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MARY ANDERSON, Director

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WOMEN WORKERS AND FAMILY SUPPORT

A STUDY MADE BY STUDENTS IN
THE ECONOMICS COURSE AT THE
BRYN MAWR SUMMER SCHOOL
UNDER THE DIRECTION OF
PROF. AMY HEWES

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UNITED STATES DEPARTMENT OF LABOR,
WOMEN'S BUREAU,
Washington, July 24, 1925.

SIR: There is transmitted herewith a report on a study made of the family support of women workers. This study was made by the students of the economic courses of the Bryn Mawr Summer School for Women Workers in Industry under the direction of Prof. Amy Hewes.

The Bryn Mawr Summer School for Women Workers in Industry is in its fifth year and was organized for women working with the tools of their trade. This arrangement brings from all parts of the country to the Bryn Mawr summer school about 100 students each year, women working in factories and mills.

Therefore this study has a special significance in answering the question that comes up very frequently—whether women are working for pin money or whether they are supporting themselves and have, in addition, family responsibilities. Let the report speak for itself.

MARY ANDERSON, *Director.*

HON. JAMES J. DAVIS,
Secretary of Labor.

II

WOMEN WORKERS AND FAMILY SUPPORT

The burden of family support which rests on the shoulders of women who work for wages is less conspicuous than that borne by men. It has often been assumed that the woman worker, instead of contributing to the family a sum over and above the expense of her own maintenance, more often receives such help and can accept a lower wage in consequence. The preference of many employers for girls who live at home may not be unconnected with this assumption. Yet it is true that women's wages do go toward the support of dependent members of the family, that a very considerable number of women have persons wholly dependent upon them, and that even when they are not part of the same household they make regular contributions to the support of their parents, to that of younger brothers and sisters, and not infrequently to the support of the families of their married brothers and sisters.

In an endeavor to get at the facts of the case the Women's Bureau of the Department of Labor recently made two studies¹ of the share of wage-earning women in family support. One of these was concerned with women living in four selected cities—Jacksonville, Fla.; Wilkes-Barre and Hanover Township, Pa.; Butte, Mont.; and Passaic, N. J.—and the other was a study of the family responsibilities of men and women wage earners in Manchester, N. H., including also a summary of data in 51 miscellaneous reports which contained pertinent information.

In the summer of 1924 a group of students in the Bryn Mawr Summer School for Women Workers in Industry, composed of women from all over the United States, became interested in a plan to study their own collective experience and to discover to what extent their economic position was determined by their relation to the variously constituted household groups to which they belonged or contributed. It was their hope that some information of value might be added to the fragmentary facts then known.

¹ U. S. Department of Labor. Women's Bureau. Family status of breadwinning women in four selected cities. Washington, Govt. Print. Off., 1925. 144 p. (Bulletin No. 41.)

U. S. Department of Labor. Women's Bureau. Share of wage-earning women in family support. Washington, Govt. Print. Off., 1923. 170 p. (Bulletin No. 30.)

The group studied.

The students of the school numbered 101 women between the ages of 21 and 36. They had been the recipients of scholarships which made it possible for them to leave their work for eight weeks of study. They came from 19 States, including the Pacific coast and the South Atlantic States as well as the industrial States of the North and East. Only 8 of them had married, and in no case had marriage resulted in their withdrawal from industry. The majority were native-born American citizens. The foreign born numbered 33, and for the most part they had been in the United States 10 years or more, long enough to have made a good occupational adjustment. A few, however, were recent arrivals and included a Macedonian, not yet a year in this country, and a Russian here less than a year and a half at the opening of the school. The work of the women studied was that of the major women-employing industries in the country. The two largest groups were comprised of 31 garment workers and 24 textile workers. The only other groups numbering as many as five workers were those of millinery, shoe, and telephone workers.

It may be assumed that workers who could afford to give up their regular occupation for eight weeks would not be expected to have a heavy burden in the care of dependents and that their experience would undermeasure the burden of dependency for women in industry in general. It is probably true, however, that the majority of them represented the higher wage levels, as the requirements for admission as to education and experience would suggest, and that their income was such as would leave a wider margin beyond their own necessities than that of the majority of women workers. A number stated that they could not have come to the school a year or two earlier on account of younger brothers and sisters who had since become self-supporting.

The method employed.

The group of students who undertook the study drew up a simple schedule covering the pertinent items and easily secured the cooperation of each of the 101 students, who willingly gave the facts from their own experience in interviews carried on entirely by the investigating students. The data asked for were those belonging to the year ended June 1, 1924. The exercise proved to be of value in making them familiar with objective methods in the interpretation of their own industrial experience and in furnishing a body of facts which were more than once drawn upon by the students for illustration during their discussions in a course in economics.

The dependents of women workers.

The question of deciding what persons should properly be considered dependents presented the usual difficulties. Should a person

be considered as the dependent of 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," according to the definition in the outstanding English study in this field,² or should the emphasis be put on the amount contributed, without attempting to distinguish total and partial dependents, after the manner of the American reports already cited. It was decided to try to show separately the number of total dependents, because they indicate the seriousness of the burden resting on the worker. The total dependent was, therefore, defined as a person who had no other means of support; that is, if a worker were the sole breadwinner for herself and her mother, the mother was considered as totally dependent on the worker in spite of the fact that the mother might be keeping house for them both.

It is a striking fact that nearly a fifth of the workers, 19 of the 101, were the sole supporters of other persons. (See Table 1.) Four of these supported two other persons and one supported three others. A majority of the women with total dependents (13) were women of 25 and over, but in two cases women who were the sole supporters of two other persons had not themselves reached their twenty-fifth birthday.

TABLE 1.—*Support of total dependents, by age of worker*

Age of worker	Number of workers	Number of workers who reported their total dependents as—			
		None	1	2	3
Total.....	101	82	14	4	1
21 and under 23 years.....	23	21	2		
23 and under 25 years.....	20	16	2	2	
25 and under 27 years.....	17	12	4	1	
27 and under 29 years.....	26	21	4		1
29 and under 31 years.....	8	6	2		
31 and under 33 years.....	4	4			
33 and under 35 years.....	1	1			
35 and under 37 years.....	2	1		1	

The large proportion of workers with total dependents in this group is probably representative of the burden carried by other women workers. A summary of various investigations tabulated by the Women's Bureau in the report already cited³ shows the percentage of women in each study included who were the sole support of dependents. These proportions ranged from 2.5 per cent to 56.5 per cent. The largest group reported on was composed of more

² Rowntree, B. Seebohm, and Stuart, Frank D. Responsibility of women workers for dependents. Clarendon Press, Oxford, 1921. p. 8.

³ U. S. Department of Labor. Women's Bureau. Share of wage-earning women in family support. Washington, Govt. Print. Off., 1923. (Bulletin No. 30.) p. 127.

than 8,000 women in Connecticut, in 1915-16, and the per cent of these with total dependents was a little over 19, almost exactly the proportion found in the present study.

In another way the present study emphasizes a characteristic which is probably more common in the dependents of women than in those of men. Whereas those dependent upon the latter are usually their children, who will one day be self-supporting or even contribute to the support of the parents, the dependents of women are more frequently the older parents, who will never be self-supporting again, who become increasingly dependent, and who naturally fall to the care of the unmarried daughters.

It became a more difficult matter to say how many of the women partially supported other persons. The amount contributed each week to the family was asked for, but where the women lived as members of cooperative household groups they were not able to distinguish the amount properly considered as the maintenance of the worker herself from that which went to the support of other members of the family. The Women's Bureau met the same difficulty in the Manchester study, and the report stated:

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.⁴

Some of the women from southern manufacturing cities reported that board and room could be obtained for \$5 a week, while those from New York and Chicago insisted that it could not be secured for less than twice this amount, and a number put the figure at \$15. With such discrepancy among estimates it was found impracticable to fix an amount to mark the boundary between self-maintenance and contribution to family.

The amounts actually given in to the family purse each week varied all the way from nothing at all to \$40. Only 1 of the 13 who made no contribution was living with her family; the others were boarding away from home. The largest group (29) contributed \$5 and under \$10 to their families, and a majority of the whole number (53 of the 101) gave \$5 and less than \$15. (See Tables 2 and 3.)

A larger proportion of the group of women who were at least 29 years of age than of those under 23 contributed \$15 or more to their families. However, more of the older than of the younger of these two groups made no contribution at all. In fact, the younger girls customarily gave all or practically all of their earnings to the family.

⁴ U. S. Department of Labor, Women's Bureau. Share of wage-earning women in family support. Washington, Govt. Print. Off., 1923. (Bulletin No. 30.) p. 54.

Of the women under 23, those giving \$10 or more each week constituted more than one-half, a larger proportion than those in the next age group or all the other age groups combined.

TABLE 2.—*Contribution to family support, by age of worker*

Age of worker	Number of workers	Number of workers who contributed to family support—						
		Nothing	Under \$5	\$5 and under \$10	\$10 and under \$15	\$15 and under \$20	\$20 and under \$25	\$25 and over
Total.....	101	13	6	29	24	12	9	8
21 and under 23 years.....	23	1	2	7	7	3	2	1
23 and under 25 years.....	20	3	2	6	5	1	1	2
25 and under 27 years.....	17	3	1	3	4	2	2	2
27 and under 29 years.....	26	3	1	12	5	2	2	1
29 and under 31 years.....	8	3	-----	-----	2	2	-----	1
31 and under 33 years.....	4	-----	-----	-----	1	-----	2	-----
33 and under 35 years.....	1	-----	-----	1	-----	-----	-----	-----
35 and under 37 years.....	2	-----	-----	-----	-----	1	-----	1

The number contributing more than \$15, the outside amount given by those living in the largest cities as necessary for self-support, and exclusive of those already counted as having dependents is ascertained from unpublished figures to be 18. This is in no sense an indication of the whole number of women with partial dependents, as is manifest from the use of \$15 instead of \$10 or less as the cost of self-support at home. Therefore it is safe to say that to the 19 women reported in Table 1 as having total dependents may be added more than 18 who contributed to the family fund an amount in excess of the cost of their own maintenance.

Boarding and living at home.

It is generally the case that girls who live at home assume a larger share of the family expense than do those boarding with strangers. The degree of responsibility felt for other members of the family is likely to be greater if the good and bad fortunes are intimately shared. There is often overlooked the fact that though a woman enjoys the economies of cooperative living and the help of the mother in the family group, she is exposed to all the risks of the other members of the group. If another member of the family is ill or out of work, it frequently becomes necessary for her to give assistance for which she would not be called upon if she were boarding. On the other hand, when she herself is ill she is entitled to help from the family.

A large majority of the women (78 of the 101) lived at home, and all but one of these contributed to the family expenses. (See Table 3.) The classification "at home" was taken to mean living in a family group organized as a single household. For example, a girl living with a married sister was considered as living at home.

Thirty-three of those living at home stated that they were expected to pay "board" even when they were out of work.

Nearly a quarter of the whole number, that is, 23 of the 101, boarded away from home, but 11 of these contributed to the support of their families, 4 of them having persons completely dependent on them. If the other 7 contributing to the family income but of no expense to the family be added to the 18 who, contributing over \$15, are considered as more than paying their way, there is a minimum group of 25 who may be said to have partial dependents. Together with the 19 who stated that they had one or more persons totally dependent upon them, they make a total of 44 women in the 101 (43.6 per cent) whose earnings must provide money for the support of others. It is obvious that any estimate of the economic position of women which takes no account of their responsibilities for the support of others leaves out a very important factor.

TABLE 3.—*Contribution to family support, by living condition*

Amount contributed to family support	Number of workers	Number of workers who were—	
		Living at home	Boarding
Total.....	101	78	23
Nothing.....	13	1	12
Under \$5.....	6	2	4
\$5 and under \$10.....	29	25	4
\$10 and under \$15.....	24	21	3
\$15 and under \$20.....	12	12	-----
\$20 and under \$25.....	9	9	-----
\$25 and over.....	8	8	-----

According to unpublished data one-half of the women (51) had received help from their families or friends at some time during the year. This help ordinarily was in the form of board without charge during the period when they were not working, but it also included strike and sick benefits from unions and money and clothes from friends and family. In general, those who had received help in money were among those who had had full-time work for only a few weeks.

Weekly wage rates and the amount contributed.

The amount of responsibility which a worker may assume in family support is definitely limited by the amount she can earn. Even a small amount contributed from a wage which is small or irregular may be a heavy burden. The irregularity of the work in the various kinds of employment and the absence of records of actual amounts received made the full-time weekly rate the only basis on

which the workers could be compared with regard to earnings. It must be remembered that this rate is far from an indication of actual earnings, for the reason that comparatively few weeks were full-time weeks. The rates ranged from \$12 to \$45 a week. More than one-half of the women (57) had a full-time rate of less than \$25. (See Table 4.) Twenty of these women were in the groups contributing to their families \$10 and under \$25. In general, the women who had the highest rates contributed the largest amounts.

TABLE 4.—*Contribution to family support, by average full-time weekly wage*

Average full-time wage per week	Number of workers	Number of workers who contributed to family support—						
		Nothing	Under \$5	\$5 and under \$10	\$10 and under \$15	\$15 and under \$20	\$20 and under \$25	\$25 and over
Total.....	101	13	6	29	24	12	9	8
Under \$15.....	4		1	2	1			
\$15 and under \$20.....	26	4	2	11	6	3		
\$20 and under \$25.....	27	6	1	10	4	4	2	
\$25 and under \$30.....	15	1		2	5	4		1
\$30 and under \$35.....	15	1		3	5		1	5
\$35 and under \$40.....	6	1	2		2			1
\$40 and over.....	8			1	1	1	4	1

Extent of full-time work.

Uncertainty as to whether the full-time rate or only part of it will be received is the crux of the problem of support for many wage-earning women to-day. Five of the 100 women reporting on this had no full-time weeks of work during the year ended June 1, 1924. (See Table 5.) Nearly one-third of the workers (32) had less than 30 full-time weeks, and more than one-half of them (52) had less than 40 full weeks of work. Only 15 workers had 50 weeks or more of full-time work, entitling them to practically a year's full-time pay. Those with total dependents, therefore, had to save enough from the full weeks to carry the burden of support for others as well as themselves during the time when they either were not earning anything or were receiving much less than their weekly rates; otherwise they were forced to witness the suffering of those dependent upon them. It appeared to be true that those whose full-time rate was smallest had the largest number of full-time weeks, and, conversely, those whose rate was highest were unemployed a good part of the time.

TABLE 5.—Average full-time weekly wage, by number of full-time weeks of work (cumulative)

Full-time weeks of work	Number of workers	Number of workers whose average full-time wage per week was—						
		Under \$15	\$15 and under \$20	\$20 and under \$25	\$25 and under \$30	\$30 and under \$35	\$35 and under \$40	\$40 and over
None.....	5			2		1		2
Under 5.....	7			3	1	1		2
Under 10.....	11			4	1	1	1	4
Under 15.....	14			4	1	1	2	6
Under 20.....	19		1	4	1	4	3	6
Under 25.....	27		3	6	3	5	4	6
Under 30.....	32		4	7	5	6	4	6
Under 35.....	42	2	7	9	6	7	4	7
Under 40.....	52	2	10	10	8	9	5	8
Under 45.....	70	3	16	17	9	11	6	8
Under 50.....	85	3	20	22	12	14	6	8
52 and under.....	¹ 100	3	26	27	15	15	6	8

¹ One woman did not report number of full-time weeks.

The character of the worker's trade plays a large part in determining the number of full-time weeks in the year. Nearly one-third of the women were employed in garment trades, conspicuous for a highly seasonal character. (See Table 6.) More than one-half of these garment workers put in less than 25 full weeks in the year under consideration. On the other hand, only 4 of the 24 textile workers worked less than 25 full-time weeks. Industrial depression was not the sole cause for short-time work. Illness and vacations were reported as explaining some of it, but by far the major part of the time lost was due to the fact that the work itself was not available.

TABLE 6.—Extent of full-time work, by industry

Full-time weeks of work	Number of workers	Number of women in each specified industry							
		Garment	Textile	Millinery	Shoe	Telephone	Cigar	Electrical	Other ¹
Total.....	² 100	30	24	6	5	5	4	4	22
None.....	5	2	2	1					
Under 5.....	2		1		1				
5 and under 10.....	4	3							1
10 and under 15.....	3	3							
15 and under 20.....	5	4							1
20 and under 25.....	8	4	1	1			1		1
25 and under 30.....	5		3		1		1		
30 and under 35.....	10	3	3	1		1			2
35 and under 40.....	10	2	6						2
40 and under 45.....	18	3	4	1	1		1	1	7
45 and under 50.....	15	2	4	1		2	1		5
50 and over.....	15	4		1	2	2		3	3

¹ Includes workers in the following industries: Automobiles, buttons, corsets, foodstuffs, horseshoe nails, jewelry boxes, metal goods, paper, painting, railroad, rubber, toilet articles, typewriters, woodwork, laundry, and domestic and personal service.

² One woman did not report number of full-time weeks.

Steadiness of employment was a problem for both union and nonunion workers, although a comparison is not possible here between organized and unorganized workers in the same industries. About a third of the group (34) were members of trade-unions. (See Table 7.) Of these, 19 worked less than 25 full-time weeks, as compared with only 8 of the nonunion workers. Only one unionist worked 50 or more full weeks, while 14 nonunionists worked as long as that. The contrast in employment here is really between industries rather than between organized and unorganized workers, for practically all of the trade-unionists worked in the highly seasonal garment industries in which there is little or no work during several months of each year.

TABLE 7.—Extent of trade-union membership, by number of full-time weeks of work (cumulative)

Full-time weeks of work	Number of workers	Number of workers who were—		Full-time weeks of work	Number of workers	Number of workers who were—	
		Trade-union members	Not trade-union members			Trade-union members	Not trade-union members
None.....	5	2	3	Under 30.....	32	20	12
Under 5.....	7	3	4	Under 35.....	42	23	19
Under 10.....	11	6	5	Under 40.....	52	26	26
Under 15.....	14	9	5	Under 45.....	70	30	40
Under 20.....	19	14	5	Under 50.....	85	33	52
Under 25.....	27	19	8	52 and under.....	100	34	66

¹ One woman did not report number of full-time weeks.

The larger number and by far the larger proportion of those in the higher wage groups were trade-union members. Nearly 65 per cent of the unionists had an average weekly full-time wage of \$30 and more, as against 10 per cent of the nonunion workers.

TABLE 8.—Extent of trade-union membership, by average full-time weekly wage

Average full-time wage per week	Number of workers	Number of workers who were—	
		Trade-union members	Not trade-union members
Total.....	101	34	67
Under \$15.....	4	—	4
\$15 and under \$20.....	26	3	23
\$20 and under \$25.....	27	2	25
\$25 and under \$30.....	15	7	8
\$30 and under \$35.....	15	10	5
\$35 and under \$40.....	6	5	1
\$40 and over.....	8	7	1

Conclusion.

It is evident that, so far as the workers at the Bryn Mawr summer school are representative, the burden of family support borne by women in industry constitutes, generally speaking, so large a proportion of their actual earnings that it determines the economic position of the worker in a very important way. Some of the women in the group studied already were sharing their earnings with others, even though these women were younger than their brothers, who had married and in that way become responsible for the care of dependents. For nearly one-fifth of the workers the burden included the support of one or more total dependents. Even the workers who boarded away from home still contributed to family support in about one-half the cases.

Probably at least one-half of all the women had the problem of family support in some degree, in view of the more than two-fifths whose earnings definitely contributed to the support of total or partial dependents, and in view of others whose contribution to the family income probably exceeded the cost of their own maintenance. This had to be met from wages that were not, except in a few cases, at high rates, and from earnings that were frequently interrupted by periods of unemployment. The Bryn Mawr summer school workers, however, did not include many representatives of the hardest-pressed workers. They were at least so situated that—their maintenance being covered by scholarships—they could spare two months away from their employment and forfeit their earnings for that time. Therefore it is reasonable to assume that the share in family support of women workers in general is probably an even heavier burden than that carried by the group studied.

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