
UNITED STATES DEPARTMENT OF LABOR

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Wage Executions for Debt

By

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P R E F A C E

Loans through legal banking channels have not been available to the great mass of American workers. The services of credit unions, the first of which was established in 1909, fall far short of meeting the needs of American employees. As a result extraordinary demands upon the wage earner's purse were met until a relatively recent period, chiefly by recourse to the unlicensed money lender.

The present generation has witnessed the widespread adoption of installment selling by the retail merchants of the country. To finance installment selling numerous finance companies have been formed. The result has been that an amazing array of necessities and conveniences have been brought within the reach of virtually every worker with a job. It has been estimated that at present approximately 90 percent of the washing machines and refrigerators, 85 percent of the vacuum cleaners, 80 percent of the pianos and phonographs, and at least two-thirds of the automobiles and radio sets are sold on the installment plan. Indeed, our entire industrial system is now geared to a volume of activity that could not be maintained on a cash basis alone.

The sudden change in the buying habits of the workers raise several highly important questions: What proportion of consumer debt is attributable to the purchase of essentials? What is the part played by luxuries? Has the expansion of consumer credit tended to accentuate the cyclical variations in business activity?

Light is thrown on these questions by the present study, which summarizes the results of an investigation of the frequency of levies by creditors against the wages of employees in representative industrial communities.

This report forms part of a larger study of the consumer-debt problem that was initiated in 1934 by a committee appointed by the Consumers Advisory Board of the National Recovery Administration. The study was a cooperative venture in which the Department of Commerce collected data on current receivable accounts of retail merchants and professional people in certain cities of the country. The Bureau of Labor Statistics collected data concerning attachments in certain cities. The Russell Sage Foundation compiled historical data concerning outstanding debts of consumers.

The original purpose of the study was to determine the desirability and practicability of the Federal Government facilitating the adjust-

ment and liquidation of consumer debt. It soon became evident that the problems involved were chronic rather than emergent and that immediate Federal action was not essential.

Tabulations of the data collected by the Department of Commerce were published by that Department in March 1935 under the title "Consumer debt study", by H. T. LaCrosse. A section dealing with agencies for liquidating wage-earner debt in Detroit was published in *Law and Contemporary Problems* (Duke University Law School) in April 1935 in the form of articles by Rolf Nugent and Mary Henderson Risk. This volume on wage executions for debt comprises a third section. It is anticipated that other sections will be published separately during the coming year and that the final report will be published in 1937.

The present report was prepared by Rolf Nugent and John E. Hamm of the Department of Remedial Loans of the Russell Sage Foundation, with the assistance of Miss Frances Jones of the Bureau of Labor Statistics.

ISADOR LUBIN,
Commissioner of Labor Statistics.

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Wage Executions for Debt

At the time this study was initiated, there was a prevalent belief that consumer debts had increased during the depression because of reduced incomes and unemployment, that wage earners returning to work were being harassed and their wages attached by creditors. The investigation of wage executions was designed to supply factual information whereby the accuracy of these impressions could be judged, to determine the trend of such levies for the past few years, and to measure the amounts and the relative frequency of wage executions by geographical areas and by kinds of debt.

Information for the study was solicited in June and July 1934 by field agents of the Bureau in the cities in which these agents were engaged in a cost-of-living study. Employers were asked to describe their policies with respect to wage executions, to report the number of wage executions against all employees and new employees, during the preceding 12 months, and to furnish a detailed record of all wage executions during the preceding 3 months. In order to make a comparison of wage executions between new and old employees, the establishments included were generally those which reported substantial increases in employment. Similar data were collected by the Russell Sage Foundation with the assistance of a group of W. P. A. workers in several other cities, notably in New York, where information was secured from a large railroad company and the New York City administration, as well as from industrial establishments. In total, information which could be used was received from 176 establishments, employing 334,190 people on May 15, 1934.

These data were supplemented by tabulations made by the Russell Sage Foundation with the assistance of W. P. A. workers of garnishment orders issued during certain periods in New York City and Westchester County, N. Y., and in Detroit and Boston.

The term "wage execution" is used to include both garnishment orders and assignments of wages presented for collection.

Garnishment orders are issued by a court and executed by a public officer,¹ usually the sheriff, constable, or marshal. These orders direct the employer of a debtor to pay part or all of the wages due the debtor to the court officer who in turn transmits this sum to the creditor.² In most States, garnishments are issued after judgment. In some States, however, a garnishment order may be issued simultaneously with the filing of the complaint by the creditor, and in others the garnishment order may be issued only after a levy on property in execution of judgment has been returned unsatisfied. In a few States garnishment of wages is prohibited entirely.

The proportion of current wages which may be taken by a garnishment order varies enormously between States. The marital status of the debtor and the nature of the debt frequently determine the amount or proportion of wages which may be attached. Garnishment orders in most States are issued only against wages due and payable on a given date. In case the amount of the debt exceeds the amount of wages subject to garnishment, additional garnishment orders are necessary to collect the remainder of the debt. In a few States, however, the garnishment order serves as a continuing levy. In New York, for instance, such an order directs the employer to collect 10 percent of the debtor's wages (provided such wages exceed \$12 a week) until the judgment is satisfied.

Wage assignments, unlike garnishment orders, have no relation to court process. When a debt is secured by a wage assignment and the debtor defaults, the creditor may merely file a copy of the assignment with the debtor's employer and demand payment of the amount so assigned from the debtor's current salary or wages. In many States, there is no statutory reference to assignments of wages and the validity of these instruments depends upon the right to dispose of one's property, subject to restrictions imposed by judicial decisions. In some States, the assignment of wages not yet earned has been declared to be contrary to public policy, and partial assignments frequently have been declared to be invalid. In many States, the use of wage assignments has been regulated by statute, but these regulations usually affect only assignments given to secure loans. Some States, however, have placed a limitation upon the proportion of the current wage which may be assigned or collected under an assignment. Others require assignments of wages to be signed by both husband and wife, and still others require the employer to be notified promptly of any assignment or even to accept the assignment as a necessary condition for validity.

¹ In some States, however, the plaintiff's attorney may execute the order.

² Garnishment, technically, refers to the attachment by a creditor of property which belongs to the debtor, but which is held by a third party. The most common use of garnishment process, however, is to attach wages, and outside of the legal profession the word "garnishment" usually implies wage attachment. In several States garnishment is known as trustee process.

Frequency of Wage Executions

How common is the use of wage executions? Are the recently employed more subject to this method of enforcing collection than old employees? How does the frequency of wage executions vary between cities? How many executions are garnishments and how many are wage assignments?

For the reporting industrial establishments³ during the period from May 1, 1933, to April 30, 1934, the rate of wage executions was 80 per 1,000 employees. In many instances, however, executions for more than one debt were brought against the same employee, and in other instances, where garnishment was periodic rather than continuous, more than one garnishment order was issued to collect the same debt. For the data covering the 12-month period, it was impossible in most instances to distinguish between these two types of duplication, but all duplications may be eliminated by comparing the number of individuals against whom executions were brought during the year with the average number⁴ of employees during this period. This frequency was 42 per 1,000 employees.

Seventeen firms failed to report the number of executions against new employees and it was necessary, therefore, to exclude the data from these companies in order to determine the relative frequency of wage executions among new and old employees. For the remaining 157 firms, employment increased from 88,090 on April 15, 1933, to 143,386 on April 15, 1934. The net increase was 55,296. These establishments reported 8,062 executions against old employees and 2,051 executions against new employees during the 12-month period covered by the study. (New employees were defined for this purpose as persons who were newly employed or reemployed, or whose hours had increased from less to more than half time after May 1, 1933.) For want of better figures, it is necessary to assume that all employees at the beginning of the year were old employees and that the number of new employees was identical with the net increase in employment. Based upon the assumed numbers of old and new employees, the rate of wage executions against old employees was 91 per thousand and against new employees 37 per thousand.

Two influences minimize and another exaggerates the difference in frequency for old and new employees. In the first place, some who were on the pay roll at the beginning of the period were undoubtedly considered new employees by virtue of having less than half-time work. Also, some who were on the pay roll at the beginning of the period must have been replaced during the period by persons newly

³ Hereafter, the phrase "reporting industrial establishments" will be used to refer to all employers who furnished data, with the exception of the railroad company and the New York City administration.

⁴ The mean of the number of employees on the pay rolls of reporting establishments on Apr. 15, 1933, and Apr. 15, 1934.

hired. These errors arising from the assumptions tend to overstate the number of old employees and to understate the number of new employees exposed to wage executions, thus understating the frequency for old employees and overstating it for new employees. On the other hand, new employees, on the average, were exposed to wage executions for a shorter time than old employees. If the increase in employment had occurred at a regular arithmetical rate throughout the period, the average exposure of new employees would be but half that of old employees. From our knowledge of the general trend of employment during this period, however, we may assume that most reemployment occurred early in the period, and that the average exposure of new employees was not materially less than that of old employees.

Based upon the same assumptions, the 3-month sample is even less satisfactory as a measure of the frequency of executions against new and old employees. Since this sample covers the last 3 months of the 12-month period, the number of old employees on the pay roll at the beginning of the year is even more excessive, and the net increase in employment is even more inadequate as a basis for computing frequencies. Also, the compensating influence of shorter exposure among new employees is negligible. The 3-month sample showed frequencies of 18 per thousand for old employees and 14 per thousand for new employees.

In spite of the inadequacies of both sets of data for purposes of this comparison, it seems safe to conclude that the rate of executions against old employees was at least twice as great as the rate against new employees.

Table 1 shows the relationship between the number of wage executions and the number of individuals affected by them to the average number of employees during the 12-month period among establishments covered by the study in each city.

TABLE 1.—*Number and frequency of wage executions by cities, May 1, 1933, to Apr. 30, 1934*

City	Number of reporting establishments	Average number of employees ¹	Wage executions		Individual employees involved	
			Number	Rate per 1,000 employees	Number	Rate per 1,000 employees
Atlanta, Ga.....	3	2,377	244	102.7	162	68.2
Baltimore, Md.....	5	2,485	3	1.2	3	1.2
Birmingham, Ala.....	5	11,852	4,071	343.5	2,027	171.1
Boston and vicinity, Mass.....	8	6,027	64	10.6	56	9.3
Buffalo, N. Y.....	5	2,547	54	21.2	50	19.6
Camden, N. J.....	4	6,991	5	.7	5	.7
Chicago, Ill.....	6	11,798	1,881	159.4	888	75.3
Cincinnati, Ohio.....	4	3,263	80	24.5	67	20.5
Cleveland, Ohio.....	3	2,848	63	22.1	45	15.8
Denver, Colo.....	3	1,445	44	30.4	35	24.2

¹ Mean of number of employees at beginning and at end of year.

TABLE 1.—Number and frequency of wage executions by cities, May 1, 1933, to Apr. 30, 1934—Continued

City	Number of reporting establishments	Average number of employees	Wage executions		Individual employees involved	
			Number	Rate per 1,000 employees	Number	Rate per 1,000 employees
Detroit, Mich.....	3	3, 934	81	20. 6	58	14. 7
Indianapolis, Ind.....	4	1, 739	0	—	—	—
Jacksonville, Fla.....	4	452	4	8. 8	14	8. 8
Kansas City, Kans.....	3	1, 664	256	153. 8	157	94. 4
Kansas City, Mo.....	3	628	28	44. 6	16	25. 5
Los Angeles, Calif.....	5	4, 337	64	14. 8	57	13. 1
Memphis, Tenn.....	3	2, 923	1, 528	522. 8	453	155. 0
Minneapolis-St. Paul, Minn.....	3	1, 550	43	27. 7	23	14. 8
Mobile, Ala.....	3	1, 506	52	34. 5	46	30. 5
Newark-Jersey City, N. J.....	24	16, 216	108	6. 7	103	6. 4
New Orleans, La.....	3	3, 259	16	4. 9	14	4. 3
New York City-Westchester County, N. Y.....	32	16, 555	341	20. 6	334	20. 2
Norfolk, Va.....	4	4, 474	374	83. 6	367	83. 0
Portland, Maine.....	3	244	14	57. 4	11	45. 1
Portland, Oreg.....	3	422	4	9. 5	4	9. 5
Richmond, Va.....	3	3, 314	345	104. 1	112	33. 8
San Francisco, Calif.....	6	2, 515	41	16. 3	35	13. 9
St. Louis, Mo.....	4	3, 014	17	5. 6	13	4. 3
Savannah, Ga.....	3	400	7	17. 5	7	7. 5
Seattle, Wash.....	5	681	10	14. 7	9	13. 2
Washington, D. C.....	7	4, 428	211	47. 7	137	30. 9
Total.....	174	125, 888	10, 053	79. 9	5, 298	42. 1

¹ At least 1 establishment in each of these cities failed to report the number of individuals affected. Each such establishment, however, reported a very small number of executions and it was assumed that each of these executions had been brought against a different employee.

Table 2 shows the distribution of reporting establishments and their employees by groups based upon frequencies of wage executions. The highest frequency was 1,390 executions per 1,000 employees, reported by a railroad repair shop in Memphis; the next highest was 651 per 1,000 in a rolling mill in Birmingham; the next highest, 484 per 1,000 in a Chicago meat-packing house.

TABLE 2.—Distribution of establishments and of employees, by rate of wage execution per 1,000 employees, May 1, 1933, to Apr. 30, 1934

Number of executions per 1,000 employees	Establishments		Employees	
	Number	Percent of total	Number ¹	Percent of total
Over 400.....	4	2. 3	6, 178	4. 9
350 to 399.9.....	1	. 6	10, 681	8. 5
300 to 349.9.....	1	. 6	1, 104	. 9
250 to 299.9.....	0	—	0	—
200 to 249.9.....	0	—	0	—
150 to 199.9.....	3	1. 7	1, 643	1. 3
100 to 149.9.....	4	2. 3	2, 943	2. 3
50 to 99.9.....	13	7. 5	10, 499	8. 3
0.1 to 49.9.....	96	55. 2	77, 335	61. 4
None.....	52	29. 9	15, 505	12. 3
Total.....	174	100. 0	125, 888	100. 0

¹ Mean of number on pay roll at beginning and at end of period.

Table 3 shows the number and proportion of garnishments and wage assignments by cities among the executions brought during the 3-month period for which detailed information was furnished. It should be noted that the number of executions reported for this quarter is only slightly less than one-fourth of the number reported for the full year. The 3-month sample, unlike the 12-month sample, excludes regarnishments for the same debt ⁵ and thus tends to produce somewhat lower frequencies. On the other hand, this 3-month period appears usually to account for a somewhat larger proportion of the annual total of garnishments. The influence of these two factors is not material, however, and they tend to offset each other.

TABLE 3.—Garnishments and wage assignments, by cities, Feb. 1 to Apr. 30, 1934

City	Number of executions	Garnishments		Wage assignments	
		Number	Percent of executions ¹	Number	Percent of executions ¹
Atlanta, Ga.	46	46	100.0	0	
Baltimore, Md.	0	0		0	
Birmingham, Ala.	1,057	717	67.8	340	32.2
Boston and vicinity, Mass.	9	7		2	
Buffalo, N. Y.	20	20	100.0	0	
Camden, N. J.	1	1		0	
Chicago, Ill.	487	10	2.1	477	97.9
Cincinnati, Ohio	30	13	43.3	17	56.7
Cleveland, Ohio	15	13		2	
Denver, Colo.	6	6		0	
Detroit, Mich.	17	17		0	
Indianapolis, Ind.	0	0		0	
Jacksonville, Fla.	0	0		0	
Kansas City, Kans.	54	54	100.0	0	
Kansas City, Mo.	4	1		3	
Los Angeles, Calif.	17	8		9	
Memphis, Tenn.	389	389	100.0	0	
Minneapolis-St. Paul, Minn.	14	14		0	
Mobile, Ala.	14	12		2	
Newark-Jersey City, N. J.	13	11		2	
New Orleans, La.	1	0		1	
New York City-Westchester County, N. Y.	59	26	44.1	33	55.9
Norfolk, Va.	80	78	97.5	2	2.5
Portland, Maine	5	2		3	
Portland, Oreg.	2	2		0	
Richmond, Va.	112	112	100.0	0	
San Francisco, Calif.	11	10		1	
St. Louis, Mo.	2	2		0	
Savannah, Ga.	4	1		3	
Seattle, Wash.	3	3		0	
Washington, D. C.	28	28	100.0	0	
Total	2,500	1,603	64.1	897	35.9

¹ Percentages are shown only where there are more than 20 executions.

Causes of Differences in Frequency

The extremely wide variation in the rate of wage executions not only between reporting establishments but also between cities is adequate evidence that internal and external factors have an influence upon the rate of wage execution. What are these influences?

⁵ Although reporting establishments were instructed to exclude regarnishments from the 3-month sample some regarnishments appear to have been listed by mistake. The number of such cases, however, is small and since a regarnishment could not be distinguished with certainty from a new garnishment against the same employee for another debt of the same amount, no attempt was made to eliminate these items.

Obviously, variations in the statutory provisions in each State governing both garnishment orders and wage assignments have a material bearing upon the extent to which these devices are used by creditors. One may expect wide differences in the frequency of garnishment orders between industrial establishments in Florida, where all wages of the head of a family appear to be exempt from attachment, or in the District of Columbia, where the head of a family has an exemption of \$100 a month, and in Georgia, where 50 percent of wages above \$1.25 a day may be attached, or Virginia, where the exemption for heads of families is \$50 a month.

It is, however, an extremely hazardous procedure to interpret the rights of creditors and debtors by an analysis of the statutes governing wage executions in each State. In many instances, local practices entirely nullify statutory protections against harsh pay-roll collections. In several States, for instance, the exemptions from attachment provided by statute apply only if the debtor claims the exemption, and some employers appear to discountenance the claiming of exemptions. In another instance, where limitations are imposed by statute, the creditor may avoid them by posting a small bond and declaring that there is a likelihood of the debtor leaving the State.

The actual status of the wage assignment likewise is exceedingly obscure in the statutes. Where wage assignments are regulated by statute, one has some guide to their status. But where they rely for their validity upon the right to dispose of one's property, their status has frequently been determined by the courts and, in the absence of such decisions, by local practice.

As part of the consumer debt study, an analysis of the laws governing garnishment and wage assignments was made by William F. Starr under the direction of Prof. William O. Douglas of the Yale Law School.⁶ By reference to this analysis and, wherever possible, by inquiries concerning local practice, the States covered by the sample of industrial establishments were divided into three groups: (1) Those in which wage executions were generally severe, (2) those in which wage executions were limited but generally effective, and (3) those in which wage executions were generally ineffective.

Even disregarding the possibility of misinterpretation arising from peculiarities of local practice, such a classification is extremely crude. Some States restrict garnishment by exempting a certain proportion of wages and others by exempting certain amounts of wages. Specific standards for such a classification, therefore, cannot be developed. The States in the severe class are those in which the exemption appeared to be inadequate for the support of most wage earners' families. The States in the limited class are those in which the exemptions appeared to allow sufficient incomes to most wage earners' families.

⁶ This section of the consumer debt study has not been published.

The States in the ineffective class are those in which exemptions appeared to exclude most industrial wage earners from wage executions.

The division of States into three classes was determined largely on the basis of the severity of the garnishment process. In the case of Illinois, however, where the rights of the creditor are restricted with regard to garnishment, these limitations are commonly voided by the use of wage assignments. This State was, therefore, listed among those in which wage executions were severe. In allocating States to one of the three classes, differences in wage scales were also considered because an exemption which would exclude the majority of industrial employees from garnishment in many Southern States would not exclude a similar proportion of employees in the northern industrial States.

The classification is as follows:

Generally severe

Alabama	Kansas	Oregon
Colorado	Maine	Tennessee
Georgia	Michigan	Virginia
Illinois	Minnesota	

Limited

Louisiana	Missouri	New York
Massachusetts	New Jersey	Ohio

Generally ineffective

California	Florida	Maryland
District of Columbia	Indiana	Washington

Table 4 shows the frequency of wage executions when the data for all reporting industrial establishments are divided into these three classes. The column "Rate per 1,000 (weighted average)" gives the relationship between the total number of executions and the total number of employees. The column "Rate per 1,000 (mean)" shows the mean of the individual frequencies for all establishments in the class.

TABLE 4.—*Number and frequency of wage executions, by severity of wage execution laws, May 1, 1933, to Apr. 30, 1934*

Relative severity of execution practice	Number of establishments	Number of employees	Wage executions		
			Number	Rate per 1,000 (weighted average)	Rate per 1,000 (mean)
States where executions are—					
<i>Generally severe</i>	48	47,904	8,944	186.7	114.1
<i>Limited</i>	90	61,348	778	12.6	13.5
<i>Generally ineffective</i>	86	16,636	333	20.0	17.9
All States.....	174	125,888	10,053	79.9	42.2

The establishments in States in which wage executions are severe account for the preponderant part of all executions and the rate per 1,000 employees in these States is much greater than in the other two groups. It is noteworthy that the frequency in the group where wage executions are generally ineffective is actually greater than that for the group where executions are restricted. This may result from misinterpretation of the statutes by us. A more likely reason, however, is that this part of the sample includes several establishments where wages are relatively high. A considerable proportion of employees in these establishments may, therefore, be subject to wage executions, even though this method of collection might be ineffective against large groups in other employments. (See table 5.)

Although it is clear that the degree of severity of wage-execution laws has a material bearing upon the extent of use of this device, it is also apparent that other factors besides legal status influence the frequency of the use of wage executions. For instance, the frequency of wage executions among the reporting establishments in Birmingham was 344 per 1,000, while in Mobile, where executions are governed by the same statutes, the rate was but 35 per 1,000. Similarly, the frequency for Newark and adjoining cities was 7 per 1,000, while across the State in Camden the rate was less than 1 per 1,000. (See table 1.)

In table 5, attempt is made to show the influence of size, kind of enterprise, average wage, and percentage increase in employment upon the frequency of wage executions. In order to assist in measuring the effect of these variables, the predominating influence upon frequency has been removed by segregating the data into three classes based upon severity of wage-execution laws.

TABLE 5.—*Wage executions in reporting industrial establishments classified as to size, product, wages, and employment increase, May 1, 1933, to Apr. 30, 1934*

STATES WHERE WAGE EXECUTIONS ARE GENERALLY SEVERE

Item	Number of establishments	Average number of employees	Wage executions		
			Number	Rate per 1,000 (weighted average)	Rate per 1,000 (mean)
Number of employees per establishment:					
Under 200.....	16	1,410	90	63.8	70.2
200 to 999.....	13	5,755	588	102.2	119.9
1,000 and over.....	14	40,739	8,266	202.9	156.7
Total.....	43	47,904	8,944	186.7	114.1
Product:					
Postponable goods.....	21	32,531	6,215	191.0	114.3
Nonpostponable goods.....	23	14,160	2,434	171.9	69.1
Miscellaneous.....	4	1,213	295	243.2	371.6
Total.....	48	47,904	8,944	186.7	114.1

TABLE 5.—*Wage executions in reporting industrial establishments classified as to size, product, wages, and employment increase, May 1, 1933, to Apr. 30, 1934—Continued*

STATES WHERE WAGE EXECUTIONS ARE GENERALLY SEVERE—Continued

Item	Number of establishments	Average number of employees	Wage executions		
			Number	Rate per 1,000 (weighted average)	Rate per 1,000 (mean)
Average weekly wages:					
Under \$15.....	17	8,040	1,613	200.6	95.8
\$15 to \$24.99.....	24	35,394	6,997	197.7	93.7
\$25 and over.....	7	4,470	334	74.7	223.4
Total.....	48	47,904	8,944	186.7	114.1
Increase in employment:					
Under 20 percent.....	3	1,878	260	138.4	96.1
20 to 100 percent.....	25	35,047	6,957	198.5	81.4
100 percent and over.....	20	10,979	1,727	157.3	157.6
Total.....	48	47,904	8,944	186.7	114.1

STATES WHERE WAGE EXECUTIONS ARE LIMITED

Number of employees per establishment:					
Under 200.....	20	1,804	16	8.9	7.2
200 to 999.....	45	20,515	333	16.2	15.9
1,000 and over.....	25	39,029	427	10.9	14.3
Total.....	90	61,348	776	12.6	13.5
Product:					
Postponable goods.....	35	20,958	282	13.5	15.2
Nonpostponable goods.....	51	38,075	472	12.4	12.3
Miscellaneous.....	4	2,315	22	9.5	14.0
Total.....	90	61,348	776	12.6	13.5
Average weekly wages:					
Under \$15.....	10	6,649	86	12.9	13.2
\$15 to \$24.99.....	58	44,028	502	11.4	13.1
\$25 and over.....	22	10,673	188	17.6	14.7
Total.....	90	61,348	776	12.6	13.5
Increase in employment:					
Under 20 percent.....	9	6,690	151	22.6	19.0
20 to 100 percent.....	58	42,448	432	10.2	12.7
100 percent and over.....	23	12,210	193	15.8	13.5
Total.....	90	61,348	776	12.6	13.5

STATES WHERE WAGE EXECUTIONS ARE GENERALLY INEFFECTIVE

Number of employees per establishment:					
Under 200.....	10	961	6	6.2	6.6
200 to 999.....	22	7,774	178	22.9	22.8
1,000 and over.....	4	7,901	149	18.9	19.4
Total.....	36	16,636	333	20.0	17.9
Product:					
Postponable goods.....	17	7,099	150	21.2	15.6
Nonpostponable goods.....	11	2,798	30	10.7	6.5
Miscellaneous.....	8	6,769	153	22.6	38.6
Total.....	36	16,636	333	20.0	17.9
Average weekly wages:					
Under \$15.....	5	2,009	29	14.4	10.7
\$15 to \$24.99.....	23	8,391	94	11.2	12.0
\$25 and over.....	8	6,236	210	33.6	39.4
Total.....	36	16,636	333	20.0	17.9
Increase in employment:					
Under 20 percent.....	8	8,393	253	30.1	48.9
20 to 100 percent.....	15	4,039	37	9.2	7.9
100 percent and over.....	13	4,204	43	10.2	10.4
Total.....	36	16,636	333	20.0	17.9

In interpreting differences in rates of execution among establishments grouped by these characteristics, it is necessary to bear in mind the fact that it is impossible to measure the influence of one characteristic apart from the influence of another in such a small sample. For instance, if the size of the establishment has an influence upon the frequency of wage executions, differences in the distribution by size will affect the rates of execution shown by other groupings. This circumstance imposes a severe limitation upon the significance of differences in rates shown in table 5.

Only among size groups are the differences in rate sufficiently marked and consistent to warrant full credence to their significance. It seems safe to conclude that wage executions are less frequent in establishments employing small numbers of people than they are in larger establishments.

The fact that differences among groupings by other characteristics are mixed, however, does not imply that they exert no influence. The increase in the rate of execution in the "ineffective" section with increases in average wage is undoubtedly significant because exemptions which would prohibit executions against low-wage employees do not prevent executions against those whose incomes were high. The rate of execution against employees of establishments producing postponable goods is higher than those producing non-postponable goods for all three degrees of severity of wage-execution laws. The difference in the weighted average rate is small, but the difference in the mean rate is probably sufficiently marked to be significant. It should be noted that there is no consistent tendency among the three sections for the rate of increase in employment to influence the rate of wage executions.

Frequency of Wage Executions Among Other Occupational Classes

How representative of all wage and salary earners in the United States with respect to frequency of wage executions is the sample supplied by reporting industrial establishments? It is impossible to draw any accurate conclusions concerning the frequency of garnishment with regard to all employed people in the United States from the data available. On the other hand, it is possible to suggest the direction in which the data in the sample of reporting industrial establishments are biased with respect to the whole.

As compared with all employed persons in the United States, the sample is materially biased by the fact that requests for information were not made of establishments in certain States where garnishment of wages is prohibited. Among such States are Pennsylvania and Texas, both of which have large industrial populations. In the second place, the sample includes several relatively large establish-

ments in cities where wage executions are notoriously frequent, notably Birmingham and Chicago. Although the rate of garnishment among reporting firms was even higher in Memphis than for these two cities, the smaller representation for Memphis in the sample limits the influence of these figures on the weighted averages. In spite of the fact that the samples of industrial employment are large also for the New York and Newark areas where the frequency is low, it seems likely that there is a disproportionate representation in the weighted averages for areas in which wage executions are exceedingly frequent.

The sample is also biased by the exclusion from adequate representation of the many employers who have very small numbers of employees, and who are situated in villages, towns, and small cities. Unfortunately only a few of the cities represented in the sample could be called small. But in each of these cities, executions were relatively infrequent as compared with larger neighboring cities. There were no very small places represented in our sample, but there is ample reason to believe that wage executions are generally rare in such communities.

Data for comparing the frequency of wage executions among employees of industrial establishments with that among employees engaged in other pursuits are extremely inadequate. No official reports analyzing wage executions are available and the process of collecting data from court or pay-roll records is tedious and costly. The only data available are those collected in New York City and Westchester County by the Russell Sage Foundation with the help of some W. P. A. workers. This material has been used in compiling the three tables which follow.

Table 6 compares the rates of wage executions among employees of the industrial establishments in New York, which have been used in the previous tables, with those among employees of New York City and of the railroad company which furnished data. Based upon the 3-month period for which garnishments and wage assignments were distinguished, the greater part of the executions against employees of the industrial establishments and the New York railroad company were wage assignments. The executions against city employees were entirely garnishments, since assignments of unearned wages by public employees are invalid in New York State.

TABLE 6.—Comparison of rates of wage executions among 3 groups of employees studied, May 1, 1933, to Apr. 30, 1934

Employer	Average number of employees	Number of executions	Rate per 1,000 employees
32 industrial establishments.....	16,555	341	20.6
New York City administration.....	¹ 135,000	10,691	79.2
A large railroad company.....	¹ 43,129	1,550	35.9

¹ Estimated.

While wage executions are more frequent among employees of the New York railroad company and of New York City than among employees of the 32 industrial establishments included in the sample, there appear to be still other occupational classes among which wage executions are less frequent. Table 7 attempts to show the relative frequency of garnishment executions by occupational groups in Westchester County and in New York and Kings Counties in New York State.

The population subject to garnishment was estimated from the 1930 census. Deductions were made for an estimated number of entrepreneurs in each class and for estimated decreases in gainfully employed in 1934. The number of Federal employees in various occupational classes was estimated and subtracted from the totals, since the salaries of Federal employees are not subject to garnishment. The number of garnishments in Westchester County are actual figures taken from the records of the various courts in the county. The number of garnishments in New York and Kings Counties were estimated by increasing the number of garnishments against each occupational class, as shown by a study of the records of five marshals over a 4-month period, in the proportion which the number in the sample bore to the estimated total number of garnishments.

The method of estimating the population subject to garnishment was exceedingly crude and the possibilities of error are great, but the table is presented in the belief that these errors do not materially affect its usefulness for the present purpose. The error inherent in the method of estimation is not sufficiently large to prevent the conclusion that in this area public-service employees (employees of State, city, and local jurisdictions) are subject to frequent garnishment as compared with other occupational classes.

In comparing the rates of garnishment shown by table 7 with rates of wage executions shown by table 1, it should be noted that table 1 includes both garnishments and wage assignments, while table 7 gives only garnishment figures.

TABLE 7.—*Relative frequency of garnishment executions in Westchester, New York, and Kings Counties by industrial group*

Industrial group	Westchester County			New York and Kings Counties			
	Estimated population subject to garnishment	Garnishment executions in 1934		Estimated population subject to garnishment	Garnishment executions		
		Number	Rate per 1,000 persons subject to garnishment		By 5 marshals during 4 months of 1934	Estimated number for 1934	Rate per 1,000 persons subject to garnishment
Agriculture, forestry and fishing, and extraction of minerals.....	4,329	3	0.7	2,469			
Building industry.....	10,592	3	.3	88,968	8	150	2.5
Manufacture and mechanical industries:							
Postponable goods.....	12,262	27	2.2	118,914	63	1,147	9.6
Nonpostponable goods.....	16,472	85	2.1	244,459	183	3,316	13.6
Transportation and communication.....	13,275	14	1.1	162,839	38	693	4.3
Finance.....	9,798	26	2.7	86,008	33	599	7.0
Trade.....	21,859	118	5.4	251,867	151	2,735	10.9
Service industries and trades.....	9,397	82	8.7	139,541	72	1,311	9.4
Professional and semiprofessional service.....	8,720	12	1.4	55,244	24	431	7.8
Domestic and personal service.....	20,502	33	1.6	144,766	26	468	3.2
Public service.....	12,970	199	15.3	80,230	412	7,455	92.9
Industry not specified.....	7,443	12	1.6	63,804	25	450	7.1
Total.....	147,619	564	3.8	1,409,109	1,035	18,751	13.3

Although garnishment figures were tabulated for Detroit, they could not be segregated by occupational classes. An estimate of the population subject to garnishment in Detroit was made by the methods described above. The resulting rate was 41.6 garnishments per 1,000 persons subject to garnishment in that city. The rate in the present sample of industrial establishments was but 14.7 per 1,000 and this included wage assignments.

Trend of Garnishments

Information concerning the trends of garnishment orders is almost as scarce as that concerning the occupation of those garnisheed. Table 8 presents the only evidence available concerning trends. Even this evidence is not satisfactory in many respects, as the footnotes indicate.

TABLE 8.—*Trend of garnishments in Boston, Detroit, and New York City, 1930 to 1934*

Year	Boston ¹	Detroit	New York City ²
1930.....	6,550	32,049	125,207
1931.....	4,180	25,540	142,749
1932.....	2,067	23,922	136,963
1933.....	1,925	22,739	109,320
1934.....	1,858	24,202	70,432

¹ Cases in municipal court of the city of Boston only.

² Total executions handled by 50 marshals who were active throughout the entire period. These figures include property executions as well as garnishments but the former cannot be segregated. Many marshals stated that the decline in garnishments was more precipitate than in other executions.

³ The decline between 1931 and 1932 was partly due to the transfer to district courts of actions formerly handled by the municipal court.

⁴ Includes cases handled by the conciliation division of the Detroit common pleas court, since petitions in that division are usually alternatives to garnishment. The division was established in October 1932.

Kinds of Debt

An analysis, by number of executions and amount of debt, of the kinds of debt represented by wage executions reported by the 174 industrial establishments for the 3-month period is shown in table 9. The amount of debt was not reported in many instances. Also, one establishment in Birmingham reported identical amounts of debt and weekly wages for a large number of executions. The amount-of-debt figures for this group of executions were, therefore, discarded.⁷ In order to estimate the total amount involved in each kind of debt, the average⁸ reported amount of individual debts was multiplied by the total number of executions for that kind of debt. The estimated total debt used in computing percentages is the sum of the estimated amounts for each general class of debt. This sum differs slightly from the sum of the estimated amounts for all subdivisions and from the amount which would result from multiplying the total number of debts of all kinds by the average amount reported for all kinds of debt.

A wide range in amount was reported for certain classes of debt; the median amount frequently differed materially from the average; and the average amount varied materially among geographic areas. A considerable amount of error is, therefore, inherent in the method of estimating. More elaborate methods gave but slight assurance of greater accuracy, however, and the simple one has, therefore, been chosen. The error is not sufficient to invalidate the general conclusions to be drawn from the table.

TABLE 9.—*Kinds of debt represented by wage executions against employees of reporting industrial establishments, Feb. 1 to Apr. 30, 1934*

Kind of debt	Executions		Amounts of debt represented by executions				
	Number	Per- cent of total	Num- ber re- port- ing amount	Aver- age amount re- ported	Median amount re- ported ¹	Esti- mated total amount	Per- cent of total debt
Clothing.....	1,139	46	635	\$21.58	\$16.40	\$24,579	30
Bankruptcy.....	194	8	194	15.72	15.00	3,049	4
Loans.....	186	7	167	57.35	35.00	10,667	13
Credit unions.....	3		3	56.00		168	
Industrial and commercial banks.....	22		18	94.97	70.00	2,089	
Licensed lenders.....	56		47	66.53	49.30	3,726	
Unlicensed lenders.....	79		66	28.38	11.80	2,242	
Individuals and unidentified.....	26		23	92.44	37.00	2,403	
Furniture and household appliances.....	178	7	111	48.44	37.63	8,622	10
Furniture.....	120		86	45.58	31.20	5,470	
Radios.....	47		15	45.99	50.00	2,162	
Refrigerators.....	5		5	110.29		551	
Washing machines.....	5		5	43.23		216	
Piano.....	1						

¹ Medians have been omitted where the amounts were reported for less than 7 executions.

⁷ This establishment reported identical amounts of debt and wages for 220 wage assignments. Since all of the assignments represented debts for clothing, it was assumed that some clothing merchants made a practice of taking and enforcing assignments for the amount of current wages only, regardless of the amount of the account.

⁸ I. e., arithmetic mean. The word "average" will be used hereafter to refer to the arithmetic mean.

TABLE 9.—Kinds of debt represented by wage executions against employees of reporting industrial establishments, Feb. 1 to Apr. 30, 1934—Continued

Kind of debt	Executions		Amounts of debt represented by executions				
	Number	Per cent of total	Number reporting amount	Average amount reported	Median amount reported	Estimated total amount	Per cent of total debt
Groceries and meats.....	171	7	137	\$20.03	\$9.03	\$3,425	4
Board and housing.....	127	5	101	55.50	29.00	7,049	8
Rent.....	83		68	63.80	29.50	5,295	
Board.....	25		19	42.24	13.83	1,056	
House repairs.....	17		12	37.87	23.91	644	
Moving.....	2		2	5.00		10	
Medical and burial expense.....	78	3	62	44.53	32.92	3,473	4
Doctors.....	57		47	36.45	29.95	2,078	
Dentists.....	2		2	17.25		35	
Hospitals.....	2		2	90.45		181	
Drugs and medicine.....	4		2	9.97		40	
Eyeglasses.....	2		1	9.20		18	
Burial.....	11		8	100.34	60.95	1,104	
Jewelry.....	66	3	57	23.60	17.25	1,558	2
Automobile purchase and operation.....	66	3	56	47.64	13.00	3,144	4
Finance company.....	9		7	121.24	110.00	1,091	
Repairs.....	19		17	17.80	10.28	338	
Supplies.....	35		29	13.81	9.91	483	
Liability for injuries.....	2		2	555.95		1,112	
Hired car.....	1		1	4.40		4	
Miscellaneous.....	62	3	44	45.38	22.75	2,814	3
Attorney.....	29		23	26.52	21.50	769	
Collection agency.....	10		7	34.18	39.07	342	
Department store.....	4		2	10.32		41	
Sporting goods.....	4						
Coal.....	3		1	3.25		10	
Correspondence course.....	2		1	26.70		53	
Newspaper bill.....	2		2	5.11		10	
Professional services.....	1		1	10.70		11	
Building excavation.....	1		1	182.00		182	
Alimony.....	1		1	55.00		55	
Bonding fee.....	1		1	5.00		5	
Lot.....	1		1	21.00		21	
Damage suit.....	1		1	21.00		21	
Musical instrument.....	1		1	24.80		25	
Business debt.....	1		1	567.13		567	
Unidentified.....	233	9	124	64.88	21.65	15,117	13
Total.....	2,500	100	1,678	33.55	18.80	83,519	100

The most remarkable feature of this analysis is the prominence of debts for clothing, which account for almost half of the total number of executions. The frequency of wage executions for clothing is due to the application, in recent years, of installment technique to this field of merchandising. Since repossession, which is the characteristic method of enforcing most installment contracts, is impracticable for clothing merchants, heavy reliance for collection is put upon wage assignments and court process. The large number of executions for jewelry debts, where similar conditions prevail, and the relatively small number of executions by automobile finance companies, which rely upon repossessions for enforcing contracts, are noteworthy.

The executions brought by referees in bankruptcy require special comment. All but one of these executions occurred in Birmingham. When a wage earner files a petition in bankruptcy, the Federal court

appears to issue an order to the employer to withhold the current wages of the petitioner. The petitioner may claim an exemption of current wages, which varies between States, and it is probable that many of these attachments were later released. However, because the petitioner must claim the exemption before his wages may be paid to him and because referees in bankruptcy may enforce payment of their fees in this manner, these orders of the Federal court have not been excluded. In view of their peculiar status, however, executions by referees in bankruptcy have been put in the miscellaneous group in subsequent tables.

The third largest number of executions was for loans. But this class includes a very heterogeneous group of obligations. The term "unlicensed lender" is used in the table to designate lenders operating in defiance of the law, who were known to charge very high rates of interest. Several of the unlicensed lenders whose names occurred as creditors in this sample have since been convicted in recent anti-loan-shark campaigns. Other subdivisions include several loan companies whose legality is questionable under local statutes, but whose business practices conformed to those of chartered or licensed companies in other States. The bank loans included under industrial and commercial banks presumably were made by personal-loan departments. Loans made by institutions whose business is similar to that of industrial banks but which are not incorporated under the banking law are also included in this group.

The number of executions brought by creditors whose business could not be identified remains large in spite of strenuous efforts to identify them by an examination of telephone and city directories and by correspondence with persons living or doing business in the same locality. Practically all of these executions were brought by individuals. A few may have been the agents of corporate or trade-name creditors.⁹ Most of them, however, were probably small grocers, landlords, boarding-house keepers, nurses, and midwives, who had extended credit, or friends and relatives who had lent money.

One of the notable characteristics of kinds of debt represented in our sample is the complete absence of executions by public-utility companies. This circumstance is partly fortuitous, because court actions have been instituted for telephone, gas, and electricity accounts in some jurisdictions. It may be concluded, however, that these are infrequent and that such creditors rely upon advance payments and suspensions of service as the principal means of collecting charges for service.

⁹ The practice among installment merchants of bringing suit in the name of an employee or attorney appears to have been most common in New York City.

Clothing bills account not only for the largest number of executions, but also represent the largest part of the total debt. Claims of the bankruptcy courts and claims for jewelry accounts, which were prominent with respect to number of executions, are much less important with respect to the amount of debt.

Size of Debt

Table 9 shows the average and median reported amounts of each kind of debt for the whole sample. The largest average amount among the general classes of debt is that for loans, although several subdivisions show considerably larger amounts. As might be expected, debts for automobile financing, refrigerators, and burial expenses are frequently large. The consistent tendency of the average to exceed the median amount of debt indicates that the average was influenced materially by a few large debts and that the bulk of the executions were for amounts less than the average.

Table 10 shows the distribution of debts by size classes for the whole sample and for several general classes of debt which appear to be sufficiently homogeneous to warrant such analysis. Unfortunately, these distributions by size classes are influenced by the exclusion of a large number of executions for which the amount of debt was not reported. The bulk of the executions excluded for this reason came from establishments in southern cities, and two-thirds of them represented clothing accounts. The effect of these exclusions is to understate the proportion of small debts for the whole sample.

TABLE 10.—*Size of debts incurred for specified purposes, represented by wage executions against industrial employees, Feb. 1 to Apr. 30, 1934*

Size of debt	All classes of debt		Clothing		Furniture		Jewelry		Loans		All others	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Less than \$10.....	452	26.9	188	29.6	11	10.0	11	19.3	24	15.3	218	30.4
\$10-\$24.99.....	590	35.2	238	37.5	30	27.0	27	47.4	35	22.3	260	36.2
\$25-\$49.99.....	378	22.5	168	26.5	29	26.1	14	24.6	38	24.2	129	18.0
\$50-\$99.99.....	173	10.3	39	6.1	27	24.3	5	8.8	38	24.2	64	8.9
\$100-\$199.99.....	62	3.7	1	.2	13	11.7	-----	-----	16	10.2	32	4.5
\$200-\$499.99.....	17	1.0	1	.2	1	.9	-----	-----	5	3.2	10	1.4
\$500 and over.....	6	.4	-----	-----	-----	-----	-----	-----	1	.6	5	.7
Total.....	1,678	100.0	635	100.0	111	100.0	57	100.0	157	100.0	718	100.0

Table 11 shows the average amount of debt represented by wage executions for all cities in which the amount of debt was shown for more than 10 executions.

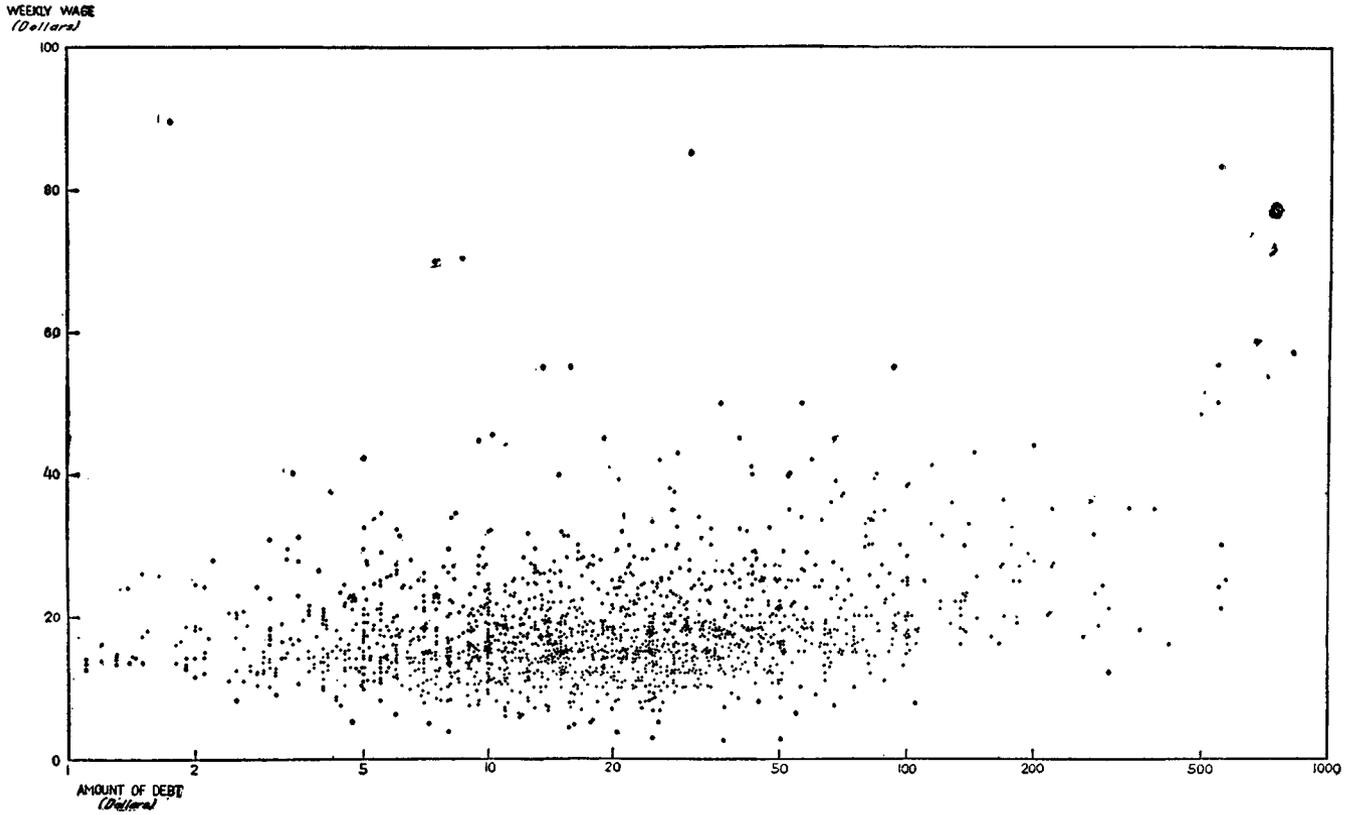
TABLE 11.—Average amount of debt represented by wage executions against industrial employees in certain cities, Feb. 1 to Apr. 30, 1934

City	Number of executions	Average amount of debt
Atlanta, Ga.....	46	\$37.37
Birmingham, Ala.....	1,057	18.94
Buffalo, N. Y.....	20	107.24
Chicago, Ill.....	487	38.27
Cincinnati, Ohio.....	30	36.08
Cleveland, Ohio.....	15	147.42
Detroit, Mich.....	17	76.02
Kansas City, Kans.....	54	35.38
Los Angeles, Calif.....	17	33.62
Memphis, Tenn.....	389	18.62
Mobile, Ala.....	14	21.27
Newark-Jersey City, N. J.....	12	¹ 111.03
New York City-Westchester County, N. Y.....	59	85.03
Norfolk, Va.....	80	17.13
Richmond, Va.....	112	22.00
San Francisco, Calif.....	11	75.42
Washington, D. C.....	28	55.18

¹ Excluding 1 execution for \$3,289.

In the chart all wage executions for which both the amount of wages and the amount of debt were reported have been graphed. The "amount of debt" scale is logarithmic; but an arithmetic scale has been used for wages in order to avoid exaggerating differences in wages in the lower brackets, which were caused in most instances by varying amounts of time worked during the specific week in which wages were attached rather than by actual differences in income status. The chart shows clearly the wide range in the size of debts and the large number of very small debts. Because of the preponderance of executions for clothing in southern cities among those for which the amount of debt was not reported, the chart understates the concentration of executions in the low-wage brackets and in the \$10 to \$20 size range for the whole sample. It is probable, on the other hand, that some employers, in spite of instructions to the contrary, reported the amount collected on specific executions as the amount of debt in certain instances. The extent of this error in reporting cannot be measured, but its influence would exaggerate the number of small debts.

Although there appears to be an upward drift in weekly wages as debts increase in size, it is clear that the correlation between wages and amount of debt is slight. Many executions for debts of very small amounts were brought against employees whose weekly wages were relatively high and, conversely, many executions for large debts were brought against persons whose wages were very low.



Wages of Debtors

The distribution by weekly wages of all employees against whom executions were received by reporting industrial establishments during the 3-month period is as follows:

Wage of—	Number	Percent
Less than \$10.....	176	7
\$10-\$14.99.....	887	35
\$15-\$19.99.....	795	32
\$20-\$24.99.....	345	14
\$25-\$29.99.....	177	7
\$30-\$39.99.....	86	3
\$40 and over.....	29	1
Not reported.....	5	(1)
Total.....	2,500	100

Less than 1 percent.

In interpreting these figures, it is necessary to remember that there were wide differences in typical wage scales among the geographic areas and types of enterprise covered by the sample. Wages which would be extremely low for certain areas and enterprises would be high for others. Attempt has been made, therefore, to supplement the distribution of the whole sample by wage classes by means of a similar distribution for certain urban communities in which a large number of executions were reported. Table 12 gives these data. The distribution by wage classes shown by the table varies materially between cities. The largest number of executions in Birmingham, Memphis, Cincinnati, and Richmond fell in the \$10-\$14.99 class. For all other cities except Washington, the \$15-\$19.99 class was the most common.

TABLE 12.—*Distribution, by wage groups, of industrial employees involved in wage executions in certain cities, Feb. 1 to Apr. 30, 1934*

Weekly wage	Birmingham		Chicago		Memphis		Richmond		Norfolk	
	Num-ber	Per-cent	Num-ber	Per-cent	Num-ber	Per-cent	Num-ber	Per-cent	Num-ber	Per-cent
Under \$10.....	109	10	10	2	56	14	0	0	0	0
\$10-\$14.99.....	466	44	41	8	253	65	86	77	2	3
\$15-\$19.99.....	274	26	269	55	45	12	23	21	34	43
\$20-\$24.99.....	106	10	120	25	15	4	3	3	28	35
\$25-\$29.99.....	76	7	38	8	4	1	0	0	10	13
\$30-\$39.99.....	19	2	4	(1)	16	4	0	0	5	6
\$40 and over.....	6	(1)	4	(1)	0	0	0	0	1	1
Unknown.....	1	(1)	1	(1)	0	0	0	0	0	0
Total.....	1,057	100	487	100	389	100	112	100	80	100

¹ Less than 1 percent.

WAGE EXECUTIONS FOR DEBT

TABLE 12.—Distribution, by wage groups, of industrial employees involved in wage executions in certain cities, Feb. 1 to Apr. 30, 1934—Continued

Weekly wage	New York City, Westchester County		Kansas City, Kans.		Atlanta		Cincinnati		Washington		Buffalo	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under \$10.....	0	0	0	0	0	0	0	0	0	0	0	0
\$10-\$14.99.....	1	2	0	0	13	28	14	47	1	4	0	0
\$15-\$19.99.....	17	29	31	57	30	65	10	33	3	11	11	55
\$20-\$24.99.....	13	22	16	30	1	2	3	10	6	21	6	30
\$25-\$29.99.....	9	15	7	13	0	0	1	3	5	18	3	15
\$30-\$39.99.....	15	25	0	0	1	2	0	0	11	39	0	0
\$40 and over.....	4	7	0	0	1	2	0	0	2	7	0	0
Unknown.....	0	0	0	0	0	0	2	7	0	0	0	0
Total.....	59	100	54	100	46	100	30	100	28	100	20	100

In order to compare the wages of those against whom wage executions were brought with wages of all employees, it is necessary again to use homogeneous parts of the sample. Table 13 compares the average wage of all employees with the average wage of those whose wages were attached and shows what proportions of those whose wages were attached received more and less than the average paid to all employees in certain establishments which reported large numbers of executions.

TABLE 13.—Average wage of all employees and of those involved in wage executions, by industries, Feb. 1 to Apr. 30, 1934

Industry of employer	Location	Average weekly wage of all employees (Apr. 15, 1934)	Employees whose wages were attached		
			Average wage	Comparison with average wages of all employees	
				Percent receiving less	Percent receiving more
Slaughtering.....	New York.....	\$30.29	\$23.44	89	11
Electric power.....	Washington.....	29.49	28.43	55	45
Railroad repairing.....	Memphis.....	26.19	21.55	70	30
Structural steel.....	Detroit.....	25.60	20.38	82	18
Slaughtering and meat packing.....	Kansas City, Kans.....	24.56	20.16	87	13
Copper and brass.....	Buffalo.....	23.47	19.74	100	0
Shipbuilding.....	Norfolk.....	22.68	21.91	67	33
Foundry and machine shop.....	Cleveland.....	21.84	21.64	61	39
Iron and steel.....	Chicago.....	20.98	18.72	73	27
Meat packing.....	do.....	19.48	18.63	62	38
Railroad repairing.....	Minneapolis.....	18.22	31.14	28	72
Iron and steel.....	Atlanta.....	17.31	16.72	87	13
Engineering specialties.....	Cincinnati.....	17.68	14.04	90	10
Shipbuilding.....	Mobile.....	17.39	19.08	70	30
Iron and steel.....	Birmingham.....	16.54	16.36	65	35
Radio manufacturing.....	Cincinnati.....	14.63	18.23	31	69
Sawmilling.....	Memphis.....	13.84	12.32	74	26
Cotton goods.....	Atlanta.....	13.81	14.49	33	67

As already indicated, the chart appears to show an upward drift in the amounts of weekly wages as the amount of debt increases. When the data used in this chart are tabulated, the direct relationship between wages and amount of debt is more clearly shown. Table 14 gives the average amount of various kinds of debt by wage classes.

TABLE 14.—Average amount of various kinds of debt, by wage classes, of industrial employees involved in wage executions, Feb. 1 to Apr. 30, 1934

Kind of debt	Average amount of debt by wage classes							
	All wage classes	Under \$10	\$10- \$14.99	\$15- \$19.99	\$20- \$24.99	\$25- \$29.99	\$30- \$39.99	\$40 and over
Clothing.....	\$21.58	\$14.47	\$17.55	\$24.66	\$22.51	\$22.27	\$55.79	\$17.58
Loans.....	57.35	40.71	36.91	42.33	65.16	105.96	70.33	63.04
Furniture and household appliances.....	48.44	34.40	30.29	52.73	55.20	38.93	56.50	42.73
Groceries and meats.....	20.03	12.25	8.03	19.35	35.89	30.53	144.86	14.77
Board and housing.....	55.60	33.85	14.14	40.40	63.53	53.67	13.54	15.79
Medical and burial.....	44.53	25.91	41.64	54.05	40.91	37.51	8.34	88.93
Jewelry.....	23.60	-----	28.46	24.26	18.61	14.62	32.27	-----
Automobile purchase and operation.....	47.64	16.68	13.51	46.03	60.57	27.68	189.00	42.50
Miscellaneous.....	21.25	17.99	15.56	20.10	17.29	55.87	44.55	36.56
Unidentified.....	64.88	10.77	24.35	31.91	50.68	39.70	77.65	3,289.00
All debts.....	33.55	18.77	18.79	30.78	38.90	43.60	79.34	194.02

¹ This figure represents a single execution.

Garnishments and Wage Assignments

Approximately two-thirds of the wage executions in the sample were garnishments and one-third were wage assignments.¹⁰ What are the differences in the characteristics of debt for which these two types of wage executions were brought and of the debtors against whom they were brought? Table 15 compares the numbers and average amounts of various kinds of debt represented by garnishments with similar figures for wage assignments. Table 16 compares the wages of those against whom garnishments and wage assignments were brought.

TABLE 15.—Kind and average amount of debt represented by garnishments and by wage assignments in industrial establishments, Feb. 1 to Apr. 30, 1934

Kind of debt	Garnishments			Wage assignments		
	Number	Percent of total	Average amount reported	Number	Percent of total	Average amount reported
Clothing.....	501	31	\$21.37	638	71	\$21.74
Loans.....	97	6	57.14	89	10	57.55
Furniture and household appliances.....	59	5	36.09	89	10	67.99
Groceries and meats.....	169	11	19.84	2	(1)	45.99
Board and housing.....	103	6	53.02	24	3	66.94
Medical and burial.....	76	5	44.44	2	(1)	47.00
Jewelry.....	37	2	23.89	29	3	23.28
Automobile purchase and operation.....	58	4	46.98	8	(1)	56.27
Miscellaneous.....	249	16	21.28	7	(1)	8.82
Unidentified.....	224	14	65.88	9	1	38.38
Total.....	1,603	100	33.92	897	100	32.76

¹ Less than 1 percent.

¹⁰ For number of garnishments and wage assignments, by cities, see table 3.

TABLE 16.—*Weekly wage distribution of industrial employees involved in garnishments and wage assignments, Feb. 1 to Apr. 30, 1934*

Weekly wages	Garnishments		Wage assignments	
	Number	Percent of total	Number	Percent of total
Under \$10.....	125	8	51	6
\$10.00-\$14.99.....	641	40	246	27
\$15.00-\$19.99.....	422	26	373	42
\$20.00-\$24.99.....	191	12	154	17
\$25.00-\$29.99.....	117	7	60	7
\$30.00-\$39.99.....	80	5	6	(1)
\$40.00 and over.....	25	2	4	(1)
Unknown.....	2	(1)	3	(1)
Total.....	1,603	100	897	100

¹ Less than 1 percent.

Although these two tables accurately describe certain characteristics of all garnishments and wage assignments represented in the sample, their usefulness as a means of comparing garnishments with wage assignments is extremely limited. The average amounts for various classes of debt and the wages of debtors are materially affected by local conditions and only a few of the urban areas covered by our sample report any considerable number of wage assignments. Because of the maldistribution of wage assignments throughout the sample, it is necessary to limit our data to certain areas in order to compare the average size of debts and average wages of debtors for garnishments and wage executions. Table 17 makes this comparison for the 5 cities in which 9 or more wage assignments were reported. It will be noted that the relationship between average amounts of debt and average wages of debtors shown by this table is entirely different from that shown by tables 15 and 16. Both the average amount of debt ¹¹ and the average wages of debtors are consistently lower for wage assignments than for garnishments when the comparison is made within homogeneous groups.

Wage assignments appear to be used most commonly to secure installment contracts for clothing, furniture and household appliances, jewelry, and loans. The principal characteristics of these contracts are: (1) The original indebtedness is the largest and reduction by periodic payments is anticipated, and (2) the creditor depends almost solely upon pay-roll attachments as a remedy for default. The principal characteristics of the debts for which garnishments were brought are: (1) The debt usually increases following the original

¹¹ In comparing the average amounts of debt for garnishments and wage assignments, it should be noted that the amounts of debt represented by garnishments include court costs and those for wage assignments do not. These costs are not sufficient, however, to account for the differences in average amounts of debt.

credit extension (i. e., grocery, medical, board, and rent bills), or (2) pay-roll attachments are resorted to only after other more common collection devices have failed.

TABLE 17.—Average amount of debt and of wages of industrial employees involved in garnishments and wage assignments, in certain cities, Feb. 1 to Apr. 30, 1934

City	Garnishments			Wage assignments		
	Number	Average amount	Average wages	Number	Average amount	Average wages
Cincinnati.....	13	\$45.38	\$18.26	17	\$28.96	\$14.05
Los Angeles.....	8	43.98	21.45	9	24.42	19.06
Birmingham.....	717	19.68	16.40	340	14.94	14.33
New York City.....	26	141.20	26.99	33	39.90	22.89
Chicago.....	10	137.54	27.51	477	26.30	18.51

Influence of Size of City and Size of Establishment

The wide variation in certain characteristics of the establishments in our sample and the maldistribution of these variations make it hazardous to attempt to determine the influence of size of city and size of establishment upon the wages of debtors and the amount of debt. It seems possible, however, to compare safely differences in the distribution of wage executions by kinds of debt. Tables 18 and 19 give the distribution of executions by kinds of debt for size classes of cities in which reporting establishments were situated and for size classes of establishments.

Several elements of these tables seem significant. Table 18 indicates that clothing debts accounted for only a small proportion of wage executions in cities of less than 100,000 population, while they accounted for almost half of the executions in other cities. No executions for jewelry occurred in the smallest class of cities. On the other hand, groceries and meats accounted for the largest part of the total number of executions in the smallest class of cities, and an insignificant part of the total in the largest class. It is true that the smallest class of cities reported an unsatisfactory number of executions, but this shortcoming is in part compensated by the fact that the frequency of executions was much lower in these cities than in larger ones.

Table 19 indicates that tendencies similar to those noted for increasing size classes of cities occur with increases in the size of establishments, though in somewhat lesser degree. Since the majority of the small establishments in our sample were situated in larger cities, these two sets of tendencies do not result from a common influence.

WAGE EXECUTIONS FOR DEBT

TABLE 18.—Number and percentage of wage executions brought against employees of reporting industrial establishments, Feb. 1 to Apr. 30, 1934, by size classes of cities

Kind of debt	Cities by population classes											
	Under 100,000		100,000-250,000		250,000-500,000		500,000-1,000,000		1,000,000 and over		All cities	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Clothing.....	2	9	192	60	649	44	11	14	285	48	1,139	46
Loans.....	3	13	12	4	61	4	8	10	102	17	1,186	7
Furniture and household appliances.....	2	9	15	5	58	4	6	8	97	15	178	7
Groceries and meats.....	7	30	20	6	132	9	8	10	4	(1)	171	7
Board and housing.....	3	13	22	7	53	4	9	12	40	7	127	5
Medical and burial.....	1	4	8	2	59	4	9	12	1	(1)	78	3
Jewelry.....	0		12	4	26	2	6	8	22	4	66	3
Automobile purchase and operation.....	2	9	2	(1)	47	3	6	8	9	2	66	3
Miscellaneous.....	1	4	11	3	229	15	11	14	4	(1)	256	10
Unidentified.....	2	9	27	8	177	12	3	4	24	4	233	9
Total.....	23	100	321	100	1,491	100	77	100	588	100	2,500	100

¹ Less than 1 percent.

TABLE 19.—Number and percentage of wage executions brought against employees of reporting industrial establishments, Feb. 1 to Apr. 30, 1934, by size classes of establishments

Kind of debt	Establishments by average number of employees Feb. 15, 1933, to Feb. 15, 1934											
	Under 250		250-499		500-999		1,000-2,499		2,500 and over		All establishments	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Clothing.....	18	23	9	12	26	21	149	55	937	48	1,139	46
Loans.....	11	14	10	14	7	6	20	7	138	7	1,186	7
Furniture and household appliances.....	5	6	5	7	14	11	16	6	138	7	178	7
Groceries and meats.....	9	12	8	11	20	16	15	6	119	6	171	7
Board and housing.....	4	5	9	12	14	11	15	6	85	4	127	5
Medical and burial.....	9	12	7	9	3	2	5	2	54	3	78	3
Jewelry.....	2	3	6	8	15	12	13	6	30	2	66	3
Automobile purchase and operation.....	2	3	2	3	3	2	7	3	52	3	66	3
Miscellaneous.....	6	8	3	4	15	12	4	1	228	12	256	10
Unidentified.....	12	15	15	20	8	6	27	10	171	9	233	9
All debts.....	78	100	74	100	125	100	271	100	1,952	100	2,500	100

Old and New Employees

Tables 20 and 21 show the distribution of executions by amount of debt and by kind of debt for old and new employees. Both tables show a remarkable lack of difference in the distributions for these groups of employees.

TABLE 20.—*Distribution, by amount of debt, of executions brought against old and new employees in reporting industrial establishments, Feb. 1 to Apr. 30, 1934*

Amount of debt	Employment status of those against whom executions were brought							
	Old employees		New employees		Status unknown		All employees	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$10.....	290	28	146	24	16	34	452	27
\$10-\$24.99.....	310	30	262	43	18	38	590	35
\$25-\$49.99.....	242	24	126	21	10	21	378	23
\$50-\$99.99.....	118	12	53	9	2	4	173	10
\$100-\$199.99.....	51	5	11	2	0	(1)	62	4
\$200-\$499.99.....	8	(1)	9	2	0	(1)	17	1
\$500 and over.....	3	(1)	2	(1)	1	2	6	(1)
Total classified.....	1,022	100	609	100	47	100	1,678	100
Amount of debt unknown.....	576	-----	209	-----	37	-----	822	-----
Total.....	1,598	-----	818	-----	84	-----	2,500	-----

1 Less than 1 percent.

TABLE 21.—*Distribution, by kind of debt, of wage executions brought against old and new employees in reporting industrial establishments, Feb. 1 to Apr. 30, 1934*

Kind of debt	Status of employment						Total	
	Old		New		Unknown			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Clothing.....	772	48	356	44	11	13	1,139	46
Loans.....	121	8	55	7	10	12	186	7
Furniture and household appliances.....	108	7	59	7	11	13	178	7
Groceries and meats.....	114	7	48	6	9	11	171	7
Board and housing.....	70	4	41	5	16	19	127	5
Medical and burial.....	37	2	35	4	6	7	78	3
Jewelry.....	38	2	22	3	6	7	66	3
Automobile purchase and operation.....	46	3	18	2	2	2	66	3
Miscellaneous.....	115	7	133	16	8	10	256	10
Unidentified.....	177	11	51	6	5	6	233	9
Total.....	1,598	100	818	100	84	100	2,500	100

Comparison With Other Occupational Groups

How do the characteristics of debts and debtors in reporting industrial establishments compare with those reported by the New York City administration and by the railroad company which supplied data for employees in New York State? Table 22 compares the distribution by wage classes of employees against whom wage executions were brought for the New York City administration, for the reporting railroad company, and for reporting industrial establishments, in New York City and Westchester County, and in all cities. Table 23 shows the distribution of wage executions by kind of debt and gives the average amount of debt for these two large employers and for all the industrial establishments in the sample.

These tables show the influence of the higher wage scales for the two large employers upon the amount of wages received by those

against whom wage executions were brought and upon the amount of debt represented by these executions. They indicate, further, that wage executions for debt are not a phenomenon peculiar to low-income groups. Although frequency distributions are not available for comparison of the rates of wage execution among various wage classes for the employees in the sample, such evidence as is available indicates that under certain conditions higher wages lead to more frequent executions for debt. Certainly, at least, the amounts of debt for which garnishments are brought increase as the wages of debtors increase.

TABLE 22.—Wage distribution of industrial employees involved in wage executions and of similar workers in other specified employments, Feb. 1 to Apr. 30, 1934

Weekly wages	New York City administration			Large railroad (employees in New York State)			Industrial establishments					
							New York City and Westchester County			All reporting		
	Number	Simple per cent	Cumulative per cent	Number	Simple per cent	Cumulative per cent	Number	Simple per cent	Cumulative per cent	Number	Simple per cent	Cumulative per cent
Under \$10.....				1	(1)	(1)				176	7	7
\$10 to \$14.99.....	9	(1)	(1)	27	10	10	1	2	2	887	36	43
\$15 to \$19.99.....	31	2	2	45	15	25	17	29	31	795	32	75
\$20 to \$24.99.....	40	2	4	62	22	47	13	22	53	345	14	89
\$25 to \$29.99.....	43	2	6	35	13	60	9	15	68	177	7	96
\$30 to \$39.99.....	1,011	51	57	96	34	94	15	25	93	86	3	99
\$40 and over.....	856	43	100	17	6	100	4	7	100	29	1	100
Total.....	1,990	100	100	281	100	100	59	100	100	2,495	100	100
Not reported.....	172			91						5		
Grand total.....	2,162			372			59			2,500		

¹ Less than 1 percent.

TABLE 23.—Number and average amounts of various kinds of debt represented by wage executions against railroad and industrial employees, Feb. 1 to Apr. 30, 1934

Kind of debt	New York City administration			Large railroad (employees in New York State)			All reporting industrial establishments		
	Executions		Average amount of debt	Executions		Average amount of debt	Executions		Average amount of debt reported
	Number	Per cent		Number	Per cent		Number	Per cent	
Clothing.....	244	11	\$68.26	102	27	\$32.23	1,139	46	\$21.58
Loans.....	834	39	142.34	44	12	121.91	186	7	57.35
Furniture and household appliances.....	253	12	114.02	60	16	89.78	173	7	48.44
Groceries and meats.....	6	(1)	55.00	1	(1)	55.00	171	7	20.03
Board and housing.....	68	3	190.81	1	(1)	591.00	127	5	55.50
Medical and burial.....	7	(1)	138.43	4	1	54.25	78	3	44.53
Jewelry.....	142	7	178.32	60	16	38.93	66	3	23.60
Automobile purchase and operation.....	29	1	144.10	8	2	110.88	66	3	47.64
Miscellaneous.....	209	10	225.71	38	10	65.24	256	10	21.25
Unidentified.....	370	17	329.05	54	15	552.24	233	9	64.88
All debts.....	2,162	100	174.20	372	100	135.55	2,500	100	33.55

¹ Less than 1 percent.

² 1 execution only.

An interesting characteristic of the executions against New York City employees is the predominance of executions for loans. Among the establishments in the samples in which large numbers of executions were brought, this is the single employment group in which clothing was supplanted as the most frequent cause of wage executions. This is probably due in part to very great development in New York City of industrial banks and lending institutions doing a similar business¹² and in part to the fact that wage assignments, the customary security of installment clothing houses in New York City, are not useful against city employees. The distribution of executions against the railroad's employees by kind of debt, however, more nearly resembled the pattern for the industrial establishments.

Table 24 compares the average amounts of various kinds of debt represented by garnishments and wage assignments brought against the employees of the railroad company.¹³ Apparently the differences in characteristics of garnishments and wage assignments that were revealed by table 17 for certain cities hold also for railroad employees throughout New York State.

TABLE 24.—Average amounts of debts for specified purposes, of railroad employees involved in garnishments and in wage assignments, Feb. 1 to Apr. 30, 1934

Kind of debt	Garnishments		Wage assignments	
	Number	Average amount	Number	Average amount
Clothing.....	16	\$47.82	86	\$29.12
Furniture.....	26	95.58	34	84.59
Jewelry.....	2	61.00	58	38.17
Loans.....	43	123.23	1	1 65.00
All others.....	59	374.46	17	42.53
Total.....	176	237.69	196	42.84

¹ 1 execution only.

Frequency of Executions by Individual Creditors

The 2,500 wage executions against the employees of 174 reporting industrial establishments during the 3-month period from February 1 to April 30, 1934, were brought by 868 creditors. Seventy-five percent of these creditors brought only a single execution, and an additional 10 percent brought but two executions each. The remaining 15 percent, however, accounted for 67 percent of the total number of executions. The eight creditors who brought more than 50 executions—only 1 percent of the total number of creditors—accounted for 26 percent of the total number of executions.

¹² I. e., personal-loan departments of banks and credit unions.

¹³ Judicial restrictions upon the use of wage assignments against public employees prevent these instruments from being used against New York City employees.

Table 25 shows the number of executions brought by individual creditors and the kind of business in which these creditors were engaged. Although this table accurately presents the number of executions brought by individual creditors for the sample as a whole, differences in the size of local samples limit its usefulness to demonstrate the relative frequency of executions by individual creditors. In those localities where the employment sample was small or where the use of pay-roll levies was infrequent, five executions by a single creditor might indicate greater relative use of these collection devices than 50 executions by a single creditor where the employment sample was large or executions were more frequent. In order to determine the types of business which generally produced the most frequent creditors, it is necessary to examine local samples.

TABLE 25.—*Executions against industrial employees by individual creditors in specified businesses, Feb. 1 to Apr. 30, 1934*

Business of creditor	Number of creditors bringing—				Total number of creditors	Total number of executions	Average number of executions per creditor
	1 execution only	2 to 5 executions	6 to 25 executions	More than 25 executions			
Clothing.....	76	34	26	11	147	1, 139	7.8
Furniture.....	49	20	8	-----	77	178	2.3
Loans.....	46	20	10	-----	76	186	2.5
Groceries.....	82	15	2	1	100	171	1.7
Board and housing.....	67	13	1	-----	81	127	1.6
Medical.....	37	8	1	-----	46	78	1.7
Jewelry.....	24	11	3	-----	38	66	1.7
Auto sales and service.....	25	9	2	-----	36	66	1.8
Miscellaneous ¹	29	10	1	1	41	256	6.2
Unidentified.....	222	4	-----	-----	226	233	1.0
All creditors.....	657	144	54	13	868	2, 500	2.9

¹ The two miscellaneous creditors who brought more than 5 executions were a Federal bankruptcy court and a lawyer presumably functioning as a collection agency. Although the executions in behalf of the bankruptcy court were brought in the names of 4 court officers, these executions were considered to have been brought by a single creditor.

Table 26 shows the creditors who brought the largest number of executions in nine cities in which the largest number of executions were reported by industrial establishments during the 3-month period for which detailed information was given. In the three cities furnishing the largest samples, the 15 creditors bringing the largest number of executions are indicated. Where the sample was smaller, only those creditors who brought three or more executions, are listed. Obviously, the samples for these latter cities are too small to be conclusive concerning the true rank of creditors with regard to the frequency of executions, but it seems probable that most creditors who rank high in these small samples would be among the more frequent creditors if the sample were expanded.

TABLE 26.—Kind of business of most frequent creditors and number of executions brought by them in specified cities, Feb. 1 to Apr. 30, 1934

Birmingham, Ala.				Chicago, Ill.				Memphis, Tenn.			
Kind of business	Executions		Cred-itors	Kind of busi-ness	Executions		Cred-itors	Kind of busi-ness	Executions		Cred-itors
	Number	Cum-ulative per cent	Cum-ulative per cent		Number	Cum-ulative per cent	Cum-ulative per cent		Number	Cum-ulative per cent	Cum-ulative per cent
Clothing.....	111	12.8	0.4	Clothing.....	54	11.1	0.9	Clothing.....	56	14.4	0.6
Do.....	79	21.9	.9	do.....	52	21.8	1.9	do.....	25	20.8	1.3
Do.....	74	30.5	1.3	do.....	29	27.7	2.8	do.....	24	27.0	1.9
Do.....	60	37.4	1.7	do.....	25	32.9	3.7	do.....	18	31.6	2.5
Do.....	49	43.1	2.2	do.....	24	37.8	4.7	do.....	14	35.2	3.1
Do.....	44	48.2	2.6	Collection agency.....	16	41.1	5.6	do.....	13	38.6	3.8
Groceries.....	36	52.3	3.0	Licensed lender.....	16	44.4	6.5	Furniture.....	11	41.4	4.4
Doctor.....	22	54.8	3.5	Furniture.....	14	47.2	7.5	Clothing.....	10	44.0	5.0
Clothing.....	15	58.6	3.9	Clothing.....	13	49.9	8.4	do.....	10	46.5	5.7
Do.....	14	58.2	4.3	Unlicensed lender.....	13	52.6	9.3	do.....	8	48.6	6.3
Lawyer.....	12	59.6	4.8	Furniture.....	11	54.8	10.3	do.....	7	50.4	6.9
Furniture.....	9	60.6	5.2	Clothing.....	10	56.9	11.2	do.....	7	52.2	7.5
Unlicensed lender.....	9	61.7	5.6	do.....	9	58.7	12.1	do.....	7	54.0	8.2
Clothing.....	8	62.6	6.1	Licensed lender.....	8	60.4	13.1	do.....	6	55.5	8.8
Groceries.....	8	63.5	6.5	do.....	8	62.0	14.0	Jewelry.....	6	57.1	9.4
Total:				Total:				Total:			
15 leading creditors.....	550	63.5	6.5	15 leading creditors.....	302	62.0	14.0	15 leading creditors.....	222	57.1	9.4
216 other creditors.....	316	36.5	93.5	92 other creditors.....	185	38.0	86.0	141 other creditors.....	167	42.9	90.9
All creditors.....	1 866	100.0	100.0	All creditors.....	487	100.0	100.0	All creditors.....	389	100.0	100.0
Richmond, Va.				Norfolk, Va.				New York City—Westchester County			
Clothing.....	36	32.1	2.8	Unlicensed lender.....	8	10.0	1.8	Jewelry.....	6	10.2	2.3
Do.....	16	46.4	5.6	Landlord.....	4	15.0	3.6	do.....	4	16.9	4.7
Do.....	13	58.0	8.3	Department store.....	4	20.0	5.5	Furniture.....	3	22.0	7.0
Do.....	4	61.6	11.1	Furniture.....	3	23.8	7.3	Industrial bank.....	3	27.1	9.3
Do.....	4	65.2	13.9	House repairs.....	3	27.5	9.1	Total:			
Do.....	3	67.9	16.7	Total:				4 leading creditors.....	16	27.1	9.3
Total:				5 leading creditors.....	22	27.5	9.1	39 other creditors.....	43	72.9	90.7
6 leading creditors.....	76	67.9	16.7	50 other creditors.....	58	72.5	90.9	All creditors.....	59	100.0	100.0
30 other creditors.....	36	32.1	83.3	All creditors.....	80	100.0	100.0				
All creditors.....	112	100.0	100.0								
Kansas City, Kans.				Atlanta, Ga.				Cincinnati, Ohio			
Clothing.....	6	11.1	2.5	Clothing.....	4	8.7	3.0	Clothing.....	8	26.7	6.7
Do.....	5	20.4	5.0	do.....	3	15.2	7.1	do.....	5	43.3	13.3
Collection agency.....	3	25.9	7.5	do.....	3	21.7	10.7	do.....	3	53.3	20.0
Total:				do.....	3	28.3	14.3	do.....	2	60.0	26.7
3 leading creditors.....	14	25.9	7.5	Groceries.....	3	34.8	17.9	Jewelry.....	2	66.7	33.3
37 other creditors.....	40	74.1	92.5	Unlicensed lender.....	3	41.3	21.4	Total:			
All creditors.....	54	100.0	100.0	Total:				5 leading creditors.....	20	66.7	33.3
				6 leading creditors.....	19	41.3	21.4	10 other creditors.....	10	33.3	66.7
				22 other creditors.....	27	58.7	78.6	All creditors.....	30	100.0	100.0
				All creditors.....	46	100.0	100.0				

¹ Excluding 191 executions brought by the Federal bankruptcy court.

The largest homogeneous sample of wage executions is that supplied by the New York City administration, and a more detailed examination of the most frequent creditors in this sample has therefore been made. Table 27 shows the kind of business of the 25 creditors who brought the largest number of executions against New York City employees and indicates the extent to which these creditors brought similar actions against employees of the railroad and of the industrial establishments in the metropolitan area. While these 25 creditors represented less than 4 percent of the creditors bringing executions against employees of the city of New York, they accounted collectively for more than half of the total number of executions brought against these employees.

TABLE 27.—Number of executions brought by 25 creditors against employees of New York City, a railroad company, and reporting industrial establishments, Feb. 1 to Apr. 30, 1934

Kind of business	Number of executions brought against employees of—			Kind of business	Number of executions brought against employees of—		
	New York City administration	A large railroad company	Reporting industrial establishments in New York City and Westchester County		New York City administration	A large railroad company	Reporting industrial establishments in New York City and Westchester County
Industrial bank	173	5	2	Jewelry	28		1
Personal loan department	115	1		Do	26	5	
Credit union ¹	100			Clothing	25		
Industrial bank	95	4	3	Jewelry (loan) ²	24		
Clothing	62	2	1	Industrial bank	22		
Industrial bank	61			Collection agency	20	7	
Do	52		1	Furniture	19		1
Do	50	4		Personal loan department	19		
Do	46	3	1	Industrial bank	15		
Furniture	39	1		Industrial bank	15		
Clothing ³	35			Clothing ³	15		
Jewelry (loan) ²	33			Do ³	15	4	
Installment department store	31	1		Total, 25 creditors	1,149	39	13
Furniture	29	2	3	All creditors	2,162	372	59

¹ Deals only with New York City employees.

² Policemen's, firemen's, and street-cleaners' uniforms.

³ Jewelry sold by the creditor is immediately pawned and judgment is usually taken promptly after the sale. Several other creditors do a similar business with New York City employees.

Clothing debts, it has been previously shown, accounted for 46 percent of the executions against employees of reporting industrial establishments. Table 26 indicates further that those individual creditors who brought the largest number of executions were predominantly clothing merchants. In each of the four cities for which the largest numbers of executions were reported, the five most frequent creditors were clothing companies.

Among the 74 creditors listed in table 26, 46 were clothing merchants, 6 were furniture stores, 4 were unlicensed lenders, 4 were

jewelry merchants,¹⁴ 3 were licensed loan companies, 3 were grocers, and 2 were collection agents. The list also includes one doctor, one lawyer (probably acting as a collection agency), one landlord, one department store, one industrial bank, and one company engaged in house repairing.

Only in Norfolk and in New York City did businesses other than clothing produce the two most frequent creditors. In Norfolk this departure from the usual pattern is probably due to the nature of the sample. All but two of the wage executions reported in this area were brought against employees of a single shipbuilding company. It seems likely that special characteristics of this group account for the difference in the business of the most frequent creditors, and that among other occupational groups in this community certain clothing merchants would be found to be responsible for large numbers of executions.

In New York City also, the difference in the business of the most frequent individual creditors may be explained in part by occupational characteristics of the employment groups represented. Employees of the city of New York, as a group, have a higher wage scale, higher educational standards, and more stable employment than any other employment group covered by this study. These factors naturally influence the kind of credit which is available. It will be noted that among city employees, industrial banks rather than clothing merchants appear as the creditors bringing the largest numbers of executions. Only five clothing merchants appear among the 25 most frequent creditors and two of these dealt in uniforms. On the other hand, the list of creditors includes eight industrial banks, two personal loan departments of commercial banks, and a credit union, all of which do a similar type of business, and four jewelry merchants. The prominence of certain jewelers is understated, because garnishment actions were brought in several names and it was impossible to identify all actions by the same company. There were 10 jewelers among the 50 most frequent creditors of New York City employees.

While steady employment at relatively high wages probably accounts for the preponderance of industrial banks and other institutions lending on endorsed notes among the principal creditors of city employees, it is clear, nevertheless, that the business of creditors who make most frequent use of pay-roll levies differs materially between New York City and other areas covered by this study. Among the creditors of the reporting industrial establishments in New York City and Westchester County, the two creditors who brought the largest number of executions were jewelers; and the next most frequent

¹⁴ The word "store" is avoided designedly since many of these merchants operate through agents whosell at factory gates.

creditors were a furniture company and an industrial bank. Among railroad employees, who were scattered throughout New York State, the most frequent creditors in New York City were, in order, a furniture store, a clothing merchant, three jewelry merchants, and a collection agency. The most frequent creditors in up-State cities were, in order, a clothing store, an industrial bank, a furniture store, and a jewelry merchant.

Differences in the proportion of all executions brought by the most frequent creditors in various cities are probably not significant. They are caused, among other things, by differences in the size of local samples, by differences in the size of cities, and by the locations of reporting establishments with respect to each other and to the center of trade. Where several reporting establishments were situated in the center of the city, their employees tended to have common creditors. Where establishments were situated in diverse outlying neighborhoods, their employees tended to have different creditors. For instance, none of the four clothing merchants listed among the most frequent creditors in Atlanta brought executions against the employees of more than one of the three reporting establishments. A larger sample would probably have shown these merchants to have dealt with the employees of other firms in their respective neighborhoods. On the other hand, some creditors who brought considerable numbers of executions were probably important only with regard to a single establishment. For example, 7 of the 28 wage executions reported for Washington, D. C., were brought by a woman who operated a lunch wagon near the gate of an isolated industrial plant. This woman lent small sums at high rates of interest to employees of the plant, and the executions brought by her were to enforce payment of these loans. She would probably have been an unimportant creditor if the sample had included all executions in the District of Columbia.

In table 28 are shown the relationship between the average number of wage executions per creditor, the frequency of wage executions, and the severity of wage-execution laws. In spite of the peculiarities of local samples, which limit their value for purposes of comparison, this relationship appears to be sufficiently marked to be significant. It seems safe to conclude that devices which facilitate levies against pay rolls tend to encourage the development of credit businesses which rely heavily upon these devices for collection.

For the sample as a whole and for those cities where the largest numbers of executions were brought, it has been seen that a small number of creditors accounts for a large part of the total number of executions. Could the sample be increased for those areas where wage executions are severe, the most frequent creditors would probably account for an even greater proportion of the total number of executions. On the other hand, it seems unlikely that a larger sample

for those areas where wage executions are generally ineffective would result in a consistent change in the proportion of the total number of executions that were brought by certain individual creditors.

TABLE 28.—*Frequency of wage executions, average number of executions per creditor, and severity of executions in specified cities*¹

Community	Rate of wage executions per 1,000 employees, May 1, 1933, to Apr. 30, 1934	Average number of executions per creditor, Feb. 1 to Apr. 30, 1934	Relative severity of wage execution statutes and practice
Memphis.....	523	2.5	Severe.
Birmingham.....	343	4.6	Do.
Chicago.....	159	4.6	Do.
Kansas City, Kans.....	154	1.4	Do.
Richmond.....	104	3.1	Do.
Atlanta.....	103	1.6	Do.
New York.....	84	1.5	Do.
Washington, D. C.....	48	1.5	Generally ineffective.
Cincinnati.....	25	2.0	Limited.
Cleveland.....	22	1.0	Do.
Buffalo.....	21	1.0	Do.
Detroit.....	21	1.6	Severe.
New York City and Westchester County ²	20	1.4	Limited.
Los Angeles.....	15	1.2	Generally ineffective.
All reporting industrial establishments.....	80	2.9	

¹ Excludes cities for which less than 15 executions were reported during the 3-month period.

² Reporting industrial establishments only.

Costs of Wage Executions

In examining the cost of wage executions for debt, it is necessary to distinguish between those costs which are borne by the debtor, the creditor, the employer, and the general public. Costs which are borne by the creditor have been excluded from consideration. In every jurisdiction a creditor is entitled to collect the costs of court process in addition to the proved amount of his claim. Although court costs do not, of course, cover all the creditor's expenses of collection, it is assumed that these expenses have been anticipated by the creditor and included in his mark-up or credit charges. There has also been excluded from consideration that part of the cost of court process which is borne by the public. Court process is expensive. The cost must be borne either by the debtor or by the taxpayer, and in some jurisdictions a considerable part of the cost is probably saddled upon the latter. It would be impossible, however, to measure the extent to which the public subsidizes collections of debt through court process without an elaborate cost-accounting study in each jurisdiction.

There are no additional collection costs put upon the debtor in the enforcement of wage assignments. Consequently, the comments which follow apply only to garnishment process. For information concerning the costs of garnishment, the notes made by field agents following conversations with officials of reporting establishments have been

relied upon. Since costs vary between the several courts in the same area and since there is a frequent overlapping of jurisdiction, the testimony of officers in charge of pay rolls is considered to be more adequate as a measure of the average costs of garnishment than an estimate based upon official schedules of court fees.

There is a considerable variation in the court costs among the cities represented in the sample. The highest fees were for two southern cities, where the cost of an initial garnishment action was \$7, and of subsequent regarnishments \$2.50 and \$1, respectively. In two other cities, one in the South and one in the North, the cost of judgment was \$2, the cost of the original garnishment order \$3.50, and subsequent regarnishments \$1. In another southern city, a pay-roll clerk reported that the average cost of garnishments was \$4 a month. In several jurisdictions, particularly in justice of the peace courts, there was a graduated scale of charges, depending upon amount of the debt. The lowest charge was reported for a west-coast city, where court costs totaled \$1.50 for each garnishment action.

The expense which wage assignments and garnishments put upon employers is fugitive, but nevertheless real. In the smaller establishments, executions are usually handled by the pay-roll clerk in the normal course of his duties. Larger establishments, on the other hand, frequently maintain special departments for handling wage executions, which employ clerks and occasionally an attorney. The motive for organizing a special department presumably is to reduce the cost of handling executions, and yet in two of the largest of these departments the cost was estimated at \$5 per execution.¹⁵ In smaller establishments, where the handling of pay-roll levies interrupts the established routine, the expense may be even greater.

The costs of handling wage executions vary with the number of pay-roll deductions which have to be made to satisfy each claim. The number of these deductions depends upon the amount of the debt and the amount of wages subject to levy. Court costs, on the other hand, seldom bear any relation to the size of the creditor's claim. The total cost of pay-roll levies, including court costs paid by the debtor or the public and clerical expense put upon the employer, probably represents a considerable fraction of the amount actually collected, particularly in those areas where the average amount of debt is small. For garnishments involving sums of less than \$10, which comprised 27 percent of all garnishments in the sample, the expense of collection certainly approximated the amount collected.

¹⁵ One of these estimates was made by the employer. In the other instance we arrived at a similar figure by estimating the salaries of those engaged in handling garnishment actions and wage assignments and dividing by the number of executions handled.

Employers' Policies

Employers have sought in a variety of ways to avoid the expense and annoyance of handling wage executions. In some instances, creditors notify employers of defaults by their employees before undertaking formal collection proceedings and the employer instructs the employee to settle his account immediately to the satisfaction of the creditor. In other instances, employees against whom notices of assignment of wages or garnishment orders have been received are sent to settle with the creditor and to secure a release from him. Such practices put the debtor at the mercy of the creditor by compelling settlement on the latter's terms. Unscrupulous creditors frequently encourage this practice by employers in order to demand larger payments than could be collected under the exemption provisions of the law.

Twenty-eight employers in the sample had provided funds from which deserving employees might borrow in emergencies. Six employers had assisted their employees in establishing credit unions. The effect of these credit-granting devices upon the number of executions cannot be measured with any degree of conclusiveness, due to the impossibility of isolating the variety of other factors which influence the rate of executions. Without exception the individual employers reported that the existence of these credit-granting facilities had been a factor in limiting executions. The frequency of wage executions in certain plants which had loan funds makes it clear, however, that such facilities do not eliminate wage executions for debt.

Twenty-eight of the one hundred and seventy-four reporting establishments maintained a policy of discharging employees whose wages were attached; 11 discharged for the first execution, 10 for the second execution, and 7 for the third execution. Most of these employers, however, pointed out that exceptions were sometimes made in applying the policy. Although the remaining 146 establishments had no definite policy of discharging employees for wage attachment, 44 establishments indicated that, under certain circumstances, an execution against wages might lead to discharge. Six establishments which invariably discharged for a single execution recorded no executions against their employees during the period studied. There were, however, 46 other establishments in the sample which, despite a more lenient policy, also had no wage executions.

In view of the expense incurred by employers as the result of wage executions, it is noteworthy that so few employers in the sample maintained a policy of discharging employees for one, two, or three executions. One reasonable explanation is that, in many instances, the

savings which would accrue as the result of a drastic discharge policy would be more than offset by the increased costs of labor turn-over. It is probable that humanitarian considerations also influence these policies. An effort was made to determine whether the severity of garnishment laws, the size of plant, the average weekly wages of employees, etc., had any effect on the discharge policy. Variations in policy appeared to be entirely accidental. With the possible exception of differences arising from variations in cost of labor turn-over, the policies of particular establishments seemed to reflect the personality of their executives to a far greater extent than more objective characteristics of the plant.

List of Bulletins of the Bureau of Labor Statistics

The following is a list of all bulletins of the Bureau of Labor Statistics published since July 1912, except that in the case of bulletins giving the results of periodic surveys of the Bureau only the latest bulletin on any one subject is here listed.

A complete list of the reports and bulletins issued prior to July 1912, as well as the bulletins published since that date, will be furnished on application. Publications which are not available for free distribution, indicated in this list by an asterisk, can in some cases be obtained by purchase from the Superintendent of Documents, Government Printing Office, Washington, D. C.; all can be consulted at libraries which are Government repositories.

Collective agreements.

- *No. 191. Collective bargaining in the anthracite coal industry. [1916.]
- *No. 198. Collective agreements in the men's clothing industry. [1916.]
- No. 341. Trade agreement in the silk-ribbon industry of New York City. [1923.]
- *No. 402. Collective bargaining by actors. [1926.]
- *No. 468. Trade agreements, 1927.

Conciliation and arbitration (including strikes and lock-outs).

- *No. 124. Conciliation and arbitration in the building trades of Greater New York. [1913.]
- *No. 133. Report of the industrial council of the British Board of Trade on its inquiry into industrial agreements. [1913.]
- *No. 139. Michigan copper district strike. [1914.]
- *No. 144. Industrial court of the cloak, suit, and skirt industry of New York City. [1914.]
- *No. 145. Conciliation, arbitration, and sanitation in the dress and waist industry of New York City. [1914.]
- No. 233. Operation of the Industrial Disputes Investigation Act of Canada. [1918.]
- *No. 255. Joint industrial councils in Great Britain. [1919.]
- *No. 283. History of the Shipbuilding Labor Adjustment Board, 1917 to 1919.
- *No. 287. National War Labor Board: History of its formation and activities, etc. [1921.]
- *No. 303. Use of Federal power in settlement of railway labor disputes. [1922.]
- *No. 481. Joint industrial control in the book and job printing industry. [1923.]

Cooperation.

- *No. 313. Consumers' cooperative societies in the United States in 1920.
- *No. 314. Cooperative credit societies (credit unions) in America and in foreign countries. [1922.]
- *No. 437. Cooperative movement in the United States in 1925 (other than agricultural).
- *No. 531. Consumers', credit, and productive cooperative societies, 1929.
- No. 598. Organization and management of consumers' cooperative associations and clubs (with model bylaws). [1934.]
- *No. 606. Organization and management of cooperative gasoline and oil associations (with model bylaws). [1934.]
- *No. 608. Organization and management of cooperative housing associations (with model bylaws). [1934.]
- No. 612. Consumers', credit, and productive cooperation in 1933.

Employment and unemployment.

- *No. 109. Statistics of unemployment and the work of employment offices [in the United States]. [1913.]
- *No. 172. Unemployment in New York City, N. Y. [1915.]
- *No. 183. Regularity of employment in the women's ready-to-wear garment industries. [1915.]
- *No. 195. Unemployment in the United States. [1916.]
- *No. 196. Proceedings of Employment Managers' Conference, held at Minneapolis, Minn., January 19 and 20, 1916.
- *No. 202. Proceedings of the conference of Employment Managers' Association of Boston, Mass., held May 10, 1916.
- *No. 206. The British system of labor exchanges. [1916.]
- *No. 227. Proceedings of Employment Managers' Conference, Philadelphia, Pa., April 2 and 3, 1917.
- *No. 235. Employment system of the Lake Carriers' Association. [1918.]
- *No. 241. Public employment offices in the United States. [1918.]
- *No. 247. Proceedings of Employment Managers' Conference, Rochester, N. Y., May 9-11, 1918.
- *No. 310. Industrial unemployment. A statistical study of its extent and causes. [1922.]
- *No. 409. Unemployment in Columbus, Ohio, 1921 to 1925.
- No. 542. Report of the Advisory Committee on Employment Statistics. [1931.]
- *No. 544. Unemployment-benefit plans in the United States and unemployment insurance in foreign countries. [1931.]
- No. 553. Fluctuation in employment in Ohio, 1914 to 1929.
- *No. 555. Social and economic character of unemployment in Philadelphia, April 1930.
- No. 610. Revised indexes of factory employment and pay rolls, 1919 to 1933.
- No. 611. Unemployment insurance and reserves in the United States: A selected list of recent references. [1935.]
- No. 613. Average annual wage and salary payments in Ohio, 1916 to 1932.

Housing.

- *No. 158. Government aid to home owning and housing of working people in foreign countries. [1914.]
- No. 263. Housing by employers in the United States. [1920.]
- No. 295. Building operations in representative cities, 1920.
- No. 545. Building permits in the principal cities of the United States [1921] to 1930.
- *No. 608. Organization and management of cooperative housing associations (with model bylaws). [1934.]

Industrial accidents and hygiene (including occupational diseases and poisons).

- *No. 104. Lead poisoning in potteries, tile works, and porcelain-enameled sanitary ware factories. [1912.]
- No. 120. Hygiene of the painters' trade. [1913.]
- *No. 127. Dangers to workers from dusts and fumes, and methods of protection. [1913.]
- *No. 141. Lead poisoning in the smelting and refining of lead. [1914.]
- *No. 157. Industrial accident statistics. [1915.]
- *No. 165. Lead poisoning in the manufacture of storage batteries. [1914.]
- *No. 179. Industrial poisons used in the rubber industry. [1915.]
- *No. 188. Report of British departmental committee on the danger in the use of lead in the painting of buildings. [1916.]
- *No. 201. Report of the committee on statistics and compensation insurance costs of the International Association of Industrial Accident Boards and Commissions. [1916.]
- *No. 209. Hygiene of the printing trades. [1917.]
- *No. 219. Industrial poisons used or produced in the manufacture of explosives. [1917.]
- *No. 221. Hours, fatigue, and health in British munition factories. [1917.]
- *No. 230. Industrial efficiency and fatigue in British munition factories. [1917.]
- *No. 231. Mortality from respiratory diseases in dusty trades (inorganic dusts). [1918.]
- *No. 234. The safety movement in the iron and steel industry, 1907 to 1917.
- No. 236. Effects of the air hammer on the hands of stonecutters. [1918.]
- *No. 249. Industrial health and efficiency. Final report of British Health of Munition Workers' Committee. [1919.]
- *No. 251. Preventable death in the cotton-manufacturing industry. [1919.]
- *No. 256. Accidents and accident prevention in machine building. [1919.]
- No. 267. Anthrax as an occupational disease. [1920.]
- No. 276. Standardization of industrial accident statistics. [1920.]
- *No. 280. Industrial poisoning in making coal-tar dyes and dye intermediates. [1921.]
- *No. 291. Carbon monoxide poisoning. [1921.]
- No. 293. The problem of dust phthisis in the granite stone industry. [1922.]
- No. 298. Causes and prevention of accidents in the iron and steel industry, 1910-1919.
- No. 392. Survey of hygienic conditions in the printing trades. [1925.]
- No. 405. Phosphorus necrosis in the manufacture of fireworks and in the preparation of phosphorus. [1926.]
- No. 427. Health survey of the printing trades, 1922 to 1925.
- No. 428. Proceedings of the Industrial Accident Prevention Conference, held at Washington, D. C., July 14-16, 1926.
- No. 460. A new test for industrial lead poisoning. [1928.]
- No. 466. Settlement for accidents to American seamen. [1928.]
- No. 488. Deaths from lead poisoning, 1925-1927.
- *No. 490. Statistics of industrial accidents in the United States to the end of 1927.
- *No. 507. Causes of death, by occupation. [1930.]
- *No. 582. Occupation hazards and diagnostic signs: A guide to impairments to be looked for in hazardous occupations. (Revision of Bul. No. 306.) [1933.]
- *No. 602. Discussions of industrial accidents and diseases at the 1933 meeting of the International Association of Industrial Accident Boards and Commissions, Chicago, Ill.

Industrial relations and labor conditions.

- *No. 237. Industrial unrest in Great Britain. [1917.]
- *No. 340. Chinese migrations, with special reference to labor conditions. [1923.]
- *No. 849. Industrial relations in the West Coast lumber industry. [1923.]
- No. 361. Labor relations in the Fairmont (W. Va.) bituminous-coal field. [1924.]
- *No. 380. Postwar labor conditions in Germany. [1925.]
- No. 383. Works council movement in Germany. [1925.]
- No. 384. Labor conditions in the shoe industry in Massachusetts, 1920-1924.
- No. 399. Labor relations in the lace and lace-curtain industries in the United States. [1925.]
- No. 483. Conditions in the shoe industry in Haverhill, Mass., 1928.
- No. 534. Labor conditions in the Territory of Hawaii, 1929-1930.

Labor laws of the United States (including decisions of courts relating to labor).

- *No. 211. Labor laws and their administration in the Pacific States. [1917.]
- *No. 229. Wage-payment legislation in the United States. [1917.]
- *No. 285. Minimum-wage laws of the United States: Construction and operation. [1921.]
- *No. 321. Labor laws that have been declared unconstitutional. [1922.]
- No. 322. Kansas Court of Industrial Relations. [1923.]
- No. 343. Laws providing for bureaus of labor statistics, etc. [1923.]
- No. 370. Labor laws of the United States, with decisions of courts relating thereto. [1925.]
- No. 408. Laws relating to payment of wages. [1926.]
- *No. 581. Laws relating to employment agencies in the United States, as of January 1, 1933.
- No. 583. Proceedings of the National Conference for Labor Legislation, held at Washington, D. C., February 14 and 15, 1934.
- No. 590. Labor legislation, 1931 and 1932.
- No. 592. Decisions of courts and opinions affecting labor, 1931 and 1932.
- No. 596. Laws relating to prison labor in the United States, as of July 1, 1933.
- *No. 603. Comparative digest of labor legislation for the States of Alabama, Florida, Georgia, South Carolina, Tennessee. [1933.]
- *No. 609. Discussions of labor laws and their administration at the 1933 convention of the Association of Governmental Officials in Industry of the United States and Canada, Chicago, Ill.
- No. 619. Discussion of labor laws and their administration at the 1935 convention of the International Association of Governmental Labor Officials, Asheville, N. C.

Labor laws of foreign countries.

- *No. 142. Administration of labor laws and factory inspection in certain European countries. [1914.]
- No. 494. Labor legislation of Uruguay. [1929.]
- No. 510. Labor legislation of Argentina. [1930.]
- No. 529. Workmen's compensation legislation of the Latin American countries. [1930.]
- No. 549. Labor legislation of Venezuela. [1931.]
- No. 554. Labor legislation of Paraguay. [1931.]
- No. 559. Labor legislation of Ecuador. [1931.]
- No. 569. Labor legislation of Mexico. [1932.]

Labor organizations.

- *No. 342. International Seamen's Union of America: A study of its history and problems. [1923.]
- No. 461. Labor organizations in Chile. [1928.]
- *No. 465. Beneficial activities of American trade-unions. [1928.]
- No. 618. Handbook of American trade-unions: 1936 edition. [In press.]

Minimum wage.

- *No. 167. Minimum-wage legislation in the United States and foreign countries. [1915.]
- *No. 176. Effect of minimum-wage determinations in Oregon. [1915.]
- *No. 285. Minimum-wage laws of the United States: Construction and operation. [1921.]
- *No. 467. Minimum-wage legislation in various countries. [1928.]

Old-age care, pensions, and insurance.

- *No. 386. Cost of American almshouses. [1925.]
- *No. 465. Beneficial activities of American trade-unions. [1928.]
- No. 477. Public-service retirement systems, United States, Canada, and Europe. [1929.]
- *No. 489. Care of aged persons in the United States. [1929.]
- No. 505. Directory of homes for the aged in the United States. [1929.]
- No. 561. Public old-age pensions and insurance in the United States and in foreign countries. [1932.]

Prison labor.

- No. 372. Convict labor in 1923.
- No. 595. Prison labor in the United States, 1932.
- No. 596. Laws relating to prison labor in the United States, as of July 1, 1933.

Proceedings of annual conventions of the International Association of Governmental Labor Officials.

- *No. 266. Seventh, Seattle, Wash., July 12-15, 1920.
- No. 307. Eighth, New Orleans, La., May 2-6, 1921.
- *No. 323. Ninth, Harrisburg, Pa., May 22-26, 1922.
- *No. 352. Tenth, Richmond, Va., May 1-4, 1923.
- *No. 389. Eleventh, Chicago, Ill., May 19-23, 1924.
- *No. 411. Twelfth, Salt Lake City, Utah, August 13-15, 1925.
- *No. 429. Thirteenth, Columbus, Ohio, June 7-10, 1926.
- *No. 455. Fourteenth, Paterson, N. J., May 31 to June 3, 1927.
- *No. 480. Fifteenth, New Orleans, La., May 21-24, 1928.
- No. 508. Sixteenth, Toronto, Canada, June 4-7, 1929.
- *No. 530. Seventeenth, Louisville, Ky., May 20-23, 1930.
- *No. 563. Eighteenth, Boston, Mass., May 18-22, 1931.
- *No. 609. Nineteenth, Chicago, Ill., September 14-15, 1933.
- No. 619. Twenty-first, Asheville, N. C., October 1-3, 1935.

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- *No. 248. Fourth, Boston, Mass., August 21-25, 1917.
- No. 264. Fifth, Madison, Wis., September 24-27, 1918.
- No. 273. Sixth, Toronto, Canada, September 23-26, 1919.
- No. 281. Seventh, San Francisco, Calif., September 20-24, 1920.
- No. 304. Eighth, Chicago, Ill., September 19-23, 1921.
- No. 333. Ninth, Baltimore, Md., October 9-13, 1922.
- *No. 359. Tenth, St. Paul, Minn., September 24-26, 1923.
- No. 385. Eleventh, Halifax, Nova Scotia, August 26-28, 1924.
- *No. 395. Index to proceedings, 1914-1924.
- No. 406. Twelfth, Salt Lake City, Utah, August 17-20, 1925.
- No. 432. Thirteenth, Hartford, Conn., September 14-17, 1926.
- No. 456. Fourteenth, Atlanta, Ga., September 27-29, 1927.
- No. 486. Fifteenth, Paterson, N. J., September 11-14, 1928.
- No. 511. Sixteenth, Buffalo, N. Y., October 8-11, 1929.
- No. 536. Seventeenth, Wilmington, Del., September 22-26, 1930.
- No. 564. Eighteenth, Richmond, Va., October 5-8, 1931.
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- No. 311. Ninth, Buffalo, N. Y., September 7-9, 1921.
- *No. 337. Tenth, Washington, D. C., September 11-13, 1922.
- No. 355. Eleventh, Toronto, Canada, September 4-7, 1923.
- *No. 400. Twelfth, Chicago, Ill., May 19-23, 1924.
- No. 414. Thirteenth, Rochester, N. Y., September 15-17, 1925.
- No. 478. Fifteenth, Detroit, Mich., October 25-28, 1927.
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- No. 538. Seventeenth, Philadelphia, Pa., September 24-27, 1929; eighteenth, Toronto, Canada, September 9-12, 1930.

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- No. 356. Productivity costs in the common-brick industry. [1924.]
- No. 360. Time and labor costs in manufacturing 100 pairs of shoes. 1923.
- No. 407. Labor cost of production and wages and hours of labor in the paper box-board industry. [1926.]
- *No. 412. Wages, hours, and productivity in the pottery industry, 1925.
- No. 441. Productivity of labor in the glass industry. [1927.]
- No. 474. Productivity of labor in merchant blast furnaces. [1928.]
- No. 475. Productivity of labor in newspaper printing. [1929.]
- No. 550. Cargo handling and longshore labor conditions. [1932.]
- No. 574. Technological changes and employment in the United States Postal Service. [1932.]
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- *No. 121. Sugar prices, from refiner to consumer. [1913.]
- *No. 130. Wheat and flour prices, from farmer to consumer. [1913.]
- *No. 164. Butter prices, from producer to consumer. [1914.]
- *No. 170. Foreign food prices as affected by the war. [1915.]
- *No. 357. Cost of living in the United States. [1924.]
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- *No. 350. Rules governing the approval of headlighting devices for motor vehicles.
- *No. 351. Safety code for the construction, care, and use of ladders.
- *No. 375. Safety code for laundry machinery and operations.
- No. 382. Code of lighting school buildings.
- No. 410. Safety code for paper and pulp mills.
- *No. 430. Safety code for power presses and foot and hand presses.
- No. 447. Safety code for rubber mills and calenders.
- No. 451. Safety code for forging and hot-metal stamping.
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- No. 509. Textile safety code.
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- *No. 162. Vocational education survey of Richmond, Va. [1915.]
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