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BULLETIN OF THE WOMEN'S BUREAU, NO. 30

THE SHARE OF WAGE-EARNING  
WOMEN IN FAMILY SUPPORT



WASHINGTON  
GOVERNMENT PRINTING OFFICE  
1923

[PUBLIC—No. 259—66TH CONGRESS.]

[H. R. 13229.]

An Act To establish in the Department of Labor a bureau to be known as the Women's Bureau.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,* That there shall be established in the Department of Labor a bureau to be known as the Women's Bureau.

SEC. 2. That the said bureau shall be in charge of a director, a woman, to be appointed by the President, by and with the advice and consent of the Senate, who shall receive an annual compensation of \$5,000. It shall be the duty of said bureau to formulate standards and policies which shall promote the welfare of wage-earning women, improve their working conditions, increase their efficiency, and advance their opportunities for profitable employment. The said bureau shall have authority to investigate and report to the said department upon all matters pertaining to the welfare of women in industry. The director of said bureau may from time to time publish the results of these investigations in such a manner and to such extent as the Secretary of Labor may prescribe.

SEC. 3. That there shall be in said bureau an assistant director, to be appointed by the Secretary of Labor, who shall receive an annual compensation of \$3,500 and shall perform such duties as shall be prescribed by the director and approved by the Secretary of Labor.

SEC. 4. That there is hereby authorized to be employed by said bureau a chief clerk and such special agents, assistants, clerks, and other employees at such rates of compensation and in such numbers as Congress may from time to time provide by appropriations.

SEC. 5. That the Secretary of Labor is hereby directed to furnish sufficient quarters, office furniture and equipment, for the work of this bureau.

SEC. 6. That this act shall take effect and be in force from and after its passage.

Approved, June 5, 1920.

U. S. DEPARTMENT OF LABOR  
JAMES J. DAVIS, SECRETARY  
**WOMEN'S BUREAU**  
MARY ANDERSON, Director

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**THE SHARE OF WAGE-EARNING  
WOMEN IN FAMILY SUPPORT**



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1923

U. S. DEPARTMENT OF LABOR  
JAMES H. TAYLOR, SECRETARY  
WOMEN'S BUREAU  
WALLY ANDERSON, Director

BULLETIN OF THE WOMEN'S BUREAU, NO. 50

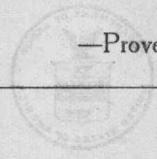
THE SHARE OF WAGE-EARNING  
WOMEN IN FAMILY SUPPORT

She seeketh wool and flax and worketh willingly with her hands.  
She maketh fine linen and selleth it; and delivereth girdles unto  
the merchant.

She looketh well to the ways of her household, and eateth not the  
bread of idleness.

Give her of the fruit of her hands; and let her own works praise  
her in the gates.

—Proverbs xxxi: 13, 24, 27, 31.



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WASHINGTON  
GOVERNMENT PRINTING OFFICE  
1921

## LETTER OF TRANSMITTAL.

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UNITED STATES DEPARTMENT OF LABOR,  
WOMEN'S BUREAU,  
*February 8, 1923.*

SIR: I am submitting herewith a report on the share of wage-earning women in family support. This report consists of a survey made by the Women's Bureau in the shoe industry in Manchester, N. H., a compilation of material from the schedules collected by the Bureau of Labor Statistics of the United States Department of Labor during its cost-of-living study, and a summary of data in 51 miscellaneous reports which contained pertinent information.

Miss Agnes L. Peterson and Miss Caroline Manning were in charge of the investigation in Manchester and Miss Elizabeth Hyde was in charge of the statistical compilation. The research work in connection with Part III was done by Mrs. Mildred J. Gordon. The report was written by Miss Mary N. Winslow.

I wish to acknowledge the splendid cooperation given by the shoe companies and the workers in Manchester and by the Bureau of Labor Statistics in making available the cost of living schedules. Mr. Ethelbert Stewart, Commissioner of the Bureau of Labor Statistics, Miss Mary Van Kleeck, Director of the Department of Industrial Studies of the Russell Sage Foundation, of New York, and Miss Marie L. Obenauer, Director of the Industrial Survey and Research Service, of Washington, have read the report and given valuable assistance in suggestions as to the method of presentation of this material.

MARY ANDERSON, *Director.*

HON. JAMES J. DAVIS,  
*Secretary of Labor.*



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## THE SHARE OF WAGE-EARNING WOMEN IN FAMILY SUPPORT.

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The importance of the part played by women in the industrial life of the country is becoming an accepted fact even among those whose acquaintance with industrial conditions is of the most casual sort. That there are more than eight and a half million women gainfully employed in the United States and that of every four workers one is a woman are figures which indicate somewhat the extent to which women have become an essential factor in a sphere formerly considered to be not theirs. Nevertheless the accepted theory is still, as it has been in the past, that women are the home makers and men the providers for the home. Few people know what many important investigations have shown—that although a very large majority of wage-earning women live at home their earnings are of more than incidental importance to themselves and to society as a whole, since a great number of these women contribute all their earnings to their families. Few people realize that the single woman who works is often the chief breadwinner for her family, and that almost every married woman wage earner is working to supplement her husband's inadequate earnings and is turning over her entire wage to help out with the family expenses. And almost no one appreciates the fact that many families get as much financial help from daughters as from sons.

It is difficult to say why this aspect of the question of women's employment is so seldom recognized, for as far back as the days of Solomon there were those who bore testimony to the industrial character of women's work. "She maketh fine linen and selleth it; and delivereth girdles unto the merchant," was a statement of conditions which were probably not unusual even in those days.

With the development of modern life, more and more women have been afforded opportunity to become wage earners, but their activities in this field have not yet been recognized as having the broad social significance which is credited to the efforts of the home-making woman or the home-supporting man. Of recent years women have been granted a certain status as integral and necessary factors in industry, yet even so their recognition has been qualified by restricted opportunity and a generally lower wage rate than that given to men. In spite of many advances in earning capacity and opportunity the industrial status of women is still subsidiary to their home status, and there is little knowledge of the extent to

which the two are interdependent. Shortly after the recent war it seemed that women had won a permanent place for themselves among the wage-earning citizens of the country; and yet it took only a few months of unemployment, with both men and women losing their chances to earn, for a general hue and cry to be raised against the retention of women on jobs which might be filled by men. "Back to the home" was a slogan all too easily and indiscriminately flung at the wage-earning woman by those who had little conception of the causes which forced her into wage-earning pursuits. Before any intelligent estimate can be made of these causes, the home responsibilities of wage-earning women—and by this phrase is meant their economic responsibilities as well as their home-making activities—must be known and appreciated. With the facts on this subject once established public opinion can be trusted to form a more satisfactory policy on the vital issue of women's right and need to work for wages.

That this need is not generally recognized is shown most clearly by the attitude of those groups of employers who have for years secured their women employees for less than a living wage under the plea that they employed only women who lived at home and therefore had few expenses. Typical of this attitude is the statement made in a recent number of a commercial magazine that "86 per cent of women workers live at home or with relatives. It is immaterial in these cases whether the earnings of each measure up to the cost of living scheduled for a single woman living alone, so that the theory of the need of a sufficient wage to support a single woman living alone does not apply to 86 per cent of the entire population."

But it should be recognized that the issue is a broader one than simply the determination of the necessary expenses which must be met by the average woman wage earner. What does the woman wage earner mean to the economic status of the family? Should she be considered as an individual or are her economic well-being and success merged with the well-being and social significance of the family? How does her standing in the family as a wage earner and as a contributor compare with that of men who are recognized as having more than individual importance in this regard? These are fundamental questions, the answers to which will have a far-reaching influence on the recognition of woman's share in the economic life of the family.

#### SOURCES OF INFORMATION.

##### **Special investigations of the Women's Bureau.**

Because of the scarcity of scientifically collected, specialized information on the subject of the share of women wage earners in family support, and because of the almost total lack of any comparable

information regarding the same subject for men, the Women's Bureau decided to make an investigation relating to these matters which should be both comprehensive and detailed and which should give comparable material for men and women. Accordingly a study was made of man and woman wage earners in the shoe industry in Manchester, N. H. The results of this study are presented for the first time in the following pages. The facts secured include a detailed account of the individual economic relationship to the family of each man and woman investigated, and an outline of the family as an economic unit and of the part filled in this unit by the individual man or woman.

In addition to the Manchester investigation the Women's Bureau, with the assistance of State departments of labor, has made a short general investigation by questionnaire to determine the types of dependents supported by women. The findings of this investigation also are presented in the following pages for the first time.

#### **Other investigations made by Federal agencies.**

Unfortunately, additional data available on these questions are far from voluminous and in most cases are only incidental facts which can be taken from investigations of other matters. There are, however, certain important studies which have considered such matters and from which pertinent data can be secured. The most prominent of these investigations is the one which, of all studies which have been undertaken in this country, covers the greatest number of women, the report on the conditions of woman and child wage earners in the United States. This investigation was conducted by the Commissioner of Labor of the United States Department of Commerce and Labor during 1907, 1908, and 1909. In the first 5 of its 19 volumes, those dealing with the cotton textile, men's ready-made clothing, glass, and silk industries, and with women employed in stores and factories, the family responsibilities of women were studied. This report gives detailed consideration and information of a most valuable kind on the part played by women in the support of the family. Although the facts given are not recent and pertain only to women employed in five or six industries, they contribute some of the most reliable, extensive, and searching evidence which is available on this subject. A few of the reports of the Bureau of Labor Statistics of the United States Department of Labor afford figures as to the number of working women who are supporting dependents. The three most important studies from this source cover a period of 30 years, from 1888 to 1918. One of the studies was published as part of the fourth annual report of the Commissioner of Labor, who was chief of the Bureau of Labor, the forerunner of the present Bureau of Labor Statistics. The two other studies were part of special investigations

made by the bureau. In all these studies figures showing the family responsibilities of working women were only a small part of the report. All sides of the problem, such as total and partial dependency, contribution in relation to total family income and number of persons in family, type of dependents, etc., have not been considered in each study, but each study has covered some one, or more than one, important phase of the problem.

#### **Investigations made by State agencies.**

Besides these comprehensive Federal reports there is considerable information which can be derived from the less inclusive reports issued by State departments of labor or other State agencies. From time to time these groups have become interested in the question of the home responsibilities of woman workers and have collected some figures on this subject. These studies have been more or less incidental to the regular work of the various departments, and have been scattered irregularly over a period of 30 years. The material in the different State reports is handled in almost as many ways as there are studies. For this reason any valid comparison is difficult to make, especially as most of the reports have simply touched in a broad way on the subject of "dependents" and have not collected the exact details which would show whether the "dependency" was total or partial. Some of the reports have been based on questionnaires sent out by the departments. For others the information was secured from personal interviews with woman workers. Most of the studies, in estimating the extent to which women had "dependents," accepted the woman's statement as to the amount of her family obligations and did not make any detailed examination of the income, expenses, and make-up of the woman's family.

#### **Investigations made by miscellaneous organizations.**

Other sources of information are the many reports issued by special organizations which have attempted to throw light on this question. Although many of these reports are limited in scope, and few of them were made with the home obligations of woman wage earners as their chief interest, they nevertheless add much to the knowledge of this subject. The committee on women's work and the division of industrial studies of the Russell Sage Foundation have conducted during the last 10 years a number of studies which have considered carefully the conditions of certain groups of working women. In five of these studies, those of women in the bookbinding trade, artificial-flower makers, munitions workers, mothers who must earn, and Italian women in industry, considerable attention is given to home responsibilities. Although these reports were not primarily interested in this subject, each one devoted some attention to the dis-

position that these women were making of their wages, and gave some concrete examples of women who had to meet home responsibilities with very low wages. In several instances local branches of the Consumers' League have made studies of women's contributions to the home. These studies usually were brief and included only a comparatively small number of women. Sometimes their object was to form a basis for estimating a budget or a minimum wage and in these cases it was, of course, inevitable that the subject of contributions to the home should receive general rather than special attention.

The reports containing information on this subject which have been produced by other organizations will make a long and interesting list, both as to date and object of the report. A statement of the number of their organization supporting dependents, prepared by the women street car conductors in Cleveland, Ohio, to present to the War Labor Board in substantiation of their request that they be retained in that employment; a study of the expenditures of women in certain industries and localities made by the War Labor Board to aid it in making wage adjustments; state-wide surveys of large numbers of women made by the women's committee of the Council of National Defense in two States; a study of the dependents of college teachers; an investigation of the savings women had been able to put away for old age; a statement of the family responsibilities of the employees in the Library of Congress made by the Librarian of Congress in his report to the Appropriations Committee of the United States Congress; the statistics of the Federal income tax which show the status of women as heads of families—such a list as this gives only a slight idea of the varied sources from which can be secured some sort of information relating to women's economic status in the family.

Finally, there are the earlier reports of the Women's Bureau of the United States Department of Labor, which touch on the family responsibilities of women who were included in the various hour and wage studies made by this bureau. Almost all of these investigations include some information of this type, which was secured during the course of home visits and personal interviews with women wage earners. The material, however, is by no means comprehensive. In fact, in only one study—that of women's wages in Kansas—was it a special object of the investigation to obtain information on the responsibilities the women had for the support of others.

As has already been stated, the primary object of the investigations was seldom to secure facts about women's economic obligations to their families. Many of the studies just mentioned were general surveys of conditions of all sorts which affected wage-earning women.

Only a very small number of investigations definitely were centered around the subject of the home responsibilities of women, and several of these were made many years ago and without a clear enough definition of the subject of study to make the results very significant.

It is obvious, from the foregoing account, that what information has been compiled on this subject is extremely heterogeneous and scattered, and can be used only with many qualifications of date, method, and object of investigation. Another drawback to most of the material just described is that, except for the Federal investigation of the condition of woman and child wage earners in 1908, 1909, and 1910, there is almost no comparable information offered for men wage earners. The final significance of any of the facts gathered to show women's share in the economic life of the family will not be fully apparent until comparable facts are given for men, and an examination of available material has shown a lamentable lack of attention to securing such details.

#### **Unpublished data from schedules collected for investigations of other subjects.**

Besides the material which has already been compiled and published, another source of information is found in the schedules of investigations which have been made for other purposes and have not considered, in the published report, the subject of the home responsibilities of men and women but have nevertheless secured pertinent information on this subject and recorded it on the investigation schedules. Most prominent of these sources of collected but unpublished data is the United States Bureau of the Census. The schedules collected by the enumerators for the census contain information of inestimable value on this subject, but limitations of time and appropriation have prevented the Bureau of the Census from compiling and publishing the correlations necessary to give the information desired. The Women's Bureau has been able, however, for one locality, to examine and compile the schedules so as to discover more about the family status of wage-earning women as shown by the census. The results of this study have been published separately, but some pertinent facts are included in the following pages. The cost-of-living investigations made by the Bureau of Labor Statistics of the United States Department of Labor also include much valuable information as to financial contributions made to the family by women as well as by men. The reports compiled from these schedules, however, have been concerned with the standard and cost of living for a typical family, so that valuable details from the standpoint of the subject of women's responsibilities have not been emphasized. With the cooperation of the Bureau of Labor Statistics the Women's Bureau has been able to

examine and compile additional information from these schedules, with the result that it has been possible to present a very clear picture of the economic status in the home of a large group of men and women. It is likely that there are many other organizations whose schedules include similar information which has never been compiled owing to lack of interest or lack of funds, and an examination of other schedules with this subject in mind would probably be productive of very significant results.

#### GENERAL OUTLINE.

Realizing the difficulty of securing the pertinent data from the many sources which were known to have material on the home responsibilities of women, and appreciating the immense value of much of this material, it has been the object of this volume to present not only the results of the investigations made by the Women's Bureau but also to select, assemble, and arrange in useable form the material which has already been collected by other agencies. With this object in view the material is presented here in three parts: First, the Manchester study which gives the most recent and detailed figures, and which presents not only the home obligations of women but those of men as well, and considers each as an economic factor in the family unit. Second, the data secured from the cost of living schedules of the Bureau of Labor Statistics, which show the sources of family income and the actual and relative economic importance of sons and daughters in their families. Third, data on the dependents, contributions, and family relationship of wage-earning women, and in a few cases of wage-earning men, which have been secured during the course of investigations of one subject or another by different organizations over a period of about 30 years. In this way the findings of the Manchester investigation and the Bureau of Labor Statistics cost-of-living data, both recent investigations for which very comprehensive information was secured by most careful methods, can be reinforced by the general evidence which has been collected over a period of many years, and which—although many details of investigation are often overlooked and much allowance must be made for difference in date and methods—still present a striking picture of conditions in many fields of activity during a long period.

#### THE SUBJECT DEFINED.

With so many different sources of material it is obvious that before attempting to examine the data it is important to arrive at some common denominator of terminology so that a satisfactory basis of deduction can be had. The subject of dependency is a difficult one to define. Everyone has his own idea of what con-

stitutes a dependent, but these ideas vary so much as to make almost impossible an exact account of the extent of dependency among any group. In one of the investigations examined for inclusion in this report a schedule was found on which a man reported that he had a "dependent" mother to whom he contributed \$5 a week but in return received his board and lodging free! In such cases the decision as to extent of dependency is an easy one to make, but there are many others where it is almost impossible to draw the line. Just what goes to constitute even a total dependent is not universally agreed upon. If a girl who works is the sole wage earner for her mother and herself, and if the mother in return for the money contributed by the girl does the housework and cooking and sewing and laundry, the question arises whether the mother is really a total dependent or whether she also is not a considerable contributor to the family budget. If a girl is one of several wage earners in the family but contributes each week toward the family expenses, is she partially supporting the nonwage-earning members of her family or is she simply paying for value received in the form of board and lodging? At what point does payment for board and lodging stop and contribution to the family expenses begin? If a woman is working to supplement the earnings of her husband so that her children may have certain comforts or privileges which she feels they are entitled to, is she contributing to the support of dependents or—if her husband's wage is sufficient to give them the actual necessities of life—is she merely working for "pin money" which she can spend on luxuries for her children?

The confusion which exists on these topics even in the minds of those most concerned is aptly illustrated by the returns which came in from a questionnaire which was circulated at one time by the Women's Bureau. One girl had stated that she lived at home but did not pay board. When she was questioned further on this subject it was discovered that although she said she did not pay board she had been accustomed for many years to turn over all of her earnings to her mother, getting back what could be spared after the family expenses had been met.

Several attempts have been made to give exact definitions or limitations for this subject. The Fabian Women's Group in England made an investigation in which it estimated whether or not a woman had dependents by dividing the total family wage, including that of the women under discussion, by the total number in the family. The figure thus arrived at was then compared with a similar figure secured after eliminating the woman and her wage from the calculation. If the spending amount per person was greater with the woman and her wage included than with them excluded, then the woman was considered to be contributing to the support of

dependents.<sup>1</sup> Such an interpretation, however, presupposes that each wage earner in the family is turning into the family exchequer the entire amount of his or her earnings, a condition which does not obtain in all families by any means. Mr. Seebohm Rowntree, in his study, "The responsibility of women workers for dependants," which was made to fix a basis for the determination of minimum wage rates for women, has considered a person to be dependent or partially dependent on a worker "if the latter's wage, whether large or small, had to be shared between the two, but no equivalent in service was demanded from the former." He has not considered a woman to be contributing to the support of others if she contributed to her family a sum not in excess of what she would have to pay for board and lodging with strangers. On the other hand, he has not regarded a girl as having dependents, "even if she pays more than the market price of her board and lodging," if the income of the chief wage earner is sufficiently high to render such action on her part unnecessary.<sup>2</sup> It is obvious that such definitions as these to be accurately applied would involve a most complicated study of the cost and standard of living in the family of each woman investigated, methods which—however desirable—few investigations have been able to undertake. In studies made in this country the definitions of the subject have not been so carefully considered. Frequently report is made of dependents with no definition of the limitations of this term. Sometimes it was even left to the women who were investigated themselves to supply what interpretation they would in answering the questions regarding dependents.

The many aspects of dependency, which have appeared after an examination of the various reports containing information on this subject, indicate that limiting consideration to dependents under whatever interpretation is given to that term does not allow for the most important phase of the relation between the woman wage earner and the home. The contribution of her earnings in whole or in part can not usually be allocated to an actual dependent or partial dependent. Nor can the size of her contribution be measured against the cost of living for an individual, for standards of living vary, and many persons are found supporting total dependents out of a wage which is admittedly inadequate for one person. But the part which the woman wage earner plays as one of the economic factors in the family and as one of the guarantors of the family budget is definite and important and must be measured not only in relation to the earnings of the woman herself and to the income of her family, but

<sup>1</sup> Smith, Ellen. Wage-earning women and their dependants. The Fabian Society, London, England. 1915. p. 16.

<sup>2</sup> Rowntree, B. Seebohm, and Stuart, Frank D. The responsibility of women workers for dependants. Oxford. At the Clarendon Press. 1921. pp. 8 and 9.

in comparison with the responsibility undertaken by other members of the family. For this reason it seems that the most valuable figures showing woman's economic relationship to her family, will be those which give—without imposing an individual interpretation of what constitutes a total or partial dependent—a definite account of the amount contributed in relationship to both the wage of the contributor and the income of the family.

#### SUMMARY OF THE VARIOUS SECTIONS OF THE REPORT.

##### **The type of women studied.**

To give any valid picture of so universal a problem as the share taken by women in the economic support of the home, it is necessary to survey a very broad field. The figures given in the following pages pertain to women in many different lines of work and with many different home conditions. One common factor is, however, that they are all wage-earning women and as such present a certain homogeneity to the student of social conditions.

The sources of their wages varied considerably. In the Manchester study—the one for which the most recent and detailed figures are presented—the women and men were practically all working in the shoe industry. In the Bureau of Labor Statistics cost-of-living study the women and men surveyed were employed in almost every known occupation, the only restriction in this regard in collecting the material having been that the families studied should be those of wage earners or salaried workers, but not of persons in business for themselves. In the miscellaneous reports which are assembled in Part III of this volume the women studied were engaged in a great variety of occupations, ranging all the way from those of college teachers and librarians to those of girls under 16 employed in industry. The majority of them, however, were unselected groups working in representative woman-employing industries in States or smaller localities. Some of the special industrial studies were of women in stores and laundries and in factories manufacturing corsets, candy, shoes, preserves, munitions, artificial flowers, textiles, men's ready-made clothing, silk, and glass. It is obvious, therefore, that the figures given can be considered to illustrate the problems of the women engaged in those industries which employ women to a considerable extent.

All ages are represented among the women for whom figures are given. In the Manchester study the women were comparatively young, more than one-half of them being less than 25 years old; in material compiled from the Bureau of Labor Statistics cost-of-living study the ages of the women are not given but it is probable that they, too, were comparatively young, as the families investigated

were those in which there was a father at work, a mother, and at least one child who was not a boarder or lodger. The other investigations assembled in this report included women of all ages, with the emphasis probably on the younger ones.

The proportion of single women was large in some of the investigations, but because the material was often correlated so as to make the figures on this subject of little value and because many of the investigations included women of only one type, the general figures can not be considered to be applicable. In Manchester 70 per cent of the women were single; in the cost-of-living schedules the emphasis is laid on the family as a unit, so there were naturally many more daughters, presumably unmarried, than there were wives and mothers. The miscellaneous reports included in Part III give no basis for stating any proportion of single or married women.

In respect to living conditions it seems fairly certain that a large majority of the women included in practically all the investigations lived at home. In fact, in both Manchester and the miscellaneous studies the returns indicated that approximately four-fifths of all the women investigated lived at home.

#### **Woman's share in the economic support of the family.**

The interrelation of wages and the economic status of the family for this group of women for whom data have been compiled and assembled is shown in various ways. The girl who does not contribute to her family regularly but instead provides, whenever they are needed, some essential articles, such as shoes and clothes for her younger brothers and sisters, or who pays the gas and coal bills; the woman who gives a stated amount regularly as her contribution to the family budget; the girl who turns over her entire wage to her mother or father and gets back for her own expenses what can be spared after the family needs are met; the woman who is the head of her household and with her earnings supports one or more persons besides herself; the woman who does not live at home but contributes regularly to help support her parents or other relatives; the girl who "helps out" her married sister by clothing nieces or nephews or paying rent—all these are typical cases which occur more or less frequently among all groups of women wage earners.

The human side of their story is a very appealing and graphic one. Indeed, it is so appealing and graphic that the tendency in many reports has been, in studying these stories, to emphasize this side to the exclusion of a more scientific consideration of the economic problems involved.

But the economic as well as the human significance of these conditions must be recognized and it is important to assemble and correlate the data so that they can give an unprejudiced outline of

the subject. Of course, much of the information secured is so detailed and must be discussed with so many qualifications that it is not possible to generalize from it or to present it in summary form. However, the outstanding figures and their correlations can be brought out so as to present at least an outline of the conditions which are illustrated in detail in the further pages of this report.

### Contributions to the home in relation to size of earnings and family income.

Contributing all earnings to the family fund is a very general practice among wage-earning women. Of course, such a contribution may mean much or may mean little to the family, depending upon the size of the earnings and the size of the family income, but the extent of this practice is of great significance to the wage-earning women themselves. No matter how small or how large the earnings, contributing all to the family means a cession of economic independence, and this seems to be a condition with which many wage-earning women are faced. More than one-half of the women for whom this matter was considered in the miscellaneous studies in Part III reported that they contributed all their earnings to their families. Further evidence is supplied by the figure in the Manchester study, which show that of the women in that investigation who were living at home, 67.9 per cent contributed all their earnings.

A more detailed examination of the figures on contributions and family relationship has shown that they must be considered separately for three groups—married women, single women living at home, and single women not living at home. It is clear that the economic responsibilities for these three groups would present very different problems, and wherever it has been possible the data have been separated for the three types.

*Married women.*—Of all the women interviewed in the Manchester study who were married with husbands at work, practically every one contributed all her earnings to her family. This contribution was made irrespective of the amount of earnings or of the size of the family income. The figures in the miscellaneous studies showing the contributions of married women do not give the information in relation to earnings so that it can be summarized.

In their economic relationship to the family the married women played on the whole a minor part. In Manchester only 15.4 per cent of the women interviewed were wives and mothers, but in those families which had wage-earning wives the incomes were small, 85 per cent of the husbands earning less than \$1,500 during the year. Among all of the families studied in Manchester a proportionate share of the family income was earned by only 19.7 per cent of the wives and mothers who were wage earners. Nevertheless, in the

Manchester families where married women were employed it was found that the earnings of the married women although they were small were by no means of inconsiderable value to the family. In the majority of the families where married women were wage earners there were one or more dependents to be supported.

In the discussion of the sources of family earnings (Part II) much the same situation in regard to the share played by married women in family support is found to exist as appeared in the Manchester families. Only 11.2 per cent of the families studied had an income from the wives' earnings. When the amount of their contribution is studied in relation to the family income it is found that in 87 per cent of the cases the wife earned and contributed less than 20 per cent of the family income.

In the miscellaneous studies the figures on married women show that in some localities very large proportions of women who are working are married. In Passaic, N. J., nearly one-half of the women breadwinners who were investigated were married, and about 90 per cent of these women had husbands who were employed. Another investigation shows that in a large group of families from 13 to 21 per cent had mothers at work, and that these mothers earned and contributed from one-fourth to one-third of the family income. A study of working mothers showed that in families having both mother and father at work nearly a third of the family income came from the mothers, while in families with mother, father, and children at work slightly less than one-sixth of the income came from the mothers.

Many married women, in various reports, stated that they had "dependents" although this phrase was not so defined as to make it possible to understand its full import. Of one group, 68.7 per cent stated that they were supporting dependents although they did not say whether the dependency was total or partial; of another group 30.6 per cent reported that they were entirely responsible, and 52 per cent that they were partially responsible, for the support of others.

In examining the status of married women who are wage earners it is important to bear in mind one major qualification of all figures relating to them. This is that the work of married women as wage earners is usually subsidiary to their work in the home and that for the most part these women, even though they may be making only a small financial contribution, are economically important factors when this financial contribution is added to the value of their activities in doing housework and keeping up the home.

*Single women.*—Single women form a large majority of woman wage earners, and the figures relating to their contributions to the family have a broad significance. The Manchester study showed that the contributions of single women were important in relation both to the size of their earnings and to the family income. Of the women in-

cluded in the Manchester investigation 67.8 per cent were daughters living with their parents, and from this group the findings on the contributions made to the family are significant. All of their earnings were contributed to their families by 59.9 per cent of these daughters, and about 30 per cent of them had contributed all earnings for more than 5 years. The Bureau of Labor Statistics cost-of-living study showed that in 90.5 per cent of the families having daughters 16 years old or more these daughters were contributing all their earnings to their families.

The single woman's economic relationship to her family is more clearly outlined in the data available than is the actual contribution in relation to her wage. In Manchester 77.8 per cent of the daughters contributed less than 30 per cent of the family budget, and 22.2 per cent contributed 30 per cent or more. The cost-of-living study showed that in 67.8 per cent of the families the daughters were contributing less than 30 per cent of the family income. In the miscellaneous studies it was found that in one large investigation from 26.7 to 39.7 per cent of the family income in families with daughters at work was derived from the daughters. In another investigation it was found that the families of 40.0 per cent of the women were dependent on their contributions for at least one-fourth of the family income, and that for only 14.9 per cent of the women was there no definite need of their contributions.

The extent to which the family was dependent upon the earnings of single women was also shown in a few studies by figures which gave the number of wage earners in the families of single wage-earning women. In one investigation, of the women living with their parents (64.3 per cent of all the women investigated) 3 per cent were the sole breadwinners in their families, 24.9 per cent were one of two, and 72.1 per cent were one of three breadwinners. In another investigation, one-third of all the single women living at home were the only members of their families who were working. In a third investigation where the majority of women included were known to be single, it appeared that 46.4 per cent of these women were the chief breadwinners in their families.

*Single women not living at home.*—Although the most conspicuous problems of wage-earning women center around those who live at home and are thus an integral part of the family unit, there is a fairly large group of women who do not live at home, but who still bear some of the burdens of family support. These women do not appear to any extent in the Manchester or Bureau of Labor Statistics surveys, but the miscellaneous reports give some scattered information about them. One investigation showed that of women who lived independently slightly more than one-fifth contributed some of their

earnings to needy relatives, and that the average contribution made by them amounted to 29.1 per cent of their average weekly earnings. Another investigation showed that almost one-fifth of the women who were living independently were helping relatives.

### **Type of dependents for whom women are responsible.**

The definition of what constitutes a dependent is so seldom given, even in studies which treat extensively of this subject, that it is impossible to estimate the extent to which women are actually supporting others, but the returns in many studies have shown at least that a certain proportion of the women had a definite feeling that they were responsible to some extent for providing financially for others. It is possible to secure from the data on this subject indications of the type of person who most often looks to women for support.

In a rather extensive questionnaire on this subject circulated by the Women's Bureau in cooperation with State departments of labor it was found that the persons for whose support married women felt themselves responsible were practically all children, while the single women showed a preponderance of mothers for whose support they felt an obligation. The single women also reported a number of nieces and nephews as dependents, but on the whole their problem seems to be more closely related to the support of older people.

These figures are borne out by the findings in other investigations which examined the type of dependents and found that in one group which included 88.9 per cent of single women, 76 per cent of the dependents were fathers or mothers and 20 per cent were brothers and sisters. In another group, of which only 36.8 per cent were single women, 64.6 per cent of the dependents were adults. In a third group, of the single women who reported on the type of dependents, 83.5 per cent were helping to support their parents, and of the widows, 57.2 per cent were supporting children.

### **Men and women compared in relation to their share in the economic support of the family.**

Significant and important as the figures may seem, which show the share taken by women in the economic support of the family, in the final analysis little can definitely be deduced from these figures unless there are some comparable facts for men. Unfortunately, the evidence which has been collected for men is far scantier even than that which is shown for women, and any deductions as to the relative positions of the two sexes will have to be made—if they can be made at all—from a scanty array of facts. In the Manchester investigation, however, all information was secured for men as well as for women, and for this group of wage earners definitely comparable material is available.

In considering the comparative data for men and women it is necessary to go far back of the actual material on which interest is focused, for the status of men and women is so different, and different in such fundamental particulars, that these differences must be clearly outlined and constantly considered if there is to be a real understanding of many of the conditions with which men and women are faced. Differences in age, in relationship to family, and, above all, differences in earning capacity will surely have a most far-reaching effect on the comparative economic status of men and women, or indeed of any two groups even of the same sex. In no situation will differences in these particulars have a more penetrative influence than in the relationship of wage earners to their families.

It is unfortunate that comparable material for men and women is not available all along the line of the investigations assembled in this report. What information there is, however, leaves little doubt that in comparing men and women definite allowance should be made for several important factors.

In regard to age the men for whom comparative data are given in the Manchester study were somewhat older than the women. About two-fifths of the men but nearly three-fifths of the women were less than 25 years old, while slightly more than one-fifth of the men and one-tenth of the women were 40 years old or over. This is not a very great difference, it is true, but what difference there is indicates that the men would have greater home obligations than the women.

A consideration of the marital conditions of the two sexes shows somewhat the same situation. Of the men in the Manchester study, 44.1 per cent were single and 53.4 per cent married, while of the women 70.2 per cent were single and 23.1 per cent married. This is a normal situation, the proportions corresponding very closely to the similar proportions for all men and for women wage earners, and it indicates that in their family relationship, although the situation is very different for the two sexes, the men and women studied were representative of far larger groups.

When the actual living conditions of the men and women are considered, even greater differences appear. About the same number of men were sons living with their parents as were husbands and fathers living with wife and children, not far from two-fifths of them being in each group. The women showed a very much larger proportion—67.8 per cent—of daughters living with their parents, while the proportion who were wives and mothers living with husbands and children was very much smaller, only 15.4 per cent.

The average size of the families of the men and women was not very different, being slightly larger for the women (5.64 persons) than for the men (5.15 persons). In the average family of each group of men, however, there was a greater number of persons to each wage

earner than among the families of similar groups of women. In other words, there were apt to be more wage earners in proportion to the size of the family for the women than for the men.

From these general statements it is readily seen that in their social relationship to their families man and woman wage earners—at least the men and women in this study, which is representative of many other similar groups—have not the same status. The men are older, more of them are married and living as heads of their families, and there are fewer wage earners in their families. All of these differences must be kept in mind, for it is obvious that they should have no small effect on the share taken by men in the economic support of the family.

There is, however, one qualifying factor more fundamental in its effect than any which has already been detailed. This is the size of the earnings of men compared with those of women. The industrial status of men is far more definitely assured than that of women and an examination of the details of this status leaves little doubt that it is the result of a psychological attitude toward the value of men almost as much as it is a response to their actual economic value to industry.

The earnings of the men and women in the present studies were not comparable in any way. Selected groups of men and women which were comparable in other respects showed such a great disparity in earnings as to almost invalidate any deductions which might have been drawn on a basis of other similarities. Of the men 44.9 per cent earned \$25 or more a week, of the women only 1.6 per cent earned \$25 or more. Only about one-fourth (26.1 per cent) of the women who were daughters received \$17.50 or more, while of the men who were sons nearly two-thirds had such earnings. Of the fathers, 60.8 per cent received \$25 or more, while only 1.8 per cent of the mothers received as much as \$25 a week. Year's earnings showed the same conditions, with only 11 per cent of the women but 61.6 per cent of the men receiving \$1,000 or more during the year. This great discrepancy in earnings was not due to more irregularity at work on the part of women than on the part of men, for very much the same differences were found for men and women who had worked the year through. The women lost considerably more time than the men did, but the reasons for losing time were practically the same for both sexes. The women stuck to the same jobs throughout the year investigated just as generally as the men did, but on the whole the women had had considerably less experience than the men in the trade and occupation. Nevertheless, it was not this greater experience which had brought about the higher wages for men, for comparing groups of men and women with similar experiences the same discrepancy in earnings was found to exist, a

discrepancy which is even more striking when it is known that the two sexes had been working continuously for almost equal periods. The difference in earnings, therefore, seems to be one for which allowance must be made for every type of man and woman. Whether they are old or young, experienced or inexperienced, steady or intermittent workers, the women earn less than the men. Only when the selection is made on a basis of the wage itself can groups of men and women be secured which are comparable in this respect, and then there will be little similarity in the other characteristics of the two sexes.

### **Contributions to the family.**

Because of the fundamental differences which have been found to exist for wage-earning men and women in their family relationship and in their economic status in industry, it is important to consider their economic relationship to their families in the light of these differences. It would be obviously unfair to compare the contributions to the home of all wage-earning men, the majority of whom are married, with those of all wage-earning women, the majority of whom are single; and it would be equally misleading to discuss together the proportion of earnings contributed by men with high earnings and those of women with low earnings. In considering these questions the subject resolves itself into a few simple divisions. In most families there were man and woman wage earners who were jointly responsible for the economic support of the family. How this responsibility was shared by the two sexes, taking into account the resources of each sex and the obligation resulting from their social relationship to the family as well, is the object of this study.

On the whole, the men contributed more than the women. A larger proportion of men than of women contributed all their earnings, and a larger proportion of men than of women contributed more than \$10 a week. However, when the two factors which mainly qualify contributions are considered, earnings and family relationship, the findings are quite different. Although the men contributed much larger amounts, in relation to the size of their earnings the contributions of the two sexes were of practically the same proportion. In every group of men and women earning from \$13 to \$20 a week, there was a larger proportion of women than of men who contributed all earnings. On the other hand, in the group with the highest earnings (\$25 and over) a very much larger proportion of men contributed all earnings, but there were practically no women in this group, and the great majority of the men were husbands and fathers who contributed all they made to the support of their families.

In two groups of men and women who were alike in the size of their earnings and in their family relationship, the women contributed all

their earnings to a greater extent than did the men. This shows that although the relationship to the family was an important qualification, in the last analysis the sex of the contributor seemed to have the most important effect on the contribution, and, when all other factors were allowed for, and comparable groups of men and women were contrasted, the women were the more extensive contributors.

In general, contributions became more extensive as the contributors of both sexes became older. In every age group, however, more daughters than sons contributed all earnings. At the younger ages (less than 25) there was a greater proportion of women than of men who contributed all earnings, while between the ages of 25 and 30 there was a greater proportion of men, and above 30 very similar proportions of both sexes who contributed all earnings.

Also, contributing all earnings seems to be a more permanent condition among women than among men, a larger percentage of women than of men having contributed all earnings for the entire time they had been at work.

Comparing single men and single women, the women contributed more extensively, both actually and relatively. Comparing married men and women, relatively to their earnings, the two sexes contributed the same proportion—practically all. Actually, however, the married men contributed larger amounts than did the married women.

One of the most interesting facts brought out by a detailed study of 56 families in Manchester was that the per capita family earnings—in other words, the financial status of the family as a whole—seemed to have a very definite effect upon the proportion of individual earnings which was contributed to the family expenses. In families with a yearly income of less than \$500 for each person, the wage earners quite generally contributed all their earnings to the family budget. With yearly incomes above \$500 per person, contributions of all earnings were not so general. This difference applied only to the sons and daughters, as the husbands and fathers, wives and mothers, practically all contributed all their earnings irrespective of the size of the family income. In families whose per capita income was less than \$500, nearly one-half of the sons and not far from three-fourths of the daughters contributed all their earnings, while in those with incomes of more than \$500 per member slightly more than one-third of the sons and one-half of the daughters contributed all earnings.

One other investigation, that of the condition of woman and child wage earners in the United States, has yielded comparative material for the relation between individual contributions and earnings of men and women. The figures in this study show that in each of the four industries investigated the contributions of the women were a larger proportion of their earnings than was the case with the men.

Moreover the contributions of the women very nearly equaled their earnings, in only one industry falling below 90 per cent and in the silk industry averaging 96 per cent of their earnings. The men's contributions were approximately four-fifths of their earnings, in only one case exceeding that proportion.

But besides the importance to the individual of the proportion and amount of earnings which he or she contributed to the family, there is a still larger significance in the share such contributions form of the family budget.

For the families included in the Manchester study it appears that as potential contributors, rated solely on actual earnings, the husbands and fathers rank first, then come the sons, then the daughters, and last the wives and mothers. Rated on the proportion of the family earnings contributed to the family, however, the sons and daughters change places; for although a larger proportion of sons than of daughters earned 30 per cent or more of the family earnings, a larger proportion of daughters than of sons contributed more than 30 per cent of the family earnings.

In this study the married man and the married woman do not appear on an equal plane in respect to their absolute economic value to the family; but in respect to the effort which they are putting forth for their families, as measured by the proportion of their earnings which is given to the family, they stand together in the knowledge that each is doing all that he or she possibly can—contributing all earnings. In the family unit the significance of the sons and daughters—the single men and women—is not so simply stated. They both earned and contributed a good proportion of the family earnings, and in spite of the women's much lower earnings their contributions were very nearly alike.

In several other investigations there has been some additional evidence brought out to show the relationship of the earnings of men and women to the family budget, and it is important to note the resemblance between the findings of these investigations and those of the Manchester study just quoted. In the Bureau of Labor Statistics cost-of-living survey it was found that the fathers assumed the most important position as contributors, but, in spite of the fact that the families studied were selected to represent those in which the father was the chief wage earner, in almost one-third of the families the father made less than 60 per cent of the family earnings. The mother played a minor part as a wage earner, for in only about one-tenth of the families was the mother a wage earner, and 87 per cent of these mothers earned less than 20 per cent of the family earnings. The sons and daughters were on a more equal plane, for in practically the same proportion of families—a very small proportion in each case—half or more of the family earnings were derived

from the wage-earning sons and from the wage-earning daughters. Less than 30 per cent of the family earnings was derived from the sons in 59.3 per cent of the families having wage-earning sons, and from the daughters in 67.8 per cent of the families having wage-earning daughters, a difference which seems very much less than might have been expected in view of the difference in the wage rates which prevail for men and women. In the investigation of woman and child wage earners the families studied were selected primarily because they were families in which there were women or children gainfully employed, so the findings can not be applied generally. They are representative, however, of the families of wage-earning women. In these families it was found that practically all the fathers and all the sons and daughters over 16, but a very small proportion of mothers, were working and contributing to the support of the family. Generally speaking, not far from one-third of the family income was derived from the earnings of the children, male and female. In a study of Italian women workers it was found that 87.2 per cent of the fathers, 85.6 per cent of the other male, and 91.3 per cent of the other female members of the family who were over 14 were contributing to the family support. This study also showed that 54.2 per cent of the mothers were contributing to the family support, a very much larger proportion than that shown in any other investigation.

#### CONCLUSION.

These statements give the barest outline of the many details which are included in the following pages. Because of methods of presentation or collection much of the material eludes any attempt to include it in a summary. But fragmentary and inconclusive as they are, the data identify here and there certain essential truths and qualifications which must be accepted or allowed for if the entire part played by women in the economic support of the home is to be understood.

There is little need to outline the duties and contributions to the family of women within the home. They should need no brief for this, their most familiar rôle. But women as providers for the home, as factors in industry whose earnings, hours, and working conditions have a broad social significance, are still to be recognized. The material in this report will add something to the fund of general information on this subject. The omissions, the subjects which have been too briefly or inadequately touched upon, will be a guide for further studies.

Although their findings can not be considered to be final, in all of these reports one conclusion is inescapable. It is that in general women are wage earners not only for their own entire support but to

meet a very definite responsibility as sharers in the support of others or the maintenance of higher standards of living in their families. The burden of responsibility assumed by women is very different from that of men. It is older people who look to women for assistance and support, and usually there is no alternative for the wage-earning woman who falls heir to responsibilities not of her own choosing. On the other hand, the man is usually responsible for a young and rising generation, whose support he has undertaken deliberately and whose burden becomes lighter as the years advance. These differences are natural and unavoidable, but they emphasize the necessity for a clearer understanding and a more equitable valuation of the wage-earning woman as an economic factor in the family.

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**PART I**

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**THE FAMILY RESPONSIBILITIES OF MEN AND WOMEN  
WAGE EARNERS IN MANCHESTER, N. H.**

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PART I

THE FAMILY RESPONSIBILITIES OF MEN AND WOMEN  
WAGE EARNERS IN MANCHESTER, N. H.

## PART I.

### THE FAMILY RESPONSIBILITIES OF MEN AND WOMEN WAGE EARNERS IN MANCHESTER, N. H.

#### SECTION I. INTRODUCTION, SCOPE AND METHOD, AND SUMMARY.

##### Introduction.

Through the course of many years intermittent efforts have been made to find out whether women who work in industry and elsewhere are doing so not for the purely personal benefit or pleasure which might come from a wage-earning activity, but because of the more fundamental necessity of meeting obligations for the support of others as well as of themselves. These studies, many of which are summarized in later pages of this volume, have been more or less successful, in that they have given a very definite picture of different groups of wage-earning women and the obligations and responsibilities which they have assumed. It has been the burden of this type of report that women are essential factors in the economic life of the family. But the material presented has not been final, for only the woman's side was shown and no comparative material was offered to show to what extent women differed from men in this respect.

The majority of women in industry are single, and it is this fact which has in part caused some distinctions between men and women in industry. For the majority of working men are married, and the simplest use of the phrase "married man" or "married woman" connotes a certain degree of responsibility for others. In the same way the phrase "single man" or "single woman" carries with it a suggestion of aloofness and separation from the interests of others. Thus, the accepted attitude toward the two sexes in industry, based upon the marital condition of the predominating group in each sex, is that men are married and women single, with all that the two terms suggest. The injustice of such a classification is patent to all who have studied the details of the importance of men and women as factors in family maintenance. For although the status of men who are wage earners is based on the status of the married man, about 35 per cent of all men are single according to the census of 1920,<sup>3</sup> and it does not seem likely that the status of men wage earners is different in this regard from that of all men. And by no means all women wage earners are single, in fact, according to the same census, 24.7 per cent of women who are gainfully employed, are married.

<sup>3</sup> U. S. Bureau of the Census, 14th Census, 1920, Vol. II, Chap. IV.

In this connection it is also significant to note that the proportion of gainfully employed women who are married has shown a tendency to increase during recent decades. In 1890 the per cent was 13.9, in 1900 the per cent of gainfully employed women who were married was 15.4, and in 1910 the per cent was 24.7.<sup>4</sup> Moreover, there is no justification for the assumption that while all single men can be rated as potential heads of families and therefore should be classed with the married men, the singleness of women is so permanent a condition and one which makes women so aloof from the cares and responsibilities of family life, that what married women there are in industry can be overlooked and the whole sex rated as socially unimportant factors in industry, at least so far as their economic relationship to the family unit is concerned.

It is quite conceivable that conditions might exist where such interpretations would be accurate. It is also quite conceivable that definitely comparable material might show that there was no justification for considering single men to be on the same plane as married men, while at the same time there might be ample reason for according to single women recognition that as component parts in the economic life of the family they are equal in importance to the married. The problems of home responsibility and the amount of contribution to the family support may be found to be so nearly equal among single men and women as to render unjust the present attitude classifying the woman in industry as an isolated individual, while the man is recognized to be part of a social unit, with all of the importance and value to the community which such relationship implies.

It was to provide comparative material for men and women which might throw light on these matters that the Woman's Bureau undertook to make this study of the home responsibilities and contributions to the home of a group of men and women in industry.

#### Scope and method of investigation.

At the request of the commissioner of labor of New Hampshire, that State was chosen for the survey. Manchester was the town selected, because it contained representative industries employing in considerable numbers both men and women. As the purpose of the study was to discover the extent of home responsibilities for a representative but unselected group of men and women, it was decided to include the entire number of workers in each plant visited. It was felt that by using this method it would be possible to present a fairly accurate and detailed cross section of a group of industrial workers.

The textile industry in Manchester employs the greatest number of men and women, and would have been included in the study but

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<sup>4</sup> U. S. Bureau of the Census, 14th Census 1920 abstract.

for the fact that it was not possible to get the necessary detailed material from the establishments in this industry. Shoe manufacturing ranks second in importance, and the splendid cooperation of the managements of the leading establishments in this industry made it possible to conduct the study in their factories.

In making the investigation the method followed was to interview all men and women in each plant, securing from them information as to their industrial history and present condition, i. e., present wage and occupation, age beginning work, time in the trade and in present occupation, number of weeks not at work during the past year, reasons for not working, days worked during the past week, usual daily and weekly hours. In regard to family relationship, questions were asked on such subjects as whether they were living at home or boarding and the relationship to them of other members of the family, who were the other wage earners and how many nonwage-earners there were, the ages and occupations of all members of the household, the amount contributed to the family, and the length of time during which contributions had been made. When this information had been secured for all of the men and women employed in a plant, the pay rolls were studied and the weekly earnings of each person for as many weeks as he or she had been with the firm during the year April, 1919, to April, 1920, were recorded with the rest of the information secured about him. If a person had worked in more than one establishment during the year, information about his earnings and the cause of idleness during any weeks for which no earnings were recorded was secured from the other places of employment. When the data for the person interviewed were complete, the next step was to get similar information for the other wage earners in the family. This involved visiting many other establishments, and copying records from their pay rolls. No effort was made to interview all the wage earners in the family, but only to secure information regarding their earnings. Many home visits were made to get additional information necessary to locate places of employment and reasons for periods of unemployment. (For schedules and instructions to investigators see Appendix, pages 101-104.)

Too much credit can hardly be given to the manufacturers whose cooperation made it possible to get this information. They permitted the investigators of the Women's Bureau to interview their employees during work hours, and gave much assistance in securing the information from the pay rolls. Without their help the material could never have been assembled in the complete form in which it is now possible to present it. In this connection it is interesting to know that in one department where output records were made

during the period in which the workers were being interviewed for this study, it was found that there had been no diminution in output in spite of the necessary interruption caused by the interviews.

The investigation was made during the months of March, April, May, and June, 1920, and the weekly earnings were recorded for the 52 weeks beginning in April, 1919. Table 1 shows the number of persons included and the type of information secured from them.

TABLE 1.—*Number of wage earners included in investigation in Manchester, N. H., by age, sex, and type of information secured.*

	Men.	Wom- en.	Children under 16.		All per- sons.
			Boys.	Girls.	
Persons interviewed.....	884	583	8	6	1,481
Persons not interviewed but for whom wage records were secured.....	428	302	8	2	740
Total.....	1,312	885	16	8	2,221

As already stated, all of the persons interviewed were employed in shoe manufacturing at the time of the interview. The other members of their families, however, were employed in various industries, so the wage figures in this study apply in some cases to more than one industry. It is interesting to note that aside from those persons who were interviewed and who form the nucleus of this study a large proportion of the wage earners in these families were employed in the shoe industry. In fact, from both men and women who were included in the group of "other wage earners" in the families of those interviewed, the shoe industry claimed the largest representation, for 151 men and 135 women in the "other wage earners," group were employed in the manufacture of shoes. These figures give some slight evidence of the tendency for several wage earners in one family to restrict their activities to the same industry. This is particularly noticeable in Manchester, as the tremendous textile mills there employ an usually large proportion of the wage earners in the town, but are only second in importance among the wage earners in the families of the boot and shoe workers investigated. This tendency toward concentration in one industry of the activities of several wage earners in a family is natural but might be far from desirable during periods of depression in the one industry from which the entire family earnings are derived. In view of this concentration of employment and the known irregularity of the shoe industry, fluctuations in family earnings may be expected to be even more acute than in a more regular industry or in a locality where there is more variety of employment.

TABLE 2.—Industries in which the Manchester, N. H., wage earners interviewed were employed.

Industry.	Men.	Women.
Shoe manufacturing.....	927	697
Textile manufacturing.....	140	127
Other manufacturing.....	1 36	2 23
General mercantile.....	23	5
Miscellaneous.....	3 72	5
Not working.....	6	7
Total.....	4 1,204	4 894

<sup>1</sup> Box manufacturing 11, cigar manufacturing 12, needle manufacturing 2, foundry 3, and not reported 8.  
<sup>2</sup> Box manufacturing 5, cigar manufacturing 5, needle manufacturing 10, and not reported 3.  
<sup>3</sup> Public utilities 29, city employment 16, building trades 6, and other miscellaneous 21.  
<sup>4</sup> 103 Greek men, 21 Greek women, and 24 children under 16 are omitted from this table.

The employees in five separate shoe establishments were included in this investigation. Not all of the establishments were under separate management, but as each represented a complete factory unit they have been considered as separate plants. There was considerable difficulty experienced in the second establishment visited in securing adequate information from the employees of the lasting department, most of whom were Greeks who spoke no English. Because accurate information was so difficult to secure from them, it was decided to omit the employees of the lasting departments in the other establishments visited. With this exception practically every employee was interviewed, excluding foremen, managers, and office and clerical workers. Their distribution through the several plants was as follows:

TABLE 3.—Number of persons interviewed in each plant.

Plant number.	Total.	Men.			Women.			Children.		
		Total.	Greeks.	All others.	Total.	Greeks.	All others.	Total.	Boys.	Girls.
I.....	548	308	27	281	235	12	223	5	2	3
II.....	169	112	8	104	54	54	3	3	.....	.....
III.....	253	169	35	134	84	4	80	.....	.....	.....
IV.....	251	160	24	136	91	4	87	.....	.....	.....
V.....	260	135	14	121	119	1	118	6	3	3
Total.....	1,481	884	108	776	583	21	562	14	8	6

With the exceptions already noted, the group studied represented a number of complete units of industrial workers, including both skilled and unskilled, pieceworkers and time workers, old and young, married and single, men and women.

The material thus collected is presented here in two parts, the first giving in detail the findings for the large group of individuals for whom complete information was secured, and the second discussing the question of dependency and home contributions from the angle of the

family unit, and basing the discussion upon a more limited number of families (541) for whom complete information was secured.

Thus, the first section presents from the individual's standpoint the relative amount of responsibility shouldered by men and women; while the second section presents, from the standpoint of the family unit, the relative importance of the economic contributions of men and women.

### Summary.

Considering first the individuals, the figures given in the following pages present a very definite outline of the make-up of the group and of the varying degree of responsibility assumed by its members. From these figures it appears that in the group for whom information was secured there was a slightly smaller proportion of American born than is given by the census for all persons gainfully employed, but on the whole the difference is not great enough to color the results of the study. In respect to age this group contains proportionately more young people than does the entire group of those gainfully employed in this country.

In spite of their greater youth the proportions of single, married, and widowed, separated, or divorced, were very similar to the proportions among industrial workers throughout the country, showing that in their family relationships and the resulting burden of responsibility they may be considered to be quite typical.

Although the group as a whole represents to a certain degree all industrial workers, yet it is composed of two dissimilar parts—men and women. It is with the differences between these two groups—their age, conjugal condition, earning power, assumption of responsibility for others, and contributions to their families—that this report is most concerned. The women were much younger than the men. Most of the women were single, while most of the men were married. The families of which the men and women were a part were about the same size, but in the women's families there were more wage earners. The women earned so much less than the men, both by the week and by the year, that their wages are hardly comparable. Nearly nine-tenths of the women earned less than \$1,000, while slightly over six-tenths of the men earned \$1,000 or more during the year.

More women than men lost time from work during the year, but the reasons for losing time were practically the same as for the men, and fewer women than men changed jobs during the year. The women had had less experience in their trade and occupation than had the men, but this was not the reason for their lower earnings. Comparing a group of men and women who had had the same amount of experience it is found that their wages differ as greatly as when those of all of the men and women are compared.

In brief, the group for which has been gathered the following facts on contribution to the home and family responsibilities can be described as follows: The women, younger, less experienced, and far less well paid than the men; many more of the men married, yet of those that were single the same proportion as of the single women living at home; and the large group of single women having worked continuously—year in and year out—for practically as many years as had the single men.

The question of responsibility toward the home for these men and women resolves itself into a complicated situation of joint responsibility for the upkeep of the home and the support of others by several wage earners. It was not usually a question of the entire support of others; only 3.2 per cent of the women and 31.2 per cent of the men were found to be carrying alone the economic responsibilities of the family. But everyone was contributing something to the family of which he or she was an integral part.

It is this joint responsibility which is particularly difficult to measure, and yet which must be measured if the relative importance of men and women in this regard is to be estimated. There are two possible measures which can be used for the contribution toward the family support. One is the proportion and the other is the actual amount of earnings contributed. The former has its main significance in the psychological attitude of the contributor; the latter in the actual value, economically speaking, of the contribution.

In the aggregate the actual cash value of the contribution of the men far exceeded that of the women. One-half of the men contributed more than \$22.50, while one-half of the women contributed more than \$13.90 a week.

In view of the dissimilarity in the earnings possible for men and women—half of the men earned more than \$24.80 and half of the women more than \$15.30—this inequality in the actual amount contributed seems neither surprising nor unnatural. The two sexes are obviously not comparable in this respect.

It has been possible, however, within the larger classification of men and women to select smaller groupings which are comparable, and these show figures very different from the ones just quoted. The condition which is shown to have the most far-reaching effect on the proportion of the wage contributed to the family, is the relationship of the contributor to others in the family. Practically 100 per cent of the men and women who were husbands and wives or fathers and mothers contributed all of their earnings—irrespective of amount—to meet the expenses of the family.

This situation was not found among the men and women who bore the relationship of sons and daughters, and who were for the most part "single men" and "single women." Contributions of all

earnings occurred in a much smaller proportion of cases among the sons and daughters than among husbands and fathers and wives and mothers. In fact, only 34.6 per cent of the men who were sons contributed all of their earnings, which proportion was considerably exceeded by the daughters, 59.9 per cent of whom contributed all of their earnings. It is readily seen, therefore, that to secure really comparable figures for men and women it would be necessary to find a group in which the relationship to the family as well as the actual wage was known for both men and women so that due allowance could be made for the variations in these two factors in the two sexes.

For the group of men and women receiving an average weekly wage between \$15 and \$25 it is possible to make such estimates, and the detailed figures in this report show beyond doubt that where wage and relationship to the family were similar the women contributed more than did the men. This situation is well illustrated by the figures in Table 19, which show that of those who earned between \$17.50 and \$20 a week 42.5 per cent of the women were wives or mothers and 45.7 per cent of the men were husbands or fathers, while 54.3 per cent of the women were daughters and 53.6 per cent of the men were sons. The men and women in this group were alike in the two things which would chiefly affect their contribution to the family—the size of their wage and their relationship to the family. And yet 57.3 per cent of the women in contrast to 53.3 per cent of the men contributed all of their earnings.

As the husbands, wives, fathers, and mothers practically always contributed all of their earnings, the greater proportion of women than of men in this weekly earnings group who contributed all of their earnings can be definitely attributed to the more extensive responsibility assumed by the daughters.

It is from a comparison of the extent of contribution among daughters and sons that the most clear-cut picture can be drawn, and this picture shows beyond doubt that the daughters assume responsibility to a far greater extent than do the sons. In every age group the proportion of those who contributed all earnings was greater among the daughters than among the sons, the difference in the percentages varying from 16.7 to 50.4.

The length of time during which contributions had been made is also a very important qualifying factor which affects the degree of responsibility assumed, and it is particularly significant to find that 61.4 per cent of the women and 54.6 per cent of the men—an excess of 6.8 among the women—had contributed their entire earnings to the family during all of their working career. The difference between men and women in this respect is emphasized when the

figures are considered for single men and single women. In this group the members of each sex had been employed for very nearly the same length of time, yet 22.7 per cent of the women and 17.9 per cent of the men had contributed all earnings for from 5 to 10 years, and 9.4 per cent of the women and 4.6 per cent of the men had contributed all earnings for 10 years or more.

Taking into consideration all the factors which condition the responsibilities and contributions to the homes, women in industry can not be characterized as having little responsibility for the support of others compared with that of men. To be sure, there are many more married men in industry than there are married women, and for these men there is naturally a very much greater degree of financial responsibility than exists for any others. What married women there are in industry, however, are exerting fully as much effort as are their husbands, although, because of their lower wages, with less result. The problem of responsibility for men is chiefly that of the married man who has assumed his own responsibilities, but the problem for the women is that of the single woman who, without choice, must share or take over responsibilities which have proved too heavy for the normal provider for the family. The figures showing among single women a greater assumption of responsibility than among single men in relation to the size of wage, in relation to age, and in relation to the length of time during which contribution has been made, leave no doubt of the fact that a readjustment must be made in the attitude which would relegate women to a group of individuals with no economic relationship to others nor importance in the family group, while men—single as well as married—are valued not only as individuals but as necessary economic factors in the maintenance of that fundamental social unit, the family.

From the standpoint of the family itself, the second section of this study shows a very clear picture of the economic importance of husbands, fathers, and sons, and wives, mothers, and daughters. For the purpose of computation there was made the arbitrary and purely hypothetical standard that the earnings of all wage earners in a family should constitute the same proportion of the total family earnings—in other words, that a wage earner is not earning his "proportionate" share of the family earnings unless his earnings equal 50 per cent of the family earnings in families with two wage earners, 33½ per cent in families with three wage earners, and so on. On such a basis it was found that this "proportionate" share of the family earnings was made by 95.1 per cent of the husbands or fathers, 19.7 per cent of the wives or mothers, 48.9 per cent of the sons, and 31.7 per cent of the daughters. This places the potential economic value to the family of these groups just about as would naturally

be expected. Of most importance were the husbands and fathers, followed by the sons and then by the daughters, with the wives and mothers considerably lower on the scale.

In considering the subject of wage-earning married women some very significant figures are brought out in the analysis of conditions among the 541 families under discussion. In the families in which married women with husbands were at work in industry, the addition of the wives' earnings left only 35.4 per cent with per capita year's income from earnings of less than \$500, while the median of per capita year's income from earnings was \$641. Without the wives' contributions, the per capita income from earnings would have fallen to a \$438 median, with 60.2 per cent of the families in the less-than-\$500 group. Although the wife or mother was a wage earner in only a comparatively small number of families, and her earnings seldom equaled in importance those of other members, yet the exclusion of these earnings would have resulted in a considerably lower standard of economic well-being for the families concerned. When she was employed the married woman was a very real asset to her family and her employment in industry could not have been dispensed with without hardship to the family standard.

Figures for a limited number of families indicate that where the per capita year's income from earnings—the sum of all earnings divided by the number of persons in the family—was less than \$500, it was usually the custom for all wage earners to turn over all their earnings to the family exchequer. Where the per capita earnings were \$500 or over it was more usual for some of the wage earners to retain part of their earnings for their own uses. Here again, however, the figures for the sons and daughters show a marked divergence, for in the families with per capita earnings of less than \$500, 49.3 per cent of the sons and 71.6 per cent of the daughters contributed all their earnings, while in families with per capita earnings of \$500 or more, 36.8 per cent of the sons and 53.4 per cent of the daughters contributed all earnings.

On the whole, although the sons were shown to rate above the daughters in their potential economic value to the family, the actual situation almost reversed the relative importance of the two groups. The sons earned a larger proportion of the total family earnings than did the daughters, but the daughters contributed a slightly larger proportion than did the sons.

These figures put the man and woman wage earner, in whatever relationship they may bear to the family, on a plane of responsibility for the family expenses much more nearly equal than has generally been supposed to be the case.

Comparing the married man and woman we have found that the family interests absorbed the total wage of each. The unmarried

men and women, "sons" and "daughters" as they are described here, do not show a great difference. The daughters contributed to the family a somewhat larger proportion of the family earnings than did the sons, but on the whole the differences were so slight that from the standpoint of the financial status of the family the two sexes were about equally important.

In proportion to their ability, however, the daughters assumed a much more complete responsibility. They earned far less than the sons, yet their contributions were practically the same. To be sure, the phrase "all earnings contributed" carries with it the implication that something must be given back to the contributor in the form of money for clothes, lunch, car fare, etc. No data as to such returns have been secured. The fact remains, however, that sons as well as daughters get returns for the money they contribute. Contribution of all earnings to the family means that the wage earner gets back for necessary expenses what the family can spare; contribution of part earnings means that the family gets what the wage earner can spare. The married men and women alike are merging their identity in the family and contributing everything to the family budget. The unmarried men and women do not show so great a similarity. In their case it is the women who are merging themselves more completely in the family group, by contributing all of their earnings, while their brothers, though contributing substantially the same amounts, are retaining something for their own use. The sons are thus assuring themselves of a degree of independence and an opportunity to strike out for themselves which is denied the daughters, whose obligations are often not of their own choosing and who are carrying cares and responsibilities resulting from the tendency of present-day life to leave old age without provision for support.

## SECTION II. THE INDIVIDUAL.

### 1. DESCRIPTION OF PERSONS FROM WHOM INFORMATION WAS SECURED.

#### Nativity.

From the standpoint of the subject of this study it would seem that one of the most important qualifying factors which might affect the findings would be the nativity of the persons under discussion. The customs and traditions of foreign countries sometimes make for a more compact family group than is found in this country. The traditions of the Italian or French family which keep the daughters in close restraint until marriage; the need for the family newly arrived in the United States, ignorant of customs, inexperienced and not able to command very high wages, to stick together as a unit; these are factors which might show for some groups a very different extent of family responsibility among women than is the custom among the native-born citizens of the United States. For this reason particular care was taken to choose an industry and a locality where representation of American born and foreign born would be fairly typical. For it was the aim of this investigation to discover conditions as they exist for a typical group of wage-earning women and men, and not a special condition applicable to only one kind of group. Of the 1,378 men and women who were interviewed and who gave information as to country of birth—nativity could not be secured, of course, from those for whom merely wage records were secured—56.7 per cent were born in the United States and 24.9 per cent in Canada.<sup>5</sup> Most of the Canadian born were French Canadians, with standards somewhat different from those of other Canadians and persons born in the United States. The proximity of Manchester to the Canadian border and the Province of Quebec accounts for the number of French Canadians included in this study. In fact, even some of those classified as American born had French-Canadian parents and could speak little or no English.

The number of foreign born must affect to a great extent the findings of this study, but the group is not unrepresentative of mill towns or other industrial communities. Figures for all workers gainfully employed in the United States show that, in 1910, 68.5 per cent of the women and 73.1 per cent of the men were native born,<sup>6</sup> a proportion which is somewhat larger than among the group included in this study, but the difference is not sufficiently great to indicate that the Manchester group is an unusual one so far as nativity is con-

<sup>5</sup> See Table I, Appendix.

<sup>6</sup> U. S. Bureau of the Census, 14th Census, 1920, abstract.

cerned. French Canadians are not confined to Manchester, but are found in considerable numbers in Massachusetts and other New England States, while in other localities different nationalities, such as Italian or Portuguese, provide the qualifying factors which are represented in this study by the standards and customs of the French-Canadians. Other countries were represented by a limited number of persons. England, France, Greece, Ireland, Italy, Poland, Russia, Scotland, Serbia, Sweden, and Turkey each had a few representatives; but, except for the Greeks, in no case did the number amount to as much as 1.5 per cent of the total. The chief national groups represented, therefore, and the only ones sufficiently large to justify special consideration, were the following:

Place of birth.	Per cent of—		
	Total.	Men.	Women.
United States.....	56.7	55.7	58.3
Canada.....	24.9	21.7	30.0
Greece.....	9.4	12.8	3.9

As already stated, these figures are only for those persons who were interviewed, but the proportions would probably hold good for the entire group, as those who were not interviewed but whose wage records were secured were all members of the family group of some one who was interviewed.

The comparatively large number of Greeks, especially Greek men, was unexpected and somewhat complicated the work of the investigators. Some of these men could speak no English, and the English of others was so unintelligible that serious doubts arose as to the accuracy of their replies to the questions asked. It was not unusual to find a Greek whose record of earnings was complete for the year claiming, according to the interpreter, to have sent more than the entire amount to his family in Greece. In other cases it was impossible to discover just what were the annual earnings of these men, as their chief source of revenue was some small business, such as a fruit stand or shoe-shining parlor, conducted outside of working hours. For this reason it was decided to omit from further discussion in this study the material gathered from 108 Greek men and 21 Greek women who were originally included in the investigation.

#### Age.

Table 4 shows the ages of the men and women included in the survey. The figures represent both the persons interviewed and those not interviewed, as for the latter group when wage figures were secured it was often possible to secure also a record of the age.

TABLE 4.—Age, by sex.

Age.	Male.		Independently.	
	Number.	Per cent.	Number.	Per cent.
Under 16 years.....	16	1.7	8	1.2
16 and under 18 years.....	92	9.8	83	12.0
18 and under 20 years.....	91	9.7	106	15.3
20 and under 25 years.....	180	19.2	205	29.7
25 and under 30 years.....	180	19.2	119	17.2
30 and under 40 years.....	176	18.8	94	13.6
40 and under 50 years.....	152	16.2	57	8.2
50 and under 60 years.....	39	4.2	16	2.3
60 years and over.....	12	1.3	3	.4
Total.....	938	100.0	691	100.0

This table shows that, compared with the most recent available general figures for industry throughout the country, the group studied was considerably younger than normal; 40.4 per cent of the men and 58.2 per cent of the women were under 25 years of age, and only 21.6 per cent of the men and 11 per cent of the women were 40 years of age or over. The figures for the 1920 Census giving the age distribution of all workers gainfully employed<sup>7</sup> show that 30.4 per cent of the men were 45 or over. Of the gainfully employed women at that time 18.1 per cent were 45 or over. Among the younger people the census shows the ages of 11 per cent of the men and 23.6 per cent of the women to range from 16 to 20 years, while in Manchester 19.5 per cent of the men and 27.4 per cent of the women were so classified.

A very small number of those included in the investigation were children, only 8 females and 16 males being under 16 years of age. For this reason minors are not considered separately in the subsequent discussion.

### Conjugal and living conditions.

Table 5 shows the conjugal and living conditions of the entire group of men and women from whom such information was obtained.

TABLE 5.—Conjugal and living condition, by sex.

Conjugal condition.	Number who were living—			
	At home.		Independently.	
	Male.	Female.	Male.	Female.
Single.....	471	529	60	73
Married.....	638	195	6	3
Widowed, separated, or divorced.....	23	43	7	15
Total.....	1,132	767	71	91

<sup>7</sup> U. S. Bureau of the Census, 14th Census, 1920, abstract.

The percentage of single, married, and widowed, separated, or divorced of each sex is as follows:

	Men.	Women.
Single.....	44.1	70.2
Married.....	53.4	23.1
Widowed, separated, or divorced.....	2.5	6.8

These figures show an important difference between the men and the women studied. More than one-half of the men but less than one-fourth of the women were married, while the number of each sex who were widowed, separated, or divorced was not sufficiently great to be significant. However, this difference in conjugal status for the two sexes does not vary greatly from similar figures given by the U. S. Census for all men and for women gainfully employed. According to the Census of 1920, of all males 15 years of age and over, 35.1 per cent were single, 59.2 per cent were married, and 5.4 per cent were widowed or divorced.<sup>8</sup> Although the marital condition of men has been considered in the census only for the entire group of men, with the exception of those gainfully employed in cities of from 25,000 to 100,000 inhabitants, for women there has been made a separate industrial classification of the marital condition of those gainfully employed.<sup>9</sup> These figures show that of the women employed in manufacturing and mechanical pursuits 24.5 per cent were married. The similarity between these figures and those given for the Manchester groups indicates that in spite of their greater youth the men and women included in this survey were normal in their family relationships and the assumption of those responsibilities which accompany marriage.

It is naturally to be expected that among a group of working men and women the proportion of married men should be greater than that of married women. Considering the demands of married life on the average woman it is surprising that the proportion of married women gainfully employed should be as high as 23 per cent.

The fact that 531 men and 602 women were single and that the same proportion of each (about 88 per cent) were living at home, shows that in the majority of cases the problem of the single man and single woman and their relation to the upkeep of the home must be similar.

Of the entire group of men and women only a very small percentage were not living at home. In this study the investigators were directed to classify as not living at home any one who was living alone, with friends, or with relatives other than parents or married brother or sister. As will be seen from later sections of

<sup>8</sup> U. S. Bureau of the Census, 14th Census, 1920, V. II, Chapter IV.

<sup>9</sup> U. S. Bureau of the Census, 14th Census, 1920, abstract.

this report, the greater number of men and women were living as children with their parents or as parents with their children. Indeed, the chief characteristic of the group as a whole is the fact that almost every man and woman was living as part of a family group.

### Relationship to families.

It is interesting to see in Table 6 the chief relationships which the men and women bore to their families.

TABLE 6.—Composition of the families of 705 men and 479 women who reported complete data, according to persons at work and persons not at work.

#### MEN INTERVIEWED.

Membership of family.	Number—			Average size of family.	Average number of wage earners.	Average number of persons to each wage earner.
	At work.	Not at work.	Total, including person interviewed.			
<b>Husband interviewed (no children)</b> .....	95		95			
Wife.....	33	37	95			
Other relatives.....	3	11	14			
Total.....	136	68	204	2.15	1.43	1.50
<b>Father interviewed (no wife)</b> .....	2		2			
Children.....		6	6			
Other relatives.....		2	2			
Total.....	2	8	10	5.00	1.00	5.00
<b>Husband and father interviewed</b> .....	282		282			
Wife.....	58	224	282			
Children.....	85	685	770			
Other relatives.....	11	33	44			
Total.....	436	942	1,378	4.89	1.55	3.16
<b>Son interviewed</b> .....	308		308			
Father.....	209	19	228			
Mother.....	35	256	291			
Brothers and sisters.....	491	581	1,072			
Other relatives.....	11	39	50			
Total.....	1,054	895	1,949	6.33	3.42	1.85
<b>Brother interviewed</b> .....	4		4			
Brothers and sisters.....	7	4	11			
Other relatives.....		7	7			
Total.....	11	11	22	5.50	2.75	2.00
<b>Other relative interviewed</b> .....	14		14			
Other relatives.....	20	37	57			
Total.....	34	37	71	5.07	2.43	2.09
<b>Grand total</b> .....	1,673	1,961	3,634	5.15	2.37	2.17

#### WOMEN INTERVIEWED.

<b>Wife interviewed (no children)</b> .....	45		45			
Husband.....	44	1	45			
Other relatives.....	5	9	14			
Total.....	94	10	104	2.31	2.09	1.11

TABLE 6.—Composition of the families of 705 men and 479 women who reported complete data, according to persons at work and persons not at work—Continued.

WOMEN INTERVIEWED—Continued.

Membership of family.	Number—			Average size of family.	Average number of wage earners.	Average number of persons to each wage earner.
	At work.	Not at work.	Total, including person interviewed.			
<b>Mother interviewed (no husband)</b> .....	17		17			
Children.....	9	36	45			
Other relatives.....	1	4	5			
<b>Total</b> .....	27	40	67	3.94	1.59	2.48
<b>Wife and mother interviewed</b> .....	74		74			
Husband.....	74		74			
Children.....	12	147	159			
Other relatives.....	10	25	35			
<b>Total</b> .....	170	172	342	4.62	2.30	2.01
<b>Daughter interviewed</b> .....	325		325			
Father.....	225	17	242			
Mother.....	39	272	311			
Brothers and sisters.....	565	577	1,142			
Other relatives.....	18	61	79			
<b>Total</b> .....	1,172	927	2,099	6.46	3.61	1.79
<b>Sister interviewed</b> .....	15		15			
Brothers and sisters.....	25	10	35			
Other relatives.....	4	23	27			
<b>Total</b> .....	44	33	77	5.13	2.93	1.75
<b>Other relatives interviewed</b> .....	3		3			
Other relatives.....	5	6	11			
<b>Total</b> .....	8	6	14	4.67	2.67	1.75
<b>Grand total</b> .....	1,515	1,188	2,703	5.64	3.16	1.78

Although it was not possible to secure from the entire group of men and women covered by this investigation the details of the composition of their families, it was possible to secure these details from a sufficiently large and unselected group to afford a basis for a valid estimate of similar conditions for the rest of the group. And it is important to note in connection with the figures in this table that they represent the make-up of the families of each man and woman from whom information was obtained. If a brother and sister each gave information about the composition of their families, this information appears twice, once as pertaining to the family of a man and once to the family of a woman. With this method the figures are representative of conditions for the men and women surveyed as an entire group.

The largest number of men (43.7 per cent) were sons living with their parents. The next largest group of men (40 per cent) were husbands and fathers living with wife and children. The women show a very much larger proportion (67.8 per cent) of daughters living

with their parents, while the proportion of women who were wives and mothers (15.4 per cent) was very much smaller. On the whole, the average size of the families of the men and of the women did not vary greatly for the groups which were large enough to be significant. For all the women interviewed the average size of the family was 5.64 persons. For the men the average family consisted of 5.15 persons.

There was, however, one striking difference between the families of the men and those of the women. In the average family of each group of men there was a greater number of persons to each wage earner than among the families of similar groups of women.

The figures showing this are as follows:

Average number of persons to each wage earner in the families of—

Husbands.....	1.50	Brothers.....	2.00
Wives.....	1.11	Sisters.....	1.75
Fathers.....	5.00	Other male relatives.....	2.09
Mothers.....	2.48	Other female relatives.....	1.75
Husbands and fathers.....	3.16	All males.....	2.17
Wives and mothers.....	2.01	All females.....	1.78
Sons.....	1.85		
Daughters.....	1.79		

According to these figures, although the actual size of the families of the men and women did not vary greatly, in families where women were working there was likely to be a greater number of wage earners in proportion to the size of the family than in the families of the men. This would seem to indicate that the working woman in the average family might have a smaller responsibility for the upkeep of the family, as with more wage earners per household such responsibility would naturally be shared by them all. That such a condition does not necessarily obtain, however, becomes apparent as further figures on the subject are developed.

## 2. THE INDUSTRIAL STATUS OF THE MEN AND WOMEN.

More far-reaching, however, in its effect on the share taken in the economic support of the family than any personal attributes or relationship and composition of families is the industrial status of the two sexes.

The actual conditions with which men and women are faced in securing the money which makes it possible for them to share in family support, the prospects which are ahead of them and the experience they have gone through to attain their present position, all of these elements enter into their psychological relationship toward this problem of the support of others. If a man or woman assumes financial obligation when they are young, have they the same chances of

advancement in earnings? If they are regular contributors to the home have they the same chances for getting regular work, or is one sex more likely than the other to be "laid off" during slack seasons? What effect will diligent application to the gaining of experience have upon the wage prospects of the two sexes? These are questions which can be answered only after a detailed examination of the industrial records of both men and women, an examination which it was possible to make in Manchester for a considerable number of wage earners.

**Comparative earnings.**

The need for the greater number of wage earners in the families of the women is readily apparent when the average weekly earnings of the men and women are compared. Table 7 shows the average earnings of the men and women, classified according to their family relationship.

TABLE 7.—Average weekly earnings and family relationship.

MEN.

Average weekly earnings.	Total reporting.		Number and per cent whose relationship was—					
			Husband or father.		Son.		Other male.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Under \$9.....	8	0.7	1	0.2	7	1.5	.....	.....
\$9 and under \$10.....	6	.5	.....	.....	6	1.3	.....	.....
\$10 and under \$11.....	10	.9	1	.2	9	1.9	.....	.....
\$11 and under \$12.....	24	2.1	1	.2	21	4.4	2	7.7
\$12 and under \$13.....	16	1.4	1	.2	14	3.0	1	3.8
\$13 and under \$14.....	26	2.3	1	.2	25	5.3	.....	.....
\$14 and under \$15.....	40	3.5	12	1.9	27	5.7	1	3.8
\$15 and under \$17.50..	119	10.5	37	5.8	78	16.5	4	15.4
\$17.50 and under \$20..	140	12.4	64	10.1	75	15.9	1	3.8
\$20 and under \$25.....	234	20.7	130	20.5	99	21.0	5	19.2
\$25 and over.....	508	44.9	385	60.8	111	23.5	12	46.2
Total.....	1,131	100.0	633	100.0	472	100.0	26	100.0

WOMEN.

Average weekly earnings.	Total reporting.		Number and per cent whose relationship was—					
			Wife or mother.		Daughter.		Other female.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Under \$9.....	15	1.9	3	1.4	10	1.9	2	7.1
\$9 and under \$10.....	19	2.5	8	3.6	10	1.9	1	3.6
\$10 and under \$11.....	31	4.0	7	3.2	22	4.2	2	7.1
\$11 and under \$12.....	59	7.6	10	4.5	48	9.2	1	3.6
\$12 and under \$13.....	68	8.8	11	5.0	54	10.3	3	10.7
\$13 and under \$14.....	79	10.2	21	9.5	55	10.5	3	10.7
\$14 and under \$15.....	76	9.8	26	11.8	48	9.2	2	7.1
\$15 and under \$17.50..	191	24.7	43	19.5	140	26.7	8	28.6
\$17.50 and under \$20..	127	16.5	54	24.5	69	13.2	4	14.3
\$20 and under \$25.....	95	12.3	33	15.0	61	11.6	1	3.6
\$25 and over.....	12	1.6	4	1.8	7	1.3	1	3.6
Total.....	772	100.0	220	100.0	524	100.0	28	100.0

It is apparent from this table that very much lower earnings prevailed for the women in each comparative group. Of all the men, 65.6 per cent received an average weekly wage of \$20 or over, and 44.9 per cent received \$25 or over. Of all the women, 53.5 per cent received from \$15 to \$25 a week and only 1.6 per cent received \$25 or over. The largest group of women who were daughters (26.7 per cent) received an average weekly wage of \$15 and under \$17.50, while the largest group of men who were sons (23.5 per cent) received an average weekly wage of \$25 or over. As would be expected of the older and probably more experienced group, a greater number of the men who were husbands and fathers than of those who were sons had weekly earnings of \$25 or more, 60.8 per cent of the fathers falling within this classification. The women who were wives or mothers also made higher earnings than those who were daughters, but the difference was slight and in only four cases (1.8 per cent) were their earnings as high as \$25 a week.

*Year's earnings.*—The year's earnings of men and of women showed differences in amount even greater than did their weekly earnings. Table II in the appendix gives the details of the year's earnings classified by the number of weeks worked. The following figures taken from that table show the most significant facts.

TABLE 8.—*Year's earnings.*

Year's earnings.	Men.		Women.	
	Number.	Per cent.	Number.	Per cent.
Under \$200.....	10	1.1	33	4.3
\$200 and under \$400.....	21	2.3	75	9.8
\$400 and under \$600.....	54	5.8	141	18.5
\$600 and under \$800.....	110	11.9	234	30.7
\$800 and under \$1,000.....	162	17.5	195	25.6
\$1,000 and under \$1,200.....	126	13.6	72	9.4
\$1,200 and under \$1,400.....	174	18.8	10	1.3
\$1,400 and under \$1,600.....	152	16.4	2	.3
\$1,600 and under \$1,800.....	77	8.3		
\$1,800 and under \$2,000.....	39	4.2		
\$2,000 and over.....	3	.3		
Total.....	928	100.0	762	100.0

Only 11 per cent of the women, in contrast to 61.6 per cent of the men, earned \$1,000 or more during the year. More than half of the women received between \$600 and \$1,000, the largest group (30.7 per cent) receiving between \$600 and \$800. The largest group of men (18.8 per cent) received between \$1,200 and \$1,400. This great difference in yearly earnings is accounted for by two factors, the first and most important being the lower weekly wage paid to the women. The other thing which materially reduced the yearly earnings received by the women was the number of weeks during which they did not work. In this connection it must be remembered

that the records for this group of men and women are complete for the year. All wages earned and all time lost during the period studied have been accounted for. With this complete record it is possible to state the number of weeks actually worked by each man and woman, and the figures show that 90 per cent of the men and 76.5 per cent of the women worked 40 weeks or more. However, in the long run it was not the fewer weeks worked by the women which determined their low annual earnings. For the 419 women (55 per cent of the total) and the 655 men (70.7 per cent of the total) who worked 48 weeks or more, the following figures show the entire earnings:

TABLE 9.—*Year's earnings of men and women who worked 48 weeks or more.*

Year's earnings.	Men.		Women.	
	Number.	Per cent.	Number.	Per cent.
Under \$400.....	3	0.5	2	0.5
\$400 and under \$600.....	10	1.5	44	10.5
\$600 and under \$800.....	64	9.8	134	32.0
\$800 and under \$1,000.....	106	16.2	159	37.9
\$1,000 and under \$1,200.....	96	14.7	68	16.2
\$1,200 and under \$1,400.....	133	20.3	10	2.4
\$1,400 and under \$1,600.....	132	20.2	2	.5
\$1,600 and under \$1,800.....	71	10.8	.....	.....
\$1,800 and under \$2,000.....	37	5.6	.....	.....
\$2,000 and over.....	3	.5	.....	.....
Total.....	655	100.0	419	100.0

These figures show that 43 per cent of the women who worked 48 or more weeks during the year received less than \$800, while only 11.8 per cent of the men who worked as long as that made such small earnings. The majority of the men (57.3 per cent) received \$1,200 or more, while only 2.9 per cent of the women received as much as \$1,200, and less than 1 per cent—two women—received between \$1,400 and \$1,600, an earnings group containing one-fifth of all the men.

### Steadiness of employment.

Perhaps the most important question of all those which face the wage earner with dependents and home responsibilities is the steadiness or unsteadiness of the work which is available. In an industry such as the manufacture of shoes there is much irregularity because of seasonal demands of the trade or because of special conditions in the industry or plant itself. For this reason workers in the shoe industry are particularly liable to be obliged to adjust their lives to periods of enforced idleness, lasting sometimes for weeks but more often for a few days or a few hours of the day. It was not practicable to compile what information was gathered as to days and hours

of lost time, but it was possible to secure from a large group of men and women, most of whom were shoe workers, a statement of the number of weeks lost during the year, and the causes of much of the loss. Table 10 gives the number of weeks lost and the number of men and women who lost no time during the year.

TABLE 10.—*Number of weeks lost by persons for whom complete year's record was obtained.*

Weeks lost.	Men.		Women.	
	Number.	Per cent.	Number.	Per cent.
None.....	279	30.1	118	15.5
1 and under 2 weeks.....	145	15.6	103	13.5
2 and under 3 weeks.....	101	10.9	99	13.0
3 and under 4 weeks.....	83	8.9	50	6.6
4 and under 5 weeks.....	47	5.1	49	6.4
5 and under 6 weeks.....	40	4.3	28	3.7
6 and under 7 weeks.....	32	3.4	27	3.5
7 and under 8 weeks.....	29	3.1	29	3.8
8 and under 9 weeks.....	20	2.2	25	3.3
9 and under 10 weeks.....	16	1.7	10	1.3
10 and under 15 weeks.....	63	6.8	72	9.4
15 and under 20 weeks.....	30	3.2	36	4.7
20 and under 25 weeks.....	20	2.2	31	4.1
25 weeks and over.....	23	2.5	85	11.2
Total.....	928	100.0	762	100.0

As was shown in Table 9, a considerable percentage of both men and women worked steadily throughout the year, yet Table 10 shows that, among those who lost time, in many cases the time lost amounted to several weeks and sometimes to several months; 34 per cent of the women and 18.6 per cent of the men had lost eight weeks or more out of the 52.

Although it is apparent from these figures that the women lost considerably more time than did the men, a study of the causes of the time lost makes it evident that these losses were brought about by substantially the same reasons for both men and women.

The following statement of the causes of time lost shows that the major reason for all lost time was slack work in the plant. "Loafing" is the rather unusual term which was current in Manchester in describing absence from work because of a temporary shutdown or reduction of the activities of the plant. Because the more general use of this term denotes a state of inactivity more or less voluntary on the part of the worker, and carries therewith a certain stigma for the "loafer," the term as it is used in Manchester will not be employed here, but instead the term "laid off" will be substituted.

TABLE 11.<sup>1</sup>—*Causes of lost time.*

Cause of lost time.	Per cent who lost time for each specified cause.	
	Men.	Women.
Laid off.....	49.8	52.4
Changing jobs.....	21.7	11.1
Illness of self.....	12.4	15.9
School.....	6.4	7.1
Strike.....	4.4	3.8
Vacation.....	3.6	7.4
Accident.....	.8	.2
Illness in family.....	.7	2.1
Other reason.....	.3	.....

<sup>1</sup> See Table III, Appendix.

On the whole these figures show great similarity in the causes of lost time of men and of women. It is particularly important to note that the difference in the percentage of men and women who were absent because of their own illness was only 3.5, and that 2.1 per cent of the women and 0.7 per cent of the men were absent because of the illness of other members of their families. The two figures last mentioned are surprisingly low, involving as they do only 12 women and 7 men. That the average family in this group consisted of something over five persons may be one reason for the small amount of absence because of illness in the family. Where the families were large it would be possible for some nonworking member to give the necessary care and attention in cases of illness, eliminating the necessity for the wage earner's absence from work.

Of course, with both men and women, in addition to the time lost for other reasons stated, there was a certain amount of time lost because of changing jobs. Women—particularly young women—are constantly referred to as being an unstable factor in industry; "job-shopping"—going from one plant to another looking for a better job or better working conditions—has been held to be one of the great drawbacks to the employment of women, and frequently a lower wage scale for them is supposedly justified by the irregularity resulting from this habit. The foregoing figures show, however, that nearly twice the proportion of men as of women lost time because of changing jobs. It is also important to find, according to figures from Table IV in the appendix, that while the proportions of men and women who held one, two, three, and four or more jobs during the year do not differ very greatly, what difference exists is in favor of the woman.

Jobs held during the year.	Per cent, men.	Per cent, women.
One.....	81.0	82.8
Two.....	13.2	14.5
Three.....	4.2	2.2
Four or more.....	1.6	.5

It is also interesting to see the effect of age upon the number who remained in one job throughout the year. For the men and women for whom this information is given in Table IV the percentage of those in each age group who held one job throughout the year was as follows:

	Men.	Women.
16 and under 18 years.....	60.5	73.3
18 and under 20 years.....	64.6	73.0
20 and under 25 years.....	80.3	85.0
25 and under 30 years.....	81.1	87.6
30 and under 40 years.....	85.9	83.8
40 and under 50 years.....	91.0	91.5
50 and under 60 years.....	96.8	92.3
60 years and over.....	100.0	100.0
Total number included.....	683	592

This shows a consistent and very considerable increase with age in stability of employment for both men and women, such slight deviations from a steady increase as appear being due probably to the comparative smallness of the numbers involved.

**Experience.**

Table V in the appendix shows the length of time the men and women had been employed in their respective trades, and the effect of this experience upon their earnings. The following figures give in summary form the comparative length of experience of the two groups:

TABLE 12.—Time spent in the trade.

Time in trade.	Per cent who had worked each specified length of time in the trade.	
	Men.	Women.
Under 6 months.....	5.3	6.4
6 months and under 1 year.....	4.0	8.1
1 and under 2 years.....	7.8	10.5
2 and under 3 years.....	8.6	14.3
3 and under 4 years.....	6.7	13.3
4 and under 5 years.....	7.0	6.8
5 and under 10 years.....	20.2	21.4
10 and under 15 years.....	15.4	11.6
15 and under 20 years.....	12.4	4.9
20 years and over.....	12.7	2.8
Total number included.....	733	533

The largest group both of men and of women (20.2 and 21.4 per cent, respectively) had been employed in their trade for from 5 to 10 years, but on the whole the record of the women shows a shorter period of experience than that of the men; 59.4 per cent of the women and only 39.4 per cent of the men had been in their trades less than five years, while 40.5 per cent of the men and only 19.3 per cent of the women had had 10 years experience or more.

The lower earnings made by the women, however, can not be considered to be the result of this smaller amount of experience, as a comparison of the wages paid to men and women having the same amount of experience will show. Taking from Table V two groups which would show most significantly any effect of experience on earnings, those who had worked from 5 to 9 years and those who had worked 10 years or more, the following figures show the percentage of men and women who earned certain average weekly amounts.

TABLE 13.—Average weekly earnings by years in the trade.

Average weekly earnings.	Per cent in each earnings group of those who had been in the trade—			
	5 and under 10 years.		10 years and over.	
	Men.	Women.	Men.	Women.
Under \$17.50.....	7.4	57.0	1.7	52.4
\$17.50 and under \$20.....	10.1	21.9	5.1	23.3
\$20 and under \$25.....	27.0	20.2	18.2	21.4
\$25 and over.....	55.4	.9	75.1	2.9
Total number included.....	148	114	297	103

Of the women who had worked 5 and under 10 years in the trade, 57 per cent received average weekly earnings of less than \$17.50, while of the men in this group 55.4 per cent received \$25 or more. An even more marked difference is found in the second group—those who had worked for 10 years or more. Here the proportion of women in each earnings group remains practically the same as for those who had from 5 to 10 years' experience, while the proportion of men who earned \$25 or more becomes 75.1 per cent, compared to 55.4 per cent which was the proportion with these earnings in the 5 and under 10 years group.

Of course "time in the trade" does not necessarily mean a continuous period of experience on one job or process which would conceivably lead to greater ability and productivity and a consequent higher wage. In the modern industrial establishment processes are so diverse that many years of experience on one job would leave the worker as untrained and valueless for another process—except for the matter of discipline and adjustment to the routine of the plant—

as would be a newly hired "green" worker. Rather than to consider the actual length of experience in the trade in general, therefore, it is important, in discussing experience, to consider the time spent on the one job on which the worker has most recently been engaged and for which the earnings have been recorded. The following figures from Table VI in the appendix show the percentage of men and women who had been employed for varying lengths of time in the occupations in which they were engaged at the time they were interviewed.

TABLE 14.—*Time spent in the occupation.*

Time in occupation.	Per cent who had spent each specified time in the occupation.	
	Men.	Women.
Under 6 months.....	13.8	17.6
6 months and under 1 year.....	9.9	16.7
1 and under 2 years.....	10.4	18.0
2 and under 3 years.....	11.4	11.4
3 and under 4 years.....	7.7	10.7
4 and under 5 years.....	6.2	3.7
5 and under 10 years.....	20.4	14.4
10 and under 15 years.....	10.0	5.1
15 and under 20 years.....	6.0	1.9
20 years and over.....	4.1	.6
Total number included.....	737	534

Although the amount of experience in the occupation was considerably less than the length of time spent in the trade (59.4 per cent of the men and 78.1 per cent of the women had had less than five years of experience in the occupation), the difference between the men and women remains about the same; 59.4 per cent of the women and 39.4 per cent of the men had worked less than five years in the trade, while 78.1 per cent of the women and 59.4 per cent of the men had had less than five years' experience in the occupation on which they were engaged at the time of the investigation.

The difference between the earnings of the men and women was affected by time in the occupation more than by time in the trade.

TABLE 15.—*Average weekly earnings by time in the occupation.*

Average weekly earnings.	Per cent in each earnings group of those who had been in the occupation—			
	5 and under 10 years.		10 years and over.	
	Men.	Women.	Men.	Women.
Under \$17.50.....	3.3	54.5	2.0	40.0
\$17.50 and under \$20.....	3.3	16.9	4.1	27.5
\$20 and under \$25.....	22.0	26.0	10.8	30.0
\$25 and over.....	71.3	2.6	83.1	2.5
Total number included.....	150	77	148	40

According to Table 13, of those who had been from 5 to 10 years in the trade 55.4 per cent of the men and 0.9 per cent of the women received average weekly earnings of \$25 or more. The figures in Table 15 show that of those who had been from 5 to 10 years in the occupation, 71.3 per cent of the men and only 2.6 per cent of the women received average weekly earnings of \$25 or more.

A similar condition is found in the group that had worked 10 years or more in the same occupation, where 83.1 per cent of the men and 2.5 per cent of the women received average earnings of \$25 or more, figures considerably higher for the men but lower for the women than the corresponding figures for persons 10 years or more in the trade.

### Continuous employment.

The number of months or years spent in one trade or one occupation, however, gives no definite account of the working experience of either man or woman. Of course many men and women enter one branch of industry and stay in it for many years—in some instances, always. And perhaps the reason for an apparently greater stability of men is shown in the foregoing tables, where their wages are seen to increase with experience to a degree which does not appear at all among the women. Unless it brings a reward in the shape of increased earning capacity, remaining on one job or in one line of industry has little significance to any worker. Accordingly that sort of permanence in industry can not be said to be of vital interest to the working woman whose record was secured in the course of this investigation. A more fundamental factor in her life will be the actual length of time, year in and year out, that she has been working, regardless of the industry to which she has devoted her efforts. During this study the investigators made special effort to discover the number of years each person had been working continuously. The instructions issued to the investigators (see p. 102) before they began the survey contained the following remarks under the caption "Employed continuously":

This information is not asked with a view of checking on unemployment as much as to know how many have worked year in and year out. A boy or girl who goes to work half days from the age of 14 and has worked right on after that should be recorded as beginning work at 14, and working continuously. If, on the other hand, he went to school 6 months and worked 6 months he should not be recorded as working continuously. Those out because of sickness once for less than 6 months during a period of years should be recorded as working continuously, but if absent over 6 months or if repeated periods of illness occurred, they should be recorded as not working continuously. Time spent by soldiers in service should be included as time worked. Make special note of married women working year after year and remaining away from work only because of childbirth.

Unfortunately, particularly in the case of married women, it was not always possible to elicit the information desired during the short interviews which were held. It was possible, however, to secure from a considerable number of single and married men and single women an account of their years of work. The result of these interviews is shown in Table VII in the appendix, the following figures from which give the most significant facts:

TABLE 16.—*Years of continuous employment by conjugal condition.*

Years continuously employed.	Per cent who were employed continuously for each specified period.			
	Single.		Married.	
	Men.	Women.	Men.	Women.
Under 1 year.....	4.6	5.3	.....	8.1
1 and under 2 years.....	9.7	9.9	.....	2.7
2 and under 3 years.....	16.8	15.5	.....	5.4
3 and under 4 years.....	11.3	15.5	0.7	5.4
4 and under 5 years.....	10.5	10.2	1.0	.....
5 and under 10 years.....	24.4	25.4	13.1	16.2
10 and under 15 years.....	14.3	12.7	24.1	29.7
15 years and over.....	8.4	5.6	61.2	32.4
Total number included.....	238	284	291	37

It is surprising to find that, in spite of the fewer years spent in one trade or occupation as already noted, the single women had been working practically as long as the single men. A somewhat larger percentage of single men (22.7 per cent) than of single women (18.3 per cent) had worked 10 years or more, but with this exception the proportions in the various groups were substantially the same. The married women who reported on this subject were too few in number to form a basis for judgment of conditions for a large group. The married men showed, naturally, a very much longer working career than any other group, 61.2 per cent having worked steadily for 15 years or more.

### Summary.

On the whole, the two fundamental differences between the men and women discussed here were their earnings and their marital status. In regard to age, length of time at work, experience in the industry, living conditions, composition of their families, etc., there were minor differences between the two sexes, but these were not such as would affect the problems of home responsibilities. Earnings and marital status, however, seem to be the controlling factors when the subjects considered are amount of contribution, proportion of earnings contributed, number and relationship of dependents, and number of total dependents. Therefore, throughout the following dis-

cussion it must be kept constantly in mind that the women earned so much less than the men that the wages of the two sexes are hardly comparable. Under no conditions did the women equal the men in the amount of earnings received. With equal experience in the occupation, with equal experience in the trade, with an equal number of weeks worked during the year, still the women's wages fell far below those of the men.

The difference in marital status is also an important qualification. The fact that a so much greater proportion of women were single makes their assumption of economic obligations to their families a very different matter from that of the men, so many of whom are married and whose responsibilities to the home are definitely recognized and allowed for in the economic system of this country.

### 3. DEPENDENTS AND CONTRIBUTIONS TO THE HOME OF INDIVIDUAL MEN AND WOMEN.

#### Total dependents.

In many studies of home responsibilities emphasis has been laid on the number of dependents for the support of whom the men or women were found to be totally responsible. This is not the case with the figures presented in the following pages. During this investigation it was rarely found that a woman was the sole support of one or more dependents, only 18 of 562 women reporting such a situation. The men showed a considerably larger proportion, 242 of the 776 having total dependents; but even this number is only 34.4 per cent of the the men who reported that they were contributing to the home. In an industrial community such as Manchester, where there is opportunity for work for many different types of ability, there is apt to be more than one wage earner in a family. Indeed, the figures in Table 6 show that the average number of wage earners per family was more than one in every kind of family represented except one group, containing two families, where the wage earner interviewed was a father living with his children but with no wife. For the largest groups of workers interviewed—those who were sons and daughters—the average numbers of wage earners per family were 3.42 and 3.61, respectively. It is obvious that in a family where there is more than one wage earner and where each wage earner contributes a certain sum to defray the family expenses, no one person can be considered to have total dependents. And this is the situation which faced the greater part of the men and women included in this survey. They were jointly responsible—to a greater or less degree in many instances, it is true—but still their responsibility was shared, and it is with the method of sharing this responsibility and its extent among men and women that this report is concerned.

### Contributions to the home.

The amount of a wage earner's contribution to his or her family and the significance of this contribution can be measured in several ways. The first and perhaps most usual measure is the relation between the contribution and the cost of living for the average individual. In other words, perhaps the most common reaction to a statement of the amount contributed is to measure the size of that contribution against what is generally considered to be the cost of food and lodging for one person. And yet, when "cost of living" is brought down to hard reality, necessity often makes one amount, theoretically adequate for only one person, cover the cost of living for two or three.

It is not practicable, in studying a large group of persons with varying standards of life and necessities, to set aside a certain amount per week or per year which shall be considered the cost of food and lodging for one person, and to consider all contributions up to that amount merely as support for the contributor but above that amount as contributions to the support of others. The family records obtained in this study which showed examples of two people living on \$550 a year, nine people living on \$1,550 a year, and—in one extreme case—three people living on \$453 a year, indicate that the cost of living, or existing, in some sort of way can not be reduced to one stated amount. For this reason, in discussing contributions it is impossible to state exactly which is the contribution and which the payment for value received.

It is possible, however, to judge the importance of the contribution from other angles; the importance to the worker herself of the amount she takes from her earnings and puts into the living expenses of her family, and the importance to the family of each contribution, measured not only by its actual size but also by its relation to the size of the total family income. These are the most definite measures which can be used to gauge the value of the man and woman in the financial backing of the family.

There is much significance in other figures, such as the effect of age on the amount contributed and the length of time for which contributions have been made, but these are merely qualifying factors. The essential and fundamental facts which are required are the amount and proportion of the wage which is contributed and the proportion of the family income which such contribution constitutes. In later pages of this report details are given of total family incomes and their sources. These details are for 541 families for which it was possible to secure full figures as to yearly incomes. For a very much larger group of individuals, facts on actual contributions and the relationship between contribution and earnings have been secured.

This group is the one which has just been described and for which the following figures are given.

**Weekly earnings and amount contributed.**

It has already been shown that the women included in this study were earning very much less than the men. Of all the men 65.6 per cent received an average weekly wage of \$20 or over, while 72.5 per cent of the women received less than \$17.50 a week. For this reason it is difficult to estimate justly the actual importance of the man's and woman's contributions. From one standpoint the contribution can be measured—as it was with the widow's mite—by its relation to the ability of the contributor. On the other hand, from the standpoint of actual financial aid, the amount contributed is the significant fact. Table 17 shows the relative positions of the men and women in regard to the amount of their earnings and of their contributions to the family.

TABLE 17.—*Weekly earnings and weekly contributions to the family of persons interviewed who were living at home.*

Amount.	Number for whom amount specified was—			
	Average weekly earnings.		Average weekly contribution.	
	Men.	Women.	Men.	Women.
Under \$5.....			2	2
\$5 and under \$8.....	2	1	35	57
\$8 and under \$10.....	5	12	32	19
\$10 and under \$12.....	24	54	65	62
\$12 and under \$14.....	29	86	33	66
\$14 and under \$17.50.....	72	135	60	112
\$17.50 and under \$20.....	64	65	44	47
\$20 and under \$25.....	124	49	89	38
\$25 and over.....	311	3	271	2
Total.....	631	405	631	405
Median.....	\$24.80	\$15.30	\$22.50	\$13.90

These figures show that although more men contributed large amounts in relation to the size of their earnings, the amounts contributed by men and women were not disproportionate.

Table 18, which follows, presents the figures on amount contributed classified by the weekly earnings of the contributors, and shows the effect of increased earning power upon the amount contributed to the family.

TABLE 18.—Contributions to the home, by average weekly earnings.

## MEN.

Average weekly earnings.	Total reporting.		Number and per cent who contributed of their earnings—													
			None.		All.		Less than \$5.		\$5 and less than \$8.		\$8 and less than \$10.		\$10 but not all.		Indefinite amount.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Less than \$8.50.....	3	0.4			3	100.0										
\$8.50 and under \$9.....																
\$9 and under \$10.....	4	.5			3	75.0			1	25.0						
\$10 and under \$11.....	8	1.1			4	50.0					3	37.5			1	12.5
\$11 and under \$12.....	21	2.8	1	4.8	9	42.9			1	4.8	5	23.8	2	9.5	3	14.3
\$12 and under \$13.....	16	2.1	1	6.3	8	50.0					2	12.5	4	25.0	1	6.3
\$13 and under \$14.....	17	2.3			8	47.1			3	17.6	1	5.9	3	17.6	2	11.8
\$14 and under \$15.....	26	3.5	2	7.7	13	50.0	1	3.8	3	11.5	1	5.9	6	23.1	1	3.8
\$15 and under \$17.50.....	69	9.2	7	10.1	27	39.1	1	1.4	8	11.6	2	2.9	14	20.3	10	14.5
\$17.50 and under \$20.....	75	10.0	4	5.3	40	53.3			5	6.7	4	5.3	16	21.3	6	8.0
\$20 and under \$25.....	156	20.9	13	8.3	89	57.1	1	.6	8	5.1	4	2.6	21	13.5	19	12.2
\$25 and over.....	353	47.2	16	4.5	270	76.5	3	.8	10	2.8	7	2.0	25	7.1	23	6.5
Total.....	748		44		474		6		39		28		91		66	
Per cent distribution.....	100.0		5.9		63.4		0.8		5.2		3.7		12.2		8.8	

## WOMEN.

Less than \$8.50.....	2	0.4	1	50.0	1	50.0										1	25.0
\$8.50 and under \$9.....	4	.8			3	75.0											
\$9 and under \$10.....	10	1.9	1	10.0	6	60.0			3	30.0							
\$10 and under \$11.....	24	4.6	1	4.2	15	62.5	1	4.2	3	12.5	1	4.2	1	4.2	2	8.3	
\$11 and under \$12.....	37	7.0	2	5.4	25	67.6			6	16.2	2	5.4	1	2.7	1	2.7	
\$12 and under \$13.....	51	9.7	10	19.6	24	47.1			8	15.7	4	7.8	2	3.9	3	5.9	
\$13 and under \$14.....	50	10.6	6	10.7	34	60.7	1	1.8	4	7.1	3	5.4	6	10.7	2	3.6	
\$14 and under \$15.....	55	10.6	7	12.7	36	65.5			3	5.5			2	3.6	7	12.7	
\$15 and under \$17.50.....	132	25.0	7	12.9	71	53.8	3	2.3	14	10.6			10	7.6	17	12.9	
\$17.50 and under \$20.....	82	15.6	5	6.1	47	57.3	2	2.4	10	12.2			8	9.8	10	12.2	
\$20 and under \$25.....	70	13.3	8	11.4	38	54.3			6	8.6			5	7.1	13	18.6	
\$25 and over.....	4	.8			2	50.0			1	25.0					1	25.0	
Total.....	527		58		302		7		58		10		35		57		
Per cent distribution.....	100.0		11.0		57.3		1.3		11.0		1.9		6.6		10.8		

Irrespective of earnings, the figures in this table show that 57.3 per cent of the women and 63.4 per cent of the men contributed all their earnings to their families. Contributing nothing were 11 per cent of the women and 5.9 per cent of the men. This group of those making no contribution is really hardly comparable with the other groups, as it is composed entirely of men and women who were not living with their immediate families or other near relatives but were shifting for themselves.

One hundred per cent of the men and women who were living at home contributed something to their families. If the 66 men and 82 women in this table who were not living at home are disregarded, 67.9 per cent of the women and 69.5 per cent of the men contributed all their earnings.

A comparison between the proportions of men and of women in each wage group who contributed all their earnings has little significance for those receiving the lower wages, as there were such small numbers in these groups. The wage groups above \$11, however, include more examples and can be considered to be significant to a certain extent, although some of them are not of sufficient size to form a basis for very definite conclusions. In the group earning \$25 a week or more a much larger proportion of men than of women contributed all their earnings, but so few women (4) and so many men (353) were in this earnings group that the percentages are not comparable. It may be recalled, however, by referring to the figures in Table 7 in earlier pages of this report, that 75.8 per cent of the men earning \$25 or more were fathers or husbands, which accounts for the large percentage of men in this wage group who contributed all their earnings.

As the amount contributed apparently depends so closely upon not only the wage but the relationship to the family of the contributor, the following arrangement of figures taken from Table 18 and Table 7 shows certain significant groups classified by family relationship as well as by the proportion of men and women in each wage group who were contributing all their earnings.

TABLE 19.—Per cent of persons who contributed to the family all earnings, classified by weekly earnings; and per cent in each earnings group, classified by family relationship.

Weekly earnings.	Per cent persons who contributed all earnings form of total in each earnings group.		Per cent in each specified earnings group of all—			
	Women.	Men.	Women who were—		Men who were—	
			Wives or mothers.	Daughters.	Husbands or fathers.	Sons.
\$12 and under \$13.....	47.1	50.0	16.1	79.4	6.3	87.5
\$13 and under \$14.....	60.7	47.1	26.6	69.6	3.8	96.2
\$14 and under \$15.....	65.5	50.0	34.2	63.2	30.0	67.5
\$15 and under \$17.50.....	53.8	39.1	22.5	73.3	31.1	67.1
\$17.50 and under \$20.....	57.3	53.3	42.5	54.3	45.7	53.6
\$20 and under \$25.....	54.3	57.1	34.7	64.2	55.6	42.3
\$25 and over.....	(1)	76.5	(1)	(1)	75.8	21.9

<sup>1</sup> Not computed, owing to small number involved.

In the lowest wage group (\$12 and under \$13), where about one-half of both men and women contributed all earnings, the great majority were sons and daughters, with the proportion of sons the largest. In the next wage group (\$13 and under \$14) a considerable proportion of the women (26.6 per cent) were wives or mothers, which perhaps accounts for the greater proportion in this wage group of women who contributed all earnings. On the other hand, in the \$15 to \$17.50 wage group there was a smaller proportion of wives or mothers among the women than of husbands or fathers among the men, yet a considerably larger proportion of women (53.8 per cent) than of men (39.1 per cent) contributed all their earnings. In the next group the proportions of mothers or wives and husbands or fathers are practically the same, but 57.3 per cent of the women compared to 53.3 per cent of the men contributed all earnings.

It is in these two wage groups, from \$15 to \$17.50 and from \$17.50 to \$20, that the status of the men and women in regard to family relationship is most comparable, and it is striking to find that when the men and women have practically the same relation to their families, in both cases the proportion of women was greater than the proportion of men contributing all their earnings. These men and women were earning the same wage, there were, proportionately, as many sons as daughters among them, yet a larger proportion of women (55.1 per cent) than of men (46.5 per cent) were contributing to their families the whole of their not too generous wage, from \$15 to \$20 a week. These two wage groups are particularly significant so far as the women are concerned, for they include 41.2 per cent of all the women who reported on wages and family relationship. Only 13.9 per cent of the women received more than \$20, so that this \$15 to \$20 wage represents the amount that the greatest number of women are likely to be earning.

In the \$20 to \$25 earnings group, the last one for which the number of women included justifies comparison with the men, much the same proportion of men and women contributed all their earnings, but—and this is an important fact which carries out the inferences drawn from the preceding groups—the proportion of husbands or fathers was very much larger than the proportion of wives or mothers, and the proportion of daughters very much larger than that of sons. Here again it seems to be not the relationship to the family but the sex which finally influences the proportion of the wage which is contributed to the family.

**Family relationship and amount contributed.**

In previous pages the relationship to the family of the men and women under discussion has been considered. From figures presented it was shown that the largest group of men (43.7 per cent)

were sons living with their parents, but that another large group (40 per cent) were husbands and fathers living with wives and children. On the other hand, the women were concentrated in much larger numbers in the group of daughters, 67.8 per cent of them being classified as daughters and only 15.4 per cent as wives and mothers. The families of the men and women were about equal in size, but there were proportionately more wage earners in the families of the women than in those of the men, so that theoretically the women need exert less effort for the support of others.

The following Table 20, which shows the proportion of each individual's wage which was contributed to the family, classified by the relation of the contributor to the family, throws light on this theory. The figures in this table include only those men and women who lived at home, as the amounts contributed by the 82 women and 66 men who did not live at home and who gave information on this subject were too irregular to permit of classification.

TABLE 20.—Percentage of weekly earnings contributed to the family, classified by relationship of contributor.

Family relationship.	Total reporting.		Persons who contributed—											
			100 per cent.		75 but less than 100 per cent.		50 but less than 75 per cent.		25 but less than 50 per cent.		Less than 25 per cent.		Indefinite amount.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Women:														
Daughters...	307	100	184	59.9	19	6.2	29	9.4	39	12.7	2	0.7	34	11.1
Wives or mothers...	119	100	114	95.8	.....	.....	.....	.....	2	1.7	.....	.....	3	2.5
Other women...	19	100	4	21.1	.....	.....	4	21.1	8	42.1	.....	.....	3	15.8
Total...	445	100	302	67.9	19	4.3	33	7.4	49	11.0	2	.4	40	9.0
Men:														
Sons.....	289	100	100	34.6	33	11.4	43	14.9	56	19.4	7	2.4	50	17.3
Husbands or fathers.....	373	100	370	99.2	.....	.....	.....	.....	1	.3	.....	.....	2	.5
Other men...	20	100	4	20.0	.....	.....	4	20.0	7	35.0	2	10.0	3	15.0
Total...	682	100	474	69.5	33	4.8	47	6.9	64	9.4	9	1.3	55	8.1

This table shows that practically all women who were wives or mothers and all men who were husbands or fathers contributed their entire wage to the family budget. The fact that all except 5 of 119 women who were wives and mothers were contributing all their wages to their families is particularly arresting in view of the recent agitation which has arisen to relieve the unemployment situation among men by discharging all married women who, theoretically, have husbands to support them. The injustice of the wholesale application of this principle is apparent when the significance of these

figures is appreciated; 95.8 per cent of the women who were wives or mothers and 99.2 per cent of the men who were husbands or fathers turned over all their earnings to the support of their families. Of course the number of women involved in these classifications is very much smaller than the number of men, but the fact remains that according to the figures obtained from this representative group of industrial workers, those married women who are working in industry are not doing it to provide comforts and luxuries for themselves, but rather, to the utmost of their ability, are providing financial backing for their families.

Figures for the sons and daughters, however, do not show so great a similarity, for in these two groups a far greater proportion of women (59.9 per cent) than of men (34.6 per cent) contributed the whole of their earnings. In other words, even though there were more wage earners in their families the women who were daughters were, in proportion to their ability, contributing to a more complete extent than were the men who were sons.

#### Age and amount contributed.

Although the size of the wage and the relationship to the family have probably the most significant bearing upon the amount contributed, the age of the contributor also affects this amount to a certain extent. The following table, a summary of figures in Tables VIII and IX in the appendix, shows the proportion in each age group of all men and women and of sons and daughters who contributed all their earnings to their families.

TABLE 21.—*Per cent of all men and women and of sons and daughters in each age group who contributed all their earnings.*

Age.	All women.	Daughters.	All men.	Sons.
16 and under 18 years .....	76.4	76.8	60.0	59.4
18 and under 20 years .....	61.8	66.2	38.2	38.9
20 and under 25 years .....	56.8	51.3	48.1	25.6
25 and under 30 years .....	64.6	46.3	74.5	13.2
30 and under 40 years .....	80.6	64.0	85.8	13.6
40 and under 50 years .....	92.0	66.7	95.6	50.0
50 and under 60 years .....	88.9	100.0	100.0	.....
60 years and over .....	100.0	.....	80.0	.....
Total included .....	301	184	472	100
Per cent of total reporting .....	67.8	59.9	69.4	34.6

This table shows a very interesting fluctuation in the proportion of all men and women in each age group who were contributing all their earnings. Of those who were under 25 years of age, a very much larger proportion of women than of men turned over their entire wage. Among those over 25 years of age the men assumed the greater importance as contributors of all their earnings. This

is a natural result of the different marital status of the groups. Of the women 70.2 per cent but of the men only 44.1 per cent were single, so that the larger percentage of men in the older groups who contributed all their earnings can be credited to the greater proportion of married men in those groups. For both men and women under 25 it can be supposed that the great majority are single and therefore the figures for the two groups are more nearly comparable. As already stated, these figures show that a very much greater proportion of the young women contributed all their earnings, while between the ages of 25 and 30 the men apparently increased their contributions, probably because of marriage and the accompanying assumption of obligations. After the age of 30 is reached the proportions of all men and women who contribute all their earnings differ very little, and in view of the small number included in the table the differences are probably not very significant. The figures showing the proportions of sons and daughters in each group who were contributing all their earnings bear out the testimony of the more general figures for all men and all women. In this connection it must be remembered that the classification of "daughters" contains a great majority (67.8 per cent) of the women included in this study, while a large group of men (43.7 per cent) were classified as "sons" (see p. 41). The very great difference in the proportion of their earnings contributed by these two groups of men and women is strikingly brought out in the foregoing figures, where it appears that at every age the daughters far exceeded the sons in the proportion of their wage contributed. The difference in the proportions of daughters and sons in each age group who contributed all their earnings is repeated in the difference in the proportions of all sons and daughters who made such contribution and is evidence that that difference is a representative one, which can be applied generally to other large groups of single men and women.

More detailed figures in the appendix Table IX show that for the men and women who contributed a certain definite amount but not all of their earnings, a similar situation existed. In each age group the proportions of men and women who contributed from \$5 to \$8 a week, or \$10 or more, show certain significant variations, although in many age groups the proportions are similar for the two sexes. Of those who were between 25 and 30 years old, 2.1 per cent of the men and 16.5 per cent of the women contributed between \$5 and \$8. This difference is probably due to the larger percentage of men in this age group who contributed all their earnings, for the proportion in this group who contributed \$10 or more was practically the same for each sex. On the other hand, in the 18-to-20 and 20-to-25 years groups—the ages at which so many more women than men were

contributing all their earnings—much larger percentages of men than of women were contributing \$10 or more. Of those who were between 18 and 20 years old, 31.6 per cent of the men and only 9.2 per cent of the women contributed \$10 or more, and of those who were between 20 and 25 years old, 24.1 per cent of the men and 12.9 per cent of the women contributed \$10 or more.

Bearing in mind the great difference in the wage figures previously given for the men and women, it is probable that for many of the men a contribution of \$10 or more very nearly, if not entirely, equaled that of the women who contributed all their earnings. The fact remains, however, that from the standpoint of the contributor, the woman who contributes all her earnings even though they may be only \$8 or \$9 a week is making more of a sacrifice than the man who contributes \$12 out of a weekly wage of \$25. For the woman, in the interest of her family, is giving up her economic independence, while the man, even with his greater contribution, is still a free agent when it comes to regulating his own expenditures, which can be made from the surplus remaining after his contribution to the family has been made.

That most older men and women have assumed the greatest possible responsibility, as reflected in the great proportions of them who contributed all their earnings, seems natural, even in view of the large proportion of single women from whom figures were secured. That the young women—girls from 16 to 20—in very much greater proportions than young men, are assuming the fullest extent of responsibility, is a more arresting situation. Youth, with its desire for independence and self-expression, was calling as strongly to these girls as to their brothers, yet custom and duty and responsibility were calling, too, and the girl seems to have responded to the latter more generally than has the boy.

#### **Length of time contributing.**

The foregoing discussion has been based on facts showing the situation as it existed at the time of the investigation. But in many cases the contributions had been going on for years. A contribution of all earnings which was being made during a period of emergency or for a short time only is, naturally, much less significant than a contribution which has been made regularly for many years or for the worker's entire industrial career. Table 22 shows for the 251 women and 421 men who gave information on the subject, the length of time they had been working and contributing all their earnings.

TABLE 22.—Length of time contributing all earnings and length of time at work for persons who had worked continuously since starting work.

MEN.

Time at work.	Total reporting.	Number who reported that they had contributed all earnings—								
		Not at all.	Under 6 months.	6 months and under 1 year.	1 and under 2 years.	2 and under 3 years.	3 and under 4 years.	4 and under 5 years.	5 and under 10 years.	10 years and over.
Less than 6 months.....	7	2	5	.....	.....	.....	.....	.....	.....	.....
6 months and under 1 year..	2	.....	.....	2	.....	.....	.....	.....	.....	.....
1 and under 2 years.....	21	8	.....	.....	13	.....	.....	.....	.....	.....
2 and under 3 years.....	35	11	.....	.....	7	17	.....	.....	.....	.....
3 and under 4 years.....	25	7	.....	.....	2	5	11	.....	.....	.....
4 and under 5 years.....	23	3	.....	.....	.....	6	6	8	.....	.....
5 and under 10 years.....	77	12	1	1	4	9	2	9	39	.....
10 years and over.....	231	6	1	1	2	9	10	9	58	135
Total.....	421	49	7	4	28	46	29	26	97	135
Per cent distribution.....	100.0	11.6	1.7	1.0	6.7	10.9	6.9	6.2	23.0	32.1

WOMEN.

Less than 6 months.....	4	.....	4	.....	.....	.....	.....	.....	.....	.....
6 months and under 1 year..	3	1	.....	7	.....	.....	.....	.....	.....	.....
1 and under 2 years.....	22	6	1	1	14	.....	.....	.....	.....	.....
2 and under 3 years.....	40	10	.....	.....	3	27	.....	.....	.....	.....
3 and under 4 years.....	38	8	.....	.....	2	5	23	.....	.....	.....
4 and under 5 years.....	26	4	.....	.....	1	2	5	14	.....	.....
5 and under 10 years.....	58	13	.....	.....	2	1	3	2	37	.....
10 years and over.....	55	6	.....	2	.....	1	3	.....	15	28
Total.....	251	48	5	10	22	36	34	16	52	28
Per cent distribution.....	100.0	19.1	2.0	4.0	8.8	14.3	13.5	6.4	20.7	11.2

This table shows a very much larger proportion of men and women who had contributed all their earnings at one period or another than were contributing all at the time of the investigation. In fact only 19.1 per cent of the women and 11.6 per cent of the men reported that at no time had they contributed all their earnings. This leaves 80.9 per cent of the women and 88.4 per cent of the men who had at some time contributed all, a considerably larger proportion than the 57.3 per cent of the women and 63.4 per cent of the men who, in Table 18, were reported as contributing all their earnings at the time of the investigation. It is important to notice in this connection that while the largest group of women were those who had contributed all their earnings for from 5 to 10 years, and the largest group of men had contributed all earnings for 10 years or more, those figures are weighted by the proportion of women and men in the table who had worked from 5 to 10 years and 10 years or over. Of the women, 23.1 per cent had worked from 5 to 10 years and 21.9 per cent 10 years and over, while of the men only 18.3 per cent had worked from 5 to 10 years but 54.9 per cent had worked 10 years or over, so that the largest proportion of men contributing all earnings would very naturally fall into the 10-year-and-over class. As the proportion of men and women in each other group was affected also to a certain extent by a similar weighting, the following figures from Table X

in the appendix compare the figures for the two sexes in a more accurate way.

TABLE 23.—*Per cent of persons working each specified length of time who had contributed all their earnings for the entire time they had been at work.*

Time at work.	Per cent who had contributed all earnings for each specified period.	
	Women.	Men.
Less than 6 months.....	100.0	71.4
6 months and under 1 year.....	87.5	100.0
1 and under 2 years.....	63.6	61.9
2 and under 3 years.....	67.5	48.6
3 and under 4 years.....	60.5	44.0
4 and under 5 years.....	53.8	34.8
5 and under 10 years.....	63.8	50.6
10 years and over.....	50.9	58.4
Total.....	61.4	54.6

According to this table the men and women assume an entirely different ratio when the length of time at work is considered. Of those who had contributed 100 per cent of their earnings during 100 per cent of the time they had worked the women showed a greater percentage (61.4) than the men (54.6). Even in this classification, however, a considerably larger percentage of men (58.4) than of women (50.9) who had worked ten years or more had contributed all their earnings for the entire period.

*Length of time contributing and conjugal condition.*—Another factor which might very materially affect the length of time during which a contribution of all earnings is made, is the conjugal condition of the contributor. It would be natural to suppose that the married men and women would report a much longer period during which contribution of all earnings had been made than would the single men and women. Table 24 shows the figures on this subject as they were reported by 386 women and 573 men.

TABLE 24.—*Length of time contributing all earnings by conjugal condition of contributor.*

Length of time contributing all earnings.	Women.						Men.					
	Single.		Married.		Widowed, separated, or divorced.		Single.		Married.		Widowed, separated, or divorced.	
	Num-ber.	Per-cent.	Num-ber.	Per-cent.	Num-ber.	Per-cent.	Num-ber.	Per-cent.	Num-ber.	Per-cent.	Num-ber.	Per-cent.
Not at all.....	50	17.5	3	3.9	4	16.7	70	26.7	1	0.3	.....	.....
Under 6 months.....	5	2.1	4	5.2	.....	.....	9	3.4	.....	.....	.....	.....
6 months and under 1 year.....	11	3.8	2	2.6	.....	.....	4	1.5	5	1.7	.....	.....
1 and under 2 years.....	29	10.1	4	5.3	.....	.....	31	11.8	6	2.0	.....	.....
2 and under 3 years.....	42	14.7	9	11.8	1	4.2	46	17.6	16	5.4	.....	.....
3 and under 4 years.....	36	12.6	6	7.9	3	12.5	24	9.2	12	4.0	1	7.7
4 and under 5 years.....	20	7.0	1	1.3	4	16.7	19	7.3	18	6.0	1	7.7
5 and under 10 year.....	65	22.7	20	26.3	5	20.8	47	17.9	77	25.8	4	30.8
10 years and over.....	27	9.4	27	35.5	7	29.2	12	4.6	163	54.7	8	61.5
Total.....	286	100.0	76	100.0	24	100.0	262	100.0	298	100.0	13	100.0

This table emphasizes again the difference in the proportion of single men and single women who contributed all their earnings. The figures for those widowed, separated, or divorced are too small to be significant for either the men or the women. The figures for married men and women show that on the whole the married women had contributed for a shorter period than had the married men, 54.7 per cent of the married men and only 35.5 per cent of the married women having contributed all earnings for 10 years or more. It must be remembered, however, that a much larger proportion of married men (85.3 per cent) than of married women (62.1 per cent) had worked 10 years or over. (See p. 52.)

The single men and women present a more satisfactory basis of comparison, for it has already been shown (see p. 52) that these groups had had practically similar periods of experience except for those who had worked 10 years or more, where the proportion of single men was 22.7 per cent and of single women 18.3 per cent. Bearing in mind this similarity in length of time at work it is very striking to find that 22.7 per cent of the single women and only 17.9 per cent of the single men had contributed all earnings for from 5 to 10 years and that 9.4 per cent of these women and only 4.6 per cent of these men had contributed all earnings for 10 years or over. At the other end of the scale, a larger proportion of single men (26.7 per cent) than of single women (17.5 per cent) reported that they had never contributed all of their earnings. However, although quite a large proportion of both men and women reported that they had contributed all earnings "not at all" this does not mean that they had never contributed anything. It merely means that this group had always withheld part of their earnings for their own use. Every man and woman, living at home, who reported during this investigation and for whom these tables are compiled, was contributing something at the time the study was being made.

### Summary.

Briefly stated, the foregoing figures on the contributions to the home of wage earning men and women outline the actual conditions and the controlling factors as follows:

The burden of support of dependents does not, as a rule, fall upon one wage earner alone. This is more true among women than among men; but, generally speaking, for neither sex did most of the dependents fall within the classification of total dependency. A contribution of part or all earnings by several wage earners for the support of the family is the more usual situation.

On the whole the men contributed more than the women. A larger proportion of men than of women contributed all their earnings, and a larger proportion of men than of women contributed

more than \$10 a week. However, when the two factors which mainly qualify contributions are considered—earnings and family relationship—the findings are quite different. Although the men contributed much larger amounts, in relation to the size of their earnings the contributions of the two sexes were of practically the same proportion. In every earnings group from \$13 to \$20, there was a larger proportion of women than of men who contributed all earnings. On the other hand, in the highest earnings group (\$25 and over) a very much larger proportion of men contributed all earnings, but there were practically no women in this group, and the great majority of the men were husbands and fathers who naturally contributed all earnings to the support of their families.

In two groups of men and women where relationship to family and earnings were similar, the women contributed all their earnings to a greater extent than did the men. Although the relationship to the family was an important qualification, in the last analysis the sex of the contributor seemed to have a great effect on the contribution, and, when all other factors were allowed for, and comparable groups of men and women were contrasted, the women were the more extensive contributors.

In general, contributions became more extensive with increased age of the contributors of both sexes. In every age group, however, more daughters than sons contributed all earnings. At the younger ages (less than 25) there was a greater proportion of women than of men who contributed all earnings, while between the ages of 25 and 30 there was a greater proportion of men, and above 30 very similar proportions of both sexes who contributed all earnings.

Also, contributing all earnings seems to be a more permanent condition among women than among men, a larger percentage of women than of men having contributed all earnings for the entire time they had been at work.

Comparing single men and single women the women contributed more extensively, both actually and relatively. Comparing married men and women, relatively to their earnings, the two sexes contributed the same proportion—practically all. Actually, however, the married men contributed larger amounts than did the married women.

### SECTION III. THE FAMILY.

#### 1. DESCRIPTION OF THE FAMILIES FROM WHOM INFORMATION WAS SECURED.

In addition to the extensive material which was collected in Manchester relating to the individual status of the men and women, an intensive study was made of a more limited number of families. In making this study it was the intention to show as a unit the complete family of the average wage-earning man or woman. In order to do this accurately the actual wage received for the year by each wage earner in the family was recorded. As may be imagined, there were many difficulties attendant upon securing such figures. When a wage earner in a family had worked in more than one place during the year it was necessary to get from the pay roll of each place of employment a record of the number of weeks worked and the wage paid. Sometimes, after this record had been secured for two or three in a family it was found that for another wage earner it was impossible to get the yearly record, because he or she had worked in another town or because, during some period in the year, record of employment could not be traced. In such cases the family was excluded from further consideration, although such individual records as were obtained were used in the earlier section of this study. The figures discussed in this section are for those families only in which the entire yearly record for each wage earner was secured.

#### Number of families.

Table 25 shows the number of families from which information was secured, number of wage earners in these families, and whether there was another source of income than the earnings of the various wage earners.

TABLE 25.—Families from which records were obtained, classified by size of family, number of wage earners, and whether or not having other source of income.

Size of family.	Families reporting.		Number of families with—						Other income. <sup>1</sup>		
	Number.	Per cent.	1 wage earners.	2 wage earners.	3 wage earners.	4 wage earners.	5 wage earners.	6 or more wage earners.	Yes.	No.	Not reported.
2 persons .....	79	14.6	48	31	—	—	—	—	8	62	9
3 persons .....	120	22.2	60	52	8	—	—	—	12	97	11
4 persons .....	99	18.3	34	38	21	6	—	—	6	82	11
5 persons .....	77	14.2	32	21	13	10	1	—	9	62	6
6 persons .....	58	10.7	18	16	13	10	1	—	5	48	5
7 persons .....	42	7.8	9	9	9	8	7	—	7	34	1
8 persons .....	24	4.4	5	1	4	7	6	1	3	20	1
9 persons .....	17	3.1	5	4	3	3	2	—	1	15	1
10 or more persons .....	25	4.6	2	4	6	6	4	3	4	21	—
Total .....	541	100.0	213	176	77	50	21	24	55	441	45
Per cent distribution .....		100.0	39.4	32.5	14.2	9.2	3.9	0.7			

<sup>1</sup> In connection with this inquiry it was learned that 26 families owned their homes, 2 owned farms, 6 were receiving rentals, 4 had boarders or lodgers, 3 had savings in bank, and 2 received insurance benefits.

<sup>2</sup> One of these families had 7 wage earners, the other three had 6.

<sup>3</sup> Amount reported in only 15 cases.

Of the 541 families included in this table, the greatest number (120, or 22.2 per cent) consisted of three persons, but there were 18.3 per cent of the families with four persons and between 14 and 15 per cent each with two persons and with five persons.

For the entire group, the average size of the family was 4.69. This is a much smaller average family than was indicated by the returns on family relationships detailed in Table 6 where it is shown that the average number of persons in the families of the women reporting was 5.64 and in those of the men 5.15. This difference in size is accounted for by the fact that it was much easier to secure complete wage figures in families in which there were only one or two wage earners, and therefore these families predominate in the group discussed here. In all, 71.9 per cent of the families had one or two wage earners. The fact that as many as 108 families (20 per cent) had seven or more members indicates, however, that the problem of the large family has not been overlooked, although the group as a whole represents smaller families than the average among all wage earners.

In the main, these 541 families were dependent for support upon the wages of their working members. In 55 instances (10.2 per cent) there was some other definite income reported, but in the majority of cases this income was very small. Sometimes it was interest on Liberty bonds, sometimes it was sickness insurance or accident compensation, sometimes it was rent from roomers, or board from boarders. In few cases did it amount to very much and it was seldom possible to discover the exact amount. For this reason special consideration is not given here to the income of the families other than that of which records could be secured accurately from the pay rolls of the places of employment of the various wage earners.

These 541 families were the units around which this study was built. Among them were 1,126 wage earners whose records were included in the foregoing discussion of earnings and contributions of individuals. It is therefore possible to consider that, although somewhat smaller than the average, these families are otherwise representative of the families of the wage earners whose problems are discussed in this report.

### **Qualifications of the material collected.**

In considering the most significant facts about the families—the earnings and contributions of the wage-earning members—it is important to remember certain qualifications of the material gathered and of the method of making deductions from it.

In the first place, a very definite line must be drawn between the earnings and the contributions of the various members of the family.

In discussing figures relating to these subjects it is extremely easy to confuse the two amounts and thus to lead to unsound conclusions. In preparing the material for this report emphasis has been laid on the need for an accurate statement of amount contributed in addition to the figures on actual earnings. Where such a statement has not been forthcoming, the person has been recorded as "not reporting." In this way much chance has been eliminated of over or under estimating the contributions of the different members of the family.

In considering the family as a unit in its relationship to the responsibility of the men and women wage earners, it is necessary to be able to visualize this family in more than one way. The first consideration is its financial status, which can be estimated by the wage-earning capacity of the working members—in other words, "the family earnings"; second, the size of the family in relation to these earnings; third, the source of these earnings; and, fourth, the amounts which are contributed and retained by the different wage earners in the family.

The fourth of these questions has been the most difficult to answer. In making this investigation each member of a family was not interviewed even when his or her wage record for the year was obtained. In the majority of cases one or two members of the family were interviewed while at work. They would tell of the names and occupations of other working members of the family. From their places of employment the wage records of these other members would then be secured by the agents of the Women's Bureau, and any incidental information which had been given in the first interview would be recorded. In many cases this information, given by a third person, was not considered detailed nor reliable enough for inclusion with the other figures in this report, and therefore has been discarded.

What information is given here is the fullest that could be secured, and in each case has passed careful scrutiny for accuracy and completeness.

### **Financial status of the families.**

The size of the total yearly earnings in these families depended upon two things—the number of wage earners and the size of their wages. The range of "family" earnings was very considerable, as is shown in Table 26.

TABLE 26.—Total year's earnings of families, classified by size of family.

Total year's earnings.	Total families reporting		Number of families having—								
	Number.	Per cent.	2 in family.	3 in family.	4 in family.	5 in family.	6 in family.	7 in family.	8 in family.	9 in family.	10 or in more family.
Under \$900.....	30	5.5	14	10	4	1	1				
\$900 and under \$1,200.....	47	8.7	12	12	7	6	6	1	2		1
\$1,200 and under \$1,500.....	90	16.6	20	32	13	11	6	3	2	3	
\$1,500 and under \$1,800.....	104	19.2	13	25	23	15	10	6	3	5	4
\$1,800 and under \$2,100.....	68	12.6	9	14	18	12	6	4	1	2	2
\$2,100 and under \$2,400.....	60	11.1	2	15	13	12	8	7	1	1	1
\$2,400 and under \$2,700.....	39	7.2	8	8	8	6	3	2	1	1	
\$2,700 and under \$3,000.....	20	3.7	1	3	3	3	3	3	1	2	3
\$3,000 and under \$3,300.....	26	4.8		1	4	3	8	3	2	2	3
\$3,300 and under \$3,600.....	14	2.6			2	1	2	6	2	1	1
\$3,600 and under \$3,900.....	12	2.2				2	1	2	3	1	3
\$3,900 and under \$4,200.....	9	1.7			3	2	2	2			
\$4,200 and under \$4,500.....	6	1.1				2		2			2
\$4,500 and under \$4,800.....	5	.9			1		2		2		
\$4,800 and under \$5,100.....	3	.6				1				1	1
\$5,100 and under \$5,400.....	3	.6							1		2
\$5,400 and under \$5,700.....	1	.2								1	
\$5,700 and under \$6,000.....	1	.2							1		
\$6,000 and over.....	3	.6						1	1		1
Total.....	541	100.0	79	120	99	77	58	42	24	17	25

This table shows that in the different families the combined yearly earnings of all wage earners varied from less than \$900 to over \$6,000, with the largest proportion of families (19.2 per cent) having earnings between \$1,500 and \$1,800. Smaller sums were reported for 30.8 per cent of the families whose earnings fell below \$1,500. In all, just half of the families had earnings of less than \$1,800 a year, while 39.4 per cent had earnings between \$1,800 and \$3,300.

This is a record of considerably higher earnings than was presented for a group of 112 Manchester families who were included in the cost of living survey conducted by the Bureau of Labor Statistics in 1918.<sup>10</sup> In this survey the families "were selected to represent wage earners and the low or medium salaried families of the locality," with the result that 83 per cent of those included had an annual income of less than \$1,800. The figures for these families were collected during the year ending between July 31 and November 30, 1918, approximately a year before those gathered by the Women's Bureau. This would account to a certain extent for the smaller incomes presented in the Bureau of Labor Statistics figures, as wages were still on the upward curve at that time and the Manchester wage earners probably experienced an increase of wages during the periods of the two investigations. At the same time, however, the cost of living also increased, so the difference in financial status of the families in the two studies is somewhat equalized. In spite of

<sup>10</sup> Monthly Labor Review. Cost of living in the U. S., Vol. VIII, No. 5, p. 147, May, 1919.

these qualifications it seems certain that the group of families for whom records were secured by the Women's Bureau were much better off financially than those considered by the Bureau of Labor Statistics. It is quite possible that the figures secured by the Women's Bureau are representative of the financial standing of a more limited group. The wage earners in these families were almost all employed in shoe factories, an organized industry with a higher rate of pay than in the textile mills, where a very large majority of Manchester wage earners are employed. Figures published by the Bureau of Labor Statistics on wages in the boot and shoe and cotton goods manufacturing industries leave no doubt that the rates prevailing in the boot and shoe industry are very much higher than those in cotton goods manufacturing.<sup>11</sup> For that reason alone the wage data presented here would show a considerable difference. Also, except for the fact that they were all families of shoe workers, the families were in no way selected nor was the size of the year's earnings allowed to exclude any. The only essential for inclusion was that records of all wage earners should be available. On this basis it would seem that the \$1,370.83 detailed by the Bureau of Labor Statistics as the cost of living for the average family in Manchester in 1918 was considerably exceeded by the standards of the 541 families studied by the Women's Bureau.

In spite of the comparatively high financial status of the families studied it is striking to see the number of large families in the lower earnings groups. There were 6 or more members in 10 of the 47 families whose earnings were between \$900 and \$1,200, in 14 of the 90 families whose earnings were between \$1,200 and \$1,500, and in 28 of the 104 families with earnings between \$1,500 and \$1,800.

In order to secure a more exact rating of the families according to size and earnings, a compilation has been made of the per capita earnings of each family. This amount was arrived at by dividing the total family earnings by the total number of persons in the family. Even this does not give an altogether accurate picture of the financial status of the family, for the family earnings do not necessarily mean the amount devoted to the support of the family, as further figures will show. In many cases where all wage earners contribute to the family all of their earnings, family earnings and family income are identical, but in others contribution of all earnings is not made by every member of the family. The following figures on per capita earnings are, therefore, only an indication of the relative prosperity of the different families.

<sup>11</sup>U. S. Dept. of Labor, Bureau of Labor Statistics. Wages and hours of labor in the boot and shoe industry, 1907 to 1918. Bul. No. 260, Nov., 1919. Wages and hours of labor in cotton goods manufacturing and finishing, 1918. Bul. No. 262, Nov., 1919.

TABLE 27.—Per capita family earnings, classified by total family earnings.

Family earnings or the year.	Total number of families.	Number of families with each specified amount per capita.							
		\$100 and under \$150.	\$150 and under \$200.	\$200 and under \$250.	\$250 and under \$300.	\$300 and under \$350.	\$350 and under \$400.	\$400 and under \$450.	\$450 and under \$500.
Under \$900.....	30	1	7	5	4	3	4	6	.....
\$900 and under \$1,200.....	47	4	8	8	3	5	7	.....	6
\$1,200 and under \$1,500.....	90	.....	7	9	9	10	2	16	17
\$1,500 and under \$1,800.....	104	1	10	4	11	13	12	15	.....
\$1,800 and under \$2,100.....	68	.....	2	3	3	7	11	1	12
\$2,100 and under \$2,400.....	60	.....	.....	1	2	7	8	8	4
\$2,400 and under \$2,700.....	39	.....	.....	1	1	2	2	3	2
\$2,700 and under \$3,000.....	20	.....	.....	1	2	.....	1	3	3
\$3,000 and under \$3,300.....	26	.....	.....	.....	1	3	3	2	1
\$3,300 and under \$3,600.....	14	.....	.....	.....	1	.....	.....	2	4
\$3,600 and under \$3,900.....	12	.....	.....	.....	.....	2	1	1	3
\$3,900 and under \$4,200.....	9	.....	.....	.....	.....	.....	.....	.....	.....
\$4,200 and under \$4,500.....	6	.....	.....	.....	.....	.....	1	1	.....
\$4,500 and under \$4,800.....	5	.....	.....	.....	.....	.....	.....	.....	.....
\$4,800 and under \$5,100.....	3	.....	.....	.....	.....	.....	.....	.....	1
\$5,100 and under \$5,400.....	3	.....	.....	.....	.....	.....	.....	.....	2
\$5,400 and under \$5,700.....	1	.....	.....	.....	.....	.....	.....	.....	.....
\$5,700 and under \$6,000.....	1	.....	.....	.....	.....	.....	.....	.....	.....
\$6,000 and over.....	3	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	541	6	34	32	37	52	52	58	55
Per cent distribution.....	100.0	1.1	6.3	5.9	6.8	9.6	9.6	10.7	10.2

Family earnings for the year.	Number of families with each specified amount per capita.								
	\$500 and under \$550.	\$550 and under \$600.	\$600 and under \$650.	\$650 and under \$700.	\$700 and under \$750.	\$750 and under \$800.	\$800 and under \$850.	\$850 and under \$900.	\$900 and over.
Under \$900.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$900 and under \$1,200.....	3	3	.....	.....	.....	.....	.....	.....	.....
\$1,200 and under \$1,500.....	.....	.....	10	2	8	.....	.....	.....	.....
\$1,500 and under \$1,800.....	11	14	.....	.....	.....	5	5	3	.....
\$1,800 and under \$2,100.....	6	.....	6	8	.....	.....	.....	.....	9
\$2,100 and under \$2,400.....	2	11	.....	.....	11	4	.....	.....	2
\$2,400 and under \$2,700.....	4	.....	5	3	.....	.....	3	5	8
\$2,700 and under \$3,000.....	.....	3	.....	2	1	.....	.....	.....	4
\$3,000 and under \$3,300.....	8	.....	2	1	.....	3	.....	.....	1
\$3,300 and under \$3,600.....	2	2	.....	1	.....	.....	1	2	.....
\$3,600 and under \$3,900.....	1	1	1	.....	1	.....	.....	.....	.....
\$3,900 and under \$4,200.....	.....	2	.....	2	.....	2	.....	.....	3
\$4,200 and under \$4,500.....	.....	.....	2	.....	.....	.....	1	1	.....
\$4,500 and under \$4,800.....	.....	2	.....	.....	.....	2	.....	.....	1
\$4,800 and under \$5,100.....	.....	1	.....	.....	.....	.....	.....	.....	1
\$5,100 and under \$5,400.....	.....	.....	.....	1	.....	.....	.....	.....	.....
\$5,400 and under \$5,700.....	.....	.....	1	.....	.....	.....	.....	.....	.....
\$5,700 and under \$6,000.....	.....	.....	.....	.....	1	.....	.....	.....	.....
\$6,000 and over.....	1	.....	.....	.....	.....	.....	1	1	.....
Total.....	38	39	27	20	22	17	13	10	29
Per cent distribution.....	7.0	7.2	5.0	3.7	4.1	3.1	2.4	1.8	5.3

These figures show that in relation to the number of persons in the family the earnings were fairly high. In only about one-fifth (20.1 per cent) of the families were the per capita earnings less than \$300 a year, while in 40.1 per cent the per capita earnings were between \$300 and \$500. Five hundred dollars or more were the per capita earnings in 39.7 per cent of the families and \$650 or more in 20.5 per cent.

Considering both the total earnings and the size of the families, those under discussion had incomes decidedly above the average. Therefore the figures on contributions which are presented here may be considered to represent the subject under the most favorable conditions. In families where the financial condition is not so satisfactory it is probable that the contributions of sons and daughters are even more extensive.

**Number of wage earners.**

As the relative size of the family earnings is affected by the number in the family who must live on those earnings, so is the significance of the earnings themselves affected by the number of persons whose efforts have gone to accumulate these yearly sums. It certainly bears a very significant relationship to the constituency of the family to know whether the \$1,800 of earnings, which forms its financial background, is earned by one or three persons, and details on this subject are given in Table 28, which shows the distribution of wage earners among the different earnings groups.

TABLE 28.—Total yearly earnings of families, classified by number of wage earners.

Family earnings.	Total number of families.	Number of families with—						
		1 wage earner.	2 wage earners.	3 wage earners.	4 wage earners.	5 wage earners.	6 wage earners.	7 wage earners.
Under \$900.....	31	28	2	1				
\$900 and under \$1,200.....	46	38	8					
\$1,200 and under \$1,500.....	96	71	19	6				
\$1,500 and under \$1,800.....	106	56	40	8	2			
\$1,800 and under \$2,100.....	76	15	44	16	1			
\$2,100 and under \$2,400.....	63	5	38	19	1			
\$2,400 and under \$2,700.....	31		18	11	2			
\$2,700 and under \$3,000.....	20		5	11	4			
\$3,000 and under \$3,300.....	17		1	2	12	2		
\$3,300 and under \$3,600.....	13		1	1	6	3		
\$3,600 and under \$3,900.....	13			2	8	5		
\$3,900 and under \$4,200.....	7				7	3		
\$4,200 and under \$4,500.....	6				2	4		
\$4,500 and under \$4,800.....	5				3	1	1	
\$4,800 and under \$5,100.....	3				2	1		
\$5,100 and under \$5,400.....	3					1		1
\$5,400 and under \$5,700.....	1					1		
\$5,700 and under \$6,000.....	1					1		
\$6,000 and over.....	3					2	1	
Total.....	541	213	176	77	50	21	3	1

This table shows what would naturally be expected—that generally speaking, the higher the family earnings the greater was the number of wage earners. It is important to note, however, the range of income among the families with each specified number of wage earners. Less than \$900 a year were the family earnings in 28 families with one wage earner, in two families with two, and in one family with three wage earners. The maximum earnings for families with one wage earner were between \$2,100 and \$2,400, for families

with two wage earners between \$3,300 and \$3,600, and for families with three wage earners between \$3,600 and \$3,900. A similar but even greater range is found for the families with four or five wage earners, while all those with six wage earners had earnings of over \$4,500. In more general terms, however, it can be said that in the great majority of families whose earnings were less than \$1,500 there was only one wage earner; two wage earners usually, and often three wage earners, were present in families with incomes between \$1,500 and \$2,700; three or four wage earners were the rule in families with earnings between \$2,700 and \$3,600; and in families with earnings over \$3,600 there were practically always four, often five, and occasionally six, wage earners.

The average number of wage earners in all families was 2.1, which is smaller than the average for the larger group of individuals discussed in earlier sections of this report (p. 40). This difference is unavoidable because the type of information presented for the 541 families studied was extremely difficult to get completely for the larger households. One of the most striking facts about the families studied was the small number of adults who were not wage earners. Except for the women who were wives or mothers the number of nonwage-earning adults was negligible. Only 3.7 per cent of the fathers, 3.4 per cent of the sons, and 5 per cent of the daughters, in contrast to 74.1 per cent of the wives or mothers, were not wage earners.

TABLE 29.—*Number of persons at work and per cent earning proportionate share of family earnings, classified by number of wage earners in family.*

Number of wage earners.	Total number of families.	Number of persons in families with each specified number of wage earners who were—								
		Husbands or fathers.			Wives or mothers.			Sons.		
		Total number.	Number who were working.		Total number.	Number who were working.		Total number.	Number who were working.	
			Total.	Per cent earning proportionate share. <sup>1</sup>		Total.	Per cent earning proportionate share. <sup>1</sup>		Total.	Per cent earning proportionate share. <sup>1</sup>
One.....	213	187	184	100.0	212	9	100.0	10	9	100.0
Two.....	176	145	139	93.5	170	96	6.3	49	46	41.3
Three.....	77	62	57	87.7	73	21	42.9	73	71	40.8
Four.....	50	45	43	90.7	49	8	25.0	64	62	54.8
Five.....	21	20	19	89.5	20	3	33.3	33	33	42.4
Six.....	3	3	3	100.0	3	.....	.....	7	7	85.7
Seven.....	1	1	1	100.0	1	.....	.....	1	1	100.0
Total.....	541	463	446	95.1	528	137	19.7	237	229	48.9

<sup>1</sup> "Proportionate share" is considered to be at least one-half where there are 2 wage earners, one-third where there are 3, and so on.

TABLE 29.—Number of persons at work and per cent earning proportionate share of family earnings, classified by number of wage earners in family—Continued.

Number of wage earners.	Number of persons in families with each specified number of wage earners who were—								
	Daughters.			Other males.			Other females.		
	Total number.	Number who were working.		Total number.	Number who were working.		Total number.	Number who were working.	
		Total.	Per cent earning proportionate share. <sup>1</sup>		Total.	Per cent earning proportionate share. <sup>1</sup>		Total.	Per cent earning proportionate share. <sup>1</sup>
One.....	11	11	100.0	5			12		
Two.....	62	58	29.3	8	4	50.0	29	9	22.2
Three.....	79	76	30.3	2	2	100.0	10	4	50.0
Four.....	87	83	22.9	3	2	50.0	4	2	50.0
Five.....	49	46	41.3	3	3	33.3	1	1	
Six.....	9	8	12.5						
Seven.....	5	5	20.0						
Total.....	302	287	31.7	21	11	54.5	56	16	31.3

<sup>1</sup> "Proportionate share" is considered to be at least one-half where there are 2 wage earners, one-third where there are 3, and so on.

Evidently the families under consideration were not called upon to decide who should go out to work. Everyone worked as a matter of course. Even the wives and mothers who are shown not to have been working for wages can be considered to be gainfully employed, as their services in the home were in most cases as indispensable as the financial contributions made by other members of the family.

Generally speaking, then, it can be said that the family earnings were usually the product of the work of the husbands or fathers, sons and daughters, and sometimes also of the mothers or wives. These groups, however, did not assume the same importance as amassers of the family earnings. For instance, in families where there were three wage earners 87.7 per cent of the working husbands or fathers earned at least one-third of the family earnings. Among the other groups of wage earners in these families only 42.9 per cent of the women who were wives or mothers, 40.8 per cent of the men who were sons, and 30.3 per cent of the women who were daughters earned their third of the family earnings. This does not reflect on the responsibility or conscientiousness of the mothers, wives, sons, and daughters, but is merely an indication of their relative importance in the family as breadwinners. In all of the families studied a proportionate share of the family earnings was made by 95.1 per cent of the husbands or fathers, 19.7 per cent of the wives or mothers, 48.9 per cent of the sons, and 31.7 per cent of the daughters. These figures show that as potential contributors to the family maintenance

the husbands and fathers ranked first and by far the most important, then came the sons, then the daughters, and last the wives and mothers. Other relatives, such as mothers and fathers in law, nieces, nephews, or grandchildren, were not found in sufficient numbers to warrant their consideration as special groups in the family.

## 2. THE SOURCES OF FAMILY INCOME AND EARNINGS.

With a definite location of the size of the family and of the importance of the different members of the family as potential contributors, the next step in formulating a conclusion as to the actual amount of responsibility assumed by each group is to study the relation to the total family earnings of the amount contributed by each member of the family. Unfortunately, it was not possible to secure figures showing the yearly contributions made by the persons included in this study. In many cases the usual weekly amount contributed was recorded, but it was obvious that during periods of unemployment or under-employment this contribution must be discontinued or at least diminished, and it was seldom possible for the worker to tell accurately what were the changes in the contributions made during such periods. For this reason yearly contributions for individuals were not secured, but have been estimated to be the same percentage of the yearly earnings as the weekly contribution was of the weekly earnings. Thus if a girl who was earning an average weekly wage of \$10 reported that she contributed to her family \$8 a week, she has been listed as contributing 80 per cent of her earnings. If she had worked 40 weeks and her year's earnings had amounted to \$400, her year's contribution to the family would be estimated to be 80 per cent of \$400, or \$320. This is not an absolutely accurate figure, but as the weekly contributions were recorded only when they were reported to be made regularly the result of such a computation should be fairly representative.

### **The relationship between income and earnings.**

In the comparatively few families for whom this computation was possible the indications are that the family earnings are often different from the family income. Many wage earners held back a considerable amount of their wages, and contributed to the family only a stated sum each week. The families for which complete information was obtained are listed in the following table, and the figures given there show that the family earnings and family income are by no means identical.

TABLE 30.—Total family earnings, total contributions to family, and amounts contributed by the various members of the family.

Family number.	Number in family.	Total earnings. <sup>1</sup>	Total contributions. <sup>1</sup>	Fathers.		Mothers.		Sons.		Daughters.	
				Amount earned.	Amount contributed.	Amount earned.	Amount contributed.	Amount earned.	Amount contributed.	Amount earned.	Amount contributed.
1.....	9	\$5,472	\$4,245	\$1,818	\$1,818			{ \$996 902	{ \$509 479	{ \$1,065 690 690	{ \$805 634 449
2.....	8	5,359	3,233	1,256	1,256					{ 1,278 1,266 829	{ 509 520 499
3.....	8	4,568	3,910	1,075	1,075			{ 1,513 1,406	{ 1,513 1,406	{ 573	{ 573
4.....	4	24,015	22,839	1,430	1,430	\$1,053	\$1,053				
5.....	5	3,903	2,221	1,155	1,155			{ 982 820	{ 376 415	{ 945	{ 275
6.....	7	3,890	3,890	1,338	1,338			{ 899	{ 899	{ 335 603 712	{ 335 603 712
7.....	8	3,858	3,858	1,239	1,239			{ 619 398	{ 619 398	{ 786 814 927	{ 786 814 254
8.....	5	3,779	2,462	1,137	1,137					{ 893 821 699	{ 250 821 439
9.....	11	3,624	2,672	1,259	1,259			{ 875	{ 494	{ 790 1,316	{ 480 311
10.....	7	3,577	1,508	628	628			{ 830	{ 275	{ 802 560	{ 294 560
11.....	8	3,559	3,308	1,492	1,492			{ 717	{ 637	{ 789	{ 619
12.....	6	3,314	2,347	1,432	1,432			{ 721 1,159	{ 721 194		
13.....	5	3,292	3,292	1,306	1,306			{ 1,204 702	{ 1,204 545	{ 782	{ 782
14.....	6	3,278	2,528	868	868			{ 896	{ 810	{ 811	{ 305
15.....	3	3,262	3,262	966	966					{ 1,021 1,274	{ 1,021 1,274
16.....	6	3,197	2,429	1,261	1,261			{ 1,183	{ 416	{ 752 660	{ 752 660
17.....	7	3,080	3,080	1,389	1,389					{ 476 555	{ 476 555
18.....	3	2,662	2,640			822	822	{ 800	{ 779	{ 1,039	{ 1,039
19.....	5	2,498	2,220	978	978			{ 514	{ 514	{ 1,006	{ 728
20.....	2	2,487	2,487	1,477	1,477	1,009	1,009				
21.....	3	2,378	2,378	1,712	1,712	665	665				
22.....	4	2,314	1,433	1,174	1,174			{ 1,139	{ 259		
23.....	6	2,300	2,300	1,088	1,088					{ 719	{ 719
24.....	4	2,297	2,297	1,701	1,701	595	595			{ 492	{ 492
25.....	4	2,261	1,528	1,166	1,166			{ 992	{ 259	{ 103	{ 103
26.....	3	2,228	1,880	1,545	1,545					{ 682	{ 335
27.....	6	2,221	2,221	1,727	1,727			{ 493	{ 493		
28.....	7	2,212	2,212	1,459	1,459	752	752				
29.....	4	2,202	1,251					{ 793 467 940	{ 793 109 349		
30.....	3	2,166	2,166							{ 1,172 993	{ 1,172 993
31.....	3	2,159	1,587	1,238	1,238					{ 920	{ 349
32.....	7	2,140	2,140	1,198	1,198			{ 476	{ 476	{ 464	{ 464
33.....	5	2,125	2,125	1,460	1,460			{ 665 903	{ 665 489		
34.....	4	2,050	978					{ 1,146	{ 489		
35.....	4	2,038	2,038	1,306	1,306	732	732				
36.....	3	2,197	2,197							{ 1,051	{ 1,051
37.....	4	1,913	1,913	1,371	1,371	541	541				
38.....	4	1,904	1,904							{ 1,075 829	{ 1,075 829
39.....	9	1,902	1,415	1,193	1,193					{ 709 739	{ 222 407
40.....	3	1,868	1,371			549	549			{ 579	{ 415
41.....	4	1,845	1,845	1,613	1,613	232	232				
42.....	2	1,823	1,823	1,424	1,424	399	399				
43.....	4	1,821	1,719	1,364	1,364			{ 457	{ 355		
44.....	4	1,767	1,767	1,417	1,417	349	349				
45.....	7	1,754	1,754	1,343	1,343	411	411				
46.....	4	1,751	1,186							{ 910 840	{ 611 575

<sup>1</sup> Sum of details does not equal totals because fractions of dollars were disregarded.

TABLE 30.—*Total family earnings, total contributions to family, and amounts contributed by the various members of the family—Continued.*

Family number.	Number in family.	Total earnings.	Total contributions.	Fathers.		Mothers.		Sons.		Daughters.	
				Amount earned.	Amount contributed.						
47.....	3	21,723	21,723	.....	.....	784	784	.....	.....	.....	.....
48.....	3	1,664	1,063	.....	.....	.....	.....	976	664	687	399
49.....	6	1,643	1,643	1,120	1,120	.....	.....	523	523	.....	.....
50.....	3	1,623	1,623	1,243	1,243	380	380	.....	.....	.....	.....
51.....	4	1,603	1,603	1,511	1,511	92	92	.....	.....	.....	.....
52.....	6	1,555	1,555	1,420	1,420	134	134	.....	.....	.....	.....
53.....	9	1,529	1,529	.....	.....	.....	.....	338	338	644	644
54.....	11	1,523	1,523	1,045	1,045	477	477	.....	.....	546	546
55.....	3	21,336	21,336	.....	.....	.....	.....	.....	.....	1,088	1,088
56.....	3	1,167	1,167	920	920	246	246	.....	.....	.....	.....

<sup>2</sup> Difference between sum and details represents amounts contributed by members of households other than parents and children.

The 56 families listed here are not entirely representative of the average wage earner's family as detailed in other sections of this report where more comprehensive material is presented. Because of the difficulty in securing complete data it is only natural that an abnormal proportion of families with few wage earners should be found among these families from whom the most complete data have been secured. Of the 56 families here discussed 28, or exactly one-half, had two wage earners; in 16 of these families the two wage earners were husband or father and wife or mother. Of the 541 families for whom complete year's earnings were recorded 87, or less than one-sixth, had wage earners comprising only the husband or father and the wife or mother. In such families it is the normal and natural thing for the husband or father and wife or mother to contribute all of their earnings to the family. In fact, all but one of the husbands and fathers and all of the wives and mothers who reported on the amount contributed to the family stated that they were in the habit of contributing their entire earnings to meet the needs of their families. In view of this fact it is not surprising to find that of the 31 families listed as having identical total earnings and total contributions, 15 were families in which there were only two wage earners, and that in those 15 families the two wage earners were husband or father and wife or mother.

In the 25 families where the earnings and contributions were not identical the percentage of earnings contributed to the family exchequer varied all the way from 42.2 to 99.2. The greatest number of families, nine, were found to have contributions amounting to between 70 and 80 per cent of the total earnings. In six families contributions amounted to between 60 and 70 per cent of the total earnings. There seems to be no definite relationship between the size of

the family earnings and the proportion of those earnings which is contributed to form the family budget. Families with annual earnings of over \$3,000 were found in which every wage earner contributed to the family 100 per cent of his or her earnings, while a similar situation was found to exist in families whose year's earnings amounted to only \$1,500 or \$1,600.

**Effect of per capita year's earnings on contributions.**

The really significant fact which seems to affect the amount of earnings contributed is the per capita year's earnings. The total year's earnings divided by the number of persons in a family, wage earners and nonwage-earners, gives some estimate of the standard of living which it is possible to maintain. It is obvious that a year's earnings of \$3,000 in a family of three will permit a considerably higher standard than a year's earnings of \$5,000 in a family of 11. The per capita year's earnings is the real standard by which the well-being of a family can be judged. On this basis the following table becomes especially significant:

TABLE 31.—Per cent of family earnings contributed, 56 families for which complete information was available, arranged according to per capita earnings of families.

Per capita income.	Per cent of family earnings contributed.	Per capita income.	Per cent of family earnings contributed.
<b>Year's earnings:</b>		<b>Year's earnings—Continued.</b>	
\$1,243.50.....	100.0	\$512.50.....	47.7
1,087.33.....	100.0	511.00.....	42.4
1,071.80.....	60.3	499.50.....	100.0
1,003.75.....	70.7	482.60.....	88.9
944.75.....	65.1	478.25.....	100.0
911.50.....	100.0	478.25.....	100.0
887.33.....	99.2	476.00.....	100.0
792.66.....	100.0	461.25.....	100.0
780.60.....	56.9	455.25.....	94.4
742.67.....	84.4	445.33.....	100.0
722.00.....	100.0	444.87.....	92.9
719.67.....	73.5	441.75.....	100.0
658.40.....	100.0	440.00.....	100.0
657.00.....	100.0	437.75.....	67.7
622.00.....	73.4	425.00.....	100.0
668.00.....	77.6	400.75.....	100.0
578.50.....	61.9	389.00.....	100.0
576.75.....	100.0	383.33.....	100.0
574.33.....	100.0	370.15.....	100.0
571.00.....	83.4	329.45.....	73.7
565.25.....	67.6	316.00.....	100.0
555.71.....	100.0	305.71.....	100.0
554.67.....	68.9	273.83.....	100.0
552.33.....	70.8	259.16.....	100.0
550.50.....	56.8	250.57.....	100.0
546.33.....	77.1	211.33.....	74.4
541.00.....	100.0	169.88.....	100.0
532.83.....	75.9	138.45.....	100.0

According to the figures given in this table it would seem that in families where the earnings per capita amount to more than \$500 a year the total amount of earnings is not usually contributed to the family; but when the earnings per capita are less than \$500 a con-

tribution of all earnings is usually made by each wage earner. This indicates very clearly that in the average family studied here a load of \$500 a year, approximately \$10 a week, must be carried for each member before the wage earners who are responsible for the family maintenance can feel free to keep for their own uses a part of their wages. The following short Table 32 gives additional evidence of the relationship between the financial status of the family and the proportion of individual earnings contributed. In this table are presented figures for all sons and daughters who reported the proportion of their earnings contributed in families for which it was possible to estimate the per capita family earnings.

TABLE 32.—*Per cent of their earnings contributed by sons and by daughters in families with per capita earnings of less than \$500 and of \$500 or more.*

Per capita family earnings.	Total reporting.	Number and per cent who were contributing of their earnings—			
		Less than 100 per cent.		100 per cent.	
		Number.	Per cent.	Number.	Per cent.
Less than \$500:					
Sons.....	69	35	50.7	34	49.3
Daughters.....	88	25	28.4	63	71.6
\$500 or more:					
Sons.....	57	36	63.2	21	36.8
Daughters.....	73	34	46.6	39	53.4

This table includes no figures for the mothers or wives, husbands or fathers, in the families considered. It has already been stated that practically 100 per cent of the men and women in these relationships to the families contributed all their earnings irrespective of the financial standing of the family or of any other factor. The sons and daughters, however, showed no such unanimity. The amount of the family earnings and the size of the family seem to have had a very definite effect upon the proportion of their individual wage which was contributed to the family budget. Of the sons in the families with per capita earnings of less than \$500, 49.3 per cent contributed all their earnings, while in the families with per capita earnings of \$500 or more only 36.8 per cent of the sons contributed all their earnings. A similar situation existed among the daughters, for whom it was reported that, in the families with per capita earnings of less than \$500, 71.6 per cent contributed all their earnings, and in the families with per capita earnings of \$500 or more 53.4 per cent contributed all their earnings. The fact that in more than one-half of the 541 families included in this study the per capita earnings were less than \$500 (see Table 27) indicates what has already been shown in earlier pages of this study—that in a very considerable proportion

of families all the wage earners probably are in the habit of contributing all their earnings.

**Contributions and earnings of sons and daughters.**

Whatever their earnings might be it has already been shown that the husbands or fathers and wives or mothers were almost universally in the habit of contributing all to the maintenance of their families. The relation between the contributions and the earnings of the sons and daughters was a more variable factor. Table 33 compares the proportions of the family earnings which were earned and which were contributed by the members of these two groups.

TABLE 33.—*Proportion of family earnings which was earned and proportion which was contributed by sons and by daughters.*

Per cent of family earnings.	Number and per cent of sons for whom proportion of family earnings specified was—				Number and per cent of daughters for whom proportion of family earnings specified was—			
	Earned.		Contributed.		Earned.		Contributed.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Under 5 per cent.....	1	0.8	1	0.8	2	1.3	4	2.5
5 and under 10 per cent.....	4	3.2	20	16.0	10	6.3	34	21.5
10 and under 15 per cent.....	6	4.8	15	12.0	12	7.6	24	15.2
15 and under 20 per cent.....	17	13.6	31	24.8	27	17.1	23	14.6
20 and under 25 per cent.....	27	21.6	21	16.8	36	22.8	22	13.9
25 and under 30 per cent.....	12	9.6	11	8.8	17	10.8	16	10.1
30 and under 35 per cent.....	19	15.2	10	8.0	16	10.1	11	7.0
35 and under 40 per cent.....	12	9.6	6	4.8	9	5.7	7	4.4
40 and under 45 per cent.....	12	9.6	3	2.4	11	7.0	6	3.8
45 and under 50 per cent.....	3	2.4	2	1.6	6	3.8	5	3.2
50 and under 55 per cent.....	4	3.2	.....	.....	6	3.8	2	1.3
55 and under 60 per cent.....	4	3.2	2	1.6	2	1.3	2	1.3
60 and under 65 per cent.....	.....	.....	.....	.....	2	1.3	1	.6
65 and under 70 per cent.....	1	.8	1	.8	.....	.....	.....	.....
70 and under 75 per cent.....	2	1.6	1	.8	.....	.....	.....	.....
75 and under 80 per cent.....	.....	.....	.....	.....	.....	.....	.....	.....
80 and under 85 per cent.....	.....	.....	.....	.....	1	.6	1	.6
85 and under 90 per cent.....	1	.8	1	.8	.....	.....	.....	.....
90 and under 95 per cent.....	.....	.....	.....	.....	1	.6	.....	.....
95 and under 100 per cent.....	.....	.....	.....	.....	.....	.....	.....	.....
	125	100.0	125	100.0	158	100.0	158	100.0

This table shows a very striking fact in comparing the figures for the sons and daughters. It has already been abundantly proved that the earnings of men, be they husbands or fathers, sons, or other relatives, are far greater than the earnings of women. The figures in Table 33 bear out this statement, but they show in addition that though the sons earn a larger proportion of the family earnings the daughters contribute a larger proportion.

Of the 158 daughters and 125 sons for whom this information was available there is far less difference between the proportion of daughters who earn and the proportion who contribute each specified percentage than there is between the proportions of sons in each earnings and contributing class. In the group earning less than 30 per cent of the family earnings were 53.6 per cent of the sons and

65.8 per cent of the daughters, but 79.2 per cent of the sons—an increase of 47.8 per cent—and 77.8 per cent of the daughters—an increase of only 7.9 per cent—were contributing less than 30 per cent. On the other hand, earning 30 and less than 60 per cent of the family earnings were 43.2 per cent of the sons and 31.6 per cent of the daughters, but contributing 30 and less than 60 per cent were 18.4 per cent of the sons and 20.9 per cent of the daughters, a decrease of 62.9 per cent for the sons and 35.3 per cent for the daughters. In all, 46.4 per cent of the sons and 34.2 per cent of the daughters earned 30 per cent or more of the family earnings, while 20.8 per cent of the sons and 22.2 per cent of the daughters contributed to the family budget 30 per cent or more of the family earnings. In other words more sons than daughters earned, while more daughters than sons contributed 30 per cent or more of the total family earnings.

### Wage-earning wives.

Although numerically the daughters form the most important group among wage-earning women, there is much social significance attached to the conditions under which married women are working in industry. The married woman wage earner has, during the recent period of unemployment, been the target for many attacks by those who thought that it was her duty to retire from industry and leave her place free for some unemployed man, theoretically needing work more than she who had some one else to support her. It is interesting to see from the figures presented here that the earnings of the married women were by no means of inconsiderable value to the family, and that in the great majority of the families where married women were wage earners there were one or more dependents to be supported.

TABLE 34.—Number of dependents and number of wage earners in families of working wives.

Number of dependents.	Families whose wage earners other than wife were—					Total families.
	None.	1	2	3	4	
<b>Children:</b>						
None.....		27	4	5		36
1.....	1 <sup>1</sup>	<sup>2</sup> 25	6	1		33
2.....		<sup>3</sup> 17	1		1	19
3.....		<sup>4</sup> 3			1	4
4.....		4	1			5
5.....		1	1			2
6.....		1	1			1
7.....		1		1		1
8.....		1		1		2
<b>Other dependents:</b>						
1.....		8				8
3.....		1				1
4.....				1		1
<b>Total.....</b>	1 <sup>1</sup>	488	14	8	2	1,113

<sup>1</sup> Also one adult dependent.

<sup>2</sup> In five cases also one adult dependent.

<sup>3</sup> In three cases also one adult dependent.

<sup>4</sup> In ten cases also one adult dependent.

Table 34 shows the number of children and other dependents in the families of working wives. It is important to note that in the 113 families shown here there was both a wife and a husband. Families in which the wage-earning married woman was a widow, or divorced or deserted, have been omitted. The number of dependents in the families shown in this table varied considerably. In 52 families there were 1 or 2 dependent children and in 9 of these families there was also 1 dependent adult. In only one family was the wife the sole wage earner, the task of providing for the family being shared in most cases (77.9 per cent) by one other wage earner, usually the husband. At first glimpse it would not seem that to the number of dependents and lack of other wage earners could be credited the married woman's presence in industry. Table 35 gives a more illuminating statement of the financial conditions in the families, which may throw light on the subject.

TABLE 35.—Year's earnings of working wives, classified by earnings of their husbands.

Year's earnings of wife.	Number of wives whose husbands' earnings were—								
	0	\$500	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300
Under \$200.....						1		2	
\$200 and under \$250.....			1		1		1		
\$250 and under \$300.....								1	
\$300 and under \$350.....					1		3		
\$350 and under \$400.....									1
\$400 and under \$450.....		1					1	1	2
\$450 and under \$500.....						1	1		
\$500 and under \$550.....			1						2
\$550 and under \$600.....				1			1		2
\$600 and under \$650.....				1	1	2	2		
\$650 and under \$700.....				1		1	1		2
\$700 and under \$750.....					2	1			1
\$750 and under \$800.....				1	1		2		2
\$800 and under \$850.....			1	1		1		1	1
\$850 and under \$900.....					1			1	
\$900 and under \$950.....			1	1	1	1		1	
\$950 and under \$1,000.....					1		1		
\$1,000 and under \$1,100.....				1			1	2	
\$1,100 and under \$1,400.....	1						1		
Total.....	1	1	4	7	9	8	14	10	13

Year's earnings of wife.	Number of wives whose husbands' earnings were—							
	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,200
Under \$200.....	1							
\$200 and under \$250.....	1	1				1		
\$250 and under \$300.....		1	2					
\$300 and under \$350.....	1		1					1
\$350 and under \$400.....	2							
\$400 and under \$450.....		1						1
\$450 and under \$600.....	1			1				
\$650 and under \$700.....				1				
\$700 and under \$750.....		1		1				
\$750 and under \$800.....	3	1	1			1		
\$800 and under \$850.....	2			1				
\$850 and under \$900.....	1	2	1	1		1		
\$900 and under \$950.....		2		1				
\$950 and under \$1,000.....		1						
\$1,000 and under \$1,100.....	2							
\$1,100 and under \$1,200.....	1	2						
Total.....	15	14	6	5	1	3	1	1

This table shows that in 85 per cent of the families of these working wives the husbands earned \$1,500 or less during the year, and that 67.3 per cent of the wives themselves earned less than \$800. The importance of the wife's earnings is shown even more clearly in Table 36, which gives the per capita year's earnings in the families of these women, with their earnings included and excluded.

TABLE 36.—*Per capita family earnings with and without earnings of wife in families with working wives.*

Per capita family year's earnings. <sup>1</sup>	Number of families in which the per capita family earnings was the amount specified—	
	Including earnings of wife.	Excluding earnings of wife.
Nothing .....		1
Less than \$100.....		1
\$100 and less than \$150.....	1	3
\$150 and less than \$200.....	1	4
\$200 and less than \$250.....	2	8
\$250 and less than \$300.....	3	14
\$300 and less than \$350.....	10	6
\$350 and less than \$400.....	7	8
\$400 and less than \$450.....	8	15
\$450 and less than \$500.....	8	8
\$500 and less than \$550.....	6	6
\$550 and less than \$600.....	8	11
\$600 and less than \$650.....	3	8
\$650 and less than \$700.....	5	3
\$700 and less than \$750.....	8	5
\$750 and less than \$800.....	8	4
\$800 and less than \$850.....	5	3
\$850 and less than \$900.....	4	1
\$900 and less than \$950.....	10	1
\$950 and less than \$1,000.....	1	2
\$1,000 and less than \$1,100.....	3	1
\$1,100 and less than \$1,200.....	3	
\$1,200 and less than \$1,300.....	5	
\$1,300 and less than \$1,400.....	4	
Total.....	113	113
Median.....	\$641	\$438

<sup>1</sup> Total of all earnings divided by number of persons in family.

The fact that the inclusion of the wives' earnings raises the median of per capita earnings from \$438, which is considerably below the median for all families, to \$641, which is considerably above, leaves little doubt that the earnings of the married women in the majority of these cases were important in keeping up the standard of living for their families. With the wives' earnings included only 35.4 per cent of the families fell below per capita earnings of \$500, while the exclusion of the wives' earnings would result in 60.2 per cent of the families falling below this level. In this connection it must be remembered that other sections of this study have shown that in practically every instance investigated the married woman wage earner turned over

to her family all of her earnings. The raising of the economic standard as evidenced by the preceding figures is not, therefore, a theoretical condition but one which probably occurred in every family represented.

### Summary.

The foregoing pages, showing the relationship between the financial status of the family unit and the earnings and contributions of its members, emphasize chiefly the variation with relationship and with per capita family earnings in the importance of the contributions of the different members of the family. For the limited number of families under discussion it appears that as potential contributors—rated solely on actual earnings—the husbands and fathers rank first, then come the sons, then the daughters, and last the wives and mothers.

Rated on the proportion of the family earnings contributed to the family, however, the sons and daughters change places; for although a larger proportion of sons than of daughters earned 30 per cent or more of the family earnings, a larger proportion of daughters than of sons contributed 30 per cent or more of the family earnings.

One of the most interesting facts brought out by a detailed study of 56 families was that the per capita family earnings—in other words, the financial status of the family as a whole—seemed to have a very definite effect upon the proportion of individual earnings which was contributed to the family expenses. In families with a yearly income of less than \$500 for each person, the wage earners quite generally contributed all of their earnings to the family budget. With yearly incomes above \$500 per person, contribution of all earnings was not so general. These differences apply only to the sons and daughters, as the husbands and fathers, wives and mothers, practically all contributed all of their earnings, irrespective of the size of the family income. In families whose per capita income was less than \$500, nearly one-half of the sons and not far from three-fourths of the daughters contributed all of their earnings, while in those with incomes of more than \$500 per member slightly more than one-third of the sons and one-half of the daughters contributed all earnings. In this study the married man and the married woman do not appear on an equal plane in respect to their absolute economic value to the family, but in respect to the effort which they are putting forth for their families, as measured by the proportion of their earnings which is given to the family, they stand together in the knowledge that each is doing all that he or she possibly can—contributing all earnings.

In the family unit the significance of the sons and daughters—the single men and women—is not so simply stated. They both earned and contributed a good proportion of the family earnings, and in spite

of the women's much lower earnings their contributions were very nearly alike.

Thus, the figures in this intensive study of a limited number of families bear out the testimony of preceding pages, and indicate that when the economic and social significance of the single woman's earning power is fully understood, she should be accorded the recognition that she is a permanent economic factor in the maintenance of the family unit and that, as such, her earning power as well as her health is of broad social significance.

## APPENDIX A.

TABLE I.—*Nativity of the persons interviewed.*

Country of birth.	Total.	Male.	Female.
United States.....	782	471	311
Canada.....	343	183	160
England.....	12	6	6
Greece.....	16	10	6
Ireland.....	129	108	21
Italy.....	16	8	8
Poland.....	7	3	4
Russia.....	17	14	3
Scotland.....	12	11	1
Serbia.....	6	3	3
Sweden.....	5	5	.....
Turkey.....	9	6	3
Other countries.....	15	9	.....
	8	7	.....
Total foreign-born.....	596	374	222
Grand total.....	1,378	845	533

TABLE II.—Year's earnings classified by number of weeks worked.

## MEN

Yearly earnings.	Total reporting.		Number of men who worked during the year—													
	Num-ber.	Per- cent.	Under 4 weeks.	4 and under 8 weeks.	8 and under 12 weeks.	12 and under 16 weeks.	16 and under 20 weeks.	20 and under 24 weeks.	24 and under 28 weeks.	28 and under 32 weeks.	32 and under 36 weeks.	36 and under 40 weeks.	40 and under 44 weeks.	44 and under 48 weeks.	48 and under 52 weeks.	52 weeks.
Less than \$200.....	10	1.1	.....	1	4	3	1	.....	.....	1	.....	.....	.....	.....	.....	.....
\$200 and under \$250.....	3	.3	.....	.....	.....	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$250 and under \$300.....	4	.4	.....	.....	.....	.....	1	3	.....	.....	.....	.....	.....	.....	.....	1
\$300 and under \$350.....	6	.6	.....	.....	.....	.....	.....	.....	2	3	.....	.....	.....	.....	.....	1
\$350 and under \$400.....	8	.9	.....	.....	.....	.....	1	.....	.....	2	1	.....	.....	1	.....	2
\$400 and under \$450.....	13	1.4	.....	.....	.....	.....	.....	1	1	3	2	3	.....	1	.....	.....
\$450 and under \$500.....	13	1.4	.....	.....	.....	.....	.....	1	1	2	2	2	.....	2	.....	2
\$500 and under \$550.....	12	1.3	.....	.....	.....	.....	.....	.....	.....	3	2	2	.....	4	1	1
\$550 and under \$600.....	16	1.7	.....	.....	.....	.....	.....	.....	1	1	2	4	.....	2	4	2
\$600 and under \$650.....	16	1.7	.....	.....	.....	.....	.....	.....	1	.....	2	2	.....	2	5	4
\$650 and under \$700.....	21	2.3	.....	.....	.....	.....	.....	.....	1	.....	2	5	.....	4	6	3
\$700 and under \$750.....	23	2.5	.....	.....	.....	.....	.....	.....	.....	.....	2	7	.....	2	8	4
\$750 and under \$800.....	50	5.4	.....	.....	.....	.....	.....	.....	.....	2	2	5	.....	7	19	15
\$800 and under \$850.....	42	4.5	.....	.....	.....	.....	.....	.....	.....	2	2	5	.....	10	14	9
\$850 and under \$900.....	28	3.0	.....	.....	.....	.....	.....	.....	.....	.....	1	4	.....	2	13	8
\$900 and under \$1,000.....	92	9.9	.....	.....	.....	.....	.....	.....	.....	1	8	8	.....	11	36	26
\$1,000 and under \$1,100.....	55	5.9	.....	.....	.....	.....	.....	.....	.....	.....	1	1	.....	8	22	22
\$1,100 and under \$1,200.....	71	7.7	.....	.....	.....	.....	.....	.....	.....	.....	2	4	.....	3	29	23
\$1,200 and under \$1,400.....	174	18.8	.....	.....	.....	.....	.....	.....	.....	.....	2	1	.....	7	31	75
\$1,400 and under \$1,600.....	152	16.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	.....	17	82	50
\$1,600 and under \$1,800.....	77	8.3	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	5	36	35
\$1,800 and under \$2,000.....	39	4.2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	25	12
\$2,000 and over.....	3	.3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	2
Total.....	928	100.0	.....	1	4	5	4	5	4	15	20	35	89	121	376	279
Per cent distribution.....	.....	100.0	.....	0.1	0.4	0.5	0.4	0.5	0.4	1.6	2.2	3.8	6.4	13.0	40.5	30.1

WOMEN.

Less than \$200.....	33	4.3	2	9	9	10	2	1									
\$200 and under \$250.....	15	2.0				1	8	1	4		1						
\$250 and under \$300.....	18	2.4				5	2	4									
\$300 and under \$350.....	21	2.8					2	4	5	3	2	2	1				
\$350 and under \$400.....	21	2.8						2	4	7	3	3				1	1
\$400 and under \$450.....	17	2.2					1	1	5	2	2	3	2	1		2	
\$450 and under \$500.....	19	2.5							1	4	2	5	1	3		1	
\$500 and under \$550.....	47	6.2								3	3	8	10	9	11	11	3
\$550 and under \$600.....	58	7.6							1		4	7	9	12	21	21	4
\$600 and under \$650.....	54	7.1								2	2	4	11	10	17	17	10
\$650 and under \$700.....	55	7.2								1	3	1	6	14	25	25	5
\$700 and under \$750.....	62	8.1									2	2	6	14	27	27	11
\$750 and under \$800.....	63	8.3									1	2	5	16	30	30	9
\$800 and under \$850.....	64	8.4									1	3		6	41	41	13
\$850 and under \$900.....	53	7.0									1	1		9	33	33	8
\$900 and under \$1,000.....	78	10.2											3	11	41	41	23
\$1,000 and under \$1,100.....	48	6.3												3	28	28	17
\$1,100 and under \$1,200.....	24	3.1													16	16	7
\$1,200 and under \$1,400.....	10	1.3													4	4	6
\$1,400 and under \$1,600.....	2	0.3													2	2	
Total.....	762	100.0	2	9	9	16	15	13	19	23	27	41	55	109	301	301	118
Per cent distribution.....		100.0	0.3	1.2	1.2	2.1	2.0	1.7	2.5	3.7	3.5	5.4	7.2	14.3	39.5	39.5	15.5

TABLE III.—Reasons for not working, classified by number of weeks out of work

## MEN.

Cause of lost time.	Total men.		Number who did not work for—												
	Number.	Per cent.	1 and under 2 weeks.	2 and under 3 weeks.	3 and under 4 weeks.	4 and under 5 weeks.	5 and under 6 weeks.	6 and under 7 weeks.	7 and under 8 weeks.	8 and under 9 weeks.	9 and under 10 weeks.	10 and under 15 weeks.	15 and under 20 weeks.	20 and under 25 weeks.	25 weeks and over.
Changing jobs.....	133	21.7	26	22	10	8	11	6	4	11	5	20	8	2	.....
Loading (slack).....	305	49.8	130	58	42	19	9	12	8	8	1	9	5	3	1
Sickness of self.....	76	12.4	13	14	9	11	4	10	2	1	2	3	4	2	1
Sickness in family.....	4	.7	.....	.....	1	.....	3	.....	.....	.....	.....	.....	.....	.....	.....
Accident.....	5	.8	.....	.....	.....	.....	1	.....	.....	.....	2	1	.....	.....	1
Strike.....	27	4.4	2	4	7	.....	.....	1	4	.....	1	1	.....	.....	.....
School.....	39	6.4	.....	.....	.....	.....	.....	.....	1	7	1	8	5	8	16
Vacation.....	22	3.6	6	5	3	3	.....	3	1	.....	1	1	.....	.....	.....
Other.....	2	.3	.....	.....	.....	.....	.....	.....	1	.....	.....	1	.....	.....	.....
Total.....	<sup>1</sup> 613	100.0	177	103	72	41	28	32	21	27	12	44	22	15	19
Per cent distribution.....	.....	100.0	28.9	16.8	11.7	6.7	4.6	5.2	3.4	4.4	2.0	7.2	3.6	2.4	3.1

WOMEN.

Cause of lost time.	Total women.		Number who did not work for—												
	Number.	Per cent.	1 and under 2 weeks.	2 and under 3 weeks.	3 and under 4 weeks.	4 and under 5 weeks.	5 and under 6 weeks.	6 and under 7 weeks.	7 and under 8 weeks.	8 and under 9 weeks.	9 and under 10 weeks.	10 and under 15 weeks.	15 and under 20 weeks.	20 and under 25 weeks.	25 weeks and over.
Changing jobs.....	64	11.1	15	15	7	7	3	5	3	1	5	2	10	18	1
Loafing (slack).....	303	52.4	95	47	19	11	5	9	5	1	5	26	10	18	52
Sickness of self.....	92	15.9	14	12	3	13	4	6	6	6	1	9	6	2	10
Sickness in family.....	12	2.1		2			4	1				2	1		2
Accident.....	1	.2					1								
Strike.....	22	3.8	1	4	4	5	1	1	3		1	2			
School.....	41	7.1				2					3	10	9	7	10
Vacation.....	43	7.4	4	6	4	4	1	2	4	4	1	7	2	3	1
Total.....	<sup>1</sup> 578	100.0	129	86	37	42	19	24	21	12	16	58	28	30	76
Per cent distribution.....		100.0	22.3	14.9	6.4	7.3	3.3	4.2	3.6	2.1	2.8	10.0	4.8	5.2	13.1

<sup>1</sup> Persons reporting more than one cause of lost time are tabulated under each cause specified.

TABLE IV.—Number of jobs held during the year, by age of worker.

Number of jobs.	Total.				Number of workers whose age was—															
	Men.		Women.		16 and under 18 years.		18 and under 20 years.		20 and under 25 years.		25 and under 30 years.		30 and under 40 years.		40 and under 50 years.		50 and under 60 years.		60 years and over.	
	Num-ber.	Per-cent.	Num-ber.	Per-cent.	Men.	Wom-en.	Men.	Wom-en.	Men.	Wom-en.	Men.	Wom-en.	Men.	Wom-en.	Men.	Wom-en.	Men.	Wom-en.	Men.	Wom-en.
1.....	553	81.0	490	82.8	46	55	42	65	98	153	90	92	116	67	122	43	30	12	9	3
2.....	90	13.2	86	14.5	20	17	16	21	16	23	14	10	14	12	9	2	1	1	.....	.....
3.....	29	4.2	13	2.2	4	2	6	3	6	3	6	3	5	1	2	1	.....	.....	.....	.....
4 and over.....	11	1.6	3	0.5	6	1	.....	.....	2	1	1	.....	.....	1	1	.....	.....	.....	.....	.....
Total.....	683	100.0	592	100.0	76	75	65	89	122	180	111	105	135	80	134	47	31	13	9	3
Per cent distribution.....	.....	100.0	.....	100.0	11.1	12.7	9.5	15.0	17.9	30.4	16.3	17.7	19.8	13.5	19.6	7.9	4.5	2.2	1.3	0.5

TABLE V.—Average weekly earnings, classified by time in the trade.

MEN.

Average weekly earnings.	Total reporting.		Number who had worked—									
	Number.	Per cent.	Less than 6 months.	6 months and under 1 year.	1 and under 2 years.	2 and under 3 years.	3 and under 4 years.	4 and under 5 years.	5 and under 10 years.	10 and under 15 years.	15 and under 20 years.	20 years and over.
Under \$9 .....	3	0.4	2		1							
\$9 and under \$10 .....	4	.5	1	1		2						
\$10 and under \$11 .....	8	1.1	3	2	1	1	1					
\$11 and under \$12 .....	21	2.9	4	7	7	3						
\$12 and under \$13 .....	13	1.8	3		6	2	1					
\$13 and under \$14 .....	18	2.5	3	1	5	6	1		1			
\$14 and under \$15 .....	24	3.3	4	3	2	11	1		2			1
\$15 and under \$17.50 .....	67	9.1	11	6	9	15	8	7	7			13
\$17.50 and under \$20 .....	76	10.4	5	4	14	7	7	9	15	7	1	6
\$20 and under \$25 .....	149	20.3	1	4	9	13	11	17	40	22	20	12
\$25 and over .....	350	47.7	2	1	3	8	19	17	82	84	68	71
Total .....	733	100.0	39	29	57	68	49	51	148	113	91	93
Per cent distribution .....		100.0	5.3	4.0	7.8	8.6	6.7	7.0	20.2	15.4	12.4	12.7

WOMEN.

Under \$9 .....	7	1.3	2		2	3						
\$9 and under \$10 .....	10	1.9	2	1	3	2		1	1			
\$10 and under \$11 .....	23	4.3	7		10	3	2					
\$11 and under \$12 .....	39	7.3	7	5	9	5	4	3	4	2		
\$12 and under \$13 .....	53	9.9	9	7	7	12	3	4	6		1	3
\$13 and under \$14 .....	56	10.5	5	7	6	14	9	4	7	1	3	
\$14 and under \$15 .....	57	10.7	1	8	8	7	12	3	9	5	4	
\$15 and under \$17.50 .....	136	25.5		8	6	20	24	7	37	23	8	3
\$17.50 and under \$20 .....	80	15.0		5	1	7	9	9	25	14	5	5
\$20 and under \$25 .....	67	12.6	1	2	3	3	8	5	23	13	5	4
\$25 and over .....	5	.9			1				1	3		
Total .....	533	100.0	34	43	56	76	71	36	114	62	26	15
Per cent distribution .....		100.0	6.4	8.1	10.5	14.3	13.3	6.8	21.4	11.6	4.9	2.8

<sup>1</sup> Includes 1 man 53 years in the trade.

TABLE VI.—Average weekly earnings, classified by time in present occupation.

MEN.

Average weekly earnings.	Total reporting.		Number who had worked—									
	Number.	Per cent.	Less than 6 months.	6 months but not 1 year.	1 and under 2 years.	2 and under 3 years.	3 and under 4 years.	4 and under 5 years.	5 and under 10 years.	10 and under 15 years.	15 and under 20 years.	20 years and over.
Under \$5.....												
\$5 and under \$5.50.....												
\$5.50 and under \$6.....												
\$6 and under \$6.50.....												
\$6.50 and under \$7.....	1	0.1	1									
\$7 and under \$7.50.....												
\$7.50 and under \$8.....	1	.1			1							
\$8 and under \$8.50.....	1	.1	1									
\$8.50 and under \$9.....												
\$9 and under \$10.....	4	.5	3		1							
\$10 and under \$11.....	8	1.1	7	1								
\$11 and under \$12.....	21	2.8	8	7	4							
\$12 and under \$13.....	16	2.2	9	1	2	2						
\$13 and under \$14.....	18	2.4	8	4	4	1			1		1	
\$14 and under \$15.....	25	3.4	7	5	5	1	1					
\$15 and under \$17.50.....	66	9.0	25	11	11	6	1					1
\$17.50 and under \$20.....	75	10.2	14	13	16	11	3		5			2
\$20 and under \$25.....	152	20.6	12	21	18	23	21	6	8	3	1	4
\$25 and over.....	349	47.4	7	10	15	31	26	30	107	64	36	23
Total.....	737	100.0	102	73	77	84	57	46	150	74	44	30
Per cent distribution.....		100.0	13.8	9.9	10.4	11.4	7.7	6.2	20.4	10.0	6.0	4.1

WOMEN.

Under \$5.....													
\$5 and under \$5.50.....													
\$5.50 and under \$6.....	1	0.2	1										
\$6 and under \$6.50.....													
\$6.50 and under \$7.....													
\$7 and under \$7.50.....	2	.4	1			1							
\$7.50 and under \$8.....													
\$8 and under \$8.50.....													
\$8.50 and under \$9.....	3	.6	1	1		1							
\$9 and under \$10.....	10	1.9	6	2	2	1		1					
\$10 and under \$11.....	22	4.1	8	2	10	1	1						
\$11 and under \$12.....	42	7.9	11	9	11	5	2	1	2	1			
\$12 and under \$13.....	54	10.1	20	10	8	10	4		1	1			
\$13 and under \$14.....	59	11.0	16	16	8	9	4	1	4	1	1		
\$14 and under \$15.....	58	10.9	9	14	14	3	9	2	5	1	1		
\$15 and under \$17.50.....	136	25.5	17	22	22	17	13	4	30	8	3		
\$17.50 and under \$20.....	76	14.2	4	8	13	8	14	5	13	6	4		
\$20 and under \$25.....	66	12.4		7	7	5	10	5	20	9	1		2
\$25 and over.....	5	.9			1			1	2	1			
Total.....	534	100.0	94	89	96	61	57	20	77	27	10		3
Per cent distribution.....	100.0		17.6	16.7	18.0	11.4	10.7	3.7	14.4	5.1	1.9		0.6

TABLE VII.—Number of years of continuous employment, by conjugal condition.

Conjugal condition.	Total.		Number who had been continuously employed for—							
	Number.	Per cent.	Less than 1 year.	1 and under 2 years.	2 and under 3 years.	3 and under 4 years.	4 and under 5 years.	5 and under 10 years.	10 and under 15 years.	15 years and over.
<b>Men:</b>										
Single.....	238	43.9	11	23	140	27	25	58	34	20
Married.....	291	53.7				2	3	38	70	178
Widowed, separated, or divorced.....	13	2.4							5	8
Total.....	542	100.0	11	23	40	29	28	96	109	206
Per cent distribution.....		100.0	2.0	4.2	7.4	5.4	5.2	17.7	20.1	38.0
<b>Women:</b>										
Single.....	284	85.8	15	<sup>2</sup> 28	44	44	29	72	36	16
Married.....	37	11.2	3	1	2	2		6	11	12
Widowed, separated, or divorced.....	10	3.0			2		1		4	3
Total.....	331	100.0	18	29	48	46	30	78	51	31
Per cent distribution.....		100.0	5.4	8.8	14.5	13.9	9.1	23.6	15.4	9.4

<sup>1</sup> Includes 4 formerly part timers.

<sup>2</sup> Includes 1 formerly part timer.

TABLE VIII.—Percentage of earnings contributed to the family, by family relationship and age of contributor.

Per cent of weekly earnings contributed.	Females reporting.		Daughters (by age).								Wives or mothers.		Other females.		
	Num-ber.	Per cent.	16 and under 18 years.	18 and under 20 years.	20 and under 25 years.	25 and under 30 years.	30 and under 40 years.	40 and under 50 years.	50 years and over.	Total daughters.		Num-ber.	Per cent.	Num-ber.	Per cent.
										Num-ber.	Per cent.				
100.....	302	67.9	43	45	58	19	16	2	1	184	59.9	114	95.8	4	21.1
95 and under 100.....	4	.9	1		3					4	1.3				
90 and under 95.....	3	.7			2					3	1.0				
85 and under 90.....	6	1.3	2	1	3				1	6	2.0				
80 and under 85.....	6	1.3	1	1	3	1				6	2.0				
75 and under 80.....	5	1.1	1	2	1	1				5	1.6				
70 and under 75.....	9	2.0	1	4		1		1		7	2.3			2	10.5
65 and under 70.....	5	1.1		1	2					4	1.3			1	5.3
60 and under 65.....	8	1.8	1	3	1	3				8	2.6				
55 and under 60.....	6	1.3	1	2	1	1				5	1.6			1	5.3
50 and under 55.....	8	1.8	1	1	3					5	1.6	1	.8	2	10.5
45 and under 50.....	13	2.9	1	2	5	1				9	2.9			4	21.1
40 and under 45.....	8	1.8			3	4	1			8	2.6				
35 and under 40.....	11	2.5			6	2	1			9	2.9			2	10.5
30 and under 35.....	9	2.0	1	7						8	2.6	1	.8		
25 and under 30.....	1	.2				1				1	.3				
20 and under 25.....	1	.2				1				1	.3				
15 and under 20.....						1				1	.3				
Under 15.....															
Indefinite.....	40	9.0	3	5	15	5	6			34	11.1	3	2.5	3	15.8
Total.....	445	100.0	56	68	113	41	25	3	1	307	99.9	119	99.9	19	100.1

THE SHARE OF WAGE-EARNING WOMEN IN FAMILY SUPPORT. 97

TABLE VIII.—Percentage of earnings contributed to the family, by family relationship and age of contributor—Continued.

Per cent of weekly earnings contributed.	Males reporting.		Sons (by age).									Husbands or fathers.		Other males.	
	Number.	Per cent.	16 and under 18 years.	18 and under 20 years.	20 and under 25 years.	25 and under 30 years.	30 and under 40 years.	40 and under 50 years.	50 years and over.	Total sons.		Number.	Per cent.	Number.	Per cent.
										Number.	Per cent.				
100.....	474	69.5	41	28	22	5	3	1		100	34.6	370	99.2	4	20.0
95 and under 100.....	2	.3	1		1					2	.7				
90 and under 95.....	5	.7	3		2					5	1.7				
85 and under 90.....	7	1.0	2	5						7	2.4				
80 and under 85.....	8	1.2	4	3	1					8	2.8				
75 and under 80.....	11	1.6	5	4	1		1			11	3.8				
70 and under 75.....	5	.7	1	2	2					5	1.7				
65 and under 70.....	7	1.0	2		3	1				6	2.1			1	5.0
60 and under 65.....	8	1.2	1	4	2	1				8	2.8				
55 and under 60.....	11	1.6		3	6	1	1			11	3.8				
50 and under 55.....	16	2.3	2	4	4	2	1			13	4.5			3	15.0
45 and under 50.....	8	1.2	1		2	1	2			6	2.1			2	10.0
40 and under 45.....	14	2.1		2	8	2				12	4.2	1	.3	1	5.0
35 and under 40.....	17	2.5		2	6	4	2			14	4.8			3	15.0
30 and under 35.....	12	1.8	1	6	3	1				11	3.8			1	5.0
25 and under 30.....	13	1.9		2	6	4	1			13	4.5				
20 and under 25.....	5	.7			3	1	1			5	1.7				
15 and under 20.....	4	.6			1		1			2	.7			2	10.0
Under 15.....															
Indefinite.....	55	8.1	5	7	13	15	9	1		50	17.3	2	.5	3	15.0
Total.....	682	100.0	69	72	86	38	22	2		289	100.0	373	100.0	20	100.0

TABLE IX.—Weekly contribution to the family, classified by age of contributor.

Weekly contribution.		MEN.								
		Total number reporting.	Number whose age was—							
			Under 16 years.	16 and under 18 years.	18 and under 20 years.	20 and under 25 years.	25 and under 30 years.	30 and under 40 years.	40 and under 50 years.	50 and under 60 years.
Less than \$2.....										
\$2 and under \$3.....										
\$3 and under \$5.....	2				1	1				
\$5 and under \$8.....	34		3	9	16	3	2			1
\$8 and under \$10.....	27		8	7	7	5				
\$10 or more but not all.....	90		12	24	32	12	10			
All earnings.....	472		42	29	64	108	133	65	23	8
Indefinite amount.....	55		5	7	13	16	10	3		1
Total.....	680		70	76	133	145	155	68	23	10

Weekly contribution.		WOMEN.								
		Total number reporting.	Number whose age was—							
			Under 16 years.	16 and under 18 years.	18 and under 20 years.	20 and under 25 years.	25 and under 30 years.	30 and under 40 years.	40 and under 50 years.	50 and under 60 years.
Less than \$2.....										
\$2 and under \$3.....										
\$3 and under \$5.....	2			1		1				
\$5 and under \$8.....	56		5	9	24	13	4		1	
\$8 and under \$10.....	10		3	4	1	1	1			
\$10 or more but not all.....	35		2	7	17	7	1	1		
All earnings.....	301		42	47	75	51	54	23	8	1
Indefinite amount.....	40		3	8	15	6	7	1		
Total.....	444		55	76	132	79	67	25	9	1

TABLE X.—Length of time contributing all earnings to the family, classified by length of time contributor had been at work.

Time at work.		MEN.									
		Total reporting.		Number who reported that they had contributed all earnings.							
		Number.	Per cent.	Not at all.	Under 6 months.	6 months and under 1 year.	1 and under 2 years.	2 and under 3 years.	3 and under 4 years.	4 and under 5 years.	5 and under 10 years.
Under 6 months.....	7	1.7	2	5							
6 months and under 1 year.....	2	.5									
1 and under 2 years.....	21	5.0			2						
2 and under 3 years.....	35	8.3				13					
3 and under 4 years.....	25	5.9				7	17				
4 and under 5 years.....	23	5.5				2	5	11			
5 and under 10 years.....	77	18.3	12				6	6	8		
10 years and over.....	231	54.9	6	1	1	4	9	2	9	39	
Total.....	421	100.0	49	7	4	28	46	29	26	97	135
Per cent distribution.....		100.0	11.6	1.7	1.0	6.7	10.9	6.9	6.2	23.0	32.1

Time at work.		WOMEN.									
		Total reporting.		Number who reported that they had contributed all earnings.							
		Number.	Per cent.	Not at all.	Under 6 months.	6 months and under 1 year.	1 and under 2 years.	2 and under 3 years.	3 and under 4 years.	4 and under 5 years.	5 and under 10 years.
Under 6 months.....	4	1.6		4							
6 months and under 1 year.....	8	3.2		1		7					
1 and under 2 years.....	22	8.8		1	1	14					
2 and under 3 years.....	40	15.9		10		3	27				
3 and under 4 years.....	38	15.1		8		2	5	23			
4 and under 5 years.....	26	10.4		4		1	2	5	14		
5 and under 10 years.....	58	23.1		13		2	1	3	2	37	
10 years and over.....	55	21.9		6		2	1	3		15	28
Total.....	251	100.0	48	5	10	22	36	34	16	52	28
Per cent distribution.....		100.0	19.1	2.0	4.0	8.8	14.3	13.5	6.4	20.7	11.7

**APPENDIX B.**

**SCHEDULE FOR RECORD OF PERSONAL INTERVIEWS IN  
MANCHESTER, N. H.**

**U. S. DEPARTMENT OF LABOR  
WOMEN'S BUREAU**

<b>Date</b>		<b>Industry</b>		<b>Occupation</b>	
<b>Name</b>				<b>Firm</b>	
<b>Address</b>				<b>Address</b>	
<b>American born</b>					
<b>M</b>	<b>W</b>	<b>Age</b>	<b>Living home</b>	<b>Present wage</b>	<b>Pay number</b>
<b>S</b>	<b>D</b>	<b>Sex</b>	<b>Boarding</b>		
<b>Began work, age</b>		<b>Time in this trade</b>		<b>In this occupation</b>	<b>Weekly hours</b>
<b>Employed continuously</b>					<b>Days worked</b>
<b>Normal working week</b>				<b>Cause not working</b>	
<b>Weeks not working during year</b>					
<b>Relation of nonwage-earners in family to worker</b>				<b>Number partially dependent</b>	<b>Number in family</b>
<b>Not entirely dependent on earnings of worker.</b>	<b>Age.</b>	<b>Entirely dependent on earnings of worker.</b>	<b>Age.</b>	<b>Number entirely dependent</b>	
				<b>Amount contributed</b>	
				<b>Years contributing all earnings</b>	<b>Years contributing part earnings</b>
				<b>Income from outside sources</b>	
<b>Largest contributor</b>				<b>Amount contributed</b>	
<b>Others contributing</b>					
				<b>Total</b>	

THE SHARE OF WAGE-EARNING WOMEN IN FAMILY SUPPORT. 101

SCHEDULE FOR RECORD OF EARNINGS SECURED FROM PLANT PAY ROLLS IN MANCHESTER, N. H.

U. S. DEPARTMENT OF LABOR—WOMEN'S BUREAU.

Firm.....  
 Family.....  
 Address.....  
 No. of wage earners. M..F.    Fa. or hus. ....%    Mo. or wife.....%  
    Sons.....%    Daughters.....%  
 No. not earning.....    Total.....%    Total.....%

Earnings each week March, 1919, to March, 1920.

Name.....	.....	.....	.....	.....	.....	.....	.....
Rel. to fam. ....	.....	.....	.....	.....	.....	.....	.....
Amt. contrib. ....	.....	.....	.....	.....	.....	.....	.....
Occupation.....	.....	.....	.....	.....	.....	.....	.....
Place of employment.....	.....	.....	.....	.....	.....	.....	.....
1.....	.....	.....	.....	.....	.....	.....	.....
2.....	.....	.....	.....	.....	.....	.....	.....
3.....	.....	.....	.....	.....	.....	.....	.....
4.....	.....	.....	.....	.....	.....	.....	.....
5.....	.....	.....	.....	.....	.....	.....	.....
6.....	.....	.....	.....	.....	.....	.....	.....
7.....	.....	.....	.....	.....	.....	.....	.....
8.....	.....	.....	.....	.....	.....	.....	.....
9.....	.....	.....	.....	.....	.....	.....	.....
10.....	.....	.....	.....	.....	.....	.....	.....
11.....	.....	.....	.....	.....	.....	.....	.....
12.....	.....	.....	.....	.....	.....	.....	.....
13.....	.....	.....	.....	.....	.....	.....	.....
14.....	.....	.....	.....	.....	.....	.....	.....
15.....	.....	.....	.....	.....	.....	.....	.....
16.....	.....	.....	.....	.....	.....	.....	.....
17.....	.....	.....	.....	.....	.....	.....	.....
18.....	.....	.....	.....	.....	.....	.....	.....
19.....	.....	.....	.....	.....	.....	.....	.....
20.....	.....	.....	.....	.....	.....	.....	.....
21.....	.....	.....	.....	.....	.....	.....	.....
22.....	.....	.....	.....	.....	.....	.....	.....
23.....	.....	.....	.....	.....	.....	.....	.....
24.....	.....	.....	.....	.....	.....	.....	.....
25.....	.....	.....	.....	.....	.....	.....	.....
26.....	.....	.....	.....	.....	.....	.....	.....
27.....	.....	.....	.....	.....	.....	.....	.....
28.....	.....	.....	.....	.....	.....	.....	.....
29.....	.....	.....	.....	.....	.....	.....	.....
30.....	.....	.....	.....	.....	.....	.....	.....
31.....	.....	.....	.....	.....	.....	.....	.....
32.....	.....	.....	.....	.....	.....	.....	.....
33.....	.....	.....	.....	.....	.....	.....	.....
34.....	.....	.....	.....	.....	.....	.....	.....
35.....	.....	.....	.....	.....	.....	.....	.....
36.....	.....	.....	.....	.....	.....	.....	.....
37.....	.....	.....	.....	.....	.....	.....	.....
38.....	.....	.....	.....	.....	.....	.....	.....
39.....	.....	.....	.....	.....	.....	.....	.....
40.....	.....	.....	.....	.....	.....	.....	.....
41.....	.....	.....	.....	.....	.....	.....	.....
42.....	.....	.....	.....	.....	.....	.....	.....
43.....	.....	.....	.....	.....	.....	.....	.....
44.....	.....	.....	.....	.....	.....	.....	.....
45.....	.....	.....	.....	.....	.....	.....	.....
46.....	.....	.....	.....	.....	.....	.....	.....
47.....	.....	.....	.....	.....	.....	.....	.....
48.....	.....	.....	.....	.....	.....	.....	.....
49.....	.....	.....	.....	.....	.....	.....	.....
50.....	.....	.....	.....	.....	.....	.....	.....
51.....	.....	.....	.....	.....	.....	.....	.....
52.....	.....	.....	.....	.....	.....	.....	.....
Total.....	.....	.....	.....	.....	.....	.....	.....
Total earnings of family.....	.....	.....	.....	.....	.....	.....	.....

## INSTRUCTIONS TO INVESTIGATORS, MANCHESTER, N. H., SURVEY.

## 1. Pay number.

When the person interviewed can give you his or her pay number be sure to record it. This is not for the purpose of following those interviewed by pay number but to help later in checking when two people on the pay roll have the same name.

## 2. Department in which employed.

The name of the department in which the person interviewed is employed is to be recorded in the upper right hand corner of the schedule.

## 3. Where born.

If not born in the United States draw a line through "American" and write in the name of the country where born. If born in a foreign country and not of that nationality add the nationality in cases of those who are foreign born, but not when born in the United States or Canada.

## 4. Firm name and address.

Abbreviate the firm name and do not write in the address of the firm.

## 5. Marital status.

Check whether married, single, widowed. Check D when deserted, separated or divorced. Draw a line through the 3 letters not applying to the case.

## 6. Sex.

Use letters, M for male and F for female.

## 7. (a) Living at home.

If living or boarding with the family or a member of the family, check "Living at home," and draw a line through "Boarding." If boarding with sister, aunt or other relative, write sister, aunt, etc., as it may be, under "Living at home," and put the amount paid as board in space allowed for "Amount contributed" for the person interviewed.

## (b) Boarding.

For those living independently and boarding, draw a line through "Living at home" and check "Boarding." When information is secured about amount paid for board record it under word "Boarding." This is not for special tabulation, and is not of special importance except that it shows the cost of living to this extent for those living independently in the city. In these cases the lower half of the schedule will be disregarded.

## 8. (a) Present wage.

Take wage received on pay day preceding date of investigation.

## (b) Weekly hours.

When person interviewed can give the actual number of hours worked during this pay period, record the hours given. If, however, there is any question as to the number of hours worked, leave this space blank.

## (c) Days worked.

The number of days worked refers to the same pay period, and this information can usually be secured.

## 9. (a) Began work.

Ask age when person interviewed first began to work for wages.

## (b) Employed continuously.

Answer yes or no except where something of special importance can be recorded. This question is of more importance when women are being interviewed, especially the married group. This information is not asked with a view to checking on unemployment as much as to know how many have worked year in and year out. A boy or girl who goes to work half days from the age of 14 and has worked right on after that, should be recorded as beginning work at 14 and working continuously. If, on the other hand, he went to school six months and worked six months he should be recorded as not working continuously. Those out because of sickness once for from 4 to 6 months during a period of years, should be recorded as working continuously, but if absent over six months or if repeated periods of illness occurred, they should be recorded as not working continuously. Time spent by soldiers in service should be included as time worked.

Make special note of married women working year after year, and remaining away from work only because of child birth.

## 10. (a) Time in this trade.

It is not necessary to check this down to exact months, but time in other lines of work should not be included. Returned soldiers frequently exclude the time in service when answering the question whether they have worked continuously since going to work. Investigators should be careful to exclude this time from "Years in trade or occupation."

## (b) Time in this occupation.

This phrase means the occupation in which now employed. If the person interviewed happens to be doing a special job on day of interview, give the occupation in which usually employed and not that of the special job.

## 11. (a) Normal working week.

This is to be left blank until more accurate information than statement of worker can be gained.

## (b) Weeks not working during year and cause.

Take the year from March, 1919, to April, 1920. Ask about time lost because of illness; if possible get actual time. When not working because of illness in family, make note of that. Ask if any time was taken for personal reasons other than sickness, such as vacation. If worker has lost time because of forced "loafing," record "Slack time." Unless record is made of time off for other reasons it will be assumed that none was taken except an occasional day off.

Few can make a definite statement as to time lost because of slack work. It is, therefore, best to make sure that record is made of time lost for personal reasons, and depend on the pay roll to show the time lost because of slack work.

## 12. The lower half of the schedule is for data about the family, divided into 2 groups, wage earners and those not earning wages.

In interviewing the worker make effort to ascertain length of employment with firm now employed; designate time at top of schedule above the word "Department"; when the present employment extends back to April, 1919, designate by using term "Year." If less than year, designate period, i. e., October, 1919, to date, or whatever it is. If not employed a year by present employer, but employed in Manchester for the past year, try to find out where employed and what months, June, September, etc.

In recording the occupation and place of employment give factory or store name with address, unless so well known as to be not necessary. The object in securing the full year's employment record is to enable us to secure a year's earnings from the pay rolls of any company or companies for which the person interviewed worked.

When there is only one wage earner in the family, list the nonwage-earners in the column for those "Entirely dependent" and record the total number in space for "Number entirely dependent."

When there are two or more wage earners in the family who contribute money to the family, list those not earning wages in the column for "Not entirely dependent" and record total for both lists. Write in the relation of adults to the worker and the ages of children.

If any member of the family 16 years or over is not working, indicate reason; such as school, help at home, incapacitated, etc.

Members of the family who do not live at home are not to be included unless they send money home, in which case the number in the family should be recorded, as for instance "3 and 1 absent." When a contribution is made to some dependent not living with the family, the same kind of record should be made for those absent.

In cases where a boarder lives with family, the amount paid for board should be recorded in the space allowed for income from other sources, the number in the family to be recorded "3 plus 1" etc., as the case may be.

## 13. Amount contributed.

When the person interviewed turns in all earnings at home, do not record the amount, but write in the word "all." Where only a part of the earnings are turned in at home write in the amount.

When workers tell of sending money to absent members of the family, try to find out the amount. An estimate of the contributions for a year is all right in cases where amounts are not set aside or paid regularly each week or month.

14. Years contributing all earnings. Years contributing part earnings.  
When single persons have turned in all earnings at home up to a certain age, record that in space for "Years contributing all."  
The number of years during which only part of the earnings have been turned in at home is to be recorded in the space for "Years contributing part earnings."  
When a married woman is being interviewed, try to get detailed information as to years contributing part or all before her marriage. If she has always contributed all of her earnings aggregate the number of years before and after her marriage.
15. Income from other sources.  
When savings are reported, record amount. Income from rents should also be recorded as to amount. Information should be included as to whether building is free from mortgage or not.
16. In cases where there are children helping parents buy a home, mothers working to keep children in school or college, savings which have had to be used because of illness and lack of employment, or any special instance of human interest, make a note on the back of schedule and mark with a red pencil, so as to make it easy to sort these cards out.

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## PART II

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### SOURCES OF FAMILY INCOME

THE ECONOMIC IMPORTANCE OF SONS AND OF DAUGHTERS IN  
THE FAMILIES FOR WHOM SCHEDULES WERE SECURED BY  
THE BUREAU OF LABOR STATISTICS OF THE UNITED  
STATES DEPARTMENT OF LABOR DURING A  
COST OF LIVING SURVEY

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PART II

SOURCE OF FAMILY INCOME

IN SHOWING THE SOURCE OF THE INCOME OF THE FAMILY IN THE  
FAMILIES FOR WHICH SURVEYS WERE MADE IN 1912  
THE PART OF LABOR INCOME IN THE TOTAL  
STATEMENT OF LABOR INCOME DURING A  
YEAR OF THE SURVEY

## PART II.

### SOURCES OF FAMILY INCOME.

During the year 1918 and the early part of 1919 the Bureau of Labor Statistics of the U. S. Department of Labor conducted an investigation into the cost of living in industrial centers in the United States.<sup>1</sup> This investigation covered 92 cities or localities, ranging in size from New York to small country towns, as it was the aim of the bureau to get representative data that would show living conditions in all sections of the country and in all kinds of localities. The families from which facts were secured were those of wage earners and small-salaried men. The material presented as a result of this investigation covers a number of different subjects relating to the actual cost of living, based upon the expense to the families of certain specified articles. These have no bearing upon the subject of family responsibilities under discussion in the present report and for that reason will not be considered. Other facts, however, showing not the expenditures but the sources of the family income, add to the few general figures now available some very definite and significant information regarding the relative economic importance in the family group of various members of the family.

Before discussing the figures it is important to emphasize the limitations of the type of family selected and the effect of such limitations upon the conclusions. To quote from the report, the following were the requirements to be met by any family scheduled:

1. The family must be that of a wage earner or salaried worker, but not of a person in business for himself. The families taken should represent proportionally the wage earners and the low or medium salaries families of the locality.
2. The family must have as a minimum a husband and wife and at least one child who is not a boarder or lodger.
3. The family must have kept house in the locality for the entire year covered.
4. At least 75 per cent of the family income must come from the principal breadwinner or others who contribute all earnings to the family fund.
5. All items of income or expenditure of members other than those living as lodgers must be obtainable.
6. The family may not have boarders nor over three lodgers either outsiders or children living as such.
7. The family must have no subrental other than furnished rooms for lodgers.
8. Slum or charity families or non-English-speaking families who have been less than five years in the United States should not be taken. (Monthly Labor Review, May, 1919, p. 147.)

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<sup>1</sup> Cost of living in the United States. Monthly Labor Review, May, 1919, December, 1919.

\* \* \* It will be seen that these limitations excluded a large number of families and this materially affects the percentage of families having earnings from children and income from lodgers, and also results in showing a larger percentage of the total income as coming from the earnings of the husband than would be the case if the type of families named had not been excluded from the study. It also reduces the actual amount per family earned by children and received from boarders or lodgers that would be shown in case a cross section of a community including all the types mentioned were used. The object in making the exclusions named was to secure families dependent for support, as largely as possible, upon the earnings of the husband. Of course, it was impracticable to secure a sufficient number of families in which the only source of income was the earnings of the husband, but in following the course named the percentage of families having an income from other sources has been very largely reduced. (Monthly Labor Review, December, 1919, p. 30.)

In view of this attempt to limit the families to those in which the husband was the sole breadwinner, it is particularly striking to find that in almost one-fifth of the families selected with this end in view there was a son or daughter who was also a wage earner. The figures showing the sources of income from the 12,096 white families from which data were secured are as follows:

TABLE 1.—Per cent of families having income from certain specified sources, by income groups, all cities.<sup>1</sup>

Income group.	White families.		
	Earnings of wife.	Earnings of children.	Earnings of dependents.
Under \$900.....	13.3	7.8	.....
\$900 and under \$1,200.....	11.3	8.5	0.5
\$1,200 and under \$1,500.....	8.7	12.2	.5
\$1,500 and under \$1,800.....	8.1	19.2	.6
\$1,800 and under \$2,100.....	6.8	27.3	1.1
\$2,100 and under \$2,500.....	8.9	46.2	1.8
\$2,500 and over.....	5.4	71.1	1.7
Total.....	8.9	18.6	.7

<sup>1</sup> Monthly Labor Review, December 1919, p. 34, Table 2.

The 18.6 per cent of the families that had income from the children is a particularly striking figure when it is recalled that included in this survey were only those families in which, if there were children at work, these children turned all their earnings into the common family fund. In the study of family responsibilities in Manchester, which is outlined in an earlier section of this report, it was found that 40.1 per cent of the daughters and 65.4 per cent of the sons contributed part but not all of their earnings, so it is obvious that the figures given for the Bureau of Labor Statistics families do not represent in any way the full extent of the part played by the children in the economic life of the family. However, for the limited group selected, the schedules give some most interesting data on this subject.

In order to get comparative figures for the two sexes, without which it would be impossible to estimate the part played by the unmarried men and women in these families, it was necessary to go back to the original schedules and make classifications different from those arranged by the Bureau of Labor Statistics, whose report did not seek to bring out such material. Accordingly, with the cooperation of that bureau, the Women's Bureau copied from the schedules data pertaining to all families in which there was a wage earner other than the husband or father. Data for negro families were not included. In the following compilations of this more detailed material the earnings of children under 16 have not been included, as in most cases they were so small as to be insignificant and bore more upon the subject of casual child labor—selling papers, picking berries, working as a delivery boy on Saturdays—than upon the matter of home responsibility and financial importance in the family. After these exclusions there remained 1,511 white families in which one or more of the wage earners were children 16 years of age or over. The following table shows the distribution of these families according to the total family earnings, and also the distribution of actual and potential contributors among the sons and daughters who were 16 years of age or over.

TABLE 2.—*Wage-earning status of sons and of daughters, 16 years of age and over, by family earnings.*

Family earnings.	Families having contributions from children.	Sons 16 years of age and over.					
		Number of families having—	Number in these families.	Families with contributions from—		Sons contributing—	
				Number.	Per cent of families having—	Number.	Per cent of all sons over 16.
Under \$900.....	16	7	7	6	85.7	6	85.7
\$900 and under \$1,200.....	128	60	62	53	88.3	55	88.7
\$1,200 and under \$1,500.....	301	162	174	159	98.2	164	94.3
\$1,500 and under \$1,800.....	308	184	200	179	97.5	192	96.0
\$1,800 and under \$2,100.....	325	193	222	190	98.5	217	97.7
\$2,100 and under \$2,400.....	260	135	176	133	98.5	170	96.6
\$2,400 and under \$2,700.....	117	89	121	88	98.9	116	95.9
\$2,700 and under \$3,000.....	90	63	89	63	100.0	85	95.5
\$3,000 and under \$3,300.....	14	13	19	13	100.0	18	94.7
\$3,300 and under \$3,600.....	7	5	8	5	100.0	8	100.0
\$3,600 and under \$3,900.....	3	1	2	1	100.0	2	100.0
\$3,900 and under \$4,200.....	1						
\$4,200 and over.....	1						
Total.....	1,511	912	1,080	890	97.6	1,033	95.6

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TABLE 2.—*Wage-earning status of sons and of daughters, 16 years of age and over, by family earnings—Continued.*

Family earnings.	Daughters 16 years of age and over.					
	Number of families having—	Number in these families.	Families with contributions from—		Daughters contributing—	
			Number.	Per cent of families having—	Number.	Per cent of all daughters over 16.
Under \$900.....	11	15	11	100.0	14	93.3
\$900 and under \$1,200.....	87	100	81	93.1	89	89.0
\$1,200 and under \$1,500.....	178	211	163	91.6	179	84.8
\$1,500 and under \$1,800.....	178	210	161	90.5	181	86.2
\$1,800 and under \$2,100.....	209	268	187	89.5	233	86.9
\$2,100 and under \$2,400.....	126	188	111	88.1	152	80.9
\$2,400 and under \$2,700.....	69	96	60	87.0	82	85.4
\$2,700 and under \$3,000.....	69	106	67	97.1	98	92.5
\$3,000 and under \$3,300.....	13	22	10	76.9	18	81.8
\$3,300 and under \$3,600.....	6	12	5	83.3	10	83.3
\$3,600 and under \$3,900.....	3	10	3	100.0	9	90.0
\$3,900 and under \$4,200.....	1	3	1	100.0	3	100.0
\$4,200 and over.....	1	4	1	100.0	2	50.0
Total.....	951	1,245	861	90.5	1,070	85.9

The most striking fact brought out by this table is that of all the sons over 16 in the families under consideration 95.6 per cent, and of all the daughters 85.9 per cent, were wage earners, contributing, as already stated, all earnings to the common family fund.

There were only 175 idle women and girls out of 1,245, and only 47 idle men and boys out of 1,080 in a group of families selected to be as nearly as possible dependent upon the support of one male wage earner. The proportion of idle sons and daughters apparently does not depend upon the family earnings, for there seem to be no significant fluctuations in the percentages of those at work in the different earnings groups.

The figures in this table, although they show the extent of the employment of sons and daughters in the families with contributions from children, do not show how great a value can be put upon the contributions. Table 3 gives the relative importance of the contributions of fathers, mothers, sons, and daughters in relation to the size of the family earnings.

TABLE 3.—Sources of family earnings classified by proportion from each source.

Proportion of family earnings.	Number of families in which each specified percentage of family earnings was derived from the—							
	Father.		Mother.		Son or sons.		Daughter or daughters.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Under 10 per cent.....	2	0.1	106	62.7	153	17.2	173	20.1
10 and under 20 per cent.....	15	1.0	41	24.3	164	18.4	189	22.0
20 and under 30 per cent.....	32	2.1	12	7.1	211	23.7	221	25.7
30 and under 40 per cent.....	79	5.2	8	4.7	156	17.5	139	16.1
40 and under 50 per cent.....	177	11.7	2	1.2	115	12.9	77	8.9
50 and under 60 per cent.....	222	14.7	.....	.....	56	6.3	41	4.8
60 and under 70 per cent.....	275	18.2	.....	.....	26	2.9	12	1.4
70 and under 80 per cent.....	277	18.3	.....	.....	5	.6	7	.8
80 and under 90 per cent.....	225	14.9	.....	.....	3	.3	2	.2
90 and under 100 per cent.....	207	13.7	.....	.....	1	.1	.....	.....
Total.....	1,511	100.0	169	100.0	890	100.0	861	100.0
Per cent.....	.....	100.0	.....	11.2	.....	58.9	.....	57.0

Of course the fathers assume the most important rôle as contributors in these families, but it is surprising to find that in spite of the selected character of the families for which schedules were taken, there were as many as 527 families in which the father made less than 60 per cent of the family earnings. The mother assumed a very minor rôle as wage earner in the families with children at work, for in only 11.2 per cent was there a working mother and 87 per cent of these working mothers contributed less than 20 per cent of the family earnings. The sons and daughters were on a more equal plane as regards their economic relationship to their families, for less than 60 per cent of the family earnings was derived from the sons in 96 per cent of the families that had wage-earning sons, and from the daughters in 96.6 per cent of the families that had wage-earning daughters. In spite of the similarity of the proportions of families whose sons and whose daughters were responsible for less than 60 per cent of the family earnings, the more detailed classifications show the daughters to have been of somewhat less actual economic importance than the sons. Less than 30 per cent of the family earnings was derived from the daughters in 67.8 per cent of the families having wage-earning daughters, but from the sons in only 59.3 per cent of the families with wage-earning sons. This difference seems very much less than might be expected, however, when the difference in the prevailing wage rate for men and women is considered.

The percentage of family earnings contributed has little significance unless the size of the family earnings is known. This information is given in the following table, in which can be traced the relationship between the size of the family earnings and the proportion derived from the sons and from the daughters.

TABLE 4.—Per cent of family earnings contributed by sons and by daughters, classified by total family earnings.

NUMBER.

Total earnings.	Total number of families with contributing—		Families in which amounts contributed were—														
			Under 10 per cent.		10 and under 20 per cent.		20 and under 30 per cent.		30 and under 40 per cent.		40 and under 50 per cent.		50 and under 60 per cent.		60 per cent and over.		
	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	
Under \$900.....	6	11	2	5	2	1	.....	1	3	1	.....	.....	.....	.....	.....	.....	1
\$900 and under \$1,200.....	53	81	18	28	15	15	9	20	5	9	2	7	2	2	2	2	.....
\$1,200 and under \$1,500.....	159	163	45	38	35	47	41	39	26	25	8	10	3	4	1	.....	
\$1,500 and under \$1,800.....	179	161	34	41	37	32	47	39	29	28	20	11	6	5	6	5	
\$1,800 and under \$2,100.....	190	187	30	30	31	46	38	56	42	27	29	14	14	9	6	5	
\$2,100 and under \$2,400.....	133	111	12	16	23	24	31	25	22	17	28	15	8	11	9	3	
\$2,400 and under \$2,700.....	88	60	7	4	11	8	23	24	13	13	16	8	11	1	7	2	
\$2,700 and under \$3,000.....	63	67	5	9	9	14	18	10	11	15	8	10	10	8	2	1	
\$3,000 and over.....	19	20	.....	2	1	2	4	7	7	2	3	2	2	1	2	4	
Total.....	890	861	153	173	164	189	211	221	156	139	115	77	56	41	35	21	

PER CENT.

Under \$900.....	0.7	1.3	33.3	45.5	33.3	9.1	.....	9.1	16.7	27.3	16.7	.....	.....	.....	.....	.....	9.1
\$900 and under \$1,200.....	6.0	9.4	34.0	34.6	28.3	18.5	17.0	24.7	9.4	11.1	3.8	8.6	3.8	2.5	3.8	.....	
\$1,200 and under \$1,500.....	17.9	18.9	28.3	23.3	22.0	28.8	25.8	23.9	16.4	15.3	5.0	6.1	1.9	2.5	0.6	.....	
\$1,500 and under \$1,800.....	20.1	18.7	19.0	25.5	20.7	19.9	26.3	24.2	16.2	17.4	11.2	6.8	3.4	3.1	3.4	3.1	
\$1,800 and under \$2,100.....	21.3	21.7	15.8	16.0	16.3	24.6	20.0	29.9	22.1	14.4	15.3	7.5	7.4	4.8	3.2	2.7	
\$2,100 and under \$2,400.....	14.9	12.9	9.0	14.4	17.3	21.6	23.3	22.5	16.5	15.3	21.1	13.5	6.0	9.9	6.8	2.7	
\$2,400 and under \$2,700.....	9.9	7.0	8.0	6.7	12.5	13.3	26.1	40.0	14.8	21.7	18.2	13.3	12.5	1.7	8.0	3.3	
\$2,700 and under \$3,000.....	7.1	7.8	7.9	13.4	14.3	20.9	28.6	14.9	17.5	22.4	12.7	14.9	15.9	11.9	3.2	1.5	
\$3,000 and over.....	2.1	2.3	.....	10.0	5.3	10.0	21.1	35.0	36.8	10.0	15.8	10.0	10.5	5.0	10.5	20.0	
Total.....	100.0	100.0	17.2	20.1	18.4	22.0	23.7	25.7	17.5	16.1	12.9	8.9	6.3	4.8	3.9	2.4	

The income groups in which the largest numbers of families appear are those ranging from \$1,200 to \$2,400. Above and below these amounts there is a scattering of families, but not enough in any one group to provide a satisfactory basis for conclusions. In the \$1,200 to \$2,400 groups, however, a very interesting fluctuation occurs in the proportion of families having contributions of less than 20 per cent and of 20 per cent and over from sons and from daughters. The percentages of families having contributions of less than 10 per cent from sons and from daughters are quite high (28.3 per cent and 23.3 per cent) in the \$1,200 and \$1,500 earnings group, but in the succeeding income classification this percentage decreases. The same is true, with minor fluctuations, of the percentage receiving from sons and daughters from 10 per cent to 20 per cent of the family earnings. In the two groups receiving from 20 to 30 per cent and from 30 to 40 per cent of their earnings from sons and daughters the percentages of families remain about the same, or at least with no significant variations in each income group. The percentages of families who received 40 and under 50, 50 and under 60, and 60 per cent or more of their income from the earnings of sons and daughters tend to increase with the successive income groups. This seems to show that in the families with low total earnings the earnings of the sons and daughters did not play so important a rôle as in the families with large total earnings. It is possible that the families with small total earnings may contain more young inexperienced workers who have gone to work prematurely in order to eke out a father's insufficient wage. It is also possible that in the more well-to-do families the advantages of training and education which were available for the children have made it possible for them, when they did go to work, to more nearly approximate the earnings of the chief wage earner in the family. Whatever may be the explanation, the figures open up a broad field of speculation as to the importance of the earnings of sons and daughters in their relation to the family standard of living.

The figures just quoted give an idea of the value to the family of sons and daughters, collectively, as wage earners. For instance, if in one family there were two sons, one making 10 per cent and the other 20 per cent of the family earnings, this family has been classed with those for whom 30 per cent of the family earnings was derived from the sons. Such collective treatment of the material does not, of course, bring out the individual status of the men and women who were sons and daughters, which information is equally important. A classification of individual records is necessary, therefore, if the matter is to be considered from the standpoint of the men and women rather than from that of their families. Table 5 shows the percentages contributed by sons and daughters considered individually, and their ages.

TABLE 5.—Per cent of family earnings contributed by sons and by daughters, classified by age of contributors.

NUMBER.

Age.	Total.		Persons in each specified age group who contributed—											
			Under 10 per cent.		10 and under 20 per cent.		20 and under 30 per cent.		30 and under 40 per cent.		40 and under 50 per cent.		50 per cent and over.	
	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.
16 and under 17 years.....	305	215	106	83	77	72	75	45	33	14	14	1	.....	.....
17 and under 18 years.....	226	194	37	56	66	60	62	59	40	15	17	4	.....	.....
18 and under 19 years.....	198	202	28	46	38	54	53	66	49	30	22	4	.....	.....
19 and under 20 years.....	101	106	9	21	17	33	29	33	24	13	14	4	.....	.....
20 and under 25 years.....	178	281	18	26	22	75	53	114	51	47	23	13	.....	.....
25 and under 30 years.....	17	51	2	6	1	8	9	21	3	10	.....	6	.....	.....
30 and under 35 years.....	6	20	.....	.....	1	5	1	6	1	8	2	1	.....	.....
35 and under 40 years.....	1	1	.....	.....	.....	.....	.....	.....	.....	1	1	.....	.....	.....
45 and under 50 years.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	1,033	1,070	200	238	222	307	282	344	201	138	93	33	35	10

PER CENT.

16 and under 17 years.....	29.5	20.1	34.8	38.6	25.2	33.5	24.6	20.9	10.8	6.5	4.6	0.5	.....	.....
17 and under 18 years.....	21.9	18.1	16.4	28.9	29.2	30.9	27.4	30.4	17.7	7.7	7.5	2.1	.....	.....
18 and under 19 years.....	19.2	18.9	14.1	22.8	19.2	26.7	26.8	32.7	24.7	14.9	11.1	2.0	.....	.....
19 and under 20 years.....	9.8	9.9	8.9	19.8	16.8	31.1	28.7	31.1	23.8	12.3	13.9	3.8	.....	.....
20 and under 25 years.....	17.2	26.3	10.1	9.3	12.4	26.7	29.8	40.6	28.7	16.7	12.9	4.6	.....	.....
25 and under 30 years.....	1.6	4.8	11.8	11.8	5.9	15.7	52.9	41.2	17.6	19.6	.....	11.8	.....	.....
30 and under 35 years.....	.6	1.9	.....	.....	16.7	25.0	16.7	30.0	16.7	40.0	33.3	5.0	.....	.....
35 and under 40 years.....	.1	.1	.....	.....	.....	.....	.....	.....	.....	100.0	100.0	.....	.....	.....
45 and under 50 years.....	.1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	100.0	100.0	19.4	22.2	21.5	28.7	27.3	32.1	19.5	12.9	9.0	3.1	3.4	.9

About the same proportions of sons and of daughters were under 25 years of age, but a considerably larger proportion of sons were less than 18, while the daughters showed the larger grouping, 26.3 per cent, between the ages of 20 and 25. The proportions of daughters exceeded the proportions of sons who were contributing under 10 per cent, from 10 to 20 per cent, and from 20 to 30 per cent of the family earnings. Of those contributing from 30 to 40 per cent, from 40 to 50 per cent, and 50 per cent and over the sons formed the larger percentage. In all, 83 per cent of the daughters and 68.2 per cent of the sons contributed less than 30 per cent of the family earnings, while, conversely, 31.9 per cent of the sons but only 16.9 per cent of the daughters contributed 30 per cent or more. As all of the persons included in this survey contributed to the family their entire earnings, the difference between these figures and those of the preceding table, which shows that collectively the earnings of sons and daughters were in somewhat the same position in relation to the total family earnings, can only mean that the families in which there was more than one daughter earning wages were more numerous than those in which there was more than one son, for the combined earnings of the daughters in each family formed a considerably higher percentage of the family earnings than did the individual earnings of the daughters, while the combined and individual earnings of the sons showed very much less difference.

The effect of age on the percentage of earnings contributed was about as would be expected. In the youngest group of both sons and daughters the majority contributed less than 20 per cent, but the proportion contributing this amount decreased with age until among those 30 and over there were only one son and five daughters contributing as little as 20 per cent. This fluctuation with age is probably due to the increased earning power which came with greater experience and therefore increased the size of the contributions of the older sons and daughters.

In this connection it must again be pointed out that the only families represented in this report are those in which all wage earners turned in all of their wages to the family fund. Under this condition, therefore, a higher wage would be immediately reflected in a greater per cent of family earnings contributed, which would not necessarily be the case if those sons and daughters who contributed only part of their earnings had been included.

On the whole, the figures from this study show that even in those families which were selected to represent as nearly as possible the normal family unit, a good share of the family earnings was derived from the sons and daughters over 16, and the higher the total family earnings the greater was the proportion so derived.

Comparing the earnings and contributions of the sons and of the daughters, it is evident that, collectively, the two sexes assume positions of about the same importance in the economic life of the family, the girls making up in number what they lacked in amount of wages. Individually, however, the sons were the more extensive contributors. Because only those families are included here all of whose members contributed their entire earnings to the family fund the difference between the individual status of the sons and daughters may be misleading, other studies having shown conclusively that a larger proportion of single women than of single men contribute all of their earnings to the family. This fact would materially qualify the figures presented here on the individual status of the sons and daughters, but it would not affect the general picture of the collective importance of the sons and daughters in the type of family studied.

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## PART III

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### DEPENDENTS, CONTRIBUTIONS, AND FAMILY RELATIONSHIP

AN ACCOUNT OF THE HOME RESPONSIBILITIES OF WOMEN AS  
SHOWN IN 52 REPORTS WHICH HAVE PRESENTED  
MATERIAL ON THE SUBJECT

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PART III

LEADERSHIP CONTRIBUTIONS AND FAMILY MEMBERSHIP  
A HISTORY OF THE HOME REFRIGERATOR INDUSTRY  
SHOWS THESE PATTERNS WHICH HAVE BEEN  
MAINTAINED THROUGHOUT THE HISTORY

### PART III.

#### DEPENDENTS, CONTRIBUTIONS, AND FAMILY RELATIONSHIP.

In addition to the figures presented in preceding pages, which were secured from original investigations made by the Women's Bureau or from material not presented in this form before, there is a considerable mass of testimony regarding the economic status of women as family wage earners which has been gathered from time to time by many different organizations throughout the country. These reports show great variety in data, scope, type of persons included, and method followed in securing the material. In spite of this fact, however, there is sufficient similarity in the subjects emphasized and the information obtained to show a very clear picture of conditions which seem to have prevailed for many years among the women wage earners of this country.

The statistical accuracy of the figures quoted from these reports can not always be vouched for, nor can it be guaranteed that each investigation was as scientifically conducted as the highest standards might require. However, measuring the conclusions formulated by the least exacting of the reports against those based on the findings of the most carefully collected and compiled, there is a sufficient similarity between the two to carry conviction that even the casual survey has discovered representative and fundamental facts.

The following list gives a summary of the investigations from which figures have been taken for this discussion. The reports of the investigations are listed in detail in the bibliography at the end of this volume. When the various investigations are mentioned in the text they are given a reference number which corresponds to the number given in the following list. In presenting the material it has been necessary in many instances to summarize and compile data from several sections of the same report. For this reason it is not practicable to give exact references to the original material. Instead, in the bibliography, inclusive page references are given for those sections from which material has been used.

SUMMARY OF INVESTIGATIONS.

Investigation No. 1	Investigation made by--	Locality.	Purpose.	Date.	Type of women from whom data were secured.	Number of women.	Method of investigation.
1	Bureau of Social Hygiene....	New York, N. Y....	Study of housing conditions of employed women.	* 1922	Employed in offices, stores, factories, and trade schools and business and professional occupations.	8,782	Questionnaire.
2	Women's Bureau, United States Department of Labor, and United States Bureau of the Census.	Passaic, N. J.....	Study of census material on family status of wage-earning women.	1920-1922	Unselected, breadwinners.....	9,769	Home visits and personal interviews.
3	Wisconsin Industrial Commission.	Wisconsin.....	Study of cost of living of wage-earning women.	1921	Unselected, employed in industry..	1,993	Do.
4	Women's Bureau, United States Department of Labor (confidential report made to).	Government arsenal.	Study of working conditions of women.	1921	Unselected, employed in arsenal....	785	Personal interviews.
5	Women's Educational and Industrial Union.	Boston, Mass.....	Study of extent to which women could save to provide for their old age.	* 1921	Shoe workers, selected for reliability and steadiness of employment.	408	Home visits and personal interviews.
6	.....do.....	.....do.....	Study of provision for old age made by women teachers.	1921	Active and retired women teachers in the public schools of Massachusetts.	305	Questionnaire and home visits.
7	Women's Bureau, United States Department of Labor.	Georgia.....	Survey of hours, wages, and working conditions of women in industry.	1920-21	Unselected, wage-earning in industry.	205	Home visits and personal interviews.
8	Massachusetts Minimum Wage Commission.	Massachusetts.....	Study of wages to determine the need for a minimum wage in the corset industry.	* 1920	Unselected, wage-earning in corset factories.	1,361	Questionnaire.
9	.....do.....	.....do.....	Study of wages to determine the need for a minimum wage for the manufacture of food preparations and minor lines of confectionery.	* 1920	Unselected, wage earning in the manufacture of food preparations and minor lines of confectionery.	601	Do.
10	.....do.....	.....do.....	Study of wages to determine the need for a minimum wage in paper-box factories.	* 1920	Unselected, wage earning in paper-box factories.	1,054	Personal interviews.
11	Women's Bureau, United States Department of Labor.	Kansas.....	Survey of wage-earning women in industry.	1920	Unselected, wage earning in industry.	5,630	Home visits and personal interviews.
12	.....do.....	Detroit, Mich.....	Survey of hours, wages, and working conditions of women street-car conductors and ticket agents.	1919-20	Street-car conductors.....	47	Personal interviews.
13	.....do.....	United States.....	Study of types of dependents of wage-earning women.	1919	Unselected, wage earning in industry.	1,880	Questionnaire.

14	Washington Industrial Welfare Commission.	Washington.....	Study of dependents of wage-earning women.	1919-20	Unselected, employed in 87 manufacturing establishments and laundries.	1,730	Personal interviews.
15	Oregon Bureau of Labor Statistics.	Oregon.....	.....do.....	1918-1920	Unselected, employed in various industries throughout the State.	13,494	Questionnaire to firms.
16	Hewes, Amy.....	Smith, Vassar, Wellesley, and Mt. Holyoke colleges.	Study of dependents of unmarried teachers.	1919	Members of the faculty and staffs of the four colleges.	283	Questionnaire.
17	Maryland State Board of Labor and Statistics.	Maryland.....	Survey of dependents of wage-earning women.	1919	Unselected, wage earning in industry.	4,296	Personal interviews.
18	Massachusetts Minimum Wage Commission.	Massachusetts.....	Study of wages to determine need for minimum-wage ruling in the canning and preserving industry.	<sup>2</sup> 1919	Unselected, employed in canning and preserving establishments.	105	Not reported.
19	.....do.....	.....do.....	Study of wages to determine need for minimum-wage ruling in the knit-goods other than hosiery industry.	1919	Unselected, employed in knit-goods other than hosiery establishments.	169	Do.
20	Women's Bureau, U. S. Department of Labor.	Virginia.....	Survey of hours and working conditions of women in industry.	1919	Unselected, wage-earning in industry.	59	Home visits and personal interviews.
21	Louisiana Council of National Defense.	Louisiana.....	Survey of conditions of women's work.	1918-19	Representative number from each establishment visited.	5,202	Personal interviews.
22	Minnesota Council of National Defense and State Department of Labor.	Minnesota.....	Study of wage-earning women.....	1918	Unselected, wage-earning in industry.	51,361	Do.
23	National War Labor Board..	Schenectady, N. Y., and Lynn, Mass.	Study of cost of living.....	1918	Unselected, employees of an electric company.	198	Home visits and personal interviews.
24	Women street car conductors.	Cleveland, Ohio....	Argument presented to War Labor Board to secure retention of women street car conductors.	1918	Street car conductors.....	173	Questionnaire.
25	Librarian of Congress.....	Washington, D. C..	Study of family responsibilities to secure material to present to Appropriations Committee of House of Representatives.	1917	Employees in one division of Library of Congress.	23	Not reported.
26	Russell Sage Foundation....	Bridgeport, Conn..	Study of the effect of the war on the employment of women.	1916	Munitions workers.....	100	Home visits and personal interviews.
27	U. S. Bureau of Labor Statistics.	District of Columbia.	Study of cost of living of wage-earning women.	1916	Unselected, in all occupations, earning less than \$1,100.	600	Do.
28	Connecticut Bureau of Labor.	Connecticut.....	Study of conditions of wage-earning women and girls.	1915-16	Unselected, employed in various industries.	8,722	Not reported.
29	Consumers' League of Eastern Pennsylvania.	Wilkesbarre, Pa....	Survey of schooling, wages, etc., of young girls.	1914	Girls under 16.....	302	Records of personal working certificates, home visits, and personal interviews.
30	Kansas Department of Labor and Industry.	Kansas.....	Study of wages of women in industry.	1914	Unselected, wage-earning in industry.	1,931	Personal interviews.
31	Michigan State Commission of Inquiry into wages and conditions of labor for women.	Michigan.....	Wage study to ascertain need for minimum wage for women.	1914	.....do.....	8,356	Do.

<sup>1</sup> The full titles of the investigations will be found in the bibliography, pp. 165 to 170.

<sup>2</sup> Date of publication of report.

Summary of investigations—Continued.

Investigation No.	Investigation made by—	Locality.	Purpose.	Date.	Type of women from whom data were secured.	Number of women.	Method of investigation.
32	New York Factory Investigation Commission.	Cities in New York State.	Study of family relationship of wage-earning women and its connection with the cost of living.	1914	Unselected, employed in stores and factories.	1,929	Personal interviews.
33	Russell Sage Foundation....	New York City....	Study of home and working conditions of wage-earning mothers.	<sup>2</sup> 1914	Wage-earning mothers.....	370	Home visits and personal interviews.
34	California Retail Dry Goods Association.	California.....	Study of wages of women in mercantile establishments.	1914	Employed in mercantile establishments in the State.	4,810	Not reported.
35	Consumers' League of Eastern Pennsylvania.	Philadelphia, Pa....	Study of wages and working conditions of women in mercantile establishments.	1913-14	Unselected, store employees.....	363	Home visits and personal interviews.
36	U. S. Bureau of Labor Statistics.	Boston, Mass.....	Study of unemployment among women in stores.	1913-14	Unselected, employed in department and retail stores.	1,156	Do.
37	Wisconsin Bureau of Labor and Industrial Statistics.	Wisconsin.....	Study of cost of living of wage earning women.	1913-1914	Single, wage earning, living at home.	13,686	Questionnaire.
38	Kansas City Board of Public Welfare.	Kansas City, Mo....	Study of wages and cost of living for wage earning women.	1911-1913	Unselected, employed in factories, laundries, and stores.	4,126	Personal interviews.
39	Russell Sage Foundation....	New York City....	Study of Italian working women....	1911-1913	Italian, in industry.....	1,095	Home visits and personal interviews.
40	Massachusetts Commission on Minimum Wage Boards.	Massachusetts.....	Study of wages in order to determine the need for a minimum-wage law.	<sup>2</sup> 1912	Unselected, employed in candy factories, retail stores, and laundries.	3,860	Personal interviews.
41	Michigan Department of Labor.	Michigan.....	Study of working conditions of women and girls.	1912	Unselected, wage earning in industry.	1,525	Do.
42	Russell Sage Foundation....	New York City....	Conditions of employment for women artificial-flower makers.	1910-1912	Artificial flower makers.....	174	Home visits and personal interviews.
43	Consumers' League of Wisconsin.	Milwaukee, Wis....	Survey of wages and living conditions of wage earning women.	1911	Unselected, employed in 15 industries.	1,189	Personal interviews.
44	Russell Sage Foundation....	New York City....	Study of conditions of employment for women in the book binding trade.	1908-1911	Employed in the book binding trade.	199	Home visits and personal interviews.
45	United States Department of Commerce and Labor.	United States.....	Investigation of the conditions of woman and child wage earners.	1907-1909	Unselected, wage earners in the cotton textile, men's ready-made clothing, glass, and silk industries, and in stores and factories in 7 cities, and in hotels and restaurants in 6 cities.	15,161	Do.
46	Wisconsin Bureau of Labor and Industrial Statistics.	Milwaukee, Wis....	Wages of women in tanneries.....	1907-1908	Unselected employed in tanneries....	90	Do.
47	Illinois Bureau of Labor Statistics.	Chicago, Elgin; Bloomington, and Springfield, Ill.	Study of wages and working conditions.	1906	Unselected, factory employees.....	2,545	Personal interviews.

48	Indiana Department of Statistics.	Indianapolis, Ind..	Study of home responsibilities of wage earning women.	<sup>2</sup> 1894	Unselected, employed in representative occupations.	500	Do.
49	Kansas Bureau of Labor and Industry.	Leading cities in Kansas.	.....do.....	1894	.....do.....	1,780	Personal interviews and questionnaire.
50	New Jersey Department of Labor.	New Jersey.....	Study of wages and cost of living of wage earning women.	1893	.....do.....	3,877	Home visits and personal interviews.
51	Missouri Bureau of Labor Statistics.	St. Louis, Kansas City, and St. Joseph, Mo.	Study of home responsibilities of wage earning women.	1890	Unselected, wage earning in industry.	1,458	Personal interviews.
52	United States Bureau of Labor.	22 cities.....	Condition of wage earning women...	1888	Unselected, employed in stores or in manual work in establishments other than textile.	17,427	Do.

<sup>2</sup> Date of publication of report.

The information given in this list affords a basis for a fairly definite evaluation of the material presented. Some of the investigations included are so well known as to need no comment. Others are not widely known, or, having emphasized other matters, will not be remembered as presenting definite material on the family responsibilities of wage-earning women. The great variety in the type of these studies will have a particularly significant bearing upon the figures which are quoted from them. The fact that only a very small number were made with the intention of emphasizing the dependents and home responsibilities of women, and that by far the great majority were investigations of wages and general working conditions, makes the figures particularly significant, applying, as they do, not to a special group selected for study because of their family responsibilities, but rather to a group unselected from this standpoint and therefore more representative of the great body of wage-earning women.

Some of the reports quoted date back many years, the oldest having been made in 1888. These early figures give an historical background which will indicate to some extent whether or not women have assumed greater responsibilities during the recent years of their increased opportunity in industry.

It is particularly important to notice that in all except 9 of the 47 studies which reported on method the material was secured through personal interviews with the women. Even employing such a method, there is room for many different interpretations of the material, but on the whole it is infinitely superior to questionnaires, where there may be as many interpretations of certain questions as there are women who answer the questionnaire.

Few of the investigations covered entirely the same points. But many of them covered some of the same points, so that it is possible to assemble the findings on a number of subjects and thus to see more quickly the general trend of the reports.

The type of women included in the investigations varied considerably. For the major part, they were unselected groups employed in representative industries in different localities throughout the United States. In some instances the investigation has been limited to the women employed in one industry. Where such limitations occur, the findings of the report are materially qualified because of special conditions which may have prevailed in the one industry studied, such as the payment of exceptionally low wages or the employment of only young, inexperienced women and the figures are, therefore, so much the less open to general application.

In other cases a special group of women has been considered, principally because they were known to have dependents or because they were of the type which was likely to have them. Figures for such groups obviously are not comparable with those secured from less selected persons, but are significant as affording a basis for definite estimation of the type and extent of dependency.

## DEPENDENTS.

The subject reported on by the greatest number of investigations included here was the number of women "with dependents." Unfortunately, in only a very small number of the investigations was this phrase sufficiently defined to show what it actually meant. The differentiation between total and partial dependency seldom was made and there was, on the whole, little definite information given as to the extent of the dependency. However, most of the information was secured through personal interviews with the women themselves, and the proportion who reported that they had dependents of one sort or another is an important and definite indication of the reaction of these women to the needs of their families and the responsibility which they felt they must assume if these needs were to be met.

The following table gives, for each investigation which presented figures on the subject, the number and per cent of women who reported that they had dependents.

TABLE 1.—Per cent of women in each investigation who reported that they had "dependents."

Type of women and number and date of investigation.	Total number of women included.	Number and per cent of women in each investigation who had dependents (type not designated).	
		Number.	Per cent.
(1) Employed women in the Borough of Manhattan, 1922 <sup>1</sup> .....	8,782	4,353	49.5
(6) Women teachers in Massachusetts, 1921.....	190	147	77.4
(7) Women in industry in Georgia, 1920-1921.....	205	135	65.9
(8) Women in corset factories in Massachusetts, 1920 <sup>1</sup> .....	610	393	64.4
(9) Women in food preparation and minor lines of confectionery in Massachusetts, 1920 <sup>1</sup> .....	251	131	52.2
(10) Women in paper-box factories in Massachusetts, 1920 <sup>1</sup> .....	573	334	58.3
(11) Women in industry in Kansas, 1920.....	4,329	2,266	52.1
(12) Women street-car conductors in Detroit, 1919-1920.....	47	37	78.7
(15) Wage-earning women in Oregon, 1918-1920.....	13,494	2,419	17.9
(16) Teachers in four women's colleges, 1919.....	<sup>a</sup> 283	<sup>a</sup> 137	48.4
(17) Women in industry in Maryland, 1919.....	4,296	1,486	34.6
(18) Women in canning and preserving in Massachusetts, 1919 <sup>1</sup> .....	105	63	60.0
(19) Women in knit goods other than hosiery in Massachusetts, 1919.....	169	89	52.7
(20) Women in industry in Virginia, 1919.....	59	37	62.7
(22) Women in industry in Minnesota, 1918.....	51,361	28,683	55.8
(23) Women in an electrical plant in Schenectady, 1918.....	100	29	29.0
(24) Women street-car conductors in Cleveland, 1918.....	173	95	54.9
(25) Women in one division of the Library of Congress, 1917.....	23	19	87.0
(27) Wage-earning women with incomes under \$1,000 in the District of Columbia, 1916.....	600	129	21.5
(28) Wage-earning women and girls in Connecticut, 1915-1916.....	8,722	5,337	61.2
(30) Women in industry in Kansas, 1914 <sup>1</sup> .....	1,931	810	41.9
(31) Women in industry in Michigan, 1914.....	8,358	2,138	25.6
(32) Women in stores and factories in New York State, 1914.....	1,929	576	29.9
(34) Women in stores in California, 1914.....	4,810	552	11.5
(36) Women in stores in Boston, 1913-1914.....	1,156	214	18.5
(38) Women in factories and laundries in Kansas City, 1911-1913.....	3,240	570	17.6
(38) Women in stores in Kansas City, 1912.....	2,400	794	33.1
(47) Women factory employees in 4 cities in Illinois, 1906.....	2,545	1,645	64.6
(48) Women in industry in Indiana, 1894 <sup>1</sup> .....	500	246	49.2
(49) Women in industry in Kansas, 1894.....	1,780	801	45.0
(50) Wage-earning women in New Jersey, 1893.....	3,877	1,012	26.1
(51) Wage-earning women in Missouri, 1890.....	1,453	994	68.2
(52) Women in stores and in manufacturing other than textiles in 22 cities, 1888.....	5,716	563	9.8

<sup>1</sup> Date of publication of report.<sup>2</sup> Total dependents.<sup>3</sup> This study includes 44 men.

This table shows considerable variety in the proportions of women reporting that they had dependents, but when the qualifying factors in the different investigations are examined the differences do not seem to be so striking and the percentage for the whole group (41.3), although statistically speaking not an accurate figure, is, from the standpoint of the general situation, probably not far from correct. In 15 of these investigations more than one-half of the women reported that they had dependents. In 20 studies more than 40 per cent of the women reported that they had dependents. Considering the fact that included in those percentages are women who were reported only when they had total dependents, and women who were not living at home, and that women are excluded who reported that they were contributing their earnings to the family but not that they had dependents, the percentages quoted are probably far lower than was actually so.

Some of the instances of very small proportions of women with dependents are traceable directly to the type of women from whom the information was secured, or to the method of the investigation. That only 6.1 per cent of the women in the Women's Bureau study of wage-earning women in Kansas were reported as having dependents is due to the fact that only women with total dependents were enumerated in this connection in that report. The 9.8 per cent of the women with dependents in the U. S. Bureau of Labor Statistics survey of women's wages in 22 large cities, is probably the result of a similar classification, although the report does not state definitely that such is the case. It does state, however, in different tables, that in addition to the 563 women who claimed to have dependents, there were 8,754 who reported that they contributed their earnings to their families, so it appears evident that the 9.8 per cent is not a fair statement of the actual extent of responsibility among these women. The 11.5 per cent of the women with dependents in California stores is accounted for by the fact that this figure includes only those who had children, parents or other relatives dependent upon them for support, and does not consider those who were merely contributing to the family expenses.

Judging by the figures quoted in these 33 investigations it does not seem an exaggeration to state that about two-fifths of all wage-earning women feel a definite responsibility for the entire or partial support of one or more dependents. This figure does not include the large group of women who contributed regularly to the upkeep of the home but did not feel the individual responsibility sufficiently to report that they had dependents.

#### **Total dependents.**

Whatever may be the extent of the responsibility it seems obvious from a study of the details of the various investigations that, as the

sole support of dependent persons, women do not play a very important part. The size of the average woman's wage and the fact that the great majority of wage-earning women are single and living at home make it unlikely that very large numbers of them should be found to be entirely responsible for the support of others. Although many of the investigations discussed here did not examine the type of dependency reported, there was some scattered material which bore on the subject and which is summarized in the following table.

TABLE 2.—*Number and per cent of women who reported that they had total dependents.*

Type of women and number and date of investigation.	Total number of women included.	Number and per cent of women who had total dependents.	
		Number.	Per cent of total.
(6) Women teachers in Massachusetts.....	190	54	28.4
(11) Women in industry in Kansas, 1920.....	4,326	266	6.1
(23) Women street-car conductors in Detroit, 1919-20.....	47	22	46.8
(25) Women in an electrical plant in Schenectady, 1918.....	100	9	9.0
(28) Women in one division of the Library of the Congress, 1917.....	23	13	56.5
(28) Wage-earning women and girls in Connecticut, 1915-16.....	8,722	1,676	19.2
(36) Women in stores in Boston, 1913-14.....	1,156	29	2.5
(38) Women in stores in Kansas City, 1912.....	2,400	232	9.7

It is readily seen from this table that what slight information there is regarding the subject of total dependents indicates that it is a problem for only a comparatively small number of women. The only two cases where very large proportions of women were reported to have total dependents were among 47 street-car conductors in Detroit and 23 employees of the Library of Congress in Washington. Figures for such limited groups as this, complete and representative though they may be for the investigation of which they form a part, are too limited to afford a basis for comparison or deduction. Although the other figures given here are comparatively slight, in the main they agree with the more complete ones which were secured in the Manchester investigation and which showed that the dependency problem among women was not the entire support of one or more persons but rather a sharing in the economic responsibility for the maintenance of family life and adequate standards of living. When it was required, however, the total support of dependents presented a very serious problem for the women whose earnings were apt to be far from adequate for this additional burden.

**Types of dependents.**

“Supporting dependents” is a vague phrase which may mean much and may mean little. At the very least it means a feeling of responsibility for others and it is important to know what type of person the average working woman feels she must support or help to support. The investigations discussed here did not give very much information

on this subject, but in the main what figures are given are sufficiently similar to present a fairly clear picture. The most extensive investigation of the type of dependents supported by wage-earning women was made in the fall of 1919 by the Women's Bureau in cooperation with State departments of labor (13.) The figures in this investigation were secured from a large and unselected group of women by questionnaires which were sent out by the Women's Bureau to State departments of labor and by them to representative industrial establishments in a number of States. The figures showing the extent of the practice of supporting dependents which were secured by this means were not sufficiently accurate to be used, but other facts were obtained which give a very graphic illustration of the type of dependents whom wage-earning women in industry feel to be their responsibility. A classification of these dependents according to relationship is given in the following table:

TABLE 3.—*Type of dependents of wage-earning women, by conjugal condition of the women supporting them. (13)*

Conjugal condition.	Number of women with dependents.	Number of women who supported <sup>1</sup> —									
		Father.	Mother.	Husband.	Children.						
					Total.	1	2	3	4	5	6 or more.
Single.....	751	48	249	67	366	202	97	42	15	9	1
Married.....	490	6	26	67	484	272	140	57	11	3	1
Widowed or divorced.....	567	2	31	67	484	272	140	57	11	3	1
Total.....	1,808	56	306	67	850	474	237	99	26	12	2

Conjugal condition.	Number of women who supported <sup>1</sup> —													
	Brothers or sisters.							Other relatives.						
	Total.	1	2	3	4	5 or more.	Total.	1	2	3	4	5	6 or more.	
Single.....	59	35	11	7	2	2 <sup>4</sup>	179	94	41	20	14	5	2 <sup>5</sup>	
Married.....	5	4	1	1	1	1	5	5	1	1	1	1	1	
Widowed or divorced.....	7	7	1	1	1	1	3	3	1	1	1	1	1	
Total.....	71	46	12	7	2	2 <sup>4</sup>	187	102	41	20	14	5	2 <sup>5</sup>	

Conjugal condition.	Number of women who supported <sup>1</sup> —							Total number of dependents.
	Relationship not reported.							
	Total.	1	2	3	4	5 or more.		
Single.....	319	247	65	6	1	1	1,156	
Married.....	109	92	14	2	1	1	873	
Widowed or divorced.....	111	89	18	2	1	2	972	
Total.....	539	428	97	10	2	2	3,001	

<sup>1</sup> This number necessarily exceeds "number of women with dependents" in cases where a woman had more than one dependent.

<sup>2</sup> One woman had eight and one had six.

<sup>3</sup> Three women had six, one had seven, and one had eight.

Whether or not the dependents listed in the foregoing table were supported solely by the women who reported, there can be little doubt that dependency existed to some degree in each case. The women who reported that they had dependents must have felt a responsibility, even though it may not have been solely theirs. For this reason it is very illuminating to see that the burden of the single woman seems to have been chiefly the support of her mother. Of the 751 single women who had dependents 249 reported the mother to be a dependent. In view of the fact that 319 single women reported that they had dependents but did not state their relationship, it seems likely that the number of dependent mothers was even greater than appears from the actual figures given. A surprisingly large number of single women (179) reported that they had dependent relatives other than parents or brothers and sisters. These "other relatives" include nieces and nephews, a very common type of dependent or partial dependent for single women.

For the married women and those who were widowed or divorced the information returned was more complete, as in only 109 and 111 cases, respectively, did the women fail to state the relationship of their dependents. Practically all of the dependents of those two groups of women were children. The majority of the women had one dependent child, but a not inconsiderable number, 237, had two, and 99 had three dependent children.

The fact that only 67 married women reported dependent husbands shows that for the greater number of married women most of the dependent children were probably not total dependents. If a married woman is not divorced or widowed and is not supporting her husband, it is safe to assume that hers is not the sole responsibility but rather a supplementary contribution. With the widowed or divorced, the problem is that of supporting dependent children, and probably in this group there was a much greater extent of total dependency than among the married women. It is interesting to see for these two groups of women who were or had been married that the problem of dependency is almost wholly that of caring for a younger generation, a problem similar to that of the average man who is the head of a family. On the other hand, the figures here indicate unquestionably that it is the older generation which constitutes the burden of the single woman, a burden which does not lighten with the years as does that of the younger generation, but instead grows heavier as increasing age requires physical as well as financial assistance.

One of the earlier investigations of the dependents of women factory workers in Illinois in 1906 (47) secured information about type of dependents from 1,645 women. These reported a total of 2,938 dependents, an average of 1.79 per woman; of those dependents

2,234 (76 per cent) were fathers or mothers, 589 (20 per cent) were brothers and sisters, and 15 (0.5 per cent) were husbands. The remaining 100 (3.4 per cent) were unclassified. Of those women reporting dependents 88.9 per cent were single, so the type of dependents shown here can be considered to be mainly representative of conditions among single women.

In a study of the dependents of wage-earning women in Oregon in 1918-1920 (15) a few facts were gathered about the type of dependents, although the material was not given in such detail as the figures just quoted. Among the 2,519 women who were reported as having dependents there was a total of 2,785 dependents, an average of 1.11 dependents per woman. Of those dependents 1,798 (64.6 per cent) were children and 987 (35.4 per cent) were adults. This proportion is very different from those quoted for the Illinois investigation but is explained by the fact that only 928 of the women were single.

It is evident from these figures that the chief factor affecting the type of dependents is the conjugal condition of the women. The married woman naturally has to the greatest extent the problem of supporting children, while the single woman is responsible in the main for adults who are not able to support themselves.

Further evidence to this effect is given in a short investigation made by the Industrial Welfare Commission of Washington (14) in 1919-20. This report states that of 991 women from whom information was secured there were 79 single women and 131 widows who reported on the type of their dependents. Of the single women 66 (83.5 per cent) were aiding in the support of their parents and 13 (16.5 per cent) were helping younger brothers and sisters. Of the 131 widows, 45 were supporting one child, 19 were supporting two children, 9 were supporting three children, 1 was supporting four children, and 1 five children. Two of the married women were supporting invalid husbands, and the rest were contributing to the family budget.

That the married women, however, are not responsible for the support only of children is evidenced by the figures shown in an investigation of the dependents of teachers (16). Of 39 married teachers with dependents, 9 (or 23.1 per cent) were supporting their parents, brothers, or sisters. Of 98 single teachers (6 of whom were men) with dependents, 79 (or 80.6 per cent) were supporting their parents, brothers, or sisters.

In this connection the report just quoted states:

The part of their incomes which they [unmarried teachers] contribute to the support of their dependents is not so large, in most cases, as the part contributed by the married teachers; but it is largely devoted to the support of older people, who will probably continue to be dependent as long as they live, while the majority of the married people have children who will later be responsible for the maintenance of themselves and parents.

CONTRIBUTIONS TO THE FAMILY.

From the woman's standpoint the most satisfactory measure of the share taken in family maintenance can be achieved by a consideration of the relation between earnings and contributions. The definite relationship between these two is not always possible to establish, for in few instances are reports made of the actual amounts contributed to the family and the actual amounts earned. It has been possible, however, to secure from a large number of investigations a statement as to whether all, part, or none of their earnings was contributed to their families by the women investigated. The figures on this subject are detailed in Table 4.

TABLE 4.—Proportion of earnings contributed to the family.

Type of women and their living condition and number and date of investigation.	Total number of women included.	Number and per cent of women who contributed to their families—					
		All their earnings.		Part of their earnings.		Nothing.	
		Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
(3) Women in industry in Wisconsin, 1921: At home.....	1,441	381	26.4	895	62.1	165	11.5
(11) Women in industry in Kansas, 1920.....	5,620	2,102	37.4	1,973	35.1	1,545	27.5
(23) Women in an electrical plant in Schenectady, 1918.....	100	36	36.0	42	42.0	122	22.0
(23) Women in an electrical plant in Lynn, 1918.....	98	32	32.7	43	46.9	13	20.4
(26) Women munition workers in Bridgeport, 1916: At home.....	97	49	50.5	48	49.5	.....	.....
(29) Girls under 16 in Wilkes Barre, 1914: At home.....	302	250	82.8	45	14.9	7	2.3
(31) Women in industry in Michigan, 1914: At home.....	5,929	2,458	41.5	2,750	46.4	721	12.2
(35) Women in stores in Philadelphia, 1913-14:							
At home.....	181	52	28.7	116	64.1	13	7.2
Adrift.....	181	.....	.....	58	32.0	123	68.0
Total.....	362	52	14.4	174	48.1	136	37.5
(36) Women in stores in Boston, 1913-14.....	1,156	462	40.0	521	45.1	173	15.0
(37) Single women in industry in Wisconsin, 1913-14: At home.....	13,686	5,278	38.6	8,114	59.3	294	2.1
(39) Italian women in industry in New York, 1911-1913: At home.....	945	758	80.2	174	18.4	13	1.4
(40) Women in candy factories in Massachusetts, 1912 <sup>3</sup> .....	836	656	78.5	170	20.3	10	1.2
(40) Women in retail stores in Massachusetts, 1912 <sup>3</sup> .....	2,276	1,404	61.7	796	35.0	76	3.3
(40) Women in laundries in Massachusetts, 1912 <sup>3</sup> .....	748	448	59.9	293	39.2	7	.9
(43) Women in industry in Milwaukee, 1911: At home.....	1,078	875	81.2	197	18.3	6	.6
(45) Women in stores and factories in 7 cities, 1907-1909:							
At home.....	4,580	3,436	75.0	1,043	22.8	101	2.2
Adrift.....	1,274	.....	.....	285	22.4	959	77.6
Total.....	5,854	3,436	58.7	1,328	22.7	1,090	18.6
(45) Women in hotels and restaurants in 6 cities, 1907-1909:							
At home.....	127	88	69.3	( <sup>4</sup> )	.....	( <sup>4</sup> )	.....
Adrift.....	222	.....	.....	45	20.3	177	79.7
Total.....	349	88	25.2	.....	.....	.....	.....
(45) Single women in the men's ready-made clothing industry in 5 cities, 1907-1909: At home.....	1,987	1,742	87.7	245	12.3	.....	.....
(47) Women factory employees in 4 cities in Illinois, 1906: At home.....	2,094	1,547	73.9	545	26.0	2	.1
(52) Women in stores and in manufacturing other than textiles in 22 cities, 1888: At home.....	<sup>5</sup> 14,918	8,754	58.7	4,267	28.6	701	4.7
Total.....	<sup>5</sup> 59,876	30,803	51.4	22,670	37.8	5,171	8.6

<sup>1</sup> Adrift.

<sup>2</sup> Twenty-seven of these were living adrift

<sup>3</sup> Date of publication of report.

<sup>4</sup> No report.

<sup>5</sup> Information not obtainable for about 1,200 women.

In 11 of the groups listed in this table more than one-half of the women contributed all their earnings to their families. Naturally those investigations and sections of investigations which included only women living at home showed a very much larger proportion who contributed all earnings. A few of the investigations, however, such as those numbered 11, 23, 35, and 39, did not give the figures classified by living conditions, and it is significant to see that even here, where women not living at home are included, the percentages of those contributing all earnings were, in the different industries studied, 37.4, 36, 32.7, 40, 78.5, 61.7, and 59.9.

The Wisconsin study of the cost of living for women in industry in 1921 (3) considers separately from the payment for board and lodging the other contribution of the women who lived at home. The figures for this show that the cash contribution for board and lodging very seldom sufficed for the girl who lived at home, who was usually expected to do more than pay board.

TABLE 5.—*Women contributing besides paying board.* (3)

	Women contributing.	
	Number.	Per cent.
All women interviewed who live at home .....	1,441	100.0
Total contributing.....	1,077	74.7
Housework.....	691	48.0
Help with bills.....	179	12.4
Money or gifts of value.....	207	14.4

In the study of women employed in stores in California (34), although the information is not tabulated so as to show definitely either the proportion of earnings contributed or the living condition of the contributor, there are some important figures showing the extent of contribution. Of 4,810 women, it was found in that report that 1,819 or 37.8 per cent were living in a home where the breadwinner was either dead or unable to earn enough to support a family, "the employee consequently being required to contribute toward the expenses of same," 552 or 11.5 per cent had others such as children, parents or other relatives dependent upon them for support, and 1,330 or 27.7 per cent were entirely dependent on their own earnings for support.

Equally significant are the percentages reported of those who contributed nothing. It is manifestly impossible for the girl who does not live at home to contribute all her earnings to her family, and in view of the low earnings and comparatively high cost of living for the average wage-earning woman, any contribution at all must, in many cases, strain to the utmost the financial resources of the self-supporting woman who lives alone. In spite of this, an amazingly

small percentage of women reported that they contributed nothing to the home. In the two reports where women were separately classified as not living with their families (35 and 45), more than one-half of them reported no contribution, but in the four investigations already referred to (11, 23, 36, and 40), where women living apart from their families were included with those living at home, the percentages of those contributing nothing were 27.5, 22, 20.4, 15, 1.2, 3.3, and 0.9.

In addition to the women who contribute to their families and those who contribute nothing but are self-supporting, there is a third classification of women who are receiving assistance from their families. This is the group which has commonly been supposed to include a large proportion of wage-earning women. That such is an erroneous supposition is indicated very definitely in the few reports which considered the subject. In the study of working women supporting dependents in Kansas, published in 1914 (30), it was found that of 191 women who lived away from home only 16 (8.4 per cent) received any assistance from their families, while of 1,740 who lived at home 550 (31.6 per cent) were self-supporting, 797 (45.8 per cent) assisted their families as well as supported themselves, and 393 (22.6 per cent) were partially supported by their families.

In a report on the wages and conditions of labor of women in industry in Michigan in 1914 (31) there appears a larger percentage of women who were receiving assistance from their families, but this was explained by the fact that their average wage was very small. Of the 6,232 women in this investigation who lived at home, 2,921 (46.9 per cent) reported that they were helped by their relatives; and of the 2,126 who lived independently 805 (37.9 per cent) reported that they were helped by relatives. This is a surprisingly large percentage, but the average weekly wage of \$7.52 for this group is a partial explanation of it. It is also significant to note that of the women living at home 41.5 per cent reported that they contributed all of their earnings to their families while only 28.1 per cent reported that they were contributing to the support of others, so that it seems that the will to help was limited by the very low wages.

In the study of women employed in stores in California in 1914 (34) 23.1 per cent of the women were reported as living at home and not depending on their earnings for support. Of the group of women who were over 25, however, only 13 per cent were not dependent on their earnings for support.

#### **The effect of living conditions on the amount contributed to the family.**

As the degree of responsibility for the support of others assumed by wage-earning women seems to be largely dependent upon living

conditions, it becomes important to know the prevailing living condition among these women. Table 6 gives this information for a number of the investigations which gave figures on this subject and which did not include a group of women so restricted as to number or type that the figures were not representative.

TABLE 6.—*Number and per cent of women who were living at home or independently.*

Type of women and number and date of investigation.	Total number of women included.	Number and per cent of women who lived—			
		At home.		Independently.	
		Number.	Per cent.	Number.	Per cent.
(2) Women bread winners in Passaic, 1920-1922.....	9,747	8,087	83.0	1,660	17.0
(3) Women in industry in Wisconsin, 1921.....	1,993	1,441	72.3	552	27.7
(8) Women in corset factories in Massachusetts, 1920 <sup>1</sup> .....	726	669	92.1	57	7.9
(9) Women in food preparations and minor lines of confectionery in Massachusetts, 1920 <sup>1</sup> .....	268	246	91.0	22	9.0
(10) Women in paper-box factories in Massachusetts, 1920 <sup>1</sup> .....	649	582	89.7	67	10.3
(11) Women in industry in Kansas, 1920.....	5,620	4,736	84.3	884	15.7
(18) Women in canning and preserving in Massachusetts, 1919 <sup>1</sup> .....	476	417	88.7	53	11.3
(21) Wage-earning women in Louisiana, 1918-19.....	5,202	5,085	97.8	117	2.2
(27) Wage-earning women with incomes under \$1,100 in the District of Columbia, 1916.....	600	414	69.0	186	31.0
(28) Wage-earning women and girls in Connecticut, 1915-16.....	5,725	2,271	39.7	3,454	60.3
(30) Women in industry in Kansas, 1914 <sup>1</sup> .....	1,931	1,740	90.1	191	9.9
(31) Women in industry in Michigan, 1914.....	8,358	6,232	74.6	2,126	25.4
(32) Women in stores and factories in New York State, 1914.....	1,902	1,236	65.0	666	35.0
(36) Women in stores in Boston, 1913-14.....	1,156	1,067	92.3	89	7.7
(42) Women artificial-flower makers in New York, 1910-1912.....	172	169	98.3	3	1.7
(43) Women in industry in Milwaukee, 1911.....	1,156	1,078	93.3	78	6.8
(44) Women in the book-binding trade in New York, 1908-1911.....	199	193	97.0	6	3.0
(45) Women in stores and factories in 7 cities, 1907-1909.....	6,071	4,694	77.3	1,377	22.7
(45) Women in hotels and restaurants in 6 cities, 1907-1909.....	349	127	36.4	222	63.6
(47) Women factory employees in 4 cities in Illinois, 1906.....	2,545	2,094	82.3	451	17.8
(48) Women in industry in Indiana, 1894 <sup>1</sup> .....	500	431	86.2	69	13.8
(50) Wage-earning women in New Jersey, 1893.....	3,877	3,097	79.9	780	20.1
(52) Women in stores and in manufacturing other than textiles in 22 cities, 1888.....	17,427	14,918	85.6	2,509	14.4

<sup>1</sup> Date of publication of report.

From the figures shown in this table there seems little doubt that "living at home" is, and has been for many years, the prevailing custom among wage-earning women. In only two investigations, 28 and 45, were less than 40 per cent of the women reported as living at home. The women included in these two investigations were chiefly employees in hotels and restaurants; therefore this small proportion of those living at home is representative of conditions among persons employed in that one type of occupation rather than among the general run of wage-earning women. In investigation (27) only 69 per cent of the women were reported as living at home, but here too was a special condition, for in the District of Columbia where this investigation was conducted there is, because of the large body of Government employees, perhaps a greater proportion of women workers away from home than in any other section of the country. In the investigation of women employed in stores and factories in

New York State (32) 65 per cent of the women lived at home. This is a comparatively small proportion for which the material presented in the report offers no explanation. With these exceptions, the proportion of women living at home ranged from 74.6 to 98.3, and the per cent of the total number, 79.6, seems to be a fairly representative figure. It is particularly interesting to see the similarity in the percentage of those living at home as found in the early investigations and in the more recent ones. In 1888 it was found that 85.6 per cent of the working women in large cities lived at home; in 1906, 82.3 per cent of the women in industry in Illinois lived at home; and in 1920, 84.3 per cent of the women in industry in Kansas lived at home.

The progress of the years and woman's much heralded "emancipation" and advancement in industry do not seem actually to have put her on a different footing as a member of the family group. That probably more than three-fourths of the wage-earning women live at home seems to be as accurate a general statement of the situation now as it was 20 or 30 years ago. As it is the woman who lives at home who is found to contribute most generally and most extensively to her family, it is important to remember that she is the prevailing type among wage-earning women, and that it is her problems which can be assumed to be most representative of the problems of the majority of self-supporting women.

Living at home is generally supposed to be a more economical arrangement for working women than boarding. It is surprising, therefore, to find testimony in several investigations that the average amount paid for board and room by the girl who lived at home was nearly as large as or larger than that paid by the girl who lived independently.

At what point the sum paid to the home stops being a board bill and becomes a contribution it is difficult to determine. It is safe to assume, however, that the actual cost of maintenance for a girl at home is no greater than that of a girl who lives independently, and it is also legitimate to estimate that a certain increase should be allowed in cost of maintenance of the girl away from home to cover some profit for the person who provides the board and lodging. Under these circumstances, when the girl living at home pays to her family the same amount that is paid for board and lodging by the girl who lives independently, she contributes to the home not only the percentage which is charged for profit by the boarding or lodging house keeper, but the value of any economy which may be effected under a system of family living and buying.

In the investigation of woman and child wage earners (45) it was found in 1907-1909 that, of the women who worked in stores and

factories, those who lived at home paid into the family fund a sum averaging \$1.71 more a week than the cost of board, lodging, heat, light, and laundry for the women who were living adrift. In the same investigation it was found that of the women who were waitresses in hotels and restaurants those who lived at home contributed an average amount of \$4.42 a week, while the cost of food, shelter, heat, light, and laundry for those living adrift averaged only \$2.52, or 57.0 per cent of the sum contributed to the home by the women who lived at home. In the investigation made in 1918 of women employed in an electrical establishment in Lynn, Mass., (23) it was found that the women who lived at home and contributed all of their average weekly earnings of \$11.77 received back an average sum of \$5.18. This left an average amount of \$6.59 turned over to the family to cover food, shelter, and contribution. The contribution of the women at home who gave to their families not their entire earnings but only a fixed sum each week, amounted to \$6.30 weekly. The women who were living independently paid an average weekly amount of \$6 for their board and lodging, which was only 91 per cent of the sum contributed to the family by the girls who contributed all their earnings and 95 per cent of that contributed by the girls who lived at home and contributed a fixed sum but not all of their earnings.

In another investigation of conditions among a limited number of women, made by the Consumers' League of Eastern Pennsylvania in 1914 (29) it was found that the women who lived at home paid to their families for board and lodging an average of \$4.02 a week. This sum was only \$0.38 less than that paid for board and lodging by the women adrift. An additional average sum of \$1.73 a week was contributed to the family by the women living at home.

#### **The relation between earnings and contributions to the family.**

Although it has been emphasized in many of the investigations discussed that large proportions of wage-earning women are in the habit of contributing their entire wage to their families, there remains a considerable group who contributed only part of their earnings. The extreme variations in the cost of living and in the prevailing wages during the years covered by the investigations from which facts have been taken for this discussion give no common ground for an estimate of the value of the contribution of part or all earnings, based on the actual sum contributed or on the amount of the wage received. However, it is possible to judge the value of the contribution from the standpoint of the contributor, in whatever period, by its relation to her earnings. The actual earnings and the actual amount contributed mean little unless they carry with them some idea of their purchasing power, but the per cent contributions form

of earnings is a constant figure which will give some idea of the extent to which women are devoting their earnings to their families and will afford a more clear comparative picture of the variable material presented here. In presenting this aspect of the question the material has been separated as accurately as possible to show the difference in conditions for women who lived at home and for those who lived independently.

*Contributions of women who lived at home.*—The most comprehensive figures given in any report on this subject are those in the investigation of woman and child wage earners made by the Department of Commerce and Labor in 1907-1909 (45). The following table summarizes for four industries the average earnings and contributions of the female children 16 years of age and over who were at work in those industries.

TABLE 7.—Average yearly earnings and contribution to the family, of female children 16 years of age and over at work. (45)

Industry.	Number of female children 16 years of age and over at work.	Average yearly earnings.	Average amount contributed to family.	Per cent of earnings contributed to family.	Average number of members per family.	Average number of wage earners per family.
Cotton textile.....	1,488	\$279	\$261	93.5	6.6	3.7
Men's ready-made clothing.....	1,352	263	245	93.2	5.4	2.9
Glass.....	929	204	177	86.4	6.3	3.0
Silk.....	1,048	283	272	96.0	5.5	3.0

According to this table the glass industry was the only one in which the girls contributed less than 93 per cent of their earnings, and it is significant to find that the average yearly earnings in the glass industry were only 77.6 per cent of those in the next lowest paid industry, the men's ready-made clothing, and only 72.1 per cent of the highest yearly earnings, which were found in the silk industry. Evidently the women who earned the lower wage could not give so large a proportion to their families and still retain something for their own needs.

In another section of the same report (45) on the condition of woman and child wage earners are considered the average weekly contributions and earnings of women employed in stores and factories in seven cities. Although the figures given are the average for a week instead of for a year, the relationship between earnings and contributions is comparable and not very different from that just discussed for the women in four industries.

TABLE 8.—Average weekly earnings and contribution to the family of women employed in stores and factories who were living at home. (45)

Industry.	Number of women.	Average weekly earnings.	Average amount contributed to family.	Per cent of earnings contributed to family.
Stores.....	1,254	\$6.88	\$5.39	78.3
Factories.....	3,440	6.45	5.56	86.5
Total.....	4,694	\$6.56	\$5.51	84.0

The average contribution to the family made by the women for whom figures were presented in this table, was 84 per cent of their earnings.

A later investigation (33) made by the Consumers' League of Eastern Pennsylvania in 1913-14, of a far smaller number of women, shows very much the same figures, although they are given for only one group—those who lived at home and contributed only part of their earnings. Only 13, or 7.2 per cent, of those living at home contributed nothing at all. For 116 women it was found that their average weekly wage was \$7.91, of which they paid \$4.02 to their families for board and made an additional weekly contribution of \$1.73. This contribution is 21.9 per cent of the weekly earnings.

Including the \$4.02 paid for board with the additional \$1.73 contributed to the family, an average amount of 72.7 per cent of their earnings was contributed by these women to their families. Allowing for the fact that this is the proportion contributed only by those women who lived at home but did not contribute all of their earnings, and that the probably greater contributions of 28.7 per cent of the group—those who lived at home and contributed all earnings—were not considered, the figures on proportion of earnings contributed seem to agree very closely with those presented in the more comprehensive study of the condition of woman and child wage earners (45).

In a study made at an even earlier date (1888) the United States Bureau of Labor compiled somewhat similar information for wage-earning women in 22 large cities (52). From 5,716 women information was secured which showed that their average yearly earnings were \$295.54 and the average yearly cost of room and meals \$162.06. Dependents were reported by 563 (9.8 per cent) of the women and the average cost of supporting these dependents was \$72.35. This cost of supporting dependents constitutes 24.5 per cent of the average yearly earnings, and the combined average cost of board and room and support of dependents was 79.3 per cent of the average yearly earnings.

A study of women munition workers made in 1916 by the Russell Sage Foundation (26) shows that even among women who lived in families where the income was not particularly low the women wage earners contributed a good proportion of their earnings to their families. The families of the 100 women studied had weekly incomes which ranged from \$10 to as high as \$60 and over. Only five of these families lived on the wages of a single woman worker; in over half of the families the income was supplied by three or more contributors. Even in such homes as these, however, 50.5 per cent of the women wage earners paid their entire wages into the family fund.

Table 9 gives the per cent of their earnings contributed by the 97 women from whom such information was secured.

TABLE 9.—*Per cent of weekly earnings given to the home by women munition workers interviewed who were living with their families. (26)*

Per cent of earnings given to home.	Number of women.
Under 25.....	1
25 and under 50.....	15
50 and under 75.....	22
75 and under 100.....	10
100.....	49
Total.....	97

Except for those who gave 100 per cent, the largest number of women gave between 50 and 75 per cent of their earnings. Of 48 women who gave less than 100 per cent of their earnings, 32 (66.7 per cent) gave more than 50 per cent.

In another investigation (23) of a very similar type of woman employed in an electrical establishment in Lynn, Massachusetts, in 1918, it was found that from average weekly earnings of \$12.15, 31 women who lived at home but did not contribute all their earnings contributed an average of \$6.30 a week, which is 51.9 per cent of their weekly earnings. In addition, 13 of these 31 women regularly did certain other things for their families such as buying clothes for their brothers and sisters, coal or wood for the house, or paying gas bills. The 25 women who lived at home and contributed all their earnings, which averaged \$11.77 per week, received back for clothes, car fare, and so forth an average sum of \$5.18 weekly, leaving their actual average contribution \$6.59, which was almost 10 per cent more than the amount paid for board and room by women who were adrift and which constituted 56 per cent of their average weekly earnings.

The investigation of women's wages in Kansas made by the Women's Bureau in 1920 (11), while it does not present material

which is definitely comparable to that which has already been printed, does give a few illuminating figures on the relationship between earnings and contributions. The following Table 10 shows these figures for a limited number of the women who were included in this investigation:

TABLE 10.—*Comparison between average weekly earnings and contributions to the family of wage-earning women who lived at home but did not contribute all their earnings to their families. (11)*

Weekly contribution.	Number and per cent of women contributing each amount whose average weekly earnings were—			
	\$6 and under \$10.		\$10 and under \$17.50.	
	Number.	Per cent.	Number.	Per cent.
Under \$3.....	73	24.4	91	16.3
\$3 and under \$5.....	97	32.4	86	15.4
\$5 and under \$8.....	124	41.5	317	56.6
\$8 and under \$10.....	3	1.0	34	6.1
\$10 or more but not all.....	12	.7	32	5.7
Total.....	299	100.0	560	100.0

<sup>1</sup> Contributions exceeded earnings in this case because earnings represent the average for weeks worked during the year, while contributions were recorded for only one week.

This table shows that of the women who lived at home and contributed a definite part of their earnings, 299 earned \$6 and under \$10 and 560 earned \$10 and under \$17.50 a week. Of those who were earning the larger wage, 56.6 per cent contributed to their families from \$5 to \$8, which was, roughly speaking, at least 50 per cent of their earnings, and 11.8 per cent contributed more than 50 per cent. These figures do not include those who contributed an irregular or indefinite amount which may or may not have been a large proportion of their earnings.

The proportionate contribution of the 299 women who earned \$6 and under \$10 was even greater; 32.4 per cent of these women contributed from \$3 to \$5, which would constitute about 50 per cent of their earnings, and 41.5 per cent contributed from \$5 to \$8, which in many instances would represent considerably more than 50 per cent of their earnings.

In general, the figures just quoted show a fairly extensive contribution by those women who contributed only part of their earnings. It has already been shown that the greater proportion of wage-earning women live at home and that more than half of those living at home contribute all their earnings to their families. The "part" of their earnings contributed by the smaller proportion of those living at home is not inconsiderable. The figures just presented show that

in two investigations an average of 93 and of 84 per cent of their earnings was contributed by the women whose records were secured. These percentages, however, are not comparable with other percentages discussed here, as in arriving at the average the contributions of women who turned over to their families all earnings were included with those of the women who turned over only part. The figures given in a third investigation (35) are more applicable, for they show that for women who lived at home and contributed only part of their earnings such contributions, including board and lodging, amounted to 72.7 per cent of their earnings. The cost of board and lodging and support of dependents for the women included in another investigation (52) was 79.3 per cent of their annual earnings, 24.5 per cent going to the support of dependents. Of the women who lived at home but did not contribute all their earnings, 66.7 per cent of the women munitions workers studied (26) contributed more than 50 per cent. The average contribution of the women in an electrical plant (23) was 51.9 per cent of their earnings. Of the women who made a smaller wage—from \$6 to \$10—and did not contribute it all, approximately 50 per cent was contributed by 32.4 per cent and more than 50 per cent by about 42 per cent.

In other words, even the comparatively smaller number of women who lived at home and did not contribute all their earnings were, as a rule, turning over to their families a good half and often more of their wages.

*Contributions of women who lived independently.*—There is very little information available as to the share in the economic support of the family which is taken by women who do not live at home, but nevertheless contribute something to the family budget. The early investigation of the condition of woman and child wage-earners (45) gives a few significant figures in this particular.

TABLE 11.—Average weekly earnings, cost of living, and contributions to needy relatives of women employed in stores and factories who were living adrift. (45)

Industry.	Number of women	Average weekly earnings.	Average weekly cost of living. <sup>1</sup>	Per cent of women contributing to needy relatives.	Average amount contributed to relatives.	Per cent of earnings contributed to relatives.
Stores.....	444	\$7.90	\$4.43	20.5	\$2.45	31.0
Factories.....	933	6.82	3.51	23.2	1.92	28.2
Total.....	1,377	7.16	3.80	22.4	2.08	29.1

<sup>1</sup> Includes cost of food, shelter, heat, light, and laundry.

This table shows that of the women who lived independently slightly more than one-fifth contributed some of their earnings to needy relatives, and that the average contribution made by them amounted to 29.1 per cent of their average weekly earnings.

That only 22.4 per cent of the women living independently were contributing to the support of others does not seem a very low figure when it is considered that the average weekly earnings, \$7.16, were only \$3.36 greater than the average cost of the barest necessities—food, shelter, heat, light, and laundry; and that this \$3.36 weekly must provide clothing, care of the health, recreation, education, and all other incidental expenses which form so large a part of the individual's budget.

### **The importance of the married woman as a contributor to the family income.**

In a small number of the investigations included here, there is given some very pertinent information regarding the importance of the earnings of married women. In view of the double duty which the wage-earning married woman must usually perform—the duty of keeping house as well as that of giving a full day's work in industry—it seems hardly conceivable that there should be any doubt of the reason which brings her into industry. And yet such doubt is sufficiently widespread to justify the presentation of what figures are available regarding the responsibilities of this type of woman. The most recent material on the status of the married woman wage earner is found in the investigation of the family status of breadwinning women in Passaic, N. J., made by the Women's Bureau in 1922. (2) This report showed certain very striking facts about the make-up of the families of married women who were reported on the schedules of the census of 1920 as being breadwinners. Of 9,769 women from whom census records were secured, 3,646 (37.3 per cent) were married and their husbands were living with the family, 367 (3.8 per cent) were married but their husbands were not living with the family, making a total of 4,013 married women, with husbands, who were gainfully employed. These figures do not include a small number of women who were widowed or divorced.

TABLE 12.—Family status and family responsibilities of married women. (2)

Family status.	Married women breadwinners.		Number reporting as to number of breadwinners in family.	Women who were sole breadwinners in family.					Women who were one of two breadwinners in family.					Women who were one of three or more breadwinners in family.									
	Number reporting.	Per cent.		Number.	Per cent of those reporting number of breadwinners.	Average number of children in family.			Number.	Per cent of those reporting number of breadwinners.	Having men breadwinners.		Average number of children in family.			Number.	Per cent of those reporting number of breadwinners.	Having men breadwinners.		Average number of children in family.			
						Under 18 years.	18 years and over.	Total.			Number.	Per cent of two breadwinner group.	Under 18 years.	18 years and over.	Total.			Number.	Per cent of three breadwinner group.	Under 18 years.	18 years and over.	Total.	
Total.....	4,013	100.0	3,846	176	4.6	1.0	.....	1.0	3,252	84.6	3,237	99.5	1.6	(1)	1.6	418	10.9	414	99.0	2.6	0.9	3.5	
Married women with husbands breadwinners.....	3,596	89.6	3,596						3,211	89.3	3,211	100.0	1.6	.....	1.6	385	10.7	385	100.0	2.7	.8	3.5	
Maintaining home.....	3,281	81.8	3,281						2,900	88.4	2,900	100.0	1.7	.....	1.7	381	11.6	381	100.0	2.7	.8	3.5	
Living with parents.....	51	1.3	51						51	100.0	51	100.0	.6	.....	.6								
Living with relatives.....	56	1.4	56						53	94.6	53	100.0	.4	.....	.4	3	5.4	3	(1)	1.3	.....	1.3	
Boarding or lodging.....	202	5.0	202						201	99.5	201	100.0	.5	.....	.5	1	.5	1	(1)	4.0	1.0	5.0	
Living with employer.....	6	.1	6						6	(1)	6	(1)		.....									
Married women, husbands nonbreadwinners:																							
Maintaining home.....	50	1.2	50	28	56.0	1.0	.....	1.0	11	22.0	6	(1)	1.0	.5	1.5	11	22.0	10	(1)	2.0	2.0	4.0	
Married women, husbands not living at home.....	367	9.1	200	148	74.0	1.0	.....	1.0	30	15.0	20	66.7	1.1	.5	1.6	22	11.0	19	(1)	1.5	1.5	3.0	
Maintaining home.....	111	2.8	111	74	66.7	.9	.....	.9	21	18.9	14	(1)	1.2	.6	1.8	16	14.4	14	(1)	1.4	1.4	2.8	
Living with parents.....	43	1.1	43	34	79.1	.9	.....	.9	4	9.3	3	(1)	1.0	.3	1.3	5	11.6	4	(1)	1.8	1.4	3.2	
Living with relatives.....	24	.6	15	10	(1)	1.5	.....	1.5	4	(1)	2	(1)	1.0	.3	1.3	1	(1)	1	(1)	2.0	4.0	6.0	
Boarding or lodging.....	165	4.1	31	30	96.8	1.2	.....	1.2	1	3.2	1	(1)	1.0		1.0								
Living with employer.....	19	.5																					
Living in institution.....	5	.1																					

<sup>1</sup> Not computed, owing to small number involved.

Almost 90 per cent of the 4,013 married breadwinners were women whose husbands were employed. Nine per cent had husbands who were not living in the family, and between 1 and 2 per cent (50 women) had husbands who were living in the family but whose occupations were recorded by the Bureau of the Census as "none."

As would be expected, by far the great majority of married women maintained homes with their husbands or by themselves. A few lived at home with their parents or with other relatives. About 9 per cent were boarding or lodging.

Less than 5 per cent of the married women were sole breadwinners. This group consists of 28 women with nonbreadwinning husbands and 148 whose husbands were not living in the family \* \* \*.

Most of the married women, 85 per cent of those reporting, were in the group having two breadwinners, and because, as has been said, the great majority were women with breadwinning husbands, in nearly every instance the second breadwinner was a man \* \* \*.

Between 10 and 11 per cent of the married women were in families with three breadwinners. In these families the average number of children was more than three, the women with nonbreadwinning husbands having the largest families.

*Number of children of breadwinning mothers.*—Of the 3,847 married women who reported on the subject, 3,271 (85 per cent) had children, and the details of the ages of these children, given in the following table, throw a very clear light on the family problems of the average wage-earning mother.

TABLE 13.—*Number of children of breadwinning mothers, by marital status of mother.* (2)

Marital status.	Total women having children.	Women having specified number of children.										Average number of children per mother.	
		One.	Two.	Three.	Four.	Five.	Six.	Seven.	Eight.	Nine.	Ten.		
Total:													
Number.....	3,271	1,073	926	590	370	176	82	34	12	6	2		2.4
Per cent.....	100.0	32.8	28.3	18.0	11.3	5.4	2.5	1.0	0.4	0.2	0.1		.....
Married, husband breadwinner:													
Number.....	2,608	787	755	489	306	157	68	31	9	4	2		2.5
Per cent.....	100.0	30.2	28.9	18.8	11.7	6.0	2.6	1.2	0.3	0.2	0.1		.....
Married, husband not a breadwinner:													
Number.....	35	13	7	7	4	1	2			1			2.6
Per cent.....	100.0	37.1	20.0	20.0	11.4	2.9	5.7			2.9			.....
Married, husband not living with family:													
Number.....	151	84	41	16	6	1	1	1	1				1.7
Per cent.....	100.0	55.6	27.2	10.6	4.0	.7	.7	.7	.7				.....
Widowed:													
Number.....	456	178	117	76	52	17	11	2	2	1			2.3
Per cent.....	100.0	39.0	25.7	16.7	11.4	3.7	2.4	.4	.4	.2			.....
Divorced:													
Number.....	21	11	6	2	2								1.8
Per cent.....	100.0	(1)	(1)	(1)	(1)								.....

<sup>1</sup> Not computed, owing to small number involved.

Although approximately three-fourths of the married or once-married women were mothers of children, the prevailing families were not large. Over 60 per cent of the women breadwinners had only one or two children. Only about 10 per cent of the mothers had families ranging from five to ten children.

Though the families of working mothers were not large, the children were young. Approximately 60 per cent of the employed mothers had children under 5 years of age; 20 per cent had children of 5 to 7 years of age who had not yet entered school \* \* \*.

\* \* \* It was not the widowed mothers nor other women with disrupted marital relations who were winning bread apparently at the expense of the care of young children, but the married women living with breadwinning husbands \* \* \*.

Although children are permitted to enter school at the age of 5 in New Jersey, attendance is compulsory only from 7 to 16 years of age. With the consent of parents and upon securing a proper certificate, children may leave school at the age of 14 to go to work. Apparently many working women find it necessary to take their children from school as soon as permitted by law. Eleven per cent had children 14 to 17 years of age at work. Eight per cent permitted children of these ages to continue their school work. Less than 1 per cent had children at school who were as much as 18 years of age.

TABLE 14.—*Breadwinning mothers having children of specified age groups in school, at home, or at work, by marital status of mother. (2)*

Marital status.	Total.	Women having children under 5 years of age.		Women having children 5 and 6 years of age.		Women having children 7 and under 14 years of age.		Women having children 14 and under 18 years of age.			Women having children 18 years of age and over.			
		In school.	At home.	In school.	At home.	In school.	At home.	At work.	In school.	At home.	At work.			
<b>Total:</b>														
Number.....	3,271	1,934	393	642	1,445	187	261	41	376	21	51	476		
Per cent.....	100.0	59.1	12.0	19.6	44.2	5.7	8.0	1.3	11.5	0.6	1.6	14.6		
<b>Married, husband breadwinner:</b>														
Number.....	2,608	1,767	345	575	1,172	153	194	29	238	16	29	232		
Per cent.....	100.0	67.8	13.2	22.0	44.9	5.9	7.4	1.1	9.1	0.6	1.1	8.9		
<b>Married, husband not a breadwinner:</b>														
Number.....	35	6	3	2	14	2	7	1	9	2	1	14		
Per cent.....	100.0	17.1	8.6	5.7	40.0	5.7	20.0	2.9	25.7	5.7	2.9	40.0		
<b>Married, husband not living with family:</b>														
Number.....	151	57	11	14	55	6	7	2	27	.....	1	33		
Per cent.....	100.0	37.7	7.3	9.3	36.4	4.0	4.6	1.3	17.9	.....	.7	21.9		
<b>Widowed:</b>														
Number.....	456	99	32	50	195	26	50	7	100	3	20	192		
Per cent.....	100.0	21.7	7.0	11.0	42.8	5.7	11.0	1.5	21.9	.7	4.4	42.1		
<b>Divorced:</b>														
Number.....	21	5	2	1	9	.....	3	2	2	.....	.....	5		
Per cent.....	100.0	23.8	9.5	4.8	42.9	.....	14.3	9.5	9.5	.....	.....	23.8		

The fact that so many married women at work outside of the home had young children who were left at home during their mother's working hours, was considered so striking that a further study was made of 522 women breadwinners who were reported on census schedules as having young children. The results of this study are detailed in the following figures:

*Care of young children of mothers working away from home.*

Mother kept store, cared for children at same time.....	22
Mother worked nights, cared for children in daytime .....	107
Paid custodian to care for young children.....	25
Relative.....	2
Hired woman.....	4
Day nursery.....	3
Neighbor.....	16
Relative looked after children.....	93
Living in home.....	66
Living near.....	27
Landlady or boarders looked after children.....	35
Neighbors cared for children.....	68
Husband "kept eye on children".....	54
Worked nights, home during day.....	44
Worked at home or unable to work.....	10
Children cared for each other.....	118
All from 7 to 14 years.....	82
Some under 7, others from 7 to 14 years in same family.....	34
All under 5 years.....	2
Total.....	522

The care provided seems in great measure to have been casual and inadequate. It is difficult to fix the line of demarcation between the conditions confronting women who said they depended on neighbors to care for their children and those who frankly stated that the children cared for themselves or that "God took care of them." Many of the families lived in three-story tenements, containing from 6 to 12 families. The children therefore were not left in the isolation that would have obtained under other living conditions. Undoubtedly, should any children of the absent mothers have been hurt, neighbors would have rendered assistance whether or not the children were supposed "to care for themselves."

Mothers working at night usually had a 10-hour shift five nights a week, that is, from 7 p. m. to 5 a. m., or from 8 p. m. to 6 a. m. They were, therefore, at home in time for breakfast in the morning. Sixteen night workers, however, worked on a short shift, or from early evening to midnight, thus enabling them to get some sleep before beginning the household duties of the day. At the time the investigator visited Passaic many women who had been on nightwork in 1920, when the census was taken, were out of work. As soon as the mills were busy enough to run the night shifts, however, these women expected to return to work.

Except for the women storekeepers and those who were fortunate enough to have relatives living in the family, or those who paid some one to care for the children, the picture given above indicates very clearly that the children of many of these working mothers had to depend upon themselves for most of their needs during the mothers' absence.

Almost four-fifths of the women interviewed did the housework in addition to the performance of their other labors, with no assistance except that rendered by the husband or small children. Women who worked in the factories five nights a week had, of course, Saturday in which to work at home. Twenty-one others said they took off from one-half to two days weekly in order to look after household affairs.

Only 14 employed help for the housework, either regularly one or two days a week or for an occasional day; 19 sent laundry out to be done. About 70 others stated that a mother, daughter, boarder or neighbor helped with the laundry and cleaning. All the other breadwinning mothers interviewed—that is, 419 of the 522 interviewed—

cooked, cleaned, and washed for their families in addition to caring for the children and performing remunerative service outside the home.

*Earnings of married women.*—Such figures as those just quoted give a good general idea of the extent of employment of married women in a typical industrial community and of the problems which face the married woman wage earner. They give no idea, however, of the importance to the family of the earnings of married women—earnings gained at the expense of so much effort on the part of these women who must perform the duties of housewife, mother, and wage earner. This is a subject on which not much information is available, but the most comprehensive material is presented in the investigation of woman and child wage earners in 1907–1909 (45) where it is shown that the earnings of the mothers play no insignificant part in the budget of a good proportion of the families investigated.

TABLE 15.—Average yearly earnings of mothers and per cent their contributions form of the net family income, by industry. (45)

Industry.	Total number of families.	Families in which mother contributes to support.		Average earnings of mothers.	Per cent of net family income.
		Number.	Per cent of all families.		
Cotton textile.....	2,421	415	17.1	\$245	30.5
Men's ready-made clothing.....	2,274	948	41.7	150	26.8
Glass.....	2,137	291	13.6	154	25.1
Silk.....	1,909	263	13.8	247	33.0
Total.....	8,741	1,917	21.9	.....	.....

Table 15 shows that in about one-fifth of the families in the four industries investigated, there were mothers who contributed to the family support. The percentage (21.9) for the entire group is, however, possibly somewhat too high to be generally applicable. The large number and proportion of families with contributing mothers in the men's ready-made clothing industry raised this percentage far above the figure for the other three industries. The prevalence of home work in the needle trades and the fact that a special effort was made to get data relating to home finishing in the men's ready-made clothing industry, would make the number of families with employed mothers unusually high in this group, and undoubtedly accounts for the greater proportion of families in this industry that had mothers at work. A percentage between 13 and 17 as shown in the other industries is probably a more typical figure.

In these families where the mothers were at work, between one-quarter and one-third of the family income was earned and contributed to the family by the mothers, which is a very striking illustration of the economic importance of those married women who are

at work. That this proportion of the family income earned by wage-earning mothers was a fairly typical one is borne out by figures which were secured in a smaller and more intensive investigation, the report of which was published by the Russell Sage Foundation in New York City in 1914 (33). This study of "mothers who must earn" showed that where only the mother was working (101 families) 88.1 per cent of the family income was derived from her earnings; because of the limitation in this group to families with only the mother wage earning, this percentage is not comparable with those that have just been quoted. In 106 families with mother and children at work the mothers' earnings constituted 38 per cent of the average yearly family income; in the 96 families with mother and father at work the average earnings of the mother were 31 per cent of the average yearly family income; and in 67 families with mother, father, and children at work the mothers' earnings dropped to 18.8 per cent of the average yearly family income. This last group is probably more comparable with the families included in the investigation of woman and child wage earners.

In a few investigations, although actual figures on earnings were not given, there were certain facts quoted as to the proportion of married women who were "supporting dependents." The most comprehensive figures on this subject were given in a study made in Minnesota in 1918 of a large number of women in the industries of that State (22). There were included in that investigation 6,426 married women—not widowed, separated, or divorced, but married women living with their husbands. Of these women 4,417 (68.7 per cent) stated that they were contributing to the support of dependents, although they did not say whether the dependency was total or partial.

In a study of wage-earning women in Connecticut in 1915-16 (28), of 2,997 married women 917 (30.6 per cent) reported that they were entirely responsible for the support of others, and 1,558 (52 per cent) reported that they were partially responsible for the support of others. Only 522 (17.4 per cent) of the entire group reported that they were not supporting others.

In an investigation made at a slightly earlier date, 1911-1913, in Kansas City, Mo., by the State bureau of labor statistics (38), a much smaller proportion was shown of married women with dependents. Of 661 married women only 19.1 per cent reported that they had dependents. These women were employed in laundries and factories and there is no information given in the report of the investigation to explain the comparative smallness of this group. It is likely that the interpretation of the term "dependents" has something to do with it, as for all other classifications of the women considered in this report the proportions reporting dependents are unusually small.

That an income insufficient for family needs is the force which pushes married women into industry is the inevitable conclusion of such figures as have just been quoted. Further figures giving information about the husbands of these married women wage earners add to the force of this conclusion. In four of the industries investigated by the United States Department of Commerce and Labor in 1907-1909, during the course of the study of woman and child wage earners (45), it was found that in those families having married women at work the greater proportion also had husbands at work. The following table summarizes the figures presented in this connection:

TABLE 16.—*Married women at work, classified by condition as to husband. (45)*

Industry.	Number and per cent of married women at work whose husbands were—					
	Incapacitated.		Idle.		At work.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Cotton textile.....	11	4.0	6	2.2	255	93.8
Men's ready-made clothing.....	27	3.5	14	1.8	736	94.7
Glass.....	12	9.1	3	2.3	117	83.6
Silk.....	7	4.3	5	3.1	149	92.5
Total.....	57	4.2	28	2.1	1,257	93.7

It has already been shown that those married women at work were contributing from one-quarter to one-third of the family income. And yet 93.7 per cent of the married women shown in this table (a group of 1,342 women not quite identical with the group of 1,917 mothers but included in that group) had husbands at work.

The conclusion of the report on mothers who must earn (33) so aptly states the situation in regard to married women at work that its findings might apply to any of the studies which have been quoted here:

Why were these women wage earners? How many of them worked because they must and how many for other reasons? There was one inevitable conclusion which resulted from the analysis of economic conditions in their homes. It was that not one of the mothers could afford not to earn. They had become wage earners in obedience to the most primitive of maternal instincts. Their children would have suffered seriously had they failed or refused to earn. Small as were the wages of their unskilled occupations, the amount, as we have seen, played an important part in a family budget correspondingly small. Moreover, they were found to be doing all their own housework before and after their wage-earning hours, instead of paying others to do it for them. By overworking themselves they had made their earnings clear gain for their families.

**Importance of the single woman as a contributor to the family income.**

From the standpoint of the individual woman it has been quite definitely established that she is making a large contribution—usually as large a contribution as possible—to her family budget. There still remains, however, the evaluation of this contribution from the standpoint of the family itself. Of what actual value to the family is this contribution of all or a large part of the earnings of the average woman wage earner? What significance have her existence and her contributions to the family unit? These questions have already been answered to a certain extent for the married woman. But married women form only a small proportion of the women in industry. It is the situation which confronts the single woman which is the most far-reaching and significant for the wage-earning woman of to-day. What is she in the family—an insignificant cog or one of the main driving wheels? This is a question which is answered more or less clearly in different sections of the investigations discussed here; and perhaps nowhere is it answered so definitely as in the few investigations which gave details of the other wage earners in the families of single wage-earning women.

The most extensive information on this subject is given in the Women's Bureau study of the family status of breadwinning women in Passaic, N. J. (2) This report showed that of 4,945 single breadwinning women 64.3 per cent were living with their parent or parents, 20.1 per cent were boarding or lodging, 4 per cent were maintaining their own homes, 5.2 per cent were living with relatives.

TABLE 17.—Family status and family responsibilities of single women. (2)

Family status.	Single women breadwinners reporting.		Number reporting as to number of breadwinners in family.	Families in which daughter was sole breadwinner.			Families in which daughter was one of two breadwinners.					Families in which daughter was one of three breadwinners.				
	Number.	Per cent.		Number.	Per cent of those reporting number of breadwinners.	Average number in family.	Number.	Per cent of those reporting number of breadwinners.	Having men breadwinners.		Average number in family.	Number.	Per cent of those reporting number of breadwinners.	Having men breadwinners.		Average number in family.
									Number.	Per cent of 2-breadwinner group.				Number.	Per cent of 3-breadwinner group.	
Total.....	4,945	100.0	3,376	186	5.5	1.9	860	25.5	630	73.3	4.3	2,330	69.0	2,244	96.3	6.4
Living with parent or parents.....	3,179	64.3	3,179	98	3.1	2.6	790	24.9	602	76.2	4.5	2,291	72.1	2,217	96.8	6.4
Parents living, father breadwinner..	2,008	40.6	2,008				470	23.4	470	100.0	5.2	1,538	76.7	1,538	100.0	6.9
Parents living, mother breadwinner..	16	.3	16				4	(1)			3.3	12	(1)	10	(1)	7.0
Parents living, both parents breadwinners.....	283	5.7	283									283	100.0	283	100.0	6.0
Parents living, neither parent breadwinner.....	67	1.4	67	12	17.9	3.2	24	35.8	16	(1)	5.1	31	46.3	31	100.0	7.2
Mother only living, mother breadwinner.....	221	4.5	221				98	44.3			3.0	123	55.7	82	66.7	4.6
Mother only living, mother not breadwinner.....	442	8.9	442	80	18.1	2.5	147	33.3	73	49.7	3.7	215	48.6	189	87.9	5.4
Father only living, father breadwinner.....	117	2.4	117				40	34.2	40	100.0	3.0	77	65.8	77	100.0	5.0
Father only living, father not breadwinner.....	25	.5	25	6	24.0	2.0	7	28.0	3	(1)	3.6	12	48.0	7	(1)	3.3
Maintaining home.....	197	4.0	197	88	44.7	1.0	70	35.5	28	40.0	2.3	39	19.8	27	69.2	4.2
Neither parent living.....	95	1.9	95	4	4.2	2.0	55	57.9	19	34.5	2.2	36	37.9	24	66.7	4.2
Adult women living independently..	102	2.1	102	84	82.4	1.0	15	14.7	9	(1)	2.5	3	2.9	3	(1)	3.3
Living with relatives.....	256	5.2														
Boarding or lodging.....	992	20.1														
Living with employer.....	206	4.2														
Living in institutions.....	115	2.3														

<sup>1</sup> Not computed, owing to small number involved.

Of the women living with their parents, the largest and most significant group of single women for whom details are given, 3.1 per cent were the sole breadwinners in their families, 24.9 per cent were one of two breadwinners, and 72.1 per cent were one of three breadwinners. "Only 63.2 per cent were living in homes where there were breadwinning fathers with mothers at home. The others showed marked deviations from the normal standard of family life."

For the single women who were the sole breadwinners in their families the problem of dependency was always that of caring for parents. Of the 98 women who were sole breadwinners 12 had both parents living and not working, 80 had the mother living and not working, and 6 had the father living and not working.

In the families of 73.3 per cent of the women who were one of two breadwinners there was a male breadwinner. In these families where two persons shared the responsibility for the family support 24 had both parents living but neither working, 147 had only the mother living but not working, and 7 had only the father living but not working.

These figures do not show so extensive a dependence upon the earnings of single women as are indicated by some other investigations made at different periods.

In the Connecticut investigation made in 1915-16 of wage-earning women and girls (28) the following figures give a very striking statement of the extent of responsibility of single women.

TABLE 18.—Number and per cent of single women living at home who were the only members of their families at work. (28)

Place of occupation.	Total number of single women living at home.	Per cent women living at home form of all women in each industry.	Women who were only members of family working.	
			Number.	Per cent of single women living at home.
Candy stores.....	864	52.1	236	27.3
Laundries.....	1,077	36.7	447	41.5
Hotels and restaurants.....	330	29.2	76	23.0
Total.....	2,271	39.7	759	33.4

Of the single women living at home this table shows that 33.4 per cent were the sole wage earners in their families. In other words, one-third of these single women living at home were to all intents and purposes the heads of their families.

In an investigation of wage-earning women in Louisiana made in 1918-19 (21) somewhat similar figures are presented. In this report

the women, excluding those who were boarding, are classified according to the chief wage earner in the family as follows:

	Number of women.	Per cent of women.
Chief breadwinner.		
Self.....	2, 357	46. 4
Mother.....	251	4. 9
Sister.....	221	4. 3
Father.....	1, 538	30. 2
Brother.....	310	6. 1
Husband.....	228	4. 5
Other relatives.....	172	3. 4
Others.....	8	. 2
Total.....	5, 085	100. 0

These 5,085 women were not all single. The report does not give general figures on conjugal condition, so it can not be said exactly what proportion of single women the foregoing figures include. It is safe to consider, however, that the majority of the women were single, for another section of the report lists as working mothers only 769 women, 15.1 per cent of the total number.

In the families of 46.4 per cent of the women interviewed the chief breadwinner was the woman herself. In addition, either the mother or sister of the woman interviewed was the chief breadwinner in the families of 9.3 per cent of the women, making a total of 55.7 per cent of the women in whose families the chief dependence was placed on a woman.

Eliminating the 769 women who were reported as working mothers, and the 251 mothers who were reported as the chief breadwinners in the families of the women investigated, there is left a total of 1,809 women (35.4 per cent) who were chief breadwinners and most of whom were single.

These figures seem to show a surprisingly small proportion of men as chief wage earners in the families of the women interviewed. It is not possible from the details given in the report to explain this situation. Perhaps as the investigation was made in 1918-19 many men who otherwise might have been considered chief wage earners were in the Army, leaving an unusual proportion of women responsible for the family maintenance. It is also possible that by some chance of selection, locality, or industrial conditions the women interviewed may have had fewer male relatives than is usually the case. The report gives no information about the composition of the families of these women, so it is impossible to discover whether or not the small percentage of male chief breadwinners is the result of a small number of males who were members of the various family units. Nevertheless, whatever may be the qualifications of the materia under discussion, it seems to represent an accurate picture of the situation among a very large group of women in industry in Louisiana. As the information was secured through personal interviews, it can be

considered to be accurate and representative of conditions among those investigated.

The Women's Bureau investigation of women's wages in Kansas (11) made in 1920, although it gives no information as to who is the chief breadwinner in the families of the women studied, does give some information as to the proportion of married and single women in whose families there was a husband or father at work. In this connection the report shows that in the families of the 1,203 married women, not including widows or divorced and separated women, there were 1,133 husbands who were wage earners. In the families of 2,696 working daughters, however, there were only 1,811 working fathers. In the families of the total number of women interviewed, 4,748, there were 2,944 fathers or husbands at work, so that in the families of 62 per cent of these women the husband or father might have been the chief breadwinner, a much larger proportion than that shown in the Louisiana report, but still not so very different when deduction is made for what must undoubtedly have been a noticeable percentage of cases in Kansas where the potential chief breadwinner was not one actually, and when allowance is made in the Louisiana figures for the abnormal conditions of the war period during which the investigation was made.

*Proportion of family income contributed by single women.*—When a woman, single or married, is the chief wage earner in her family she naturally contributes a large proportion of the family income. But in the even greater number of cases where she is not the chief wage earner, but is instead only a minor contributor to the family budget, her contribution constitutes an important item in that budget.

The investigation of woman and child wage earners (45) shows in the following figures the significance to the family of the contributions of the single women at work in the families investigated in that study.

TABLE 19.—Average yearly contributions of female children 16 years of age and over at work, and per cent such contributions form of the net family income, by industry. (45)

Industry.	Total number of families.	Female children 16 years of age and over at work.			
		Families having.		Average yearly contribution to family fund by.	
		Number.	Per cent.	Amount.	Per cent of net family income.
Cotton textile.....	2,421	1,488	61.5	\$424	39.6
Men's ready-made clothing.....	2,274	1,352	59.4	371	39.7
Glass.....	2,137	929	43.5	242	26.7
Silk.....	1,909	1,048	54.9	387	35.1
Total.....	8,741	4,817	55.1	.....	.....

According to these figures more than one-half of the families had female children 16 years of age and over at work, and these girls and women contributed on an average from 26.7 to 39.7 per cent of the net family income.

In a study of women employed in stores in Boston in 1913-14 made by the United States Bureau of Labor Statistics (36) some very significant figures are brought out, which add force to those just quoted from the earlier survey. Of 1,156 women included in that investigation only 50 (4.3 per cent) were married, 90.1 per cent were single, 4.2 per cent widowed, and 1.4 per cent separated or divorced. Figures given, therefore, can be considered to be chiefly applicable to single women. The importance to their families of the contributions of these women is brought out in the following table:

TABLE 20.—*Degree of dependency of family on earnings of women employed as regulars only. (36)*

Degree of family dependency on women's earnings.	Women reporting.	
	Number.	Per cent.
Totally dependent.....	29	2.5
Dependent on regular contribution of at least one-fourth of family income.....	433	37.5
Standard of living would be lowered if woman did not contribute.....	521	45.1
Not dependent for necessities.....	146	12.6
No family.....	27	2.3
Total.....	1,156	100.0

The families of 40 per cent of the women were dependent on their contributions for not less than one-fourth of the family income. Of these women, 429 reported on the number of persons in their families, and it is important to note that 185 of them (43.1 per cent) had families with four or more members besides themselves. Under these circumstances it is safe to assume that, since they contributed at least one-fourth and often more of the family income, these women were certainly fully self-supporting and were probably also assisting others. The contributions of 45.1 per cent of the women definitely raised the family standard of living. For only 14.9 per cent of the women was there no definite need for their contributions.

These facts become more striking when it is realized that 77.1 per cent of the women were under 30 years of age and 63.1 per cent were under 25 years of age.

The size of the group of women without whose contributions the family standard of living would have been lowered (45.1 per cent) indicates a situation which was found in another investigation (38) and of which it was reported: "Everywhere in our visits, however, we were met by the same story; that the father could not earn enough the year round to support the family; \* \* \* that the

family could not live without the wages of the daughters; and in a large number of cases that the mothers must also contribute to the income."

*Contributions of girls under 16.*—In one study special attention was given to the contributions made to their families by girls under 16 (29).

Of the 302 girls included in the investigation 79.1 per cent turned over all of their earnings to their families. From this group records were secured for 160 girls, showing the effect of their contribution on the per capita family earnings. The following table gives the figures which were obtained from these girls:

TABLE 21.—*Effect on weekly per capita family earnings of exclusion of earnings of girls under 16. (29)*

Weekly per capita family earnings.	Number and per cent of girls whose family per capita earnings were of each specified amount—			
	With rent deducted and girls' wages included.		With both rent and girls' wages deducted.	
	Number.	Per cent.	Number.	Per cent.
Under \$0.50.....	1	0.6	11	6.9
\$0.50 and under \$1.....	7	4.4	15	9.4
\$1 and under \$1.50.....	23	14.4	18	11.3
\$1.50 and under \$2.....	17	10.6	30	18.8
\$2 and under \$2.50.....	29	18.1	22	13.8
\$2.50 and under \$3.....	17	10.6	15	9.4
\$3 and under \$3.50.....	16	10.0	18	11.3
\$3.50 and under \$4.....	15	9.4	10	6.3
\$4 and over.....	35	21.9	21	13.1
Total.....	160	100.0	160	100.0
Median.....		\$2.60		\$2.15

In connection with this study it was estimated that a family income of \$2 per capita per week after the rent was paid raised the average family above the poverty line. The most striking thing shown by the foregoing table is that, if this estimate was correct, in many instances the girls' earnings lifted the family out of the poverty group. Taking \$2 as the dividing line, 46.4 per cent of the families were below the poverty line when the girls' wages were not included, and 30 per cent were below the line when the girls' wages were included.

That the earnings of girls under 16 should be important enough to raise the median of per capita family earnings from \$2.15 to \$2.60, shows that even at an early age and with a probably low wage the wage-earning woman starts out as a producing unit well worthy of consideration.

*Single women supporting dependents.*—In addition to the figures already quoted on the importance of the contributions of single

women in relation to the family group there were, in a few investigations, separate classifications of the number of single women who were supporting dependents or contributing to their support.

The investigation made in 1918 of wage-earning women in Minnesota (22) stated that of 41,271 single women 22,011 (53.3 per cent) were contributing to the support of others. An investigation made in 1911-1913 of the women working in factories, laundries, and stores in Kansas City (30) showed that of 2,004 single women, 265 (13.2 per cent) were supporting dependents.

An investigation made in 1911-1913 of Italian women wage earners who were living at home (39) showed that of 933 females over 14, exclusive of women who were mothers, 852, or 91.3 per cent, were contributors to the family.

*Contributions of single women not living at home.*—Most of the figures which have been quoted here have applied to single women who lived at home. But the home responsibilities of single women are not confined to those women who live at home. The women who lived independently also had some responsibility, although to a less extent than if they were living as members of a family unit.

In the study made in 1915-16 of wage-earning women and girls in Connecticut (28) it was found that of the single women living adrift 19.1 per cent—almost one-fifth—were helping relatives.

Only 7.8 per cent of the women included were receiving help from relatives. By inference, therefore, the remaining 92.2 per cent must have been self-supporting. In addition to the burden of self-support, 19.1 per cent were helping others and 13.1 per cent were saving money.

### **Regularity of contributions.**

One phase of women's contributions which has not yet been touched on is brought out by a few figures in an intensive study made by the Russell Sage Foundation in 1911-1913, of 48 Italian families (39). This report states: "In regularity of their contributions the girls also led all the rest. In 38 of the 48 families a single source of income could be picked out as the most regular throughout the year, regardless of its size. In 13, or over a third of the cases, this source was the earnings of one of the daughters. In 9 it was the son's contribution, in 8 the father's, in 5 the income from lodgers or a boarder, and in 3 the earnings of the mother. Of course, in the question of the size of the contribution, the ranking is somewhat different. It was possible to single out for each of the 48 families the largest source of income. The fathers led with 19 families in which their quota was largest. However, the daughters came next with 13 families in which they were the mainstay, and after them came the sons with 11 families."

**Contributions in the form of housework.**

A definite monetary contribution to the family was not the entire measure of assistance rendered by the average woman wage earner. A few investigations bear testimony to what is generally known to be the case; that in addition to her financial assistance, a large share of women's contribution to the home is in the form of housework, sewing, cooking, etc., done after the day's work in industry is over.

One of the earliest reports included in this discussion, published in 1894, of the home responsibilities of wage-earning women in Indianapolis (48), recognized the importance of this part of women's existence and reported on the number of women who did housework in addition to their wage-earning activities. The average working day in industry of the 500 women included in the survey was 9.9 hours, yet 119 of them (23.8 per cent) did housework, 90 (18 per cent) did sewing at home, and 91 (18.2 per cent) did both housework and sewing, making a total of 60 per cent who did some sort of work at home. Two hundred women (40 per cent) did not work outside of the hours they were gainfully employed. It must be remembered in connection with this last figure, however, that 69 of the 500 women were boarding away from home, where presumably they did no housework. An even earlier investigation, made in 1888 by the U. S. Bureau of Labor of working women in large cities (52), showed very similar conditions as to the proportion of women who helped with the housework. Of 14,918 women who lived at home, 9,813 (65.8 per cent) helped with the housework. This is a somewhat higher percentage than that quoted in the Indianapolis investigation, but is explained by the fact that it includes only the women who lived at home, while the Indianapolis figures included also those who boarded.

An interesting development of this type of information is made in the Wisconsin investigation of the cost of living of wage-earning women in 1921 (3). In this investigation it was found that a number of women who were, technically speaking, "adrift" were boarding with relatives, from whom they frequently secured accommodations at less than the prevailing rate. Of 113 women adrift, 40 (35.4 per cent) paid for room and board \$7 and over. But among 43 of the adrift who lived with relatives, only 3 (7 per cent) paid \$7 or over. However, the payment for board and lodging for these women did not stop with a cash contribution. "Helping with the housework" was another quite generally practiced method of partial payment, and the women who lived with relatives paid more heavily in this regard than did those who were boarding with strangers. Of the women living with relatives 56 per cent helped in some regular way with the work, while only 18.5 per cent of those who lived with strangers had this extra duty to perform.

Unfortunately, recent figures on the amount of time devoted to housework by wage-earning women are not available. However, those who are conversant with the living conditions of the average wage-earning woman to-day will probably agree that the figures for 1888 and 1894 are not overstating the case when they show that not far from two-thirds of the women living at home help with the work of the household.

#### COMPARISON OF RESPONSIBILITIES AND CONTRIBUTIONS OF MEN AND WOMEN.

In the final analysis no statement of the contributions and responsibilities of one group or type of persons can present a convincing portrayal of the situation unless comparative material is available for other groups as well. Although there has been a mass of information gathered at different times to show the contributions to the home and the responsibilities of women, there is only a very meager amount of information regarding similar facts for comparable groups of men. The story is only half told when it is stated that "80 per cent of single women contributed all their earnings" or that "60 per cent of them support dependents." Such figures may fall into insignificance when compared with similar ones for men, or, on the contrary, they may become still more striking. In all these matters there is a relative as well as an actual standard which must be established.

From a very few of the investigations discussed here, it has been possible to get some such comparative material for men and women. The figures presented are by no means conclusive, but they afford a certain background against which stand out more clearly the somewhat general figures which have already been presented for women. It must be remembered, however, in studying the facts given in the following pages, that they were secured mainly from investigations whose interest was focused on conditions of employment for women. The conditions shown, therefore, are representative of the families of wage-earning women but can not be construed to be applicable to all of industry.

#### Proportion of men and of women who are wage earners.

The first question which arises in considering comparative figures for men and women wage earners is the extent of the custom of wage earning among the two groups. If in the average family of the typical wage-earning woman, when compared with men, the women who work form a small proportion of the women who might work, the figures showing women's responsibilities would become very much less significant, and vice versa.

The following table taken from the report on the condition of woman and child wage earners in 1907 (45) gives a very clear picture

of the difference between actual and potential wage earners in the two sexes.

TABLE 22.—*Number and per cent of fathers and of mothers contributing to the family support, and of children 16 years of age and over at work, by industry. (45)*

Industry.	Total number of families.	Fathers contributing to the family support.		Mothers contributing to the family support.		Children 16 years of age and over at work.							
		Number.	Per cent of fathers living with families.	Number.	Per cent of mothers living with families.	Males.			Females.				
						Number of families having—	Per cent of all families with males 16 years and over.	Number of such children.	Per cent of all families having—	Per cent of all families with females 16 years and over.	Number of such children.	Per cent of all female children 16 years and over.	
Cotton textile.....	2,421	1,741	91.2	415	17.9	1,030	95.6	1,430	96.8	1,488	95.9	2,358	94.5
Men's ready-made clothing.....	2,274	1,694	91.7	948	43.0	796	96.8	1,055	94.6	1,352	97.1	2,052	93.9
Glass.....	2,137	1,634	94.8	291	13.9	984	97.9	1,384	96.4	929	82.3	1,270	80.2
Silk.....	1,909	1,457	95.3	263	14.3	783	97.5	1,066	96.1	1,048	94.3	1,492	88.8

This table shows that practically all of the fathers, but—except for the women engaged in the manufacture of men's ready-made clothing—a very small proportion of the mothers, were at work and contributing to the family support. For the sons and daughters 16 years of age and over no very striking difference is found in the proportion of the two sexes at work, except in the glass industry, where a period of unemployment at the time of the investigation seemed to have affected the jobs available for women more than those available for men. Generally speaking, practically all married and single men and all single women were working. The figures in the table just quoted show a larger number of families having female than male children over 16 years of age at work, but this would be the natural result of the type of the investigation, which was especially concerned with the conditions of woman and child wage earners.

It was also the opinion of the investigators that the fewer sons in these families were accounted for by the fact that so many young men feel free to leave home and branch out for themselves, either establishing other families or living quite independently, while their unmarried sisters stay at home.

Only one other investigation gave figures which bore in any way on this question of comparative contributions among men and women. That was a study of Italian women in industry (39) made in 1911-1913 by the Russell Sage Foundation. This study showed the following facts regarding the numbers and per cents of persons of each relationship and sex who were contributors to the family.

TABLE 23.—Contributors to the family income of 544 families of Italian women workers by age and by sex. (39)

Age and sex.	All members of families.	Contributors.	
		Number.	Per cent of members.
Fathers.....	439	383	87.2
Other males 14 years of age and over.....	528	452	85.6
Mothers.....	515	279	54.2
Other females 14 years of age and over.....	933	852	91.3
Children less than 14 years of age.....	943	117	12.4
Total.....	3,358	2,083	62.0

This table shows not quite so large a proportion of fathers and other males contributing, but a much larger proportion of mothers. Again this variation is probably due to the type of person included in the investigation. However, the variation is not so great as to invalidate the general trend shown in the two tables.

#### Single men and women as heads of families.

It is, of course, between the single men and single women that the most interesting comparisons can be made, although in some investigations the married men and the single women show striking similarity in respect to the extent of their responsibilities and contributions.

It has been shown that many single women are in the position of chief breadwinner as "head of family." The question naturally arises whether this condition is particularly unusual for single persons, or whether it is a general situation which faces both men and women. The investigations detailed here do not give any information on this subject, but some rather significant figures have been secured from the records of the Federal income tax.

The statistics of income of the United States Commissioner of Internal Revenue for 1919 show the number of single men and single women who paid income taxes and who were or were not heads of families. The total number of single men who paid income taxes, 1,965,074, was much greater than the total number of single women paying income taxes, 450,555. The number of single men reporting that they were heads of families was 362,797, or 18.5 per cent of all the single men who paid an income tax. The number of single women who reported that they were heads of families was much smaller, 88,595, but they formed 19.7 per cent of all the single women who paid an income tax, so that there was a slightly larger percentage of single women paying income taxes as heads of families than there was of single men. Of course among the persons who pay income taxes a very large proportion of the single women who are wage

earners do not appear, for the yearly earnings of women are not apt to be sufficiently large to bring a great proportion of them within the scope of the income-tax law. It is interesting to find, however, that even among this type of the more well to do single men and women, the women hold a relatively equal place with the men in regard to their position as heads of families.

### Contributions of men and women.

We have seen that in the families of wage-earning women single men and women show little difference in the proportion who are at work, and that as heads of families they are—at least a certain group of them—in a very similar position. It remains to be seen what proportion of the family income their contributions constitute.

The following Table 24 gives figures on this subject from the report on the condition of woman and child wage earners (45):

TABLE 24.—Contributions to the family fund by male and female children 16 years of age and over at work. (45)

Industry.	Male.			Female.		
	Average net income per family having—	Amount contributed.	Per cent of net family income.	Average net income per family having—	Amount contributed.	Per cent of net family income.
Cotton textile.....	\$1,169	\$346	29.6	\$1,072	\$424	39.6
Men's ready-made clothing.....	1,055	385	36.5	935	371	39.7
Glass.....	1,017	384	37.8	905	242	26.7
Silk.....	1,192	441	37.0	1,101	387	35.1

This table shows the aggregate, not the individual, contributions of the male and female children in each family. Apparently the proportion of the family income contributed is not very different for the two sexes, but it must be emphasized that as the contributions detailed here are not individual, they are naturally affected by the number of persons in the different classifications. In the cotton textile industry, where the contribution of the males formed 10 per cent less of the family income than did that of the females, Table 22 shows that there were very many fewer male than female children in the families in that industry. In the glass industry the contribution of the males formed 11 per cent more of the family income than did that of the females, but there was a slightly larger number of male than of female children in this industry. Generally speaking, not far from one-third of the family income was derived from the earnings of either male or female children.

**Per cent of earnings contributed to family by men and women.**

It is obvious from the foregoing figures that while in the aggregate the women's contributions were very much the same as the men's it took more women than it did men to contribute a similar proportion of the family income. This was probably the result of the women's lower earnings, for the following Table 25 from the same report (45) shows that women contributed, on an average, a much larger proportion of their earnings than did men.

TABLE 25.—Average individual earnings of children of each sex 16 years of age and over at work, average contributions of such children to family income, and per cent of their earnings so contributed. (45)

Industry.	Number of families with—		Average earnings of—		Average amount contributed to family by—		Per cent of earnings contributed to family by—	
	Male children 16 years of age and over at work.	Female children 16 years of age and over at work.	Males.	Females.	Males.	Females.	Males.	Females.
Cotton textile.....	1,030	1,488	\$316	\$279	\$247	\$261	78.2	93.5
Men's ready-made clothing.....	796	1,352	366	263	291	245	79.5	93.2
Glass.....	984	929	366	204	273	177	74.6	86.4
Silk.....	783	1,048	383	283	324	272	84.6	96.0

According to this table, in each industry the contributions of the women were a larger proportion of their earnings than was the case with the men, the difference in proportion ranging from 11.4 to 15.3 per cent. Moreover, the contributions of the women very nearly equaled their earnings, in only one industry falling below 90 per cent and in the silk industry amounting to 96 per cent of their earnings. The men's contributions, however, were approximately four-fifths of their earnings, in only one case exceeding that proportion.

These figures illustrate a condition similar to that brought out in other sections of this report, and show that in respect to actual amounts contributed the women—because of their lower earnings—ranked beneath the men. But, so far as extent of earnings contributed is concerned, single women were making greater sacrifices and to a far greater extent were ceding their financial independence and sinking their economic individuality in the larger interests of the family group.

For and in consideration of the sum of [illegible] Dollars, to [illegible] in hand paid by [illegible] the receipt of which is hereby acknowledged, I, the undersigned, do hereby certify that [illegible] is the true and correct copy of the [illegible] as the same appears from the records of the [illegible] and that the same is a true and correct copy of the [illegible] as the same appears from the records of the [illegible]

Witness my hand and seal of office at the City of [illegible] this [illegible] day of [illegible] 19[illegible]

[illegible signature and name]

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<sup>1</sup> Numbers preceding entries in this bibliography correspond to the numbers used in the list of investigations on p. 120. The unnumbered reports are those which, because of the small or selected number of women included, or the method of making or presenting the investigation, could not be used in this study. They furnish, however, interesting general information in connection with the subject of women's home responsibilities, and for that reason are listed here.

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