69.99.....	8	4	2	14
\$70 to \$79.99.....	5	3	2	10
\$80 to \$89.99.....	2	2	1	5
\$90 to \$99.99.....	5	4	2	11
\$100 to \$124.99.....	7	2	3	12
\$125 to \$149.99.....	6	2	1	9
\$150 to \$324.99.....	10	2	4	16
Total.....	107	85	69	261
Average earnings during year.....	\$65.55	\$43.19	\$39.51	\$51.38

The average amount earned during the year by the 107 women who were principally dependent was but \$65.55. It should be remembered that this classification includes those women whose families could not furnish them with room and board if unemployed without lowering their standards. The women partially dependent on their earnings averaged \$43.19. These were women whose families could give them room and board without lowering their standards, but could not furnish them with money for their other necessary expenses. The women not dependent on their earnings for any of the necessaries averaged during the year \$39.51.

It seems clear, therefore, that the earnings of a considerable number of those who worked exclusively as extras, though small, were needed, and that in many instances the failure of these women to secure more work or regular work meant real deprivation to both themselves and their families.

### SUMMARY TABLES.

For the 1,156 women who were employed as regulars only, the two summary tables following show the extent and causes of unemployment during the year for which data were secured. Under each cause are given the number of women reporting any unemployment from such cause, together with the number of full weeks and the number of scattered days of unemployment. In Table 48 these data are given by occupation groups, and in Table 49 by degree of dependency on earnings.

**TABLE 48.—CAUSES AND AMOUNT OF UNEMPLOYMENT AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY IN RETAIL STORES AND IN OTHER INDUSTRIES, BY OCCUPATION GROUPS.**

[Occupations shown in this table refer to work in stores only; the occupations while employed in other industries are not given. All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment. "Full weeks," as used in this table, means 6 consecutive working-days; "scattered days" of unemployment are those which occurred during weeks in which the woman had some employment.]

Occupation group.	Number of women.	Total number of weeks in period.	Weeks not in industrial pursuits.			Weeks in employ of—			Unemployment.					Unemployment from each specified cause.								
			Before first employment.	After marriage.	Other reasons.	Stores.	Other industries.	Weeks without a job.	Time lost while in employ of—				Total weeks of unemployment.	In school.			Unpaid vacation.			Sickness of worker.		
									Stores.		Other industries.			Women reporting.	Full weeks.	Scattered days.	Women reporting.	Full weeks.	Scattered days.	Women reporting.	Full weeks.	Scattered days.
									Full weeks.	Scattered days.	Full weeks.	Scattered days.										
Saleswomen.....	601	31,252	152	292½	157½	28,353½	767	1,529½	1,506	6,175½	3	56	4,077½	1	.....	½	288	534	700½	480	691	3,694½
Cashiers.....	252	13,104	1,595½	.....	47	10,034	662½	765	369	1,937½	29	156½	1,511½	4	12	8	76	114	118½	191	197	1,087½
Office employees.....	167	8,684	323½	.....	23½	8,125½	148	63	261	1,343½	.....	4	548½	.....	.....	.....	58	68	118½	142	133	1,016½
Workroom employees.....	76	3,952	16½	11	.....	3,617½	75	236	423	871½	.....	10	805½	.....	.....	.....	20	46	37	45	46	257½
Stock girls.....	25	1,300	123	.....	.....	1,009	100	68	67	176½	.....	6	165½	.....	.....	.....	4	10	1½	22	39	154½
Others.....	35	1,820	.....	.....	.....	1,604½	95½	120	39	271½	.....	9	205½	.....	.....	.....	13	16	22½	27	66	184½
<b>Total.....</b>	<b>1,156</b>	<b>60,112</b>	<b>2,210½</b>	<b>308½</b>	<b>228½</b>	<b>52,743½</b>	<b>1,848½</b>	<b>2,781½</b>	<b>2,665</b>	<b>10,775½</b>	<b>32</b>	<b>241½</b>	<b>7,314½</b>	<b>5</b>	<b>12</b>	<b>8½</b>	<b>459</b>	<b>788</b>	<b>998½</b>	<b>907</b>	<b>1,162</b>	<b>6,295½</b>

TABLE 48.—CAUSES AND AMOUNT OF UNEMPLOYMENT AMONG 1,186 WOMEN EMPLOYED AS REGULARS ONLY IN RETAIL STORES AND IN OTHER INDUSTRIES, BY OCCUPATION GROUPS—Concluded.

Occupation group.	Unemployment from each specified cause.																				
	Sickness in family.			Home responsibilities.			Other personal causes.			Enforced lay off.			Inability to get work.			Other industrial causes.			Not reported.		
	Women re- port- ing.	Full weeks.	Scat- tered days.	Wom- en re- port- ing.	Full weeks.	Scat- tered days.	Wom- en re- port- ing.	Full weeks.	Scat- tered days.	Wom- en re- port- ing.	Full weeks.	Scat- tered days.	Wom- en re- port- ing.	Full weeks.	Scat- tered days.	Wom- en re- port- ing.	Full weeks.	Scat- tered days.	Wom- en re- port- ing.	Full weeks.	Scat- tered days.
Saleswomen.....	95	460	670 $\frac{1}{2}$	39	265	205 $\frac{1}{2}$	75	313	200 $\frac{1}{2}$	179	327	687 $\frac{1}{2}$	75	384 $\frac{1}{2}$	150 $\frac{1}{2}$	9	46	18	5	18	3 $\frac{1}{2}$
Cashiers.....	30	87	171 $\frac{1}{2}$	24	216	67 $\frac{1}{2}$	40	18	83 $\frac{1}{2}$	84	156	366 $\frac{1}{2}$	68	348	175 $\frac{1}{2}$	6	13	13 $\frac{1}{2}$	2	8	2
Office employees.....	23	30	104 $\frac{1}{2}$	4	6	7	8	.....	28 $\frac{1}{2}$	22	23	47 $\frac{1}{2}$	13	57	20	4	2	5	.....	.....	.....
Workroom employees.....	16	21	109 $\frac{1}{2}$	3	6	15	9	.....	44	65	390	395 $\frac{1}{2}$	9	150	22	.....	.....	.....	1	.....	.....
Stock girls.....	2	.....	5	.....	.....	.....	1	.....	.....	10	18	20 $\frac{1}{2}$	5	68	1	.....	.....	.....	.....	.....	.....
Others.....	3	1	15	1	.....	9	5	.....	9 $\frac{1}{2}$	4	6	17	8	80	22 $\frac{1}{2}$	.....	.....	.....	.....	.....	.....
Total.....	169	599	1,076 $\frac{1}{2}$	71	487	303 $\frac{1}{2}$	138	331	365 $\frac{1}{2}$	364	925	1,534 $\frac{1}{2}$	178	1,087 $\frac{1}{2}$	391 $\frac{1}{2}$	19	61	36 $\frac{1}{2}$	8	26	5 $\frac{1}{2}$

**TABLE 49.—CAUSES AND AMOUNT OF UNEMPLOYMENT AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY IN RETAIL STORES AND IN OTHER INDUSTRIES, BY DEGREE OF DEPENDENCY ON EARNINGS.**

[All who lost less than 6 days have been excluded from this table. Lost time for which the firm paid wages has not been included as unemployment. "Full weeks," as used in this table, means 6 consecutive working-days; "scattered days" of unemployment are those which occurred during weeks in which the woman had some employment.]

Degree of dependency on earnings.	Number of women.	Total number of weeks in period.	Weeks not in industrial pursuits.			Weeks in employ of—		Unemployment.				Total weeks of unemployment.	Unemployment from each specified cause.									
			Before first employment.	After marriage.	Other reasons.	Stores.	Other industries.	Weeks without a job.	Time lost while in employ of—				In school.			Unpaid vacation.			Sickness of worker.			
									Stores.		Other industries.		Women reporting.	Full weeks.	Scattered days.	Women reporting.	Full weeks.	Scattered days.	Women reporting.	Full weeks.	Scattered days.	
									Full weeks.	Scattered days.	Full weeks.											Scattered days.
Entirely dependent.	107	5,564	.....	11	105½	5,109½	192	145½	326	1,020½	.....	641½	.....	.....	.....	41	84	72	84	81	597½	
Partially dependent.	60	3,120	377½	9	98½	2,372	15	248	148	520½	.....	482½	.....	.....	32	48	57½	44	71	317½		
Principally dependent.	976	50,752	1,679½	265½	23½	44,857½	1,641½	2,288	2,149	9,061½	32	241½	6,019½	5	12	8½	381	645	861½	772	988	5,344½
Not dependent for necessities.	13	676	153½	18	.....	404½	.....	100	42	172½	.....	170½	.....	.....	.....	5	11	8	7	22	35½	
<b>Total</b>	<b>1,156</b>	<b>60,112</b>	<b>2,210½</b>	<b>303½</b>	<b>228½</b>	<b>52,743½</b>	<b>1,849½</b>	<b>2,781½</b>	<b>2,665</b>	<b>10,775½</b>	<b>32</b>	<b>241½</b>	<b>7,314½</b>	<b>5</b>	<b>12</b>	<b>8½</b>	<b>459</b>	<b>788</b>	<b>998½</b>	<b>907</b>	<b>1,162</b>	<b>6,295½</b>

TABLE 49.—CAUSES AND AMOUNT OF UNEMPLOYMENT AMONG 1,156 WOMEN EMPLOYED AS REGULARS ONLY IN RETAIL STORES AND IN OTHER INDUSTRIES, BY DEGREE OF DEPENDENCY ON EARNINGS—Concluded.

Degree of dependency on earnings.	Unemployment from each specified cause.																				
	Sickness in family.			Home responsibilities.			Other personal causes.			Enforced lay off.			Inability to get work.			Other industrial causes.			Not reported.		
	Women re- port- ing.	Full weeks.	Scat- tered days.	Wo- men re- port- ing.	Full weeks.	Scat- tered days.															
Entirely dependent. . .	19	63	74	4	9	16½	6	21	10	42	167	229½	10	29½	18½	1	.....	1	3	17	1½
Partially dependent. . .	6	50	34½	1	19	.....	8	68	16½	12	52	67	8	76	13½	.....	12	14	.....	.....	.....
Principally dependent	142	448	990½	62	432	191	122	231	335½	306	698	1,216½	159	969	380	15	49	21½	5	9	4½
Not dependent for necessaries. . . . .	2	38	7	4	27	96	2	11	4	4	20	22	1	13	.....	.....	.....	.....	.....	.....	.....
Total. . . . .	169	599	1,076½	71	487	308½	138	331	366½	364	925	1,534½	178	1,087½	391½	19	61	30½	8	26	5½

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