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UNITED STATES DEPARTMENT OF LABOR  
BULLETIN OF THE WOMEN'S BUREAU, No. 117

THE AGE FACTOR AS IT RELATES  
TO WOMEN IN BUSINESS AND  
THE PROFESSIONS

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no. 117

**UNITED STATES DEPARTMENT OF LABOR**  
FRANCES PERKINS, SECRETARY  
**WOMEN'S BUREAU**  
MARY ANDERSON, Director

BULLETIN OF THE WOMEN'S BUREAU, No. 117

**THE AGE FACTOR AS IT RELATES  
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THE PROFESSIONS**

BY  
HARRIET A. BYRNE



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UNITED STATES DEPARTMENT OF LABOR

WOMEN IN BUSINESS AND

THE PROFESSIONS

THE FACTOR AS A RESULT  
OF WOMEN IN BUSINESS AND  
THE PROFESSIONS

REPORT



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## LETTER OF TRANSMITTAL

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UNITED STATES DEPARTMENT OF LABOR,  
WOMEN'S BUREAU,  
*Washington, December 26, 1933.*

MADAM: I have the honor to transmit a report on women in business and the professions. The Women's Bureau has tabulated and analyzed the questionnaires—more than 20,000 in number—returned by members of organizations in the National Federation of Business and Professional Women's Clubs in a study made for the federation by the Carola Woerishoffer Graduate Department of Social Economy and Social Research, Bryn Mawr College.

The object of the study was to learn the effects of age and various other factors on the progress of these women, the extent to which they were unemployed, and facts on which to base vocational advice.

I believe the findings will be helpful to the great numbers of women in these lines of work.

The report has been written by Harriet A. Byrne, assistant editor.  
Respectfully submitted.

MARY ANDERSON, *Director.*

HON. FRANCES PERKINS,  
*Secretary of Labor.*

v

# THE AGE FACTOR AS IT RELATES TO WOMEN IN BUSINESS AND THE PROFESSIONS

## Part I.—INTRODUCTION

To understand better the problems of women engaged in business and professional pursuits, an ever-increasing number, has been the objective of various groups of women. It was with a desire for bringing about better conditions among these women that the National Federation of Business and Professional Women's Clubs was organized in July 1919.

The objects of this organization as stated in its official bulletin are as follows: To promote the interests of business and professional women; to secure combined action by them; to gather and distribute information relative to vocational opportunity; to stimulate local and State organizations and cooperation among business and professional women of the several States of the United States.

With a membership of almost 60,000 women throughout the country on July 1, 1931—58,720, excluding Alaska and Hawaii—and with the accomplishment of some of the objectives set forth above, the organization is in a position to be of great service to the women engaged in business or the professions at the present time and those of the future. The supplying of vocational information to the group last mentioned should be one of its most useful accomplishments.

In the report of President Hoover's Committee on Recent Social Trends, in the chapter on "The activities of women outside the home", Sophonisba P. Breckenridge says of this organization: "Its slogan is 'at least a high-school education for every business girl', and its researches in the field of vocational aptitudes and of pecuniary rewards are important contributions to the existing vocational literature."<sup>1</sup>

In the comparatively short time that the federation has been in existence much has been accomplished. To assist young girls financially in attaining a high-school education, 500 local educational funds have been established. Its first large research project should be mentioned here also. Late in 1926 it was arranged that the federation should cooperate with the bureau of business research of the University of Michigan in an occupational survey based on the work histories of the members of the federation, then numbering more than 46,000. This study gave tabulatable information regarding about 14,000 women. Two reports based on the data obtained in this survey are now in print, one on the earnings of these women and the other on their occupational interests and the personality requirements for such work.<sup>2</sup>

<sup>1</sup> Recent Social Trends in the United States. Report of the President's Research Committee on Social Trends, vol. I, p. 747.

<sup>2</sup> Elliott, Margaret, and Grace E. Manson. Earnings of Women in Business and the Professions. University of Michigan. Michigan business studies, vol. III, no. 1, September 1930; and Manson, Grace E. Occupational Interests and Personality Requirements of Women in Business and the Professions. University of Michigan. Michigan business studies, vol. III, no. 3, April 1931.

In the spring of 1931 a plan was inaugurated for a second survey, similar in many details to the first one, under the leadership of the national research chairman, Dr. Lillian M. Gilbreth. The conduct of this study was under her direction, with the assistance of Dr. Susan M. Kingsbury, director of the graduate department of social economy and social research of Bryn Mawr College. Assisting Dr. Kingsbury in this work was Dr. Anne Hendry Morrison, who had charge of the field work of the survey and has written a separate report on special case studies.<sup>3</sup> The United States Women's Bureau gave suggestions regarding the proposed survey and has been responsible for assembling the material, tabulating and analyzing the data, and writing the report.

Another study of a similar nature, but of a much more selected group of business and professional women, was conducted by the American Woman's Association in New York City. This survey was planned in cooperation with President Hoover's Emergency Committee for Employment. The report of this survey, "The Trained Woman and the Economic Crisis", gives illuminating data regarding the employment of business and professional women as well as facts regarding unemployment. The questionnaire used in this survey was sent to the members in February 1931. About 2,000 of a total membership of 4,800 responded to the questionnaires.<sup>4</sup> Several persons interested in this study had taken an active part in the studies of the National Federation of Business and Professional Women's Clubs; Dr. Gilbreth and Dr. Kingsbury, to mention only two.

At the convention of the National Federation of Business and Professional Women's Clubs held in Chicago during the summer of 1933 the general opinion of the key women of the business and professional world was that there were many opportunities for the young women entering upon work for the first time. The summary following, from the Chicago Tribune of July 12, shows for a number of special lines of work what these women in the various occupations think of the chances of young women now completing their schooling:

**Aviation**—For a year at least girls who take up flying would better adopt it from the standpoint of sport rather than a livelihood.

**Radio**—Offers a good field for women as continuity writers, selling, supplying talent, acting in skits, but definitely needs new ideas and good preparation.

**Banking and finance**—Offers a limited chance, but women have equal opportunities with men if they have the proper training.

**Insurance**—This field not overcrowded. Best results appear to come from both men and women entering it between the ages of 28 and 40.

**Journalism**—At the present moment the field is closed, but as conditions improve there should be a tremendous opportunity for women, especially on small town papers.

**Nursing**—Definitely overcrowded, with 109,000 graduates in the field and 25,000 more turned out annually. Incomes of registered nurses have dropped from \$1,300 a year before the depression to \$500. "Choose a training school as carefully as you would choose a husband, if you enter this vocation."

**Dentistry and medicine**—No other profession offers today so great an opportunity for women as dentistry. The medical world also is wide open to them, but they must give it the major part of life—no home interests can be permitted to eclipse it.

**Public office**—There is antagonism against women at present, due to economic conditions. Present percentage of women officeholders is so small as to be

<sup>3</sup> Morrison, Anne Hendry. *Women and Their Careers: A study of 306 women in business and the professions.* National Federation of Business and Professional Women's Clubs, Inc. New York. 1934.

<sup>4</sup> *The Trained Woman and the Economic Crisis.* American Woman's Association. New York, 1931, p. 3.

negligible, but improvement is confidently expected with the organized support of women and a return of business.

Retail store service—Women should branch out and train for other positions besides sales jobs.

Secretarial and general office work—For a long time there has been an oversupply of workers, due partly to the mechanizing of office work. It may be offset somewhat by the reduction of school budgets and a less number of commercial-course graduates. Versatility and flexibility are needed. Few chances now for women to become executives, but training and ability will improve them.

Advertising and promotion—Has a special appeal to women because of its diversity. Not overcrowded and probably will remain so under other conditions.

Ownership and management—The only real competition is from materials—not from men. Individuality and courage make for success. No overcrowding.

In summarizing the trends, it was pointed out that too many business women look at conditions in their own lines from a personal point of view, and that a broad perspective is necessary for the best judgment. A survey of the reports indicated, it was stated, that discrimination against women is extensive in many lines, some logical and some inevitable, and women will have to watch carefully to maintain their gains to date.

### PURPOSE, SCOPE, AND METHOD

To bring before the reader the purpose of the survey upon which the present report is based, the four objectives of the study as given on the first page of the questionnaire are stated here:

1. To discover the psychological and economic factors involved in the success of women in business and the professions.
2. To learn the extent to which business and professional women have been affected by unemployment.
3. To determine whether age curtails a woman's opportunity for progress, and why.
4. To obtain, as a result, information upon which to base vocational advice.

In the endeavor to achieve some of these objectives an intensive analysis of the social, economic, and occupational histories of more than 20,000 women has been made. To be exact, 20,168 of the 58,720 members of the organization in this country on July 1, 1931, filled in questionnaires in sufficient detail to warrant their inclusion in the study. Not only were the merely factual data regarding age, marital status, education, earnings, and work experience analyzed but the attitudes of the women toward their work, their financial and old-age security, and other important phases of their working lives.

The questionnaire—a copy of which appears in the appendix—was sent to the local clubs for distribution in April 1931. The time limit for the acceptance of the returns for tabulation by the Women's Bureau was September 1, 1931.

No facts that would serve as identification were asked for on the questionnaire. The only record kept was the number sent to each club, and locally someone kept a check of those distributed to the members. To insure the optimum of filled-in questionnaires, detailed instructions accompanied each lot sent out.

The title of the questionnaire was "The Age Factor in the Employment of Business and Professional Women."

The woman over 40 has been considered for some time an economic problem. To obtain enlightenment regarding these women, the federation put forth objective no. 3 in its list of four, and stressed this factor in the title.

In an earlier report of the Women's Bureau, figures for almost 40,000 wage-earning women in manufacturing industries show the proportion earning \$15 or more to have a marked decline with women 40 years of age or older,<sup>5</sup> confirming the common belief that women in industry must exist on a reduced income from the earliest of their middle years.

Among women in business and the professions, the age at which the maximum earnings were reached was found to be higher than that quoted for manufacturing. In the study made in cooperation with the University of Michigan, the highest median earnings were those of the women 45 and under 50 years of age. In the study by the American Woman's Association the highest median was for the women 51 to 55.

In the present study the highest median also was for an older group, those 50 and under 60. Interesting in connection with this is the fact that the highest third quartile earnings<sup>6</sup> were for the women of 60 years and over, the group having much the largest proportion of strictly professional women and a correspondingly smaller proportion of clerical workers.

The return of the questionnaires by States was very satisfactory to those in charge. From each of the 47 States and the District of Columbia in which clubs have been formed, some filled-in questionnaires were received. The highest record was for a State that returned usable questionnaires from a little over half its members, while the lowest in the list had returns from about one twelfth of its members. For the 22 States having 1,000 or more members, the proportion of returns ranged from approximately one fourth of the membership to not far from one half.

The largest number of usable questionnaires, almost 1,500, were returned from a Middle Western State, Illinois. From 4 other States, Kansas, Indiana, Iowa, and Pennsylvania, more than 1,000 were received, and from 500 to 1,000 came from Ohio, Oklahoma, Michigan, Missouri, Nebraska, California, Texas, and Washington, listed in descending order.

As compared with the study made in Michigan, the response in the present study was slightly greater, 34 percent as compared with 32 percent. This slight increase may be due to two things: (1) the experience gained in filling in the questionnaires for the Michigan study, and (2) the greater interest in such questionnaires aroused by the unemployment situation.

Because of the similarity in the questionnaires used, and the fact that the same group was reached to a large degree, the plan of the present report as regards tabulation and analysis has been patterned quite extensively after the Michigan study. Some additional tabulations have been made, and some included in the Michigan report have been omitted.

In one important respect the tabulations differ, this being the occupational classification. In this report the standard United States Census classification by industry and occupational group within the industry has been used, while in the study prepared by the University of Michigan, fields of employment, some of which follow rather closely

<sup>5</sup> Wages of Women in 13 States. Women's Bureau Bulletin No. 85, p. 76.

<sup>6</sup> Throughout this study, as in the Michigan report, the distributions have been described by the use of quartiles, defined as follows: First, or lower quartile, one fourth of the cases fall below this point; second quartile, or median, one half of the cases fall below this point; third or upper quartile, three fourths of the cases fall below this point and one fourth above.

the census classification, and occupations classified on the basis of the nature of the work performed rather than the business in which the job was done, were used. Other less important differences will be noted in comparing this and the survey made in 1927.

### SUMMARY OF FACTS

#### Date of study

Spring and summer of 1931.

#### Scope

Twenty thousand one hundred and sixty-eight women turned in usable questionnaires. Almost one half were in the North Central States, practically equally divided between East and West North Central. More than one fifth were in the South, and not far from one sixth in the Northeast and in the West.

### PERSONAL INFORMATION

#### Age (19,793 reporting)

The average (median) age was 39½ years. More than one fifth of the women were 50 years and over.

#### Marital status (20,095 reporting)

Just over two thirds were single and well over one half of the remainder were married.

#### Experience (17,687 reporting)

Only a little more than one third had worked less than 10 years. Close to three tenths had worked 20 years or more, many of them as long as 30 years.

#### General education (19,397 reporting)

Somewhat more than half had had no education beyond high school, roughly 1 in 6 of these stopping with the grades. About one sixth of the total were college graduates.

#### Special training (19,108 reporting)

Besides their general education, 16,204 had had special training. This was chiefly business training, and the next largest group had been trained for teaching.

### EMPLOYMENT EXPERIENCE

#### Industry (19,067 reporting)

The industries employing the women included all but 1 of the 10 industry groupings of the United States Census.

#### Number of jobs (17,610 reporting)

Almost one half had had only 1 or 2 jobs; slightly more than one fifth had had 5 or more.

#### Employment status (19,162 reporting)

Almost seven eighths were salaried workers, the remainder being independent workers such as owners of businesses, public stenographers, lawyers, doctors, and others in private practice.

#### Unemployment (20,168 reporting)

Only a little over 3 percent were unemployed on the last day of 1930.

### EARNINGS

#### Year's earnings (15,718 reporting)

The median earnings—one half earning more and one half less—were \$1,625, one fourth having earned less than \$1,210 and one fourth having earned more than \$2,075. One eighth earned less than \$1,000 and one eighth \$2,500 or more. Of the great majority between these, four fifths earned \$1,000 and under \$2,000.

Earnings were highest for physicians and lowest for saleswomen, being highest for college graduates and lowest for the normal-school educated. Earnings increased with experience; and with age up to 60 years. They were on a higher level for single than for married women.

They were highest in the Northeast and the East North Central sections of the country, increasing with size of community.

## Part II.—PERSONAL INFORMATION

### Section of country and size of city

In classifying the women in the study by place of residence, the nine sectional groupings of the United States Census were followed. When the numbers falling in these nine classes were arrived at, it was thought best to combine some of the groups still further. Two of the three larger areas of the 1930 census classification, the South and the West, were retained. The third large group, the North, seemed unworkable because of the great numbers of women that would fall there. In breaking up this area, three subdivisions were used: The Northeast, comprising the New England and Middle Atlantic States; the East North Central; and the West North Central.

The largest proportion (24.2 percent) of the 20,168 women were in the East North Central States—Ohio, Indiana, Illinois, Michigan, and Wisconsin. Almost as large a proportion (23 percent) were in the West North Central States—Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, and Kansas. The next largest proportion (21.6 percent) were in the South, in which section were included the South Atlantic and the East South Central and West South Central States. Almost equal proportions, 15.7 percent and 15.5 percent, respectively, were in the Northeast section, New England and the Middle Atlantic States combined, and in the West, comprising the Mountain and Pacific States combined.

The proportions of the women in towns or cities of specified sizes varied considerably with section of country. In the West North Central section and the West almost one third—31.3 percent and 32.1 percent, respectively—lived in towns of less than 5,000, as compared with not quite one fourth (23.9 percent) of the women in the South and approximately one eighth—12.6 percent and 11.3 percent, respectively—in the Northeast and the East North Central States.

About one sixth of the women in each of the geographical sections except the Northeast were in towns of 5,000 and less than 10,000. The Northeast had only about one half so large a proportion thus reported.

The proportions in cities of 10,000 and less than 25,000 ranged from about two tenths (21 percent) of the women in the East North Central, to three tenths (30.4 percent) of those in the West North Central section.

Exactly one eighth of the women in the West North Central and practically the same in the West lived in towns of 25,000 and less than 100,000, as compared with one fifth (20.2 percent) of those in the South and about three tenths (28.6 percent and 30.5 percent, respectively) of those in the Northeast and in the East North Central States.

Only one tenth (10.5 percent) of the women in the West North Central States and one eighth (12.5 percent) of those in the West lived in cities of 100,000 or more, while in the South 1 in 7 (14.5 percent) of the women were in cities as large as this. In the East North Central close to one fifth (19 percent) and in the Northeast practically three tenths (28.4 percent) lived in cities of this size.

The women in the study are representative of the entire membership as far as locality is concerned. Only slight differences exist between total and study in the proportions in the various parts of the country.

In comparing the women in the survey with all gainfully employed white women 18 years of age and over according to the 1930 census, by section of the country in which employed, interesting differences appear, especially in the Northeast and the West North Central sections. As many as 37.7 percent of the total for the United States are in the Northeast in contrast to only 15.7 percent of those in the study; and only 10.3 percent of the total, in contrast to 23 percent of the women in the study, are in the West North Central States. For the other three sections the differences are not great, none being so much as five points.

Section of country	Women's Bureau study, 1930		Gainfully employed white women 18 years of age and over in the United States <sup>1</sup>	
	Number	Percent	Number	Percent
Total.....	20, 168	100. 0	8, 279, 724	100. 0
Northeast.....	3, 164	15. 7	3, 121, 446	37. 7
East North Central.....	4, 883	24. 2	1, 839, 040	22. 2
West North Central.....	4, 630	23. 0	853, 127	10. 3
South.....	4, 358	21. 6	1, 549, 939	18. 7
West.....	3, 133	15. 5	916, 172	11. 1

<sup>1</sup> U.S. Bureau of the Census, Fifteenth Census, 1930, Occupation Statistics, Age of Gainful Workers, ch. IV, vol. V, p. 118.

### Age

Like the 14,000 business and professional women in the 1927 study, the more than 20,000 in the present survey were a mature group. As may be seen from the summary following, the median age of the entire number reporting—one half being younger and one half older—was 39.5 years, while for the approximately 8¼ million white women 18 years of age or older gainfully occupied in the United States in 1930 the median was only 30 years.

Age	Women's Bureau study, 1930		Gainfully employed white women 18 years of age and over in the United States <sup>1</sup>	
	Number	Percent	Number	Percent
Total reporting age.....	19, 793	100. 0	8, 269, 579	100. 0
Under 20 years.....	54	0. 3	820, 014	9. 9
20 and under 30 years.....	4, 249	21. 5	3, 291, 273	39. 8
30 and under 40 years.....	5, 872	29. 7	1, 711, 059	20. 7
40 and under 50 years.....	5, 437	27. 5	1, 228, 033	14. 9
50 and under 60 years.....	3, 231	16. 3	775, 460	9. 4
60 years and over.....	950	4. 8	443, 740	5. 4
First quartile age..... years.....	31. 2		23. 1	
Median age..... do.....	39. 5		30. 1	
Third quartile age..... do.....	48. 5		42. 8	

<sup>1</sup> U.S. Bureau of the Census, Fifteenth Census, 1930, Occupation Statistics, Age of Gainful Workers ch. IV, vol. V, pp. 28, 50.

This difference in character between the business and professional groups and the total for the United States is not hard to understand. Not only does the census total for all classes include employments with enormous numbers of young people, but the business and professional clubs attract the older woman especially. One half (49.7 percent) of all gainfully employed white women of 18 years or more were below 30 years of age. In contrast to this, of the almost 20,000 business and professional women reporting age in the present study, only 21.7 percent were under 30, 29.7 percent being 30 and under 40, and almost one half (48.6 percent) being 40 or older.

#### **Discrimination against women because of age**

Of the 18,585 women who reported as to whether they had received unfair treatment on account of age, 1,175, or more than 6 percent, said that they had received such treatment. Of this number 408 had been discriminated against because they were too old and 295 because they were too young; the remainder did not specify whether youth or age was the cause.

When industry and occupation were tied up with discrimination against the older women, clerical work took the heaviest toll, two fifths of those reporting being in this group. Next came teaching, with about one third, and next of any importance was trade, mostly saleswomen, with about one twelfth.

Only 64 percent of the 408 who reported that they had been discriminated against because they were too old, reported the age at which the discrimination occurred. Thirty-three of these said they were 40 years or older, but 26 of them were under 50.

#### **Marital status**

Of all the women in the study, only 73 failed to report their marital status. Of those reporting 2 in 3 (67.5 percent) were single, 2 in 11 (18.1 percent) were married, 1 in 12 (8.5 percent) were widowed, and 1 in 17 (5.9 percent) were separated or divorced.

When age was correlated with marital status, the median age of the 3,571 married women was found to be practically the same as the median of the total, the figures being respectively 39.4 years and 39.5 years. Slightly less than these—37.9 years—was the median for the 13,332 single women, while for the 1,666 widowed and the 1,181 separated or divorced the figures were respectively 50.5 years and 41.8 years.

#### **Family responsibility**

Of the 20,168 women in the study, 14,346, or more than seven tenths, reported as to whether or not they had anyone dependent upon them, either wholly or in part. Almost two thirds (63.6 percent) of these had someone for whose support they were entirely or partly responsible.

Almost three tenths (28.1 percent) of the 9,118 women with some responsibility for dependents carried such responsibility alone. Not far from two thirds (62.3 percent) shared with others the responsibility for dependents, and the remaining one tenth had the entire responsibility for some dependents and shared it for others.

Almost two thirds of the 2,554 women reporting entire responsibility and number of dependents had only 1 dependent, but about one fourth

had 2 and the remainder had 3 or more, 42 having as many as 5 dependents.

More than two thirds of the 857 women who had the entire responsibility for some dependents and shared it in the case of others had only one for whom they were entirely responsible. About equal parts of the women who shared responsibility had 2 or more and only 1.

Expressed differently, approximately 3,400 women had the entire responsibility for about 5,200 dependents; about 6,500 women had the partial responsibility for about 12,500 other persons.

Number of dependents	Women reporting family responsibility			
	Total reporting	Entire responsibility	Some entire, other shared	Shared
Total with dependents:				
Number .....	9,118	2,565	873	5,680
Percent .....	100.0	28.1	9.6	62.3
Reporting number of dependents:				
Percent distribution .....	9,005	2,554	857	5,594
	100.0	100.0	100.0	100.0
1 .....	55.2	63.4	68.8	49.3
2 .....	27.5	24.7	21.7	29.7
3 .....	9.0	7.0	6.5	10.3
4 .....	4.4	3.3	2.1	5.2
5 or more .....	4.0	1.6	.8	5.5

Of the women reporting age and family responsibility, well over three fifths had some dependents. The proportions in the various age groups who had dependents were more than one half of those 20 and under 30 years of age, almost two thirds of those 30 and under 40, and seven tenths of those 40 and under 50. From this on, the proportions with dependents were again less, about three fifths of those 50 and under 60 and less than one half of those 60 years of age and over.

TABLE 1.—*Family responsibility, by age*

[Percents not computed where base is less than 50]

Age	Total	Women reporting on family responsibility					Not reporting on family responsibility
		Total reporting	With dependents		With no dependents		
			Number	Number	Percent of total reporting	Number	
Total .....	20,168	14,346	9,118	63.6	5,228	36.4	5,822
Total reporting .....	19,793	14,122	8,969	63.5	5,153	36.5	5,671
Under 20 years .....	54	27	6		21		27
20 and under 30 years .....	4,249	2,489	1,340	53.8	1,149	46.2	1,760
30 and under 40 years .....	5,872	4,335	2,854	65.8	1,481	34.2	1,537
40 and under 50 years .....	5,437	4,218	2,963	70.2	1,255	29.8	1,219
50 and under 60 years .....	3,231	2,396	1,488	62.1	908	37.9	835
60 years and over .....	950	657	318	48.4	339	51.6	293
Not reporting age .....	375	224	149	66.5	75	33.5	151

Among the 9,096 women reporting marital status and dependency, almost one half of those with entire responsibility were single, not far from one fifth were married, and practically one third were widowed, separated, or divorced. The proportions of the single and married women who had the entire responsibility for some dependents were less than for the total, 22.7 percent and 24.4 percent, respectively. In contrast to these, one half of the widowed, separated, or divorced women had the entire responsibility for persons other than themselves.

The proportions with the entire responsibility for some dependents and part of it for others were 7 percent of the single women, 12.3 percent of the married, and 14.9 percent of those widowed, separated, or divorced. Seven tenths of the single women, almost two thirds of those married, and more than one third of the widowed and separated women only shared the responsibility for dependents.

Marital status	Total reporting with family responsibility (number)	Percent of women reporting family responsibility		
		Entire responsibility	Some entire, other shared	Shared
Total reporting marital status and dependents	9,096	28.1	9.6	62.3
Single	5,456	22.7	7.0	70.4
Married	1,957	24.4	12.3	63.3
Widowed, separated, or divorced	1,683	50.1	14.9	34.9

### Discrimination against married women

Of the 6,117 women who were or had been married and who reported as to whether they had been discriminated against because of marriage, about one fifth (1,133 women) reported such discrimination. Some of these married women reported discrimination against them in the teaching profession, in clerical pursuits, in nursing, in trade, and in other lines. Several stated that they had received unfavorable treatment due to marriage in more than one pursuit.

A few examples of teachers who had been discriminated against because of marriage follow here:

A woman of a little more than 30, a resident of a Middle Atlantic State, separated from her husband and with a 6-year-old son to support, felt "emphatically" that she had been discriminated against because of marriage in teaching, for which her training had prepared her. She had taught for only one school year since her marriage in 1921.

A woman of around 30 years, with 1 child and 2 adults dependent upon her, and living in a West North Central State, had taught school for 9 years before marriage. She had a bachelor's degree in education, but since her marriage she had been able to secure only substitute teaching.

A married woman about 35, living in the West, had held several teaching positions before 1928. At the time of filling in the questionnaire she was in an entirely different line of work.

In office work many women reported discrimination because of marriage. Such statements as these were noted on the questionnaires

in reply to the inquiry as to the field in which discrimination had occurred:

Stenographic positions for private concerns.

Clerical—bank.

Secretarial work or office work—large corporations do not employ married women.

Telephone company will not employ married women living with husbands.

Railway office.

Bookkeeping.

Stenographic.

Clerical work.

City civil service and teaching.

Of the women who had received unfavorable treatment because they were married, 935 reported as to family responsibility. Though more than one fourth (26.3 percent) had no dependents, as many as 689 women had one or more. Almost one third (30.8 percent) had the entire responsibility for other members of their families, well over one half (55.6 percent) shared the responsibility with others, and about 1 in 8 (13.6 percent) were entirely responsible for some and only partly responsible for others.

### Health

A large proportion of the women in the study had excellent health, but more than one fourth (27.3 percent) of the almost 20,000 reporting had had serious illnesses or operations since they began work. When age was correlated with health during the period of their work histories, it was found that serious illnesses increased considerably with advancing age up to 50 and under 60 years. Only about 1 in 6 (16.5 percent) of the women under 30 had suffered any serious illness, in contrast to more than one third (34.4 percent) of those 50 and under 60. The same proportion of those 60 or older as of those 50 and under 60 reported severe illness.

Taken from another angle, of the 5,274 women who had had a serious illness or operation, less than 14 percent were under 30 years; 29.4 percent and 31.2 percent were, respectively, 30 and under 40 and 40 and under 50 years; 20.3 percent were 50 and under 60; and only 5.8 percent were 60 years and over.

Women 40 years of age and over formed only 48.6 percent of all women reporting age, but they were 57.3 percent of the women reporting serious illnesses or operations.

Just over one fourth (26.7 percent) of the 19,555 women who reported as to whether they had worked under conditions that affected their health replied in the affirmative, but less than 1 percent stated that their health had been affected seriously.

As might be expected, the practice of osteopathy and of medicine and the occupation of nursing were the only groups with proportions worth noting of women whose health had been affected seriously, and even here the highest percentage was 2.7.

### Living arrangements

As many as 19,667 women reported on their living arrangements. Almost two fifths (37.8 percent) maintained their own homes, more than two fifths (44.5 percent) lived with parents, relatives, or friends,

most of them sharing expenses, and about one sixth (17.7 percent) lived in boarding or rooming houses. As would be expected, a very large proportion of the married women (86.6 percent) maintained their own homes, as did about three fifths (61.5 percent) of the widowed and one half (49.6 percent) of the separated or divorced women. Only about one fifth (21.1 percent) of the single women maintained their own homes. The proportions of the women in the various marital groups who lived in rooming or boarding houses ranged from about 1 in 25 (3.9 percent) of the married women to something over 1 in 5 (22.3 percent) of the single women.

### **Experience**

Approximately 18,000 women reported as to the length of their working experience. Only about 1 in 7 (14.3 percent) had worked less than 5 years. One fifth (20.4 percent) had worked 5 and less than 10 years and just over one fifth (21.8 percent) 10 and less than 15 years. From 15 years on, the proportion dropped from 14.8 percent for the women reporting 15 and less than 20 years of experience, to about 8 percent for the women in the two highest experience groups—25 and less than 30 years and 30 years and over.

As would be expected, as the ages of the women advanced the median<sup>1</sup> of the years of experience increased, from 5 years for the women 20 and under 30 to 32.7 years for the women 60 years and older.

Little difference was noted in the medians of years of experience when correlated with marital status. The lowest median was 12.2 years, the figure for the married women, and the highest was 14 years, the figure for both the single and the widowed. For those reporting age as well, the medians were exactly the same.

However, when specified age groups were considered with marital status and experience, greater differences were noted in the resulting medians of years of experience.

In every age group but 20 and under 30 years, the median of experience was highest for the single women. This was to be expected, as their working experience had not been interrupted by marriage. The medians for the single women increased with their age from 4.8 to 37.1 years of experience. For the age group 20 and under 30, the one exception in which the single women had not the highest median of experience, the median for married women—6.4 years—was one third higher than that for single women—4.8 years.

### **General education**

About 19,400 women reported as to their maximum general education. Practically 9.1 percent had had no schooling higher than the elementary grades, 14.3 percent had attended high school but had not completed the course, and 29.3 percent had completed high school. Approximately one seventh had attended normal school, but considerably more than half of these had not finished. One third of the group reporting had attended college, but slightly more than half of these had not completed the course. A large part of those who had finished college had only a bachelor's degree, though some had a master's or doctor's degree.

<sup>1</sup> For definition see footnote 6, p. 4.

All but 298 of the women reporting on maximum general education reported age, so the distributions of the two totals are almost identical.

As would be expected, the proportions of the various age groups whose maximum general education was grade school increased steadily with age, from 1.9 percent of those under 20 years to 15.1 percent of those 60 and over. Among the women who had completed high school—much the largest class in every age group but 60 years and over, where college incomplete was practically as large—the differences were great also. Three fourths (75.5 percent) of those under 20 years and more than two fifths (42.8 percent) of those 20 and under 30 years had completed high school, but for the other age groups the proportions dropped sharply, the highest being 27.1 percent for the women 30 and under 40 years and the lowest 21.8 percent for those 60 years of age and over.

For 1 in 8 of all the women the maximum education was a bachelor's degree for completing a college course, reported by 15.3 percent of those 20 and under 30 and by less proportions of the older women, terminating with only 7.8 percent of those 60 and over. Higher degrees had been awarded to comparatively few women, and proportions were not greatly affected by age. In summary, however, only about 13 percent of the women of 50 and over, in contrast to more than 17 percent of those under 40, had a college degree.

College training not completed shows the opposite to the reports just described. The proportions begin with 7.5 percent for the small group under 20 years, are between 16 and 17 percent for the women 20 and under 40, are just over 18 percent for those 40 and under 60, and jump to 21.5 percent for the women of 60 and over.

TABLE 2.—Maximum general education, by age

Maximum general education	Total	Women reporting age							Not reporting age
		Total reporting	Under 20 years	20 and under 30 years	30 and under 40 years	40 and under 50 years	50 and under 60 years	60 years and over	
Total.....	20,168	19,793	54	4,249	5,872	5,437	3,231	950	375
Not reporting maximum general education—number.....	771	694	1	76	142	205	175	95	77
Total reporting.....	19,397	19,099	53	4,173	5,730	5,232	3,056	855	298
Percent distribution:	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grade school.....	9.1	9.1	1.9	2.5	8.3	11.8	13.2	15.1	9.4
High school incomplete.....	14.3	14.3	11.3	7.7	15.3	17.6	15.9	13.0	17.1
High school complete.....	29.3	29.4	75.5	42.8	27.1	24.7	24.6	21.8	26.8
Normal school incomplete.....	8.7	8.7	3.8	8.5	9.2	8.0	9.6	8.1	6.0
Normal school complete.....	5.3	5.3	-----	5.9	4.7	5.1	5.2	7.7	5.0
College incomplete.....	17.5	17.4	7.5	16.1	16.7	18.2	18.4	21.5	18.8
Bachelor's degree.....	12.5	12.5	-----	15.3	14.5	10.6	9.6	7.8	12.4
Bachelor's degree and graduate work.....	.8	.8	-----	.4	1.2	.8	.5	1.1	.7
Master's degree.....	2.5	2.4	-----	.6	2.8	3.1	2.7	3.7	3.4
Doctor's degree.....	.2	.2	-----	.1	.2	.2	.2	.2	.3

### Special training

Of the 19,108 women who reported on the matter of special training, 15.2 percent replied that they had had none. Of the 16,204 who had had such training, one half (50.4 percent) had had special business

training, almost three tenths (29 percent) teacher's training, and the remainder various other kinds.

Of the 18,505 women who reported on general education and special training, about 6 in 7 had had some special training. Omitting normal school as more properly special training in itself, it appears that of those who reported their specific achievements in general education the proportion with special training ranged from 65.8 percent of the women who had attended only grammar school to 95.1 percent of those who had completed a college course.

Besides the business and teacher's training, only nursing was reported by as many as 5 percent of the women, and even this, strictly speaking, was 4.9 percent. The variety was considerable—medical, legal, library, social service, art, music, and other forms of vocational training.

The proportions of women with special business or teacher's training varied greatly with general education. The proportions with business training ranged from 12 percent of the college graduates to 80.8 percent of the high school students. Almost three fourths of those who had not gone beyond grade school had had some training for business. Less than 2 percent of those who went no further than high school reported teacher-training courses. As would be expected, less than 1 percent of those who had attended only grammar school had had any training for teaching. For the other classes of special training the variations by general education were not so striking.

TABLE 3.—*Maximum general education, by special training*

Special training	Total	Women reporting maximum general education						Not reporting (number)
		Total reporting	Grade school	High school	Normal school <sup>1</sup>	College incomplete	College complete	
Total.....	20,168	19,397	1,759	8,463	2,704	3,386	3,085	771
Not reporting special training—number.....	1,060	892	176	514	6	136	60	168
Total reporting—number.....	19,108	18,505	1,583	7,949	2,698	3,250	3,025	603
No special training—number.....	2,904	2,723	542	1,759	4	269	149	181
Percent of total reporting.....	15.2	14.7	34.2	22.1	0.1	8.3	4.9	-----
With special training.....	16,204	15,782	1,041	6,190	2,694	2,981	2,876	422
Percent distribution:	100.0	100.0	100.0	100.0	100.0	100.0	100.0	-----
Business.....	8,166	49.9	74.3	80.8	17.1	43.5	12.0	286
Teaching.....	4,693	29.6	.7	1.9	77.2	25.8	58.9	23
Nursing.....	811	4.9	5.8	6.7	1.7	7.2	1.5	34
Library work, music, art.....	678	4.1	1.2	2.5	1.9	8.4	6.4	25
Social and welfare work.....	217	1.3	.2	.6	.4	2.2	3.2	7
Medicine.....	117	.7	-----	( <sup>2</sup> )	-----	.3	3.8	-----
Dentistry, pharmacy.....	47	.3	.1	.1	( <sup>2</sup> )	.5	.8	-----
Law.....	106	.7	.2	.3	.1	.7	2.2	1
Other.....	1,369	8.4	17.6	7.0	1.6	11.3	11.3	46

<sup>1</sup> In this study normal-school attendance has been classed as general education to conform to the earlier Michigan study. Only about 77 percent of the women who had been to normal school gave teaching as their special training.

<sup>2</sup> Less than 0.05 percent.

### Part III.—EMPLOYMENT EXPERIENCE

Since this is a study of women in business and the professions, the work that they were engaged in is of great significance. The industries in which they were employed, the specific occupations at which they worked, their status as salaried or independent workers, their employment history, and the effects of such factors as age, experience, schooling, size of city, and so forth, will be discussed in this section.

#### INDUSTRY AND OCCUPATION

The members of business and professional women's clubs are engaged primarily in clerical and professional pursuits. The 19,067 reporting occupation in the present study were represented in all but one (forestry and fishing) of the 10 industry groupings used by the United States Census. A large part of those engaged in work classed as manufacturing, trade, and domestic and personal service were owners, managers, or officials.

The largest proportions of the women reporting their occupations were the 40.7 percent in clerical occupations and the 36.2 percent in professional pursuits. No other group approached these, the third in size being the 12.8 percent engaged in trade. The other groups ranged from 3.1 percent in domestic and personal service to two tenths of 1 percent in agriculture or mining, tabulated together.

The largest proportion (37.5 percent) of the 7,760 clerical workers were secretaries; 27.3 percent were bookkeepers, accountants, or cashiers. Practically equal proportions, 14.3 percent and 15 percent, respectively, were stenographers or typists and clerks or miscellaneous workers. Only 6 percent were office managers or public stenographers.

As many as three fifths (60.7 percent) of the 6,909 professional workers were teachers, followed by the 11.1 percent who were trained nurses. No other occupation employed anything like 10 percent of the women. Between 5 and 6 percent (5.4) were social or welfare workers, and still smaller groups followed other professional pursuits such as library or editorial and research work, medicine, and law, or were employed in laboratory work or as assistants to doctors and dentists.

In a comparison of occupations between women in this study and all gainfully occupied women as reported by the census, naturally the most striking differences are in the clerical and professional groups, which constitute, as already noted, 40.7 percent and 36.2 percent, respectively, of the women in the present study but are only 18.5 percent and 14.2 percent of all gainfully occupied women in the United States.<sup>1</sup> In trade the proportions differ much less, 12.8 percent in this study and 9 percent for the United States. However, in one group under trade the difference is considerable: 7.2 percent of the women in trade in this study were owners, managers, or officials, as against only 1.1 percent of all women in trade in the United States.

The other industry groups, which comprise only about 10 percent of the women in the study, make up about 60 percent of the total of gainfully occupied women in the United States.

<sup>1</sup> U.S. Bureau of the Census, Fifteenth Census, 1930, Occupation Statistics, p. 8

### Occupation and size of city

The occupations in which the women in large and in small cities were engaged are of interest. In towns of under 5,000 the professional group was the largest; elsewhere it ranked below the clerical group.

Teachers constituted the largest single group in all but the cities of 100,000 and over, where secretaries outranked them. Where teachers were the largest group, secretaries generally followed next. The bookkeeper, accountant, and cashier group ranked third in all population classes but the smallest, where it stood second.

As many as 29.2 percent of the women in towns of less than 5,000, in contrast to only 14.4 percent of those in cities of 100,000 or more, were teachers.

The proportions engaged in clerical work ranged from 34.5 percent of all workers in the smallest towns to 45.5 percent of those in the largest cities.

Certain small groups such as physicians, lawyers, social workers, and public stenographers and office managers increased in proportion with size of city, as did the large group of secretaries. Teachers, stenographers and typists, saleswomen, and telephone operators were more largely represented in the small places.

It was to be expected that the proportions of the social and welfare workers would increase with size of city. Only one half of 1 percent of the women in towns of less than 5,000 population were so reported, as compared with 3.5 percent of those in cities of 100,000 or over.

The proportion the public stenographers and office managers formed of the total in the largest cities is nine times as great as that in the smallest cities, 5.4 percent as compared with 0.6 percent. Secretaries were 18.8 percent of the women in the cities of 100,000 or more, but were only 11.2 percent in the towns of less than 5,000.

### Occupation and age

It is apparent that in some occupations the women were chiefly young and in others they were a much older group. For example, of the 259 women reporting in transportation and communication—more than one half telephone and telegraph operators—only 37 were as much as 50 years old. Of the 134 operators, all but 8 were under 50, about two fifths (38.8 percent) being under 30. The owners and managers were older women. The majority of the 2,406 women in trade, two thirds of whom were owners, managers, or buyers, were in the middle years. About two fifths (41.5 percent) of the 497 saleswomen were under 40, and only about one fourth (26 percent) were 50 or more. Only 70 of the 1,087 stenographers and typists were as much as 50 years, in contrast to 464 who were under 30. Most of the 2,864 secretaries were in the middle years, less than three tenths (28.8 percent) being under 30 and less than one seventh as much as 50.

A large proportion (33) of the 52 women under 20 years of age were in some clerical pursuit and only a few (7) were in professional work. Five were in domestic and personal service and 7 were distributed among 3 of the remaining industry groups. Of the 33 young clerical workers, 16 were secretaries and 10 were stenographers or typists.

The largest proportion (51.2 percent) of the 4,058 women 20 and under 30 years of age were in clerical work. Almost two fifths of

these were secretaries, and one fourth were bookkeepers, accountants, or cashiers. More than one third of the workers in this age group were in professional work, the great majority being teachers.

Forty-three and four tenths percent of the 5,637 women 30 and under 40 years of age were in clerical work. Here, too, most of these clerical workers were secretaries or bookkeepers, accountants, or cashiers. More than one third of the women in this age group were in professional pursuits, and not far from 2 in 3 of these were teachers. The only other group comprising more than one tenth of the professional group were the trained nurses, for whom the proportion was 11.1 percent. Just over one tenth (10.7 percent) of the women in this age group were in trade.

Almost two fifths (38.3 percent) of the 5,135 women 40 and under 50 years of age were in clerical work, one third (33.9 percent) being in professional occupations. The principal clerical occupations for this group, as for all the younger groups, were secretaries and bookkeepers, cashiers, and accountants. Of the 1,742 professional workers, 56.8 percent were teachers and 13.1 percent were trained nurses. One sixth of the women of this age group were in trade, a large part of these being owners, managers, or buyers.

Almost two fifths (37 percent) of the 3,016 women 50 and under 60 years of age were in professional work and only three tenths (30.9 percent) were in clerical pursuits. Almost one fifth (18.8 percent) were in trade, a large proportion being owners, managers, or officials. Specific occupations of professional and clerical workers were represented in much the same proportions as for the younger groups. The largest proportion (45.2 percent) of the 869 women who were 60 years of age and over were professional workers. In no other age group did professional workers form so large a percentage. The next highest proportion, 21.2 percent, were clerical workers, and no other age group had so small a percentage of these.

*Clerical workers.*—To sum up the data just presented, clerical workers were a greater part of the total among the younger women than among the older. As the ages of the women increased, the proportion clerical workers formed of the total decreased steadily from 63.5 percent of those under 20 to 21.2 percent of those 60 or more.

The proportions of clerical workers who were secretaries decreased with age from 39 percent of those 20 and under 30 to 32.6 percent of those 60 or more. For bookkeepers, accountants, or cashiers the proportions were around one fourth in each age group.

The small proportions holding higher-grade positions classed as office managers or public stenographers increased generally with age.

The decrease with age in the proportions of stenographers and typists was very marked. Slightly more than one fifth (21.9 percent) of those 20 and not yet 30 were so classed, in contrast to only 5.4 percent of the women 60 years old or more.

*Professional workers.*—Professional work claimed only 13.5 percent of those under 20 years of age, from 34 to 37 percent of the 4 successive age groups, and as many as 45.2 percent of those 60 years and over. Among the professional women three fifths (60.7 percent) were teachers. The proportions that teachers formed of all in the professions decreased with age. More than seven tenths (71.6 percent) of the professional workers 20 and under 30 years of age,

TABLE 4.—Industry and occupation, by age

[Percents not shown where base is less than 50]

Industry and occupation	Total	Women reporting age							Not reporting age	Percent of women in each occupation					
		Total reporting	Under 20 years	20 and under 30 years	30 and under 40 years	40 and under 50 years	50 and under 60 years	60 years and over		Total	20 and under 30 years	30 and under 40 years	40 and under 50 years	50 and under 60 years	60 years and over
Total—Number.....	20,168	19,793	54	4,249	5,872	5,437	3,231	950	375						
Total reporting:															
Number.....	19,067	18,767	52	4,058	5,637	5,135	3,016	869	300						
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0							
Agriculture and extraction of minerals:															
Number.....	33	32		3	7	11	11		1						
Percent.....	0.2	0.2		0.1	0.1	0.2	0.4								
Manufacturing:															
Number.....	523	508	1	33	127	163	138	46	15	100.0		100.0	100.0	100.0	
Percent.....	2.7	2.7	1.9	.8	2.3	3.2	4.6	5.3							
Owners, managers, officials.....	406	397		22	103	134	104	34	9	77.6		81.1	82.2	75.4	
Milliners and dressmakers.....	66	63		1	9	19	25	9	3	12.6		7.1	11.7	18.1	
All others.....	51	48	1	10	15	10	9	3	3	9.8		11.8	6.1	6.5	
Transportation and communication:															
Number.....	264	259	3	67	77	75	26	11	5	100.0	100.0	100.0	100.0		
Percent.....	1.4	1.4	5.8	1.7	1.4	1.5	.9	1.3							
Owners, managers, officials.....	114	111	2	14	34	34	17	10	3	43.2	20.9	44.2	45.3		
Telegraph and telephone operators.....	136	134	1	51	41	33	7	1	2	51.5	76.1	53.2	44.0		
All others.....	14	14		2	2	8	2			5.3	3.0	2.6	10.7		
Trade:															
Number.....	2,444	2,406	3	223	603	853	568	156	38	100.0	100.0	100.0	100.0	100.0	100.0
Percent.....	12.8	12.8	5.8	5.5	10.7	16.6	18.8	18.0							
Owners, managers, officials, buyers.....	1,631	1,604		111	406	591	396	100	27	66.7	49.8	67.3	69.3	69.7	64.1
Saleswomen.....	505	497	3	82	124	159	100	29	8	20.7	36.8	20.6	18.6	17.6	18.6
All others.....	308	305		30	73	103	72	27	3	12.6	13.5	12.1	12.1	12.7	17.3
Public service (not elsewhere classified):															
Number.....	539	532		78	162	150	102	40	7						
Percent.....	2.8	2.8		1.9	2.9	2.9	3.4	4.6							
Professional service:															
Number.....	6,909	6,805	7	1,484	2,062	1,742	1,117	393	104	100.0	100.0	100.0	100.0	100.0	100.0
Percent.....	36.2	36.3	13.5	36.6	36.6	33.9	37.0	45.2							
Teachers.....	4,192	4,129	3	1,062	1,312	990	573	189	63	60.7	71.6	63.6	56.8	51.3	48.1
Trained nurses.....	766	754		117	229	229	154	25	12	11.1	7.9	11.1	13.1	13.8	6.4
Social and welfare workers.....	376	372		46	89	119	80	38	4	5.4	3.1	4.3	6.8	7.2	9.7
Librarians.....	263	259		34	59	79	60	27	4	3.8	2.3	2.9	4.5	5.4	6.9
Editorial and research workers.....	239	235	2	63	64	45	37	24	4	3.5	4.2	3.1	2.6	3.3	6.1

Technicians, laboratory assistants, chemists, dietitians.....	151	147	-----	40	59	28	17	3	4	2.2	2.7	2.9	1.6	1.5	.8
Dentists' and doctors' assistants.....	133	130	1	35	45	28	17	4	3	1.9	2.4	2.2	1.6	1.5	1.0
Physicians.....	115	113	-----	6	30	14	38	25	2	1.7	.4	1.5	.8	3.4	6.4
Osteopaths.....	106	105	-----	8	15	33	32	17	1	1.5	.5	-----	1.9	2.9	4.3
Lawyers.....	75	75	-----	11	36	14	12	2	-----	1.1	.7	1.7	.8	1.1	.5
All others.....	493	486	1	62	124	163	97	39	7	7.1	4.2	6.0	9.4	8.7	9.9
Domestic and personal service:															
Number.....	595	585	5	94	150	174	123	39	10	100.0	100.0	100.0	100.0	100.0	-----
Percent.....	3.1	3.1	9.6	2.3	2.7	3.4	4.1	4.5	-----	-----	-----	-----	-----	-----	-----
Owners and managers.....	403	395	2	53	113	124	81	22	8	67.7	56.4	75.3	71.3	65.9	-----
All others.....	192	190	3	41	37	50	42	17	2	32.3	43.6	24.7	28.7	34.1	-----
Clerical service:															
Number.....	7,760	7,640	33	2,076	2,449	1,967	931	184	120	100.0	100.0	100.0	100.0	100.0	100.0
Percent.....	40.7	40.7	63.5	51.2	43.4	38.3	30.9	21.2	-----	-----	-----	-----	-----	-----	-----
Public stenographers and office managers.....	464	459	1	43	142	174	84	15	5	6.0	2.1	5.8	8.8	9.0	8.2
Secretaries.....	2,910	2,864	16	809	929	721	329	60	46	37.5	39.0	37.9	36.7	35.3	32.6
Bookkeepers, accountants, cashiers.....	2,117	2,083	3	538	674	561	254	53	34	27.3	25.9	27.5	28.5	27.3	28.8
Stenographers and typists.....	1,108	1,087	10	454	352	201	60	10	21	14.3	21.9	14.4	10.2	6.4	5.4
Clerks, and not classified.....	1,161	1,147	3	232	352	310	204	46	14	15.0	11.2	14.4	15.8	21.9	25.0
Not reporting industry or occupation.....	1,101	1,026	2	191	235	302	215	81	75	-----	-----	-----	-----	-----	-----

but slightly less than one half (48.1 percent) of those 60 years of age or older, were teachers.

About 1 in 9 of the total professional group were trained nurses. The proportions of women thus engaged increased from less than 1 in 12 of those 20 and under 30 to about 1 in 7 of those 50 and under 60. Only about 1 in 16 of the women of 60 years or more were trained nurses.

Social and welfare workers formed only about one twentieth of the total professional group. The proportions increased with age, from only about 3 percent of those 20 and under 30 to almost 10 percent of those of 60 years or more.

Librarians, numbering seven tenths as many as the social workers, also showed increased proportions as age increased. Only about 1 in 40 of the women 20 and under 30, as compared with about 1 in 15 of those 60 years or older, were librarians.

*Trade.*—Trade, the third largest group, claimed only 5.8 percent of the youngest members but as many as 18 percent of those 60 years of age and over. Among women of 30 or more the very large majority of workers in trade were owners, managers, or buyers, but below 30 not quite one half so reported, and a much larger part than in the older groups were saleswomen.

### Work history

The number of jobs that these women had held may be taken as an indication of their stability as workers.

*Number of jobs.*—More than one fourth (26.2 percent) of the 17,610 women reporting the number of jobs in their entire work histories, had held only 1, and more than one fifth (22.5 percent) had had only 2. Three tenths (29.9 percent) of the women had had 3 or 4 jobs, and just over one fifth (21.4 percent) had held 5 or more.

About 360 fewer women reported extent of work experience as well as number of jobs. Almost one fifth (18.8 percent) of those who had held one job and nearly three tenths (27.9 percent) of those who had held 2 had been employed 20 years or more. Of the women who had had 5 or more jobs, close to two fifths (38 percent) had worked as long as 20 years.

Experience in several jobs naturally was less common among the women who had worked only a few years and increased among those with experience of 10 years and more.

TABLE 5.—*Number of jobs, by years of experience*

Years of experience	Total	Women reporting number of jobs					
		Total reporting		One		Two	
		Number	Percent	Number	Percent	Number	Percent
Total .....	20, 168	17, 610	100. 0	4, 615	26. 2	3, 967	22. 5
Total reporting .....	17, 687	17, 251	100. 0	4, 592	100. 0	3, 892	100. 0
Less than 5 .....	2, 527	2, 520	14. 6	1, 338	29. 1	622	16. 0
5 and less than 10 .....	3, 616	3, 591	20. 8	1, 076	23. 4	867	22. 3
10 and less than 15 .....	3, 852	3, 769	21. 8	876	19. 1	786	20. 2
15 and less than 20 .....	2, 612	2, 527	14. 6	439	9. 6	531	13. 6
20 and less than 25 .....	2, 090	2, 021	11. 7	347	7. 6	429	11. 0
25 and less than 30 .....	1, 476	1, 401	8. 1	258	5. 6	311	8. 0
30 and more .....	1, 514	1, 422	8. 2	258	5. 6	346	8. 9
Not reporting years of experience .....	2, 481	359	-----	23	-----	75	-----

TABLE 5.—Number of jobs, by years of experience—Continued

Years of experience	Women reporting number of jobs—Continued						Not reporting number of jobs
	Three		Four		Five or more		
	Number	Percent	Number	Percent	Number	Percent	
Total.....	3,058	17.4	2,210	12.5	3,760	21.4	2,558
Total reporting.....	2,968	100.0	2,150	100.0	3,649	100.0	436
Less than 5.....	326	11.0	143	6.7	91	2.5	7
5 and less than 10.....	665	22.4	477	22.2	506	13.9	25
10 and less than 15.....	659	22.2	543	25.3	905	24.8	83
15 and less than 20.....	421	14.2	376	17.5	760	20.8	85
20 and less than 25.....	369	12.4	275	12.8	601	16.5	69
25 and less than 30.....	249	8.4	189	8.8	394	10.8	75
30 and more.....	279	9.4	147	6.8	392	10.7	92
Not reporting years of experience.....	90	-----	60	-----	111	-----	2,122

Since some of the women had had only one job and many had been engaged in the same occupation though they had changed jobs, a correlation of present industry and occupation with length of time worked was made.

*Industry and occupation.*—In manufacturing, only about 1 in 16 (6.4 percent) had worked less than 5 years, but in domestic and personal service—which, the reader is reminded, refers not to housework in this case but chiefly to the ownership or management of tea rooms, restaurants, cleaning establishments, and beauty shops—not far from 1 in 5 (18.3 percent) had worked less than 5 years. More than two fifths (43.8 percent) of those in manufacturing had worked 20 years or more, while only one fifth of those in domestic and personal service reported such experience.

*Time in present or last job.*—The time these women had worked for their present or last employer is of interest in considering their stability as workers. As many as 18,335 women reported on this. For more than two fifths (42.4 percent) such time was less than 5 years, for about one fourth (25.7 percent) it was 5 and under 10 years, for one sixth (16.8 percent) it was 10 and less than 15, and for about one seventh it was 15 years or longer, well over one half of the last reporting 20 years or more.

#### Method of securing position

The methods the salaried women had used in securing their jobs were of interest. Of the 15,000 who reported on this, one third (33.4 percent) had secured their jobs by personal application. One fifth (20.2 percent) had had their services sought by a new employer, and somewhat more (21.8 percent) had secured their jobs through a friend in the business or because of family influence. Only 9 percent had secured work through employment bureaus: Three fifths of these were placed by school or college bureaus, about three tenths by fee-charging employment agencies, and the remainder by non-fee-charging agencies. The remainder had secured their jobs by other means, such as promotion, transfer, or advertisement.

### Supervisory positions

Of the group reporting occupation who stated whether or not they supervised the work of others—more than 18,000—slightly less than one half (46.4 percent) reported work of a supervisory nature.

Considered by industry groups, the proportions engaged in supervisory work varied greatly. More than three fourths (76.9 percent) of those in transportation and communication (an industry composed chiefly of telegraph and telephone operators) supervised the work of others, as did almost as large proportions in manufacturing and in domestic and personal service—73.8 and 72.6 percent, respectively, three fifths (60.7 percent) of the women in trade, somewhat less than this (56.1 percent) in public service, considerably less than one half (44.3 percent) in professional pursuits, and less than two fifths (38.3 percent) in clerical service and supervisory positions.

In five industry groups there were owners and managers. In these occupations, naturally, the proportions holding supervisory positions were the highest, the one exception being librarians, under professional service. The proportions ranged from 89.5 percent for owners and managers under transportation and communication, to 76.2 percent for owners and managers under trade. More than five sixths (83.9 percent) of the librarians had workers to supervise. Public stenographers and office managers were supervisors in 81.7 percent of the cases. For the other occupations reported, smaller proportions of the women did supervisory work, ranging downward from 74 percent of the social and welfare workers to 17.3 percent of the stenographers and typists and 14.2 percent of the assistants to dentists and doctors. Of the largest groups, only 25.9 percent of the saleswomen, 36.4 percent of the teachers, 38.8 percent of the secretaries, and 41.4 percent of the bookkeepers, accountants, and cashiers did any supervising.

Except in clerical work, little difference was noted in the various industry groups as to the supervision of younger or older women. Well over half (55.1 percent) of the clerical workers supervised younger persons. Among the women who had charge of older women, the proportions ranged from nearly three tenths of the librarians to almost three fifths of the social and welfare workers.

The question as to whether or not they found their work associates agreeable was answered by more than 19,000. Almost 98 percent of these reported in the affirmative. Very little difference appeared in the correlation with age.

### Maximum general education

Much the largest group (43.2 percent) of the more than 18,000 women reporting both occupation and education had completed high school but had not gone beyond it. The next in rank were the 17.5 percent who had been to college but had not completed the course. The only industrial group with the largest number reporting other than high school was professional service, in which more than 80 percent had gone beyond high school and 36.3 percent had completed college.

TABLE 6.—Maximum general education, by industry and occupation

Industry and occupation	Total	Women reporting maximum general education												Not reporting maximum general education
		Total reporting		Grade school		High school		Normal school		College incomplete		College complete		
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Total	20,168	19,397		1,759		8,463		2,704		3,386		3,085		771
Total reporting:														
Number	19,067	18,448	100.0	1,572	100.0	7,969	100.0	2,638	100.0	3,237	100.0	3,032	100.0	619
Percent		100.0		8.5		43.2		14.3		17.5		16.4		
Agriculture and extraction of minerals	33	32	0.2	2	0.1	12	0.2	2	0.1	9	0.3	7	0.2	1
Manufacturing	523	490	2.7	128	8.1	248	3.1	29	1.1	64	2.0	21	.7	33
Owners, managers, officials	406	381	2.1	92	5.9	193	2.4	25	.9	55	1.7	16	.5	25
Milliners and dressmakers	66	59	.3	24	1.5	27	.3	2	.1	4	.1	2	.1	7
All others	51	50	.3	12	.8	28	.4	2	.1	5	.2	3	.1	6
Transportation and communication	264	258	1.4	50	3.2	160	2.0	14	.5	28	.9	6	.2	1
Owners, managers, officials	114	111	.6	19	1.2	64	.8	6	.2	17	.5	5	.2	3
Telegraph and telephone operators	136	133	.7	31	2.0	87	1.1	7	.3	8	.2			3
All others	14	14	.1			9	.1	1		3	.1	1		3
Trade	2,444	2,296	12.4	386	24.6	1,127	14.1	223	8.5	386	11.9	174	5.7	148
Owners, managers, officials, buyers	1,631	1,535	8.3	256	16.3	750	9.4	158	6.0	267	8.2	104	3.4	96
Saleswomen	505	468	2.5	100	6.4	262	3.3	42	1.6	48	1.5	16	.5	37
All others	308	293	1.6	30	1.9	115	1.4	23	.9	71	2.2	54	1.8	15
Public service (not elsewhere classified)	539	519	2.8	47	3.0	282	3.5	75	2.8	85	2.6	30	1.0	20
Professional service	6,909	6,785	36.8	140	8.9	1,074	13.5	1,642	62.2	1,465	45.3	2,464	81.3	29
Teachers	4,192	4,163	22.6	7	.4	155	1.9	1,464	55.5	761	23.5	1,776	58.6	22
Trained nurses	766	734	4.0	60	3.8	393	4.9	47	1.8	191	5.9	43	1.4	32
Social and welfare workers	376	355	1.9	8	.5	94	1.2	24	.9	104	3.2	125	4.1	21
Librarians	263	256	1.4	4	.3	67	.8	19	.7	62	1.9	104	3.4	10
Editorial and research workers	239	229	1.2	9	.6	78	1.0	21	.8	62	1.9	59	1.9	7
Technicians, laboratory assistants, chemists, dietitians	151	146	.8	1	.1	35	.4	7	.3	42	1.3	61	2.0	5
Dentists' and doctors' assistants	133	128	.7	24	1.5	69	.9	15	.6	20	.6			5
Physicians	115	115	.6							8	.2	107	3.5	
Osteopaths	106	103	.6	1	.1	5	.1	3	.1	55	1.7	39	1.3	3
Lawyers	75	75	.4			10	.1	1		15	.5	49	1.6	
All others	493	481	2.6	26	1.7	168	2.1	41	1.6	145	4.5	101	3.3	12
Domestic and personal service	595	567	3.1	141	9.0	269	3.4	51	1.9	76	2.3	30	1.0	28
Owners and managers	403	385	2.1	94	6.0	180	2.3	37	1.4	51	1.6	23	.8	18
All others	192	182	1.0	47	3.0	89	1.1	14	.5	25	.8	7	.2	10
Clerical service	7,760	7,501	40.7	678	43.1	4,797	60.2	602	22.8	1,124	34.7	300	9.9	259
Public stenographers and office managers	464	453	2.5	59	3.8	259	3.3	37	1.4	77	2.4	21	.7	11
Secretaries	2,910	2,817	15.3	201	12.8	1,771	22.2	229	8.7	473	14.6	143	4.7	93
Bookkeepers, accountants, cashiers	2,117	2,042	11.1	210	13.4	1,329	16.7	157	6.0	292	9.0	54	1.8	75
Stenographers and typists	1,108	1,081	5.9	77	4.9	762	9.6	66	2.5	148	4.6	28	.9	27
Clerks and not classified	1,161	1,108	6.0	131	8.3	676	8.5	113	4.3	13	.4	54	1.8	53
Not reporting industry or occupation	1,101	949		187		494		66		149		53		152

<sup>1</sup> Less than 0.05 percent.

The distribution by industry and occupation of the groups reporting various degrees of general education differed very much.

The largest proportion in manufacturing was the 8.1 percent who had attended grade school only. This was in contrast to less than 1 percent of those who were college graduates.

In transportation and communication the figures ranged from 3.2 percent of the grade school group to 0.2 percent of the college graduates.

Larger proportions than those just discussed were women in trade. Only about 1 in 18 of the college graduates, as compared with 1 in 4 of those who had attended only grade school, were in trade.

The proportions of the different education groups engaged in professional service ranged from 8.9 percent of those who had attended only grade school to 81.3 percent of the college graduates. Of interest in this group were the varying proportions of the education groups who were teaching. Less than one half of 1 percent of the women who had attended no school higher than a grade school, in contrast to almost three fifths of the college graduates, were teachers. Only 1 in 50 of those who had attended no school above a high school were teaching.

One percent of the college graduates, as compared with 9 percent of those who had attended only grade school, were in domestic and personal service. The largest proportion in clerical work was the 60.2 percent of the high-school group. Less than one tenth of the college graduates were so employed.

### **Relation between job and training**

Almost 19,000 of the business and professional women replied to the inquiry on the questionnaire as to whether they were doing work for which their training prepared them. More than four fifths of them (80.4 percent) said they were. Some 18,000 reported the occupation in which they were engaged.

The largest proportion of women in any industry group reporting that they were doing work for which their training fitted them was the 92.8 percent in professional work; the next was the 81.3 percent in clerical work, followed by 69.4 percent in domestic and personal service, 65.5 percent in manufacturing, 64.9 percent in public service, 55.1 percent in transportation and communication, and 51.7 percent in trade.

Outstanding proportions in the occupations under professional service were physicians and osteopaths, all of whom were in occupations for which they had been trained, as were more than 90 percent each of the teachers, trained nurses, lawyers, and librarians, 87.2 percent of those doing scientific laboratory work, 75.3 percent of the social and welfare workers, 60.4 percent of the editorial and research workers, and 56.4 percent of the assistants to dentists and doctors. Among clerical workers a large proportion of the stenographers and typists and of the secretaries, 94.1 percent and 88.5 percent, respectively, were in work for which their training prepared them.

### **EMPLOYMENT STATUS**

All but about 1,000 (19,162) of the 20,168 women included in the study, gave information indicating whether they were in business for themselves or were employed by others. Of the total, 13.6 percent

appeared to be independent workers and 86.4 percent salaried women. This may be considered a fairly close approximation of such a classification, but the question was not asked specifically and conflicting information was not uncommon.

### Employment status and age

Salaried and independent workers alike had between 57 and 58 percent of their numbers in the age groups 30 and under 50, and it was below and above these that the differences appeared. Only one twelfth of the independent workers, in contrast to almost one fourth of the salaried workers, were under 30; and just over one third of the independent workers, in contrast to less than one fifth of those on a salary basis, were 50 or more. Approximately 1 in 12 of the independent workers were 60 years of age or older, while only 1 in 25 of the salaried workers were so reported.

Age	Women reporting employment status			
	Salaried workers		Independent workers	
	Number	Percent	Number	Percent
Total .....	16,562	86.4	2,600	13.6
Total reporting .....	16,316	100.0	2,539	100.0
Under 20 years .....	50	0.3	2	0.1
20 and under 30 years .....	3,854	23.6	207	8.2
30 and under 40 years .....	5,015	30.7	641	25.2
40 and under 50 years .....	4,334	26.6	831	32.7
50 and under 60 years .....	2,408	14.8	634	25.0
60 years and over .....	655	4.0	224	8.8
Not reporting age .....	246		61	

### Employment status and occupation

When the independent and salaried workers were classified by industry in which employed, it was found that in some industries they were practically all on a salary basis. Only in public service, however, were they all salaried, and in this it was to be expected.

Nearly all those in clerical pursuits (98.9 percent) were on a salary. Of the women in transportation and communication, just over one half of whom were telephone or telegraph operators, 95 percent were salaried workers. The next in rank were the 87.2 percent of the professional women. The teachers, who formed three fifths of the professional group, were almost all salaried workers, and the social and welfare workers and librarians were all salaried.

Besides the owner-or-manager groups, only nurses, doctors, and lawyers had large proportions of independent workers.

### Employment status and maximum general education

About 1 in 13 (7.5 percent) of the more than 16,000 salaried workers had attended no school higher than the grades. Well over two fifths (43.6 percent) had been to high school, not far from one sixth (15.3 percent) to normal school, practically one sixth (16.9 percent) had been to college but had not graduated, and exactly one sixth were college graduates.

Nearly one sixth of the 2,451 independent workers reporting had attended grade school only, two fifths had been to high school and about 1 in 13 to normal school, just over 1 in 5 had been to college but had not graduated, and 1 in 7 had graduated from college.

### Employment status and special training

Only 27.7 percent of the independent workers had had business training, and only 11.4 percent teacher's training, but as many as 18.9 percent, in contrast to only 3.2 percent of the salaried workers, had had training in nursing.

The remaining groups were small. In all cases but one there was more training among the independent than among the salaried workers.

Viewed from another angle, of those who had had special training in medicine, law, or nursing the proportions who were independent workers were respectively 88 percent, 56.7 percent, and 45.7 percent.

### UNEMPLOYMENT

Some facts regarding the unemployment of women during the 10-year period ended December 31, 1930, have been made available. Of more than 20,000 women whose work histories for all or part of this period were secured, almost one half (45.6 percent) had had one job only; of the remainder, about equal parts had had steady employment and had suffered some unemployment.

Of the approximately 12,500 women who reported a possible work history extending over the entire 10-year period and had jobs on December 31, about 5 in 8 (62 percent) had been employed the entire 10 years. Practically one fourth (25.4 percent) had been employed 8 and under 10 years, and almost one tenth (8.9 percent) 5 and under 8 years. The remainder, well below 5 percent, had worked less than 5 years of the possible 10-year period.

Of the 223 who were out of a job on the last day of December, and who had had a possible work history of 10 years, about two fifths (41.3 percent) had been employed 9 and less than 10 years, indicating that they had lost their jobs within the past year. About one fourth (24.7 percent) had worked 8 and less than 9 years, and practically another one fourth (26 percent) 5 and less than 8 years. About 7 percent had worked less than 5 of the possible 10 years.

It must be remembered in this connection that unemployment was from personal as well as industrial causes.

In comparing the proportion of women in this study who were unemployed on December 31, 1930, with the proportion of the 1,889 women in the study of the American Woman's Association reported as unemployed on February 1, 1931,<sup>2</sup> the first mentioned is seen to be smaller—3.3 percent as compared with 6.2 percent. Since the dates differed by only 1 month, this difference probably is due largely to the fact that the women in the American Woman's Association study were employed in New York City, while those in the present study were from all parts of the country, in many of which the effects of unemployment had not been so generally felt.

<sup>2</sup> The Trained Woman and the Economic Crisis, American Woman's Association, New York, 1931, pp. 11 and 12.

### Cause of latest unemployment

Three thousand and twenty-six of the 5,535 women who had been unemployed at some time during the 10-year period reported the cause of their latest unemployment. About one half (48.9 percent) of these had become unemployed because of marriage, further schooling, or a desire for leisure; about one fourth (24.6 percent) were out of work because of other personal reasons, such as illness of self or illness of others; and somewhat more than one fourth (26.5 percent) were unemployed because no good job or no job at all was available. It is the group of unemployed last described that has become a matter of increasing concern.

Unemployment, 1921-30	Number	Percent	Cause of latest unemployment	Number	Percent
Total.....	20,168	100.0	Cause reported.....	3,026	100.0
No unemployment.....	5,440	27.0	Good position not available or no work.	801	26.5
1 job only during this period....	9,193	45.6	Education, leisure, and marriage.	1,480	48.9
Reporting unemployment.....	5,535	27.4	Illness of self, death or illness of others, pressing home duties.	745	24.6

At the time the study was made, conditions of employment were steadily becoming worse. Not far from one tenth (8.4 percent) of the women reporting had been unemployed at some time in the 2 years 1929 and 1930. However, on the last day of the 10-year period, December 31, 1930, only about 3 percent of all the women were out of work.

### Reason for leaving last job

As already mentioned, a very large proportion of the women were still in their first jobs. As regards reasons for leaving jobs, a tabulation was made of those reported for the last jobs from which there had been separations. In more than one third of these cases the opening of a better opportunity caused the separation. Almost one fourth of the changes were because of personal reasons—marriage, family, and other things. More than 1 in 6 were because of dissatisfaction with conditions, inadequate pay, or lack of advancement or interest. In about 1 in 8 cases the cause was dissolution of business, change in management, discontinuance or consolidation of one department with another, or a merger with another concern. The remainder were discharges for some other reason, among which may be mentioned a reduction in force because of the business depression or the abolition of the job due to new inventions or radically changed methods.

#### Part IV.—YEAR'S EARNINGS

Of great importance to the business or professional woman, as to all other gainfully occupied persons, is the amount she is able to earn. In this study the earnings for one year were used as the basis for analysis, as it is on these that the woman with no additional income must budget herself for the year. Some women, but not a large proportion, had an income in addition to their salaries.

In the section of the questionnaire in which the women filled in their work histories for the 10 years ending December 31, 1930, they gave a year's earnings. For those who were unemployed at the close of this period, the year's earnings on their last jobs were used, while for those employed at this time the earnings were those on the job or jobs held during the calendar year 1930. Actual earnings have been tabulated and average earnings (the quartile and median<sup>1</sup>) computed for all the women reporting their salaries or their incomes from independent business.

Many factors, some more significant than others, such as age, schooling, special training, marital status, length of work experience, and size of community, have been correlated with earnings to show their trend and significance.

Actual earnings, regardless of any factor contributing to making them what they were, and their variation, will be discussed first. After this, certain of the measurable factors and conditions will be related to earnings.

Throughout this section it must be borne in mind that mental ability, and will and temperament to some extent, affect the earning power of individuals. Naturally, no attempt has been made to measure the mental ability of women in this questionnaire type of survey. Had it been possible to give a standard intelligence test, variations in intelligence quotients, commonly spoken of as "I.Q.'s," would have proved enlightening, as would vocational, aptitude, and other tests.

Another thing to be borne in mind is the fact that the practice in the Women's Bureau reports is to base percentages on the total reporting, which differs considerably for the various matters of inquiry.

As already mentioned, wherever possible the tabulations for this study have been made similar to those of the earnings study written at the University of Michigan. Thus comparisons can be made of the earnings reported in the two studies. In general, earnings are higher in the present report than in the Michigan study. It must be remembered that many women probably were included in both studies, and a similarity in the proportions earning specific amounts is plain.

With few exceptions, the incomes that the women received for their labors, whether they were salaried or independent workers, were not high. Three fifths (60.5 percent) of the 15,718 who reported year's earnings had earned \$1,000 and less than \$2,000. These were almost evenly divided (29.9 and 30.6 percent) above and below the \$1,500 point.

<sup>1</sup> For definition see footnote 6 on p. 4.

Less than one eighth (12.3 percent) had incomes below \$1,000, and more than one fourth (27.2 percent) earned at least \$2,000, the great majority of these, however (19.8 percent of the total), earning between \$2,000 and \$3,000.

The highest earnings were \$25,000, reported by two women—a physician and an official of an insurance company. Other high earnings were \$20,000 for an owner under manufacturing; \$15,000 for a physician, the owner of a private school, and an owner under trade; \$14,000 for a doctor of osteopathy; \$13,000 for the head of a business school; \$12,000 for a physician, the owner of a toilet-goods factory, and the secretary and general counsel of a manufacturing company; and \$11,000 for a lawyer in her own office. These and other high earnings will be discussed later in the report.

The median earnings were \$1,625 for the 15,718 women reporting earnings. The lower quartile earnings of the total group were \$1,210, and the upper quartile earnings were \$2,075. In other words, about one fourth of the women had earned \$100 or less a month, and another one fourth had earned approximately \$175 or more.

**Earnings and employment status**

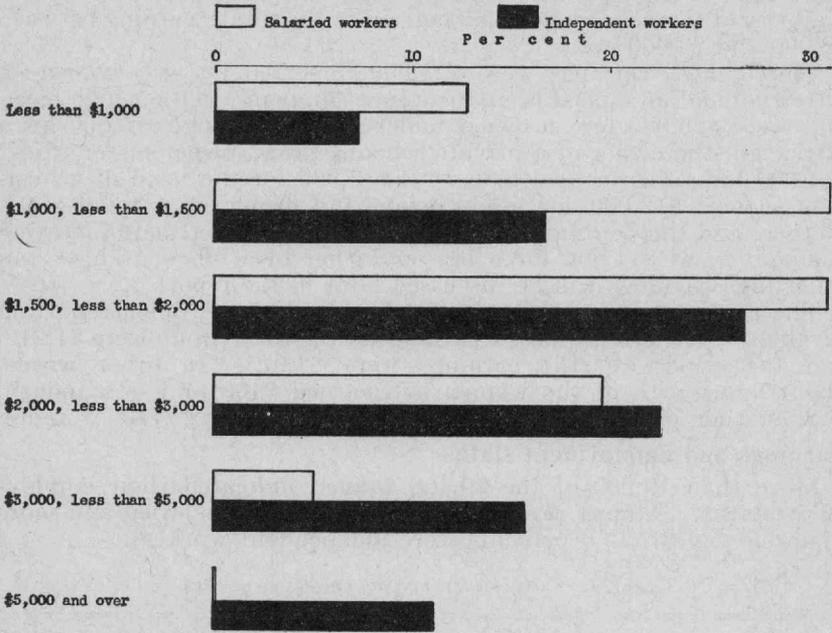
More than 19,000 of the 20,168 women indicated their employment status. Almost seven eighths of these were salaried and more than one eighth (13.6 percent) were independent workers.

TABLE 7.—Year's earnings, by employment status

Year's earnings	Total		Women reporting employment status						Not reporting employment status
	Number	Percent	Total reporting		Salaried workers		Independent workers		
			Number	Percent	Number	Percent	Number	Percent	
Total.....	20,168	-----	19,162	100.0	16,562	86.4	2,600	13.6	1,006
Total reporting.....	15,718	100.0	15,581	100.0	14,416	100.0	1,165	100.0	137
Less than \$1,000.....	1,933	12.3	1,913	12.3	1,829	12.7	84	7.2	20
\$1,000 and less than \$1,500.....	4,705	29.9	4,669	30.0	4,474	31.0	195	16.7	36
\$1,500 and less than \$2,000.....	4,807	30.6	4,768	30.6	4,457	30.9	311	26.7	39
\$2,000 and less than \$3,000.....	3,120	19.8	3,090	19.8	2,828	19.6	262	22.5	30
\$3,000 and more.....	1,153	7.3	1,141	7.3	828	5.7	313	26.9	12
Not reporting year's earnings.....	4,450	-----	3,581	-----	2,146	-----	1,435	-----	869
First quartile.....	\$1,210	-----	\$1,210	-----	\$1,200	-----	\$1,520	-----	-----
Median.....	1,625	-----	1,625	-----	1,600	-----	1,990	-----	-----
Third quartile.....	2,075	-----	2,070	-----	2,010	-----	3,135	-----	-----

Among the 1,165 independent workers, great differences in earnings were noted. As many as 26.9 percent of these, as compared with only 5.7 percent of the salaried workers, earned \$3,000 or more. A considerably smaller proportion of the independent workers, 7.2 percent as compared with 12.7 percent of the salaried women, earned less than \$1,000, and only 16.7 percent as compared with 31 percent of the salaried workers had earned \$1,000 and less than \$1,500. As regards earnings of \$1,500 and under \$3,000, salaried and independent workers differed less.

CHART 1. EARNINGS DISTRIBUTION FOR SALARIED AND FOR INDEPENDENT WORKERS



**Earnings and age**

Only 200 women who reported their earnings failed to report age as well. For all the age groups but under 20 years, enough women for purposes of comparison reported age and earnings.

CHART 2. FIRST QUARTILE, SECOND QUARTILE (MEDIAN), AND THIRD QUARTILE EARNINGS, BY AGE

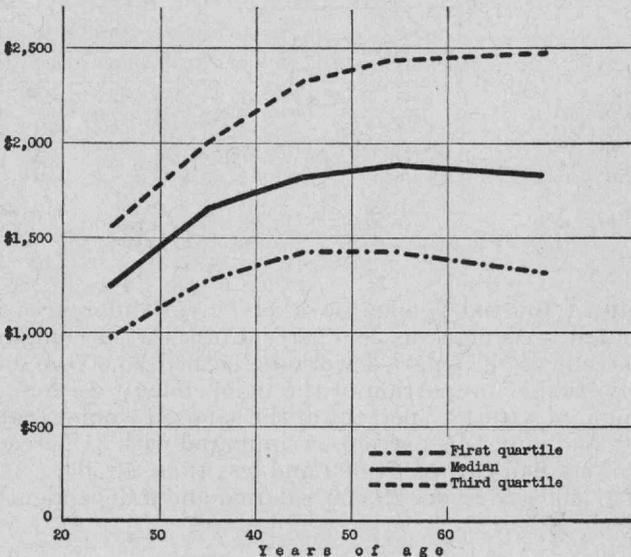


TABLE 8.—Year's earnings, by age  
 [Average earnings and percents not computed where base is less than 50]

Year's earnings	Total		Women reporting age												Not reporting age (number)	
			Total reporting		Under 20 years	20 and under 30 years		30 and under 40 years		40 and under 50 years		50 and under 60 years		60 years and over		
	Number	Per cent	Number	Per cent	Number	Number	Per cent	Number		Per cent						
Total.....	20, 168	-----	19, 793	-----	54	4, 249	-----	5, 872	-----	5, 437	-----	3, 231	-----	950	-----	375
Total reporting.....	15, 718	100. 0	15, 519	100. 0	38	3, 623	100. 0	4, 834	100. 0	4, 157	100. 0	2, 303	100. 0	564	100. 0	199
Less than \$500.....	111	0. 7	108	0. 7	8	36	1. 0	20	0. 4	22	0. 5	13	0. 6	9	1. 6	3
\$500 and less than \$1, 000.....	1, 822	11. 6	1, 809	11. 7	27	914	25. 2	373	7. 7	272	6. 5	165	7. 2	58	10. 3	13
\$1, 000 and less than \$1, 500.....	4, 705	29. 9	4, 638	29. 9	3	1, 685	46. 5	1, 476	30. 5	891	21. 4	466	20. 2	117	20. 7	67
\$1, 500 and less than \$2, 000.....	4, 807	30. 6	4, 741	30. 5	-----	773	21. 3	1, 764	36. 5	1, 397	33. 6	656	28. 5	151	26. 8	66
\$2, 000 and less than \$2, 500.....	2, 334	14. 8	2, 300	14. 9	-----	161	4. 4	719	14. 9	849	20. 4	487	21. 1	93	16. 5	25
\$2, 500 and less than \$3, 000.....	786	5. 0	782	5. 0	-----	36	1. 0	224	4. 6	290	7. 0	186	8. 1	46	8. 2	4
\$3, 000 and less than \$3, 500.....	488	3. 1	478	3. 1	-----	6	. 2	126	2. 6	179	4. 3	128	5. 6	39	6. 9	10
\$3, 500 and less than \$4, 000.....	240	1. 5	238	1. 5	-----	7	. 2	45	. 9	96	2. 3	74	3. 2	16	2. 8	2
\$4, 000 and less than \$4, 500.....	185	1. 2	180	1. 2	-----	4	. 1	36	. 7	70	1. 7	55	2. 4	15	2. 7	5
\$4, 500 and less than \$5, 000.....	120	. 8	118	. 8	-----	1	(1)	28	. 6	48	1. 2	32	1. 4	9	1. 6	2
\$5, 000 and less than \$6, 000.....	120	. 8	118	. 8	-----	1	(1)	23	. 5	43	1. 0	41	1. 8	11	2. 0	2
\$6, 000 and more.....	120	. 8	118	. 8	-----	1	(1)	23	. 5	43	1. 0	41	1. 8	11	2. 0	2
Not reporting year's earnings.....	4, 450	-----	4, 274	-----	16	626	-----	1, 038	-----	1, 280	-----	928	-----	386	-----	176
First quartile.....	\$1, 210	-----	\$1, 210	-----	-----	-----	\$975	-----	\$1, 275	-----	\$1, 420	-----	\$1, 425	-----	\$1, 315	-----
Median.....	1, 625	-----	1, 625	-----	-----	-----	1, 255	-----	1, 655	-----	1, 820	-----	1, 885	-----	1, 825	-----
Third quartile.....	2, 075	-----	2, 075	-----	-----	-----	1, 555	-----	2, 000	-----	2, 315	-----	2, 440	-----	2, 475	-----

<sup>1</sup> Less than 0.05 percent.

YEAR'S EARNINGS

As was true of the whole number, the largest proportion of every group of 30 years and over had earnings of \$1,500 and less than \$2,000. The largest proportion (46.5 percent) of the women 20 and under 30 had earned \$1,000 and less than \$1,500. All but 3 of the 38 girls under 20 had earned less than \$1,000.

More than one fourth (26.9 percent) of the women under 30 years of age had earned less than \$1,000. No other group approaches this, the next in rank being the women of 60 years and over, with only 11.9 percent who had such earnings. The other age groups had only 7 or 8 percent of the women earning less than \$1,000.

As would be expected, larger proportions of the older than of the younger women were in the higher earnings groups. One in 5 of the women of 40 years and over, in contrast to 1 in 25 of those under 30 years, had earned \$2,000 and less than \$2,500. About 9 percent (8.8) of the women of 50 years or more, in contrast to less than 2 percent (1.7) of those under 40 years, had earned \$3,500 and over.

The median of the earnings increased with the age of the women, naturally more sharply among the younger groups. The lowest median was \$1,255 for the women 20 and under 30 years; the highest was \$1,885 for those 50 and under 60 years, an increase of 50.2 percent. For the women of 60 and over the median declined by \$60, to \$1,825.

The lower quartile of earnings does not rise so rapidly with age as does the median. However, the upper quartile of earnings rises most rapidly, indicating that the rise in average earnings with age is due not so much to the increase in all women's earning capacity as to the rapid increase in earnings of the most successful group.

This does not mean that age and experience as such are not recognized, because the less successful women at 50 or even 60 years and over are earning decidedly more (46 and 35 percent, respectively) than the lower paid women of 20 to 30 years. This is as it should be, for at the earlier age—when all are more or less beginners—individual aptitudes have not been demonstrated and variations between individuals are not so great as demonstrated by the range in earnings (the difference between the lower and upper quartile) at 20 to 30 years and at 60 years and over, \$580 and \$1,160, respectively.

### **Earnings and experience**

More than two fifths (42.1 percent) of the women who had worked less than 10 years had earnings of \$1,000 and under \$1,500. After experience of 20 years or more only about one sixth (17.2 percent) had such earnings, most women reporting incomes well above those figures.

The greatest advances appear to have come after 5 years of experience. Earnings below \$1,000 were reported by 35.4 percent of the women with experience of less than 5 years, but by only 15.2 percent of those who had worked 5 and under 10 years. Conversely, earnings of \$1,500 and under \$2,000 were reported by only 15 percent of the women with less than 5 years' experience but by 30.3 percent of those who had worked 5 and under 10 years. For the remaining experience groups the differences in earnings were small compared to these.

TABLE 9.—Year's earnings, by years of experience

Year's earnings	Total number	Women reporting years of experience														Not reporting experience (number)		
		Total reporting		Less than 5 years		5 and less than 10 years		10 and less than 15 years		15 and less than 20 years		20 and less than 25 years		25 and less than 30 years			30 years and more	
		Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent		Number	Per cent
Total .....	20,168	17,687	-----	2,527	-----	3,616	-----	3,852	-----	2,612	-----	2,090	-----	1,476	-----	1,514	-----	2,481
Total reporting .....	15,718	15,033	100.0	2,182	100.0	3,190	100.0	3,288	100.0	2,189	100.0	1,714	100.0	1,228	100.0	1,242	100.0	685
Less than \$1,000 .....	1,933	1,851	12.3	773	35.4	485	15.2	260	7.9	128	5.8	91	5.3	51	4.2	63	5.1	82
\$1,000 and less than \$1,500 .....	4,705	4,523	30.1	948	43.4	1,313	41.2	1,013	30.8	529	24.2	306	17.9	207	16.9	207	16.7	182
\$1,500 and less than \$2,000 .....	4,807	4,597	30.6	327	15.0	966	30.3	1,194	36.3	777	35.5	605	35.3	388	31.6	340	27.4	210
\$2,000 and less than \$3,000 .....	3,120	2,985	19.9	103	4.7	346	10.8	632	19.2	569	26.0	514	30.0	391	31.8	430	34.6	135
\$3,000 and more .....	1,153	1,077	7.2	31	1.4	80	2.5	189	5.7	186	8.5	198	11.6	191	15.6	202	16.3	76
Not reporting year's earnings .....	4,450	2,654	-----	345	-----	426	-----	564	-----	423	-----	376	-----	248	-----	272	-----	1,796
First quartile .....	\$1,210	\$1,210	-----	\$845	-----	\$1,120	-----	\$1,275	-----	\$1,395	-----	\$1,525	-----	\$1,565	-----	\$1,560	-----	-----
Median .....	1,625	1,625	-----	1,170	-----	1,425	-----	1,655	-----	1,780	-----	1,880	-----	1,960	-----	2,020	-----	-----
Third quartile .....	2,075	2,070	-----	1,455	-----	1,810	-----	2,000	-----	2,240	-----	2,390	-----	2,490	-----	2,575	-----	-----

YEAR'S EARNINGS

The middle 50 percent of the women who had worked less than 5 years had earned between \$845 and \$1,455, a range of \$610. This range increased with experience until for women who had worked 30 years or more the figures were \$1,560 and \$2,575, a difference of \$1,015, two thirds greater than for the group of least experience.

### Earnings and marital status

Comparing the single and married women, 41.7 percent of the former and 47.1 percent of the latter had earnings under \$1,500, and 27.4 percent of the former and 23.6 percent of the latter had earnings of \$2,000 and over. Married women's earnings varied generally from \$1,160 to \$1,975, single women's from \$1,220 to \$2,080. The variability was about the same but the earnings of the single women were consistently higher.

When correlated with age, even greater differences present themselves. Only in the age group 20 and under 30 years do the single women's average earnings tend to fall below those of other women. In the four other age groups, single women have much the highest amounts, the only exception being in the oldest group, where the most highly paid married women earned \$600 more than did the most highly paid single women.

TABLE 10.—Year's earnings, by marital status and age

Year's earnings	Total number	Women reporting marital status								Not reporting marital status (number)		
		Total reporting		Single		Married		Widowed			Separated or divorced	
		Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent		Number	Per cent
Total.....	20, 168	20, 095	-----	13, 555	-----	3, 636	-----	1, 710	-----	1, 194	-----	73
Total reporting.....	15, 718	15, 681	100. 0	11, 224	100. 0	2, 423	100. 0	1, 132	100. 0	902	100. 0	37
Less than \$1,000.....	1, 933	1, 927	12. 3	1, 329	11. 8	358	14. 8	129	11. 4	111	12. 3	6
\$1,000 and less than \$1,500.....	4, 705	4, 694	29. 9	3, 353	29. 9	784	32. 4	320	28. 3	237	26. 3	11
\$1,500 and less than \$2,000.....	4, 807	4, 798	30. 6	3, 463	30. 9	708	29. 2	329	29. 1	298	33. 0	9
\$2,000 and less than \$3,000.....	3, 120	3, 113	19. 8	2, 316	20. 6	401	16. 5	233	20. 6	163	18. 1	7
\$3,000 and more.....	1, 153	1, 149	7. 4	763	6. 8	172	7. 1	121	10. 7	93	10. 3	4
Not reporting year's earnings.....	4, 450	4, 414	-----	2, 331	-----	1, 213	-----	578	-----	292	-----	36
First quartile.....	\$1, 210	\$1, 210	-----	\$1, 220	-----	\$1, 160	-----	\$1, 240	-----	\$1, 240	-----	-----
Median.....	1, 625	1, 625	-----	1, 635	-----	1, 550	-----	1, 680	-----	1, 675	-----	-----
Third quartile.....	2, 075	2, 075	-----	2, 080	-----	1, 975	-----	2, 200	-----	2, 120	-----	-----

Age	Single	Married	Widowed	Separated or divorced
Total.....	\$1, 220	\$1, 160	\$1, 240	\$1, 240
20 and under 30 years.....	970	1, 035	(1)	905
30 and under 40 years.....	1, 305	1, 195	1, 215	1, 235
40 and under 50 years.....	1, 515	1, 205	1, 295	1, 370
50 and under 60 years.....	1, 540	1, 235	1, 230	1, 385
60 years and over.....	1, 430	1, 135	1, 235	(1)

<sup>1</sup> Not computed; base less than 50.

TABLE 10.—Year's earnings, by marital status and age—Continued

Age	Single	Married	Widowed	Separated or divorced
	Median of earnings			
Total.....	\$1, 635	\$1, 550	\$1, 680	\$1, 675
20 and under 30 years.....	1, 245	1, 330	(1)	1, 285
30 and under 40 years.....	1, 675	1, 585	1, 615	1, 620
40 and under 50 years.....	1, 880	1, 635	1, 710	1, 765
50 and under 60 years.....	1, 960	1, 720	1, 695	1, 860
60 years and over.....	1, 895	1, 750	1, 700	(1)
	Third quartile of earnings			
Total.....	\$2, 080	\$1, 980	\$2, 195	\$2, 120
20 and under 30 years.....	1, 520	1, 705	(1)	1, 745
30 and under 40 years.....	2, 020	1, 970	1, 990	1, 950
40 and under 50 years.....	2, 360	2, 105	2, 210	2, 280
50 and under 60 years.....	2, 490	2, 315	2, 275	2, 430
60 years and over.....	2, 475	3, 075	2, 355	(1)

<sup>1</sup> Not computed; base less than 50.

In general, the greatest differences in earnings were found among the lower paid women as measured by the first quartile, but in certain occupations there is great contrast among the higher paid, the third or upper quartile being several hundred dollars higher for single than for married women in the case of owners and managers in trade, trained nurses, and teachers. A contributing factor undoubtedly is that proportionally more married than single women are employed in small towns.

For all groups but the widowed women, the median earnings increased steadily as years of experience increased. For the widows the median increased up to 20 years of experience and the maximum was for the group whose experience was 30 years and more. (The drop in earnings for the intervening groups can hardly be considered significant in view of the number of cases involved.)

### Earnings and living arrangements

The influence of income on living arrangements is clear. One fourth of the women with earnings of less than \$1,000, in contrast to almost one half of those who earned \$2,000 or more, maintained their own homes. Similarly, 16 percent of those with earnings below \$1,000, but only 1.4 percent of those earning \$2,000 or more, lived with parents or other relatives without sharing expenses.

The practice of living in boarding or rooming houses is less affected by income, probably because of the wide variation in standards and costs. One eighth of the women with earnings under \$1,000, one fifth of the group earning \$1,000 and under \$2,000, and one sixth with earnings of \$2,000 or more lived in boarding or rooming houses.

The sharing of accommodations, including the sharing of expenses, was much the most common practice except among the women with the highest earnings. Only about one third (34.5 percent) of the women earning \$2,000 or more, in contrast to between 45 and 47 percent of those with lower earnings, lived with relatives or friends and shared expenses.

In each case, when the group earning \$2,000 and more is further divided, those earning as much as \$3,000 show still more the great influence of earnings.

TABLE 11.—Year's earnings, by living arrangements

Living arrangements	Total number	Women reporting year's earnings										Not reporting year's earnings (number)	
		Total reporting			Less than \$1,000		\$1,000 and less than \$2,000		\$2,000 and less than \$3,000		\$3,000 and more		
		Number	Percent	Median earnings	Number	Percent	Number	Percent	Number	Percent	Number		Percent
Total.....	20, 168	15, 718			1, 933		9, 512		3, 120		1, 153		4, 450
Total reporting.....	19, 667	15, 440	100.0	\$1, 630	1, 879	100.0	9, 357	100.0	3, 077	100.0	1, 127	100.0	4, 227
Maintaining own home.....	7, 433	5, 334	34.5	\$1, 800	462	24.6	2, 857	30.5	1, 330	43.2	685	60.8	2, 099
With parents or relatives:													
Sharing expenses.....	6, 606	5, 572	36.1	1, 500	825	43.9	3, 659	39.1	850	27.6	238	21.1	1, 034
Not sharing expenses.....	960	751	4.9	1, 145	301	16.0	390	4.2	52	1.7	8	.7	209
With friends, sharing expenses.....	1, 183	997	6.5	1, 795	53	2.8	581	6.2	285	9.3	78	6.9	186
Boarding or rooming house.....	3, 485	2, 786	18.0	1, 625	238	12.7	1, 870	20.0	560	18.2	118	10.5	699
Not reporting living arrangements—number.....	501	278			54		155		43		26		223

About 1 in 12 of the 5,334 who maintained their own homes and reported earnings, earned less than \$1,000, and about 1 in 8 had earnings of \$3,000 or more. If size of city had been correlated with earnings and mode of living, no doubt it would have been found that the women who maintained homes on incomes of less than \$1,000 lived in the smaller cities where expenses were less.

About 1 in 7 of the 5,572 women who reported living with their parents or other relatives and sharing expenses, had earnings below \$1,000, and only 1 in 25 earned \$3,000 or more.

As would be expected, the women who reported living with parents or relatives and paying nothing were almost wholly in the lower earnings groups. Two fifths earned less than \$1,000 and more than one half earned between \$1,000 and \$2,000. Of the 751 women, only 8 had earnings of \$3,000 or more.

About 1,000 women reported that they lived with friends and shared expenses. This practice, like the maintenance of a home, was least common in the group with the lowest earnings, followed by the group with the highest earnings. Only about 1 in 20 earned less than \$1,000 and less than one twelfth \$3,000 or more.

Of the almost 2,800 who lived in boarding or rooming houses, one woman in 12 earned less than \$1,000 and about 1 in 25, \$3,000 or more.

The largest proportion of the single women, almost one half, lived with their parents or with other relatives, the majority sharing the expenses. Almost equal proportions—roughly one fifth in each case—lived in boarding or rooming houses or maintained their own homes. The remaining 8 percent made their homes with friends, paying their share of expenses.

Among the single women the median earnings were the lowest (\$1,150) for those who lived with parents or relatives without paying their expenses, and were the highest (\$1,980) for those who maintained their own homes.

Among the married women, almost 7 in 8 maintained homes. The median earnings of these women were much less than those of the corresponding groups of single or other women—\$1,590. A smaller proportion of married women than of any of the other marital groups made their homes with their parents or relatives.

### **Earnings and family responsibility**

Though proportionally fewer of the women with family responsibilities are in the lower earnings groups, no group has escaped. Well over one half of the women earning less than \$1,000 had dependents. A man is discouraged from taking on family responsibilities until he can demonstrate his ability to provide adequately. A woman inherits responsibilities aside from her own choice and must develop and exercise her earning ability to meet them.

In all the various sizes of communities the women who had dependents had higher median earnings than those without dependents. For each group the median increased steadily with size of city. For the women with dependents, the median was \$1,415 in towns of less than 5,000 population and \$2,220 in cities of 100,000 or more. For the women without dependents, the median was \$1,305 in the smallest cities and \$2,035 in the largest.

### **Earnings and general education**

General education has been classified in the 10 groups following: Grade school; high school incomplete; high school complete; normal school incomplete; normal school complete; college incomplete; bachelor's degree; bachelor's degree and graduate work; master's degree; and doctor's degree.

Three fifths of all women earned \$1,000 and less than \$2,000. Of those who had attended grade school, high school, normal school, and college, whether they had completed their studies or not, the proportions earning \$1,000 and less than \$2,000 ranged from 68.7 percent to 57.7 percent. Decidedly smaller proportions of those who had done some graduate work, as well as of those who had received a master's degree, 44.1 and 25.5 percent respectively, had earned only \$1,000 and less than \$2,000.

Approximately one fifth of the total group and one fifth to one sixth of the 6 groups ranging through "college incomplete" had earned \$2,000 and less than \$3,000. More than one fourth with bachelors' degrees and almost one half with masters' degrees had earned this much.

The proportions earning \$3,000 and more also were highest for those with degrees. For the women with a master's degree and those with a bachelor's degree and graduate work, the figures were respectively 27.2 and 22.8 percent, in contrast to proportions varying from 2.8 to 8.7 percent for the less advanced groups. Of the 30 women with a doctor's degree, 19 were earning \$3,000 and more.

Less than 5 percent of those with a bachelor's degree, and only 1.2 percent of those with a master's degree, earned less than \$1,000, though the other educational groups had from 10.7 to 16 percent in this low earnings class.

Average earnings varied with different educational attainments, not always increasing with added years of schooling. As goes without saying, this may be explained by other factors, such as age and length of experience.

CHART 3. FIRST QUARTILE, SECOND QUARTILE (MEDIAN), AND THIRD QUARTILE EARNINGS, BY GENERAL EDUCATION

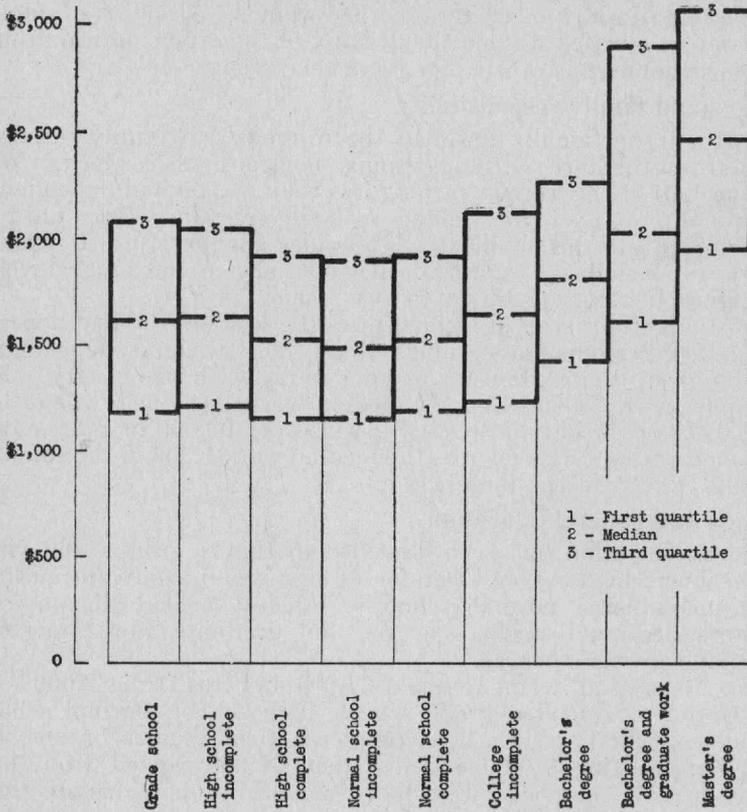


TABLE 12.—Year's earnings, by maximum general education  
[Averages and percents not computed where base is less than 50]

Maximum general education	Total (number)	Total reporting earnings (number)	Percent of women reporting earnings				Not reporting earnings (number)	First quartile	Median	Third quartile
			Less than \$1,000	\$1,000 and less than \$2,000	\$2,000 and less than \$3,000	\$3,000 and more				
Total	20,168	15,718	12.3	60.5	19.8	7.3	4,450	\$1,210	\$1,625	\$2,075
Total reporting	19,397	15,315	12.2	60.7	19.8	7.3	4,082	1,215	1,630	2,070
Grade school	1,759	1,175	14.9	57.7	18.9	8.5	584	1,175	1,610	2,080
High school incomplete	2,775	2,099	12.7	60.7	19.8	6.8	676	1,210	1,630	2,050
High school complete	5,688	4,572	16.0	63.4	15.3	5.3	1,116	1,140	1,520	1,930
Normal school incomplete <sup>1</sup>	1,682	1,366	15.1	65.2	16.9	2.8	316	1,140	1,485	1,910
Normal school complete <sup>1</sup>	1,022	891	10.7	68.7	16.3	4.4	131	1,190	1,525	1,930
College incomplete	3,386	2,602	11.1	60.0	20.5	8.5	784	1,230	1,645	2,130
Bachelor's degree	2,423	2,045	4.7	59.2	27.5	8.7	378	1,425	1,805	2,270
Bachelor's degree and graduate work	151	127	4.7	44.1	28.3	22.8	24	1,610	2,035	2,910
Master's degree	476	408	1.2	25.5	46.1	27.2	68	1,955	2,470	3,085
Doctor's degree	35	30					5			
Not reporting maximum general education	771	403	15.6	55.3	20.6	8.4	368			

<sup>1</sup> See note to table 3.

The variation in earnings of the middle 50 percent of the women whose maximum general education was reported, as measured by the differences between the first and third quartiles, was least for those who had completed normal school, \$740, and greatest for those who held a bachelor's degree and had had some graduate work, \$1,300.

The differences among the women with earnings below average were not great until after a degree was attained, but a marked difference was noted between those with a bachelor's and those with a master's degree. Likewise, the variation in the average (median) was limited until the women with bachelors' and masters' degrees were compared. The same situation prevailed even among the women with earnings above average, where the difference was most striking.

If normal school be regarded as special instead of general training, the lowest earnings were for the group with high school complete. The somewhat higher amounts for the women with less schooling than high school complete doubtless result from the greater age and experience of the groups who quit school when standards were not so exacting as in recent years.

In each education group the median was lowest for the women 20 and under 30 and highest for those 50 and under 60, the differences ranging from \$490 for those with only grade-school education to \$845 for those with college complete.

In each age group the highest earnings were for women with college complete, and in four of the five groups those with college incomplete ranked next. Among the older women, where differences in experience were not so marked, the grade-school group had the lowest medians; below 40, the normal-school group had somewhat the lowest earnings.

Great differences were found in median earnings for women widely separated educationally or by age. For example, those of 50 and under 60 years who had completed college had median earnings \$625, or 36.4 percent, higher than those of women with only grade-school education. On the other hand, the women of 20 and under 30 years whose college education was complete had median earnings only \$270, or 22 percent, higher than those for the grade-school group.

The maximum amounts earned by various groups are of interest to business and professional women. For this reason the maximum earnings of women of certain ages and educational attainments are shown here. Although some women had earnings of only a few hundred dollars, they are not objects of social or economic concern, as their income usually is supplemented by other sources. Because of this such earnings are grouped in this study as less than \$1,000.

The highest earnings of any woman 20 and under 30 years of age were \$5,000, reported by a college graduate. On the other hand, women in this age group who had gone no further than grade school, and even the normal-school groups, had no representative who earned more than \$3,500.

In the next age group, 30 and under 40 years, the highest earnings were \$14,000, reported by a woman who had had some graduate work in college. The maximum for women of these ages who had had grade-school education only was \$5,200.

CHART 4. MEDIAN EARNINGS, BY GENERAL EDUCATION AND AGE

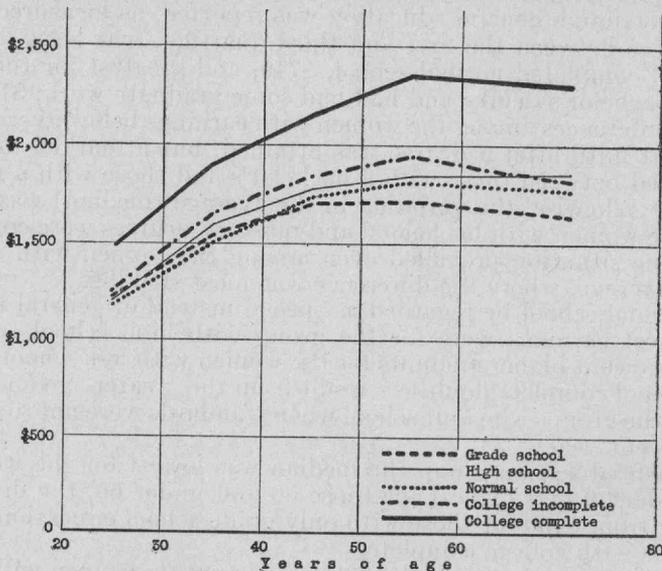


TABLE 13.—Median earnings, by age and maximum general education

Maximum general education	Women reporting age and earnings											Not reporting age and earnings (number)	
	Total (number) <sup>1</sup>	Total reporting (number) <sup>1</sup>	20 and under 30 years		30 and under 40 years		40 and under 50 years		50 and under 60 years		60 years and over		
			Number	Median earnings	Number		Median earnings						
Total.....	20,168	15,519	3,623	-----	4,834	-----	4,157	-----	2,303	-----	564	-----	4,649
Total reporting.....	19,397	15,137	3,576	-----	4,751	-----	4,044	-----	2,204	-----	525	-----	4,260
Grade school.....	1,759	1,164	84	\$1,225	343	\$1,540	409	\$1,700	261	\$1,715	66	\$1,630	595
High school.....	8,463	6,601	1,795	1,205	2,004	1,610	1,712	1,775	876	1,845	182	1,840	1,862
Normal school <sup>2</sup> .....	2,704	2,235	534	1,190	675	1,500	577	1,725	355	1,820	92	1,760	469
College incomplete.....	3,386	2,564	562	1,260	783	1,650	712	1,845	393	1,940	112	1,830	822
College complete.....	3,085	2,573	601	1,495	946	1,905	634	2,145	319	2,340	73	2,295	512
Not reporting maximum general education.....	771	382	47	-----	83	-----	113	-----	99	-----	39	-----	389

<sup>1</sup> Total includes 38 women under 20 years, not shown separately.

<sup>2</sup> See note to table 3.

Maximum earnings in the group aged 40 and under 50 were \$20,000, reported by a high-school graduate. Strange to say, in this age group the women with college complete and those with college incomplete had no representative earning more than \$10,000.

The highest earnings among all those reported were \$25,000 for one woman between 50 and 60 years with normal-school training and for another past 60 years holding a master's degree.

The maximum earnings noted are interesting and enlightening as showing what the unusual woman can do, but such cases do not contradict any of the tendencies noted on preceding pages.

The median earnings for the women of various educational attainments and years of experience (14,664 women reporting) were found to increase within each schooling group as the years of experience increased. There was only one exception to this.

For the other four education groups the difference in the median earnings between least and most experience varied from \$760 for women with grade-school education, followed closely by \$770 for those with normal-school training, to \$1,000 for women who had completed college. The absolute increase for those who had completed college and those who had attended high school differs by only \$15, but it represents an advance of 96 percent in the case of women who had attended high school in contrast to only 69 percent for the college graduates. Experience does compensate to some extent for lack of educational advantages, but the average college graduate begins at a higher wage (probably because more fields are open to her), and in each period maintains, in general, some advantage over the woman with 5 years' more experience but with only high-school education.

Only for the first group—those who had worked less than 5 years—did the earnings increase steadily with education. In the next four experience groups, though the distribution of earnings is not significantly different, the median for the women with normal training was lower than for high school. In the group with experience of 25 and under 30 years normal again was low and high school had no advantage in earnings over grade, and in the most experienced group the median earnings of both normal and college incomplete were below those with less advanced education. Of course, a preponderant number of the normal-school trained were engaged in teaching, so a comparison of the earnings of women who went to normal school with other educational groups is in effect comparing teaching with other occupations. Aside from these normal-trained women, the tendency for earnings to increase with training is clear, the greatest difference being between women who had completed college and those who were not graduated.

The maximum earnings for the women in these groups showed great variation. For the women who had worked less than 5 years the maximum was \$10,000, for a college graduate. Earnings twice as high as this, \$20,000, were reported by a woman who had worked 5 and less than 10 years and whose education did not extend beyond high school. Among the women who had worked 10 and less than 15 years the maximum was \$14,000, for a woman who had completed college. For the experience group 15 and less than 20 years, the largest amount, \$12,000, was earned by a woman with normal-school training. The highest earnings for the group who had worked 25 and less than 30 years were \$15,000, reported by a woman who had attended but not completed college, and the highest of all were the \$25,000 earned by two women—one who had not gone beyond normal school and had worked 20 and less than 25 years, and another a college graduate who had worked for 30 years or more.

### Earnings and special training

As stated in an earlier section of this report, 15.2 percent of the more than 19,000 women who reported on special training, technical or professional in character, had had no such training. A smaller proportion, 13.6 percent, of the 15,134 who reported on both earnings and special training, had had no special training.

Much the highest proportion with no special training were in the group with the lowest earnings, 24 percent of those who earned less than \$1,000. At the other extreme were the women earning \$1,500 and less than \$2,000, all but 10 percent of whom had had special training. The intermediate groups had 12 or 14 percent classed as without such training.

The proportions earning specified amounts among those with and without special training may be seen from the summary following.

TABLE 14.—Year's earnings, by special training

[Medians and percents not computed where base is less than 50]

Special training	Total	Total reporting earnings		Percent of women reporting earnings				Not reporting earnings
	Number	Number	Median earnings	Less than \$1,000	\$1,000 and less than \$2,000	\$2,000 and less than \$3,000	\$3,000 and more	Number
Total.....	20,168	15,718	\$1,625	12.3	60.5	19.8	7.3	4,450
Total reporting.....	19,108	15,134	1,630	12.0	60.7	20.0	7.3	3,974
No special training.....	2,904	2,057	1,465	21.1	53.8	17.6	7.4	847
With special training.....	16,204	13,077	1,650	10.5	61.8	20.4	7.3	3,127
Business.....	8,166	6,847	1,600	11.6	64.5	17.7	6.1	1,319
Teaching.....	4,693	4,022	1,600	10.6	63.6	20.2	5.5	671
Nursing.....	811	536	1,830	2.6	64.0	27.1	6.3	275
Library work, music, art.....	678	490	1,810	11.2	50.6	28.2	10.0	188
Social and welfare work.....	217	184	2,080	2.2	41.8	47.3	8.7	33
Medicine.....	117	64	4,355	-----	7.8	10.9	81.2	53
Dentistry, pharmacy.....	47	28	-----	-----	-----	-----	-----	19
Law.....	106	76	2,180	5.3	38.2	23.7	32.9	30
Other.....	1,369	830	1,880	9.0	47.1	28.2	15.7	539
Not reporting special training.....	1,060	584	-----	20.7	55.5	15.4	8.4	476

The greatest contrast in the proportions earning specified amounts among those with and those without special training was in the lowest-earnings group. Twice as large a proportion of those without as of those with special training had earned less than \$1,000.

The large group earning \$1,500 and less than \$2,000 also appears very differently in the two classes, being 32.1 percent of the women with special training but only 22.8 percent of those without. For the remaining earnings groups the differences were not great.

The median of the earnings of the women with some special training was \$1,650; for those with no special training it was considerably lower, \$1,465. Great differences appeared in the median earnings of those reporting special training. They ranged from \$1,600 for those who had had business or teacher's training—more than four

fifths of all reporting—to \$4,355 for those trained in medicine, one of the smallest of the occupational groups. The median earnings of persons with legal training ranked next, but they were only \$2,180, just half the figure for medical training. Median earnings for those who had had training in library work, music, or art were \$1,810; in nursing, \$1,830; and in social work, \$2,080. These last earnings are of special interest, since they are the highest for any group of women with special training who were almost wholly salaried workers.

In every case where earnings, education, and training were reported, the median was higher for the women with special training than for those without.

The range of median earnings for those with no special training was from \$1,425 for the women with high-school education to \$1,885 for college graduates. The largest difference in medians for those with and without special training was \$240 for women who had attended grade school only and the smallest was \$10 for the college graduates.

Median earnings for the women reporting the various types of special training and general education differed considerably. For the women whose special training was in business (more than one half of all) the median earnings ranged from \$1,570 for those with some high-school training to \$1,785 for those holding a degree. Next to the highest median, \$1,700, was for the women who had attended grammar school only, the group shown to have been comparatively older and more experienced.

TABLE 15.—Median earnings, by maximum general education and special training

[Medians not computed where base is less than 50]

Special training	Total (number)	Women reporting maximum general education and earnings										Not reporting maximum general education and earnings (number)		
		Total reporting (number)		Grade school		High school		Normal school <sup>1</sup>		College incomplete			College complete	
		Number	Median earnings	Number	Median earnings	Number	Median earnings	Number	Median earnings	Number	Median earnings		Number	Median earnings
Total.....	20,168	15,315	1,175	\$1,610	6,671	\$1,555	2,257	\$1,500	2,602	\$1,645	2,610	\$1,895	4,853	
Total reporting.....	19,108	14,779	1,089	1,625	6,352	1,565	2,254	1,500	2,519	1,650	2,565	1,895	4,329	
No special training.....	2,904	1,959	344	1,450	1,310	1,425	3	-----	190	1,625	112	1,885	945	
With special training.....	16,204	12,820	745	1,690	5,042	1,595	2,251	1,500	2,329	1,650	2,453	1,895	3,384	
Business.....	8,166	6,662	611	1,700	4,269	1,570	398	1,660	1,081	1,585	303	1,785	1,504	
Teaching.....	4,693	4,007	7	-----	92	1,500	1,751	1,440	644	1,490	1,513	1,820	686	
Nursing.....	811	516	38	-----	266	1,805	26	-----	151	1,870	35	-----	285	
Library work, music, art.....	678	475	6	-----	106	1,680	38	-----	168	1,730	157	1,980	203	
Social and welfare work.....	217	178	2	-----	27	-----	10	-----	58	2,000	81	2,190	39	
Medicine.....	117	64	-----	-----	-----	-----	-----	-----	4	-----	60	4,155	53	
Dentistry, pharmacy.....	47	28	1	-----	6	-----	-----	-----	9	-----	12	-----	19	
Law.....	106	75	1	-----	13	-----	2	-----	14	-----	45	-----	31	
Other.....	1,369	815	79	1,490	263	1,585	26	-----	200	2,190	247	2,145	554	
Not reporting special training.....	1,060	536	86	-----	319	-----	3	-----	83	-----	45	-----	524	

<sup>1</sup> See note to table 3.

For the college-complete and normal-school groups, special training in teaching was much the most common. The medians for those with teacher's training were well below the averages for the total groups with special training. For college incomplete, high school, and grade school, the women with a business education far outnumbered those with any other special training. Their median was below the group average in the first two of these, but was slightly above it in the case of the grade-school groups.

### Earnings and stability

When the stability of women workers is inquired into, two details suggest themselves: The number of jobs held and the time on present or last job. The group of women included in the present study was a mature one, the median age being 39.5 years and the median years of work experience 13.5.

TABLE 16. — Median earnings, by number of jobs and years of experience

Years of experience	Total (number)	Women reporting number of jobs held and present earnings										Not reporting number of jobs or earnings (number)	
		Total reporting (number)	1 job		2 jobs		3 jobs		4 jobs		5 or more jobs		
			Number	Median earnings	Number		Median earnings						
Total.....	20, 168	14, 958	3, 745	\$1, 450	3, 374	\$1, 605	2, 643	\$1, 655	1, 934	\$1, 700	3, 262	\$1, 735	5, 210
Total reporting.....	17, 687	14, 718	3, 737	-----	3, 324	-----	2, 585	-----	1, 893	-----	3, 179	-----	2, 969
Less than 5.....	2, 527	2, 176	1, 124	\$1, 130	545	1, 205	290	1, 195	129	1, 230	88	1, 170	351
5 and less than 10.....	3, 616	3, 173	926	1, 370	762	1, 415	599	1, 425	429	1, 495	457	1, 490	443
10 and less than 15.....	3, 852	3, 230	713	1, 650	680	1, 625	573	1, 665	478	1, 645	786	1, 685	622
15 and less than 20.....	2, 612	2, 127	319	1, 775	455	1, 750	361	1, 820	332	1, 805	600	1, 775	485
20 and less than 25.....	2, 090	1, 657	250	1, 895	348	1, 910	310	1, 870	229	1, 950	520	1, 825	433
25 and less than 30.....	1, 476	1, 171	203	2, 025	244	1, 930	217	2, 050	168	1, 900	339	1, 930	305
30 and more.....	1, 514	1, 184	202	2, 060	290	2, 085	235	1, 975	128	2, 045	329	1, 990	330
Not reporting years of experience.....	2, 481	240	8	-----	50	-----	58	-----	41	-----	83	-----	2, 241

The influence of stability and experience on earnings is clear from the figures, there being only two examples of a median that fails to increase with experience. As a whole, however, experience seems to have less weight as it becomes divorced from length of service, as inversely measured by a frequent change in job. For the women with only one job the medians ranged from \$1,130 to \$2,060, a difference of \$930 (82 percent) between those with the least and those with the greatest experience. For the women who had held five or more jobs the difference was only \$820, from \$1,170 to \$1,990 (70.1 percent). Some of this apparent increase is due to the low (base) wage of those women who have had five or more jobs in less than 5 years' experience. It is not self-evident that stability in itself is a virtue, for women with only one job do not in any case earn the highest amounts (medians), but the group of women with the highest median earnings is the one that had changed jobs only once during a period of at least 30 years since beginning work. Those who had held only one job during a similar period ranked second.

As the time on the job increased the median earnings increased, from \$1,285 for less than a year's service to \$2,020 for as much as 20 years on the job, a total increase of 57 percent.

Time in present or last job	Women reporting time and earnings in present or last job		
	Number	Percent	Median earnings
Total.....	15,485	100.0	\$1,630
Less than 1 year.....	1,347	8.7	1,285
1 and less than 2 years.....	1,611	10.4	1,390
2 and less than 3 years.....	1,318	8.5	1,435
3 and less than 4 years.....	1,228	7.9	1,520
4 and less than 5 years.....	1,121	7.2	1,535
5 and less than 10 years.....	4,074	26.3	1,655
10 and less than 15 years.....	2,604	16.8	1,800
15 and less than 20 years.....	932	6.0	1,890
20 years and more.....	1,250	8.1	2,020

### Earnings, industry, and occupation

For nearly all the women who reported earnings, industry and occupation were available also. Naturally, great differences appeared in the proportions of the various occupational groups earning specific amounts.

With the exception of agriculture and mining, each industry group had attracted considerable numbers of women. The largest proportion earning less than \$1,000 was the 24 percent of women in transportation and communication, closely followed by the 21.1 percent in trade. Just over one half of the group first mentioned were telegraph or telephone operators, and practically one fourth of the other group were saleswomen. The smallest proportion of any industry group earning less than \$1,000 was that of the women in public service not elsewhere classified (5.6 percent).

When specific occupations were examined, every group but physicians and osteopaths was found represented in this low earnings class. The smallest proportion was that of trained nurses, 2.4 percent, followed by the 2.8 percent of public stenographers and office managers. The largest proportion earning less than \$1,000 was the 59.6 percent of the saleswomen.

The proportions in the various industry groups who had earned less than \$1,500 ranged from about one third each in the public-service and manufacturing groups to one half in transportation and communication. The proportions of the various occupational groups earning less than \$1,500 ranged from not quite one twentieth of the physicians to almost nine tenths of the saleswomen. Four fifths of the dentists' and doctors' assistants and almost three fourths of the telephone and telegraph operators earned less than \$1,500.

The most usual earnings in the public-service group and in professional service were \$1,500 to \$2,000. In all other industry groups \$1,000 to \$1,500 were the most usual earnings.

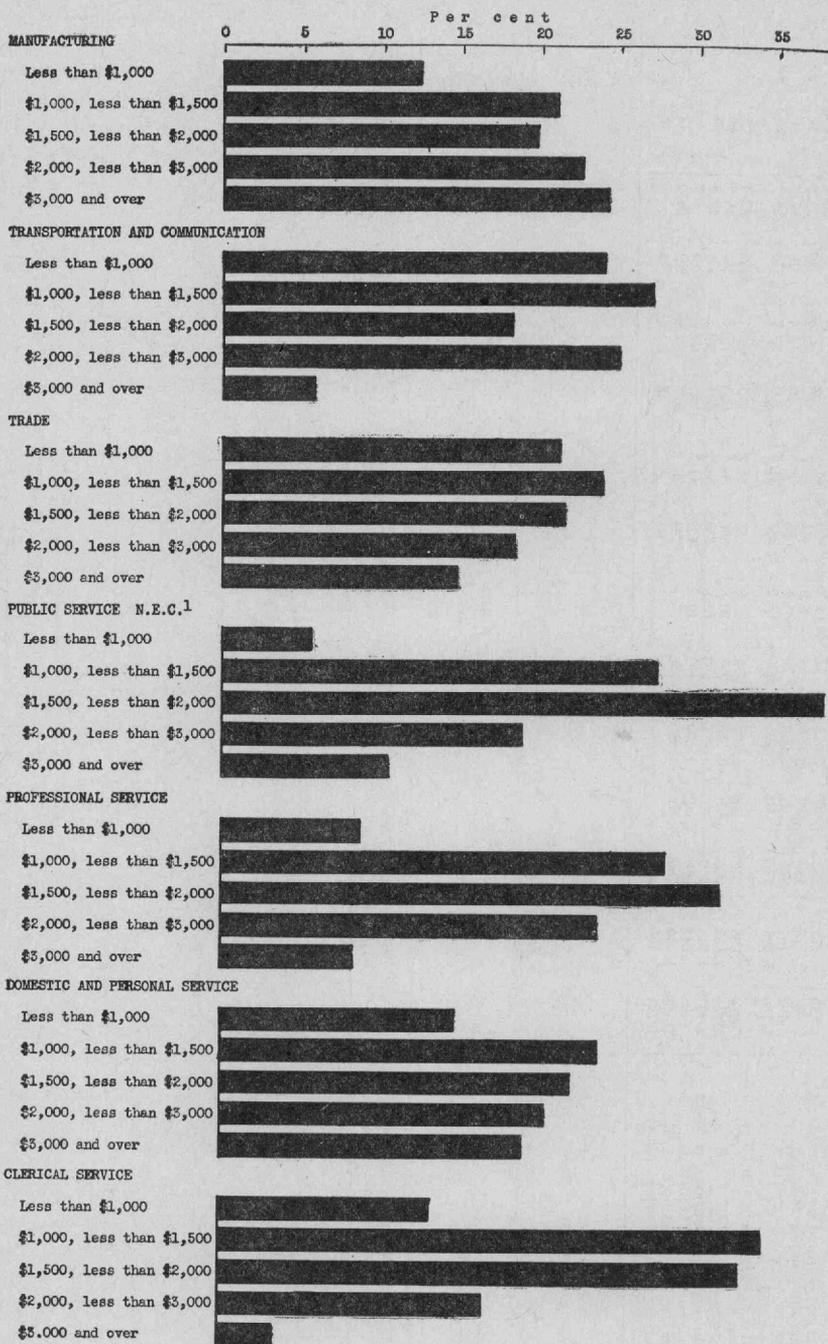
TABLE 17.—Year's earnings, by industry and occupation

[Medians and percents not computed where base is less than 50]

Industry and occupation	Total number	Women reporting earnings												Not reporting earnings (number)		
		Total number reporting	First quartile	Median	Third quartile	Less than \$1,000		\$1,000 and less than \$1,500		\$1,500 and less than \$2,000		\$2,000 and less than \$3,000			\$3,000 and more	
						Number	Percent of total reporting	Number	Percent of total reporting	Number	Percent of total reporting	Number	Percent of total reporting		Number	Percent of total reporting
Total.....	20,168	15,718	\$1,210	\$1,625	\$2,075	1,933	12.3	4,705	29.9	4,807	30.6	3,120	19.8	1,153	7.3	4,450
Total reporting.....	19,067	15,563	1,210	1,625	2,070	1,911	12.3	4,667	30.0	4,764	30.6	3,086	19.8	1,135	7.3	3,504
Agriculture and extraction of minerals.....	33	13						2		4		3		4		20
Manufacturing.....	523	314	1,300	1,920	2,955	39	12.4	66	21.0	62	19.7	71	22.6	76	24.2	209
Owners, managers, officials.....	406	230	1,560	2,230	3,345	15	6.5	37	16.1	46	20.0	62	27.0	70	30.4	176
Milliners and dressmakers.....	66	40				18		12		7		1		2		26
All others.....	51	44				6		17		9		8		4		7
Transportation and communication.....	264	225	1,020	1,480	2,165	54	24.0	61	27.1	41	18.2	56	24.9	13	5.8	39
Owners, managers, officials.....	114	101	1,455	2,010	2,495	8	7.9	19	18.8	23	22.8	40	39.6	11	10.9	13
Telegraph and telephone operators.....	136	113	810	1,155	1,525	44	38.9	40	35.4	16	14.2	12	10.6	1	.9	23
All others.....	14	11				2		2		2		4		1		3
Trade.....	2,444	1,556	1,080	1,615	2,330	329	21.1	372	23.9	336	21.6	287	18.4	232	14.9	888
Owners, managers, officials, buyers.....	1,631	968	1,325	1,820	2,540	91	9.4	232	24.0	251	25.9	219	22.6	175	18.1	663
Saleswomen.....	505	364	690	915	1,275	217	59.6	102	28.0	26	7.1	12	3.3	7	1.9	141
All others.....	308	224	1,460	1,950	2,800	21	9.4	38	17.0	59	26.3	56	25.0	50	22.3	84
Public service (not elsewhere classified).....	539	482	1,355	1,725	2,145	27	5.6	132	27.4	182	37.8	91	18.9	50	10.4	57
Professional service.....	6,909	5,668	1,290	1,715	2,200	496	8.8	1,580	27.9	1,778	31.4	1,346	23.7	468	8.3	1,241
Teachers.....	4,192	3,681	1,240	1,630	2,060	336	9.1	1,208	32.8	1,148	31.2	793	21.5	196	5.3	511
Trained nurses.....	766	509	1,575	1,825	2,180	12	2.4	77	15.1	255	50.1	136	26.7	29	5.7	257
Social and welfare workers.....	376	328	1,630	2,020	2,400	15	4.6	39	11.9	106	32.3	142	43.3	26	7.9	48
Librarians.....	263	245	1,395	1,850	2,350	22	9.0	50	20.4	76	31.0	76	31.0	21	8.6	18
Editorial and research workers.....	239	198	1,085	1,590	2,290	41	20.7	51	25.8	38	19.2	45	22.7	23	11.6	41
Technicians, laboratory assistants, chemists, dietitians.....	151	98	1,410	1,815	2,260	4	4.1	25	25.5	32	32.7	30	30.6	7	7.1	53
Dentists' and doctors' assistants.....	133	110	890	1,195	1,450	34	30.9	54	49.1	16	14.5	4	3.6	2	1.8	23
Physicians.....	115	65	3,235	4,185	5,845			3	4.6	2	3.1	7	10.8	53	81.5	50
Osteopaths.....	106	43								5		8		30		63
Lawyers.....	75	49				3		3		11		11		21		26
All others.....	493	342	1,405	1,905	2,475	29	8.5	70	20.5	89	26.0	94	27.6	60	17.5	151

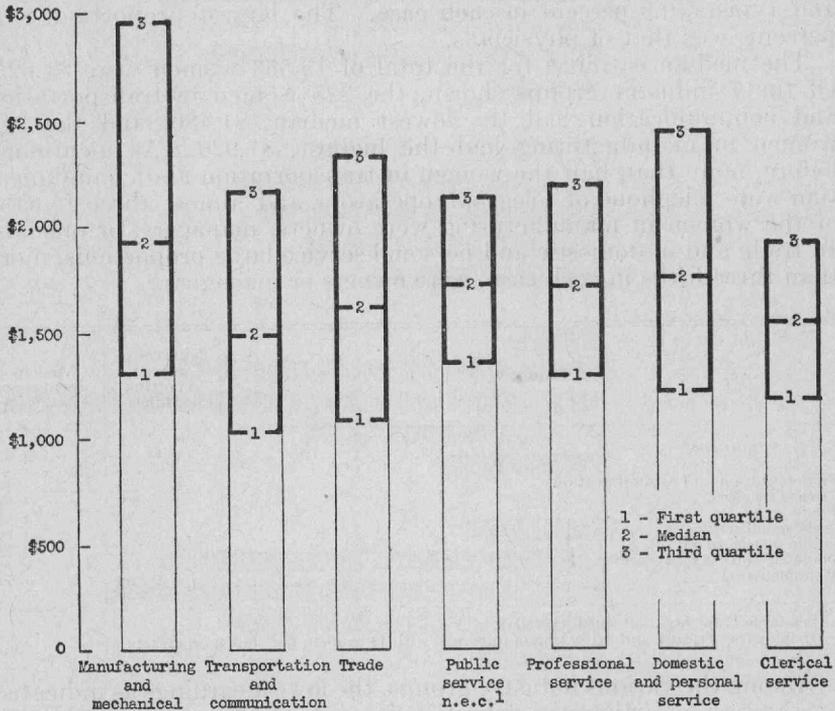
Domestic and personal service.....	595	279	1,220	1,760	2,455	41	14.7	66	23.7	62	22.2	57	20.4	53	19.0	316
Owners and managers.....	403	175	1,480	1,950	3,010	14	8.0	31	17.7	47	26.9	39	22.3	44	25.1	228
All others.....	192	104	975	1,355	2,030	27	26.0	35	33.7	15	14.4	18	17.3	9	8.7	88
Clerical service.....	7,760	7,026	1,175	1,545	1,925	925	13.2	2,388	34.0	2,299	32.7	1,175	16.7	239	3.4	734
Public stenographers and office man- agers.....	464	398	1,610	1,960	2,505	11	2.8	57	14.3	142	35.7	129	32.4	59	14.8	66
Secretaries.....	2,910	2,659	1,235	1,620	1,955	288	10.8	805	30.3	985	37.0	482	18.1	99	3.7	251
Bookkeepers, accountants, cashiers.....	2,117	1,918	1,130	1,455	1,870	293	15.3	730	38.1	561	29.2	276	14.4	58	3.0	199
Stenographers and typists.....	1,108	1,011	1,060	1,340	1,690	197	19.5	452	44.7	285	28.2	68	6.7	9	.9	97
Clerks and not classified.....	1,161	1,040	1,180	1,560	1,960	136	13.1	344	33.1	326	31.3	220	21.2	14	1.3	121
Not reporting industry or occupation.....	1,101	155				22	-----	38	-----	43	-----	34	-----	18	-----	946

CHART 5. EARNINGS DISTRIBUTION IN EACH INDUSTRY GROUP

<sup>1</sup> Not elsewhere classified

For saleswomen \$500 and under \$1,000 were the most common earnings, while among telephone and telegraph operators equal proportions earned \$500 and under \$1,000 and \$1,000 and under \$1,500. The earnings class last mentioned was the most frequent among teachers, editorial and research workers, assistants to dentists and doctors, workers in domestic and personal service, the bookkeeper and accountant group, stenographers and typists, and general clerks and other office workers. Earnings of \$1,500 and under \$2,000 were most usual for owners, managers, and officials in manufacturing, in trade, and in domestic and personal service. Trained nurses, libra-

CHART 6. FIRST QUARTILE, SECOND QUARTILE (MEDIAN), AND THIRD QUARTILE EARNINGS, BY INDUSTRY GROUP



<sup>1</sup> Not elsewhere classified

rians, technicians and laboratory assistants, public stenographers and office managers, and secretaries also were most commonly in this class. Social and welfare workers were earning \$1,500 to \$2,000 or \$2,000 to \$2,500 with practically equal frequency.

Only physicians, and owners, managers, and officials in transportation and communication, showed any tendency to a concentration of earnings in higher groups, \$2,000 and under \$2,500 being the more representative earnings for the latter and \$3,000 and under \$3,500 perhaps being representative for the former, though the small number of cases cannot be considered conclusive evidence.

About 80 percent of the women in clerical service and 70 percent in transportation and communication, public service, and professional

service earned less than \$2,000. The smallest proportion was about 53 percent of those engaged in manufacturing. As for the occupations, over 90 percent of the saleswomen, dentists' and doctors' assistants, and stenographers and typists, as compared to less than 10 percent of the physicians, were in this earnings group. Osteopaths and lawyers were the only groups besides physicians with as many as 60 percent of their members earning \$2,000 and more.

The proportions of the various industry groups earning as much as \$3,000 ranged from the 3.4 percent of clerical service to the 24.2 percent of manufacturing. Practically three fourths of all women in manufacturing were owners, managers, or officials. Among the occupational groups, the smallest proportions earning \$3,000 or more were those of telephone and telegraph operators and stenographers and typists, 0.9 percent in each case. The largest proportion, 81.5 percent, was that of physicians.

The median earnings for the total of 15,563 women were \$1,625. Of the 7 industry groups shown, the 225 women in transportation and communication had the lowest median, \$1,480, and the 314 women in manufacturing had the highest, \$1,920. As mentioned before, more than half the women in transportation and communication were telephone or telegraph operators, and almost three fourths of the women in manufacturing were owners, managers, or officials. In trade and in domestic and personal service large proportions, more than three fifths in each case, were owners or managers.

Industry	Number of women reporting earnings	Median earnings <sup>1</sup>
All industries.....	<sup>2</sup> 15,563	<sup>2</sup> \$1,625
Transportation and communication.....	225	1,480
Clerical service.....	7,026	1,545
Trade.....	1,556	1,615
Professional service.....	5,668	1,715
Public service (n.e.c.).....	482	1,725
Domestic and personal service.....	279	1,760
Manufacturing.....	314	1,920

<sup>1</sup> See table 17 for first and third quartiles.

<sup>2</sup> Includes agriculture and extraction of minerals, with 13 women, not shown separately.

Among the various industry groups, the lowest earnings as indicated by the first quartile (see definition in footnote 6, p. 4) were \$1,020, for the women in transportation and communication; the highest first quartile was \$1,355, for the women in the public-service group. The highest earnings as indicated by the third quartile were \$2,955, for manufacturing. On the other hand, the third quartile for clerical service was only \$1,925. The variation from first to third quartile was least for clerical workers, \$750, and greatest for women in manufacturing, \$1,655.

Occupation	Number of women reporting earnings	Median earnings <sup>1</sup>
Total reporting occupation.....	<sup>2</sup> 15, 563	\$1, 625
Saleswomen.....	364	915
Telephone and telegraph operators.....	113	1, 155
Assistants to doctors and dentists.....	110	1, 195
Stenographers and typists.....	1, 011	1, 340
Bookkeepers, accountants, and cashiers.....	1, 918	1, 455
Clerks and not classified clerical workers.....	1, 040	1, 560
Editorial and research workers.....	198	1, 590
Secretaries.....	2, 659	1, 620
Teachers.....	3, 681	1, 630
Technicians, laboratory assistants, chemists, and dietitians.....	98	1, 815
Owners, managers, officials, and buyers—Trade.....	968	1, 820
Trained nurses.....	509	1, 825
Librarians.....	245	1, 830
Owners and managers—Domestic and personal service.....	175	1, 950
Public stenographers and office managers.....	398	1, 960
Owners, managers, and officials—Transportation and communication.....	101	2, 010
Social and welfare workers.....	328	2, 020
Owners, managers, and officials—Manufacturing.....	230	2, 230
Physicians.....	65	4, 185

<sup>1</sup> See table 17 for first and third quartiles.

<sup>2</sup> Includes several groups with fewer than 50 women, not shown separately.

When occupation as distinct from industry was considered, median earnings were found to vary from \$915 for the 364 saleswomen reporting to \$4,185 for the 65 physicians.

The variation in earnings, or the difference between lower and upper quartiles, not shown in the list, was least (\$560) for dentists' and doctors' assistants and greatest (\$2,620) for physicians. For the largest industry group, clerical service, the variation was \$750 (lower quartile \$1,175 and upper quartile \$1,925), and for the largest occupational group, teaching, it was \$820 (\$1,240 the lower and \$2,060 the upper quartile).

Social and welfare workers as a group—usually considered not highly paid—had the highest median earnings of any groups of chiefly salaried workers. Only two groups—the physicians and the owners, managers, and officials in manufacturing—had higher median earnings. Considering this, it was thought worth while to inquire further into the make-up of the social workers' group.

In the first place, the social workers are more generally in the larger cities of at least 10,000 population, 89.1 percent of them, in contrast to only 70.3 percent of the librarians, for example, and only 61.5 percent of the whole professional group, being in cities of this size. In cities with 25,000 or more inhabitants were 62.5 percent of the social workers, 42.2 percent of the librarians, and 35.8 percent of the total professional group.

Forty-nine (13 percent) of the 376 social and welfare workers were classed as superintendents, supervisors, directors, etc., and 97 (25.8 percent) as executive secretaries of such organizations as charities, the Red Cross, and tuberculosis associations, including the general secretaries of Young Women's Christian Associations. Practically as large a group, 96 women, comprised secretaries in Young Women's Christian Associations other than general secretaries and similar positions in other welfare organizations. A little less than one fourth of the total (23.1 percent) was made up of probation officers, travelers' aids, hospital or church social workers, tuberculosis and public-health workers, and so on. A miscellaneous group made up the remainder.

Earnings were reported for 328 of the 376 social and welfare workers. The median for the women in the largest group, that composed of the general secretaries of the Young Women's Christian Associations and executive secretaries of other organizations, was the highest, \$2,175. The median next in rank was \$1,870 for the Young Women's Christian Association secretaries other than general secretaries, and the same type of position in other organizations. The lowest median, \$1,825, was for the group of probation officers, travelers' aids, etc. The remaining classes were small, but probably representative of their restricted groups—the median earnings for superintendents, supervisors, directors, etc., being \$2,315 and those for all other social and welfare workers being \$1,955.

In considering earnings and occupation in connection with education, some interesting facts were disclosed. In clerical work, where the largest proportion of women were employed, the median earnings for the group as a whole ranged from \$1,510 for those who had attended no school beyond high school to \$1,710 for the college graduates. The maximum earnings of \$7,500 in clerical work were reported by 1 who had completed college and by 3 who had gone no further than high school, the latter illustrating the fact that though a somewhat meager education may restrict the field of endeavor it does not limit earnings within the restricted field. Education principally opens the door. Any disadvantages may be greatly compensated by inherent ability and special training.

TABLE 18.—Median earnings, by occupation and general education—groups with 3 or more medians obtainable

[Medians not computed where base is less than 50]

Industry and occupation	Number of women	Median earnings where general education was—				
		Grade school	High school	Normal school	College incomplete	College complete
Total.....	15,167	\$1,610	\$1,555	\$1,500	\$1,645	\$1,895
Trade.....	1,485	1,450	1,565	1,620	1,735	1,960
Owners, managers, officials, buyers.....	929	1,770	1,830	1,735	1,790	2,000
Public service (not elsewhere classified).....	466	-----	1,715	1,830	1,650	-----
Professional service.....	5,591	1,470	1,685	1,445	1,700	1,915
Teachers.....	3,665	-----	1,495	1,415	1,520	1,840
Social and welfare workers.....	311	-----	1,855	-----	1,955	2,210
Librarians.....	239	-----	1,645	-----	1,640	2,115
Editorial and research workers.....	190	-----	1,370	-----	1,540	2,030
Clerical service.....	6,822	1,665	1,510	1,575	1,550	1,710
Public stenographers and office managers.....	391	1,935	1,975	-----	2,000	-----
Secretaries.....	2,581	1,770	1,600	1,615	1,590	1,730
Bookkeepers, accountants, cashiers.....	1,863	1,620	1,425	1,460	1,495	1,600
Stenographers and typists.....	990	1,420	1,320	1,375	1,370	-----
Clerks and not classified.....	997	1,605	1,530	1,710	1,550	-----

<sup>1</sup> Total includes 803 women in groups not shown separately because fewer than 3 medians obtainable.

The variation in median earnings for the comparatively small group, 391 women, who were office managers or public stenographers was small. The lowest median was \$1,935 for the women who had attended grade school only, and the highest was \$2,000 for those who had attended but had not completed college. Only 21 of the 3,000-

odd college graduates had been attracted to these occupations and \$4,000 was their maximum for the group. The maximum earnings for this class as a whole were \$7,500, for a woman with high-school education.

Among the 2,581 women classed as secretaries, any disadvantages due to a lack of higher education probably had been compensated by experience. The highest median, for the 171 who had attended no school above the grades, was only \$1,770. The maximum earnings, \$7,500, were those of a woman who had not gone beyond high school and of a college graduate.

In the large group (1,863 women) of bookkeepers, accountants, and cashiers, education was again overshadowed by other factors. The range of medians was from \$1,425 for the women with high-school education to \$1,620 for those who had attended grade school only. The maximum was for a woman who had attended high school, \$7,500.

The lowest median among the 990 stenographers and typists, \$1,320, was for those who had attended high school, and the highest, \$1,420, was for those whose education consisted only of grade school. Only 28 college graduates were engaged in this occupation. A young woman who had attended high school had the highest earnings, \$5,400.

In the group of 997 clerks and others not elsewhere classified, the lowest median, \$1,530, was for those with high-school education, and the highest, \$1,710, was for those who had attended normal school. The highest earnings were for a woman who had attended only grade school, \$5,600.

Among the 5,591 professional workers the lowest median for the whole group was \$1,445, for those who had attended normal school, and the highest was \$1,915, for those who held a bachelor's or higher degree. The maximum earnings for this group were \$25,000, reported by a physician.

Among teachers also the lowest median, \$1,415, was for those with normal-school training (very few teachers had attended only grade school), and the highest, \$1,840, was for those with a college degree. The highest earnings in the teaching profession were \$15,000 for a woman who had attended college but had not received a degree. She was the owner of a private school.

Among the social and welfare workers, those who had attended high school had the lowest median earnings, \$1,855; those who had attended college but had not received a degree had the next higher median, \$1,955; and those with degrees had the highest median, \$2,210. The maximum earnings among these workers were \$5,800, for a college graduate. It is interesting that among all the professional workers who reported high-school education as their maximum, social and welfare workers, 82 in number, had the highest median earnings. Furthermore, of the five professional groups with sufficient numbers of representatives in the class "college complete", social workers had next to the highest median earnings, \$2,210, being outranked only by physicians, with a median of \$4,320.

In only one other group, trade, were there sufficient numbers in the five educational groups to make any comparison of median earnings. For this group as a whole the median earnings increased as the amount of education increased, from \$1,450 for those with grade-school education only, to \$1,960 for the college graduates.

The highest earnings were \$25,000, for a woman who had attended normal school.

The variation in median earnings for the women who were owners in trade was considerably less. Those with normal-school training had the lowest median, \$1,735, and those with college degrees had the highest, \$2,000. The maximum of \$25,000, already quoted, was for one of these owners.

A number of cases of high earnings, related to the women's education, are cited here. About 1 percent of the women reporting earnings and occupation who had had no formal education other than grade school had earnings of \$6,000 or more. The highest amount reported was \$15,000, by an owner in trade as the net income from her business. Among the highest incomes of women in this group was that of an owner in manufacturing, who reported the amount as \$12,000. Another high income, \$7,200, was that of the manager of a hotel.

Among the women who had attended high school, less than 1 percent had earned \$6,000 or more. The maximum reported by the women of this group was \$20,000, by an owner under manufacturing. Another case of high earnings was the \$13,000 reported by a professional woman and a considerable number in this group reported earning as much as \$10,000 or \$7,500.

Only 10 of those who had attended normal school earned as much as \$6,000. The largest amount reported by any of the group was \$25,000, for a woman in the insurance business. Another woman made \$12,000 a year selling life insurance, and \$10,000 was reported by a woman in home-economics work. In teaching, for which normal training is the accepted preparation, the highest earnings reported were \$4,800.

As regards college nongraduates, the maximum earnings were for a woman who owned a private school. Her net business earnings were \$15,000. A woman lawyer practicing in her own office made \$11,000, and the owner and manager of a restaurant made \$10,000.

The highest earnings reported by anyone with college training were \$25,000, for a physician. The earnings of a doctor of osteopathy were reported as \$14,000.

In the important correlation showing the great influence of experience, only four industry groups—trade, public service not elsewhere classified, the professions, and clerical service—had enough women for adequate comparison. For owners in trade, teachers, and practically all clerical occupations the numbers were well sustained in the higher experience groups. This cannot be said of such occupations as saleswomen, stenographers and typists, and doctors' and dentists' assistants.

Increase in financial return with years of experience differed greatly with occupation. For women in trade the median earnings varied from \$1,100 for those with experience of less than 5 years to \$2,165 for those with 30 years or more of experience, an increase of 97 percent. For the bookkeeping group of clerical workers the increase was 95 percent, from \$990 to \$1,930. Earnings of secretaries, on the other hand, showed a variation of only 82 percent, but this was considerably better than the 59 or 60 percent for teachers, professional service as a whole, and owners in trade. These three groups had much higher initial earnings than the other groups, so the final situation was not so unfavorable as might be surmised.

Trained nurses with less than 5 years' experience had median earnings of \$1,650. Teachers and secretaries did not average this amount until after 10 years' experience, and the bookkeeper and stenographer groups did not approximate this median until after 15 years' experience. Teachers had about \$145 advantage over secretaries in the beginning but their earnings were very close after 5 years' experience, some advantage accruing to secretaries after 20 years of experience.

Interesting also are the slightly higher medians of the stenographers and typists as compared with the bookkeeper group of less than 10 years' experience, but after 10 years the bookkeeper group has a slight advantage.

TABLE 19.—Median earnings, by industry and occupation and years of experience—groups with 3 or more medians obtainable

[Medians not computed where base is less than 50]

Industry and occupation	Number of women	Median earnings where years of experience were—						
		Under 5	5 and under 10	10 and under 15	15 and under 20	20 and under 25	25 and under 30	30 and over
Total.....	14,895	\$1,165	\$1,420	\$1,655	\$1,780	\$1,880	\$1,960	\$2,015
Trade.....	1,467	1,100	1,330	1,580	1,800	1,760	2,060	2,165
Owners, managers, officials, buyers.....	921	1,385	1,555	1,740	1,915	1,880	2,195	2,215
Saleswomen.....	342	805	830	1,085				
Public service (not elsewhere classified).....	453	1,425	1,610	1,690	1,985			
Professional service.....	5,394	1,295	1,515	1,755	1,835	1,980	2,055	2,035
Teachers.....	3,600	1,250	1,435	1,675	1,790	1,885	1,950	1,985
Trained nurses.....	389	1,650	1,755	1,875	1,960			
Clerical service.....	6,809	1,050	1,365	1,600	1,725	1,830	1,890	1,945
Public stenographers and office managers.....	385		1,635	1,885	2,110	2,125	1,750	
Secretaries.....	2,584	1,105	1,430	1,675	1,790	1,900	1,930	2,010
Bookkeepers, accountants, cashiers.....	1,857	990	1,290	1,475	1,650	1,740	1,850	1,930
Stenographers and typists.....	976	1,005	1,310	1,465	1,570	1,670		
Clerks and not classified.....	1,007	1,075	1,375	1,600	1,625	1,770	1,830	1,880

<sup>1</sup> Total includes 2,831 women not shown separately because fewer than 3 medians obtainable.

### Earnings and section of the country

The earnings of the women were found to differ greatly in the various sections of the country.

The largest proportion of women earning less than \$1,000 in any of the five geographical divisions of the United States was the 16.3 percent in the West North Central States, followed closely by the 15.3 percent in the South. The smallest proportion was 7.4 percent, in the West.

Four fifths of the women in the West North Central States earned less than \$2,000, whereas only about two thirds of those in the Northeast and East North Central States earned as little as this. Almost three fourths of the women in the South and West earned less than \$2,000.

Only 4 percent in the West North Central section, as compared with 11.1 percent in the Northeast, had earned \$3,000 or more.

The median earnings in the various sections of the country ranged from \$1,455 for the West North Central States to \$1,720 for the Northeast, a difference of 18.2 percent.

### **Clerical workers and teachers in various sections**

For clerical workers and teachers there were sufficiently large numbers to compare earnings for the age groups in each section of the country.

The median earnings of the 7,000 clerical workers were \$1,545, an average of almost \$130 a month. The lowest median was \$1,395, for the 1,500 women in the West North Central States; the next two were \$1,570 for the 1,700 women in the South and \$1,580 for the 1,650 in the East North Central section, followed closely by \$1,605 for the 1,000 women in the West and \$1,610 for the 1,100 in the Northeast.

That the age of the clerical membership does not explain the sectional differences is evident from the following. Women clerical workers between 20 and 30 years of age earned the most in the West, and earned the least in the West North Central States. In fact, clerical workers of each age group seemed to fare worse, as measured financially, in the West North Central States than in any other section of the country. Apparently they fared best in the West, where the medians indicated earnings from \$125 to \$245 (\$10 to \$20 a month) higher than those in the West North Central States. The one exception was the clerical workers between 50 and 60 years of age, who had somewhat higher medians in the States of the South and the Northeast, but only \$15 and \$20 higher than in the West.

The median earnings for the 3,700 teachers were \$1,630. The lowest median, \$1,425, was for the 570 teachers in the South, rather closely followed by \$1,455 for the 980 in the West North Central States. The medians next higher were \$1,710 for the 650 women in the West and \$1,720 for the 580 in the Northeast. The highest was in the East North Central section, where 890 women had a median of \$1,795.

Teachers in the South were lower paid, as a whole and age for age, than in any other section of the country, the only exception being their median at 50 and under 60 years, which was well above that for the West North Central States. The East North Central, Northeast, and West paid their teachers considerably more on the whole than either the South or the West North Central. For the youngest teachers the highest earnings were in the West, but in the other age groups earnings were higher in the Northeast or the East North Central section.

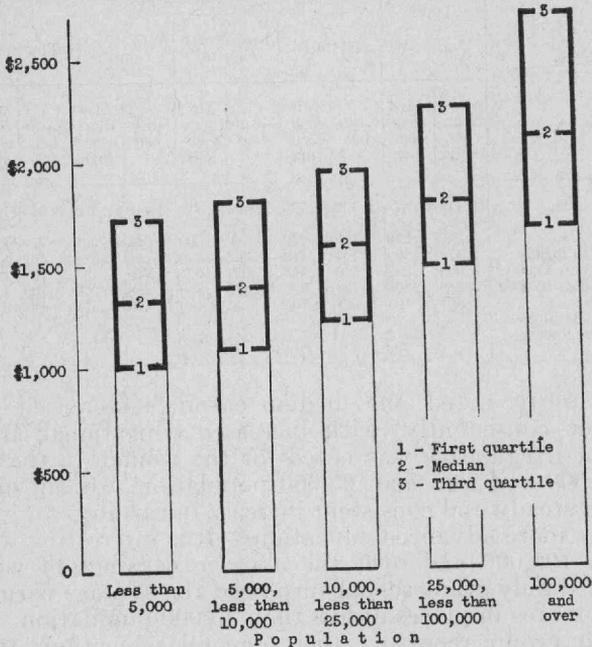
### **Earnings and size of city**

That size of city has much to do with earnings is clear when the two are correlated. For the 15,000 and more women who could be classified by earnings and by occupation the median earnings in the largest cities, those of 100,000 and more population, exceeded the median in the smallest places, those of less than 5,000 population, by \$780. This difference, representing \$65 a month for the group as a whole, is not so great as the difference within certain classes. For example, the medians for all women in manufacturing in the largest and the smallest places differed by \$1,730; in all trade by \$1,170; and in three other important groups, including teachers, by more than \$900. Trained nurses, on the other hand, averaged only \$260 more in the largest cities than in places of less than 5,000 population. It is interesting to find that in the smallest places the median earnings of nurses exceeded those of teachers by \$420, but that in the largest cities they fell below by \$270.

As was true for the group as a whole, the median for practically every industry increased with size of city. The difference was greatest in manufacturing, the \$3,095 for women in the largest cities being considerably more than twice the \$1,365 for women in the smallest places. The difference in medians between largest and smallest cities was not quite so great for the women in trade, though the median practically doubled—\$2,345 as compared to \$1,175.

In professional work the variation was less, the median in the largest cities being two thirds more than that in the smallest cities, \$2,285 as against \$1,365. For women in clerical pursuits the variation was still less—the median being \$1,915 in the largest and \$1,265 in the smallest cities—and it was least of all in domestic and personal

CHART 7. FIRST QUARTILE, SECOND QUARTILE (MEDIAN), AND THIRD QUARTILE EARNINGS, BY SIZE OF COMMUNITY



service, where the figures were \$1,545 and \$2,195 in the smallest and the largest places, respectively.

Except for a slight drop in the case of owners and officials in trade and clerks and the miscellaneous clerical workers in cities of 5,000 and less than 10,000, the median earnings in each occupation increased with size of city.

Median earnings are presented next for women in large and small places in the various sections of the country. In each section the earnings increased with size of community. The greatest variation in median earnings was in the East North Central section, where women in the cities of 100,000 or more had a median of \$2,180 in contrast to \$1,300 in towns of less than 5,000 population. This was followed closely by the Northeast section, where the largest cities had a median of \$2,105 compared with \$1,270 for the smallest places.

The least variation in earnings in such a comparison (\$2,070 compared with \$1,495) was in the West.

In comparing the earnings of women for one size of community in various sections of the country, in every case the lowest median was for the women in the West North Central section. In each population group but cities of 100,000 and over, the highest medians were in the West. The Northeast, which includes the Middle Atlantic States and might be expected to rank high, had, in general, lower medians than either the East North Central or the West.

TABLE 20.—Median earnings of women in specified sections of the country, by size of city and town

Population	Total		Women living in specified section of the country and reporting earnings									
			Northeast		East North Central		West North Central		The South		The West	
	Number	Median earnings	Number	Median earnings	Number	Median earnings	Number	Median earnings	Number	Median earnings	Number	Median earnings
Total.....	15,718	\$1,625	2,439	\$1,720	3,866	\$1,715	3,618	\$1,455	3,365	\$1,605	2,430	\$1,680
Less than 5,000.....	3,347	1,320	299	1,270	420	1,300	1,073	1,225	772	1,310	783	1,495
5,000 and less than 10,000.....	2,473	1,395	193	1,410	696	1,380	555	1,315	597	1,360	432	1,585
10,000 and less than 25,000.....	3,908	1,585	550	1,565	817	1,605	1,116	1,495	798	1,550	627	1,725
25,000 and less than 100,000.....	3,389	1,805	729	1,820	1,200	1,850	468	1,730	709	1,755	283	1,885
100,000 and more.....	2,601	2,105	668	2,105	733	2,180	406	1,975	489	2,125	305	2,070
Percent by which highest median exceeds lowest.....		59.5		65.7		67.7		61.2		62.2		38.5

As previously noted the median earnings increased in general (though not consistently) with increased educational attainments. Some slight irregularity was noted for the women in the towns and cities of 5,000 and less than 25,000 population. In all other places there was a steady and consistent increase in earnings for groups with successively more advanced education. It is interesting to note that in cities of 100,000 and over the average earnings of women who had attended only grade school surpassed the average earnings of the college graduates in places of less than 25,000 population.

For each group reporting their general education, the median earnings increased with size of city. The differences between the medians in the smallest and in the largest communities varied from \$695 for those who had completed grammar school to \$855 for those who had attended college but had not graduated.

In analyzing the earnings of these women as affected by experience and size of city, it was found that in practically all cases the median increased as the other factors increased.

In each experience class the women showed an increase in earnings with size of city, the only exceptions being the group with less than 5 years' experience, where the median for women in towns of 5,000 and under 10,000 population is slightly less than for women in the still smaller places, and the group with experience of 15 and under 20 years, where the smallest and the next to the smallest places have the same median.

In cities of less than 5,000, median earnings at 25 and under 30 years of experience, as compared with experience of less than 5 years, had increased by about 45 percent, whereas in the largest cities such increase was 58 percent. In other words, the earnings of the women in the smaller cities not only were lower to begin with but increased less with experience. In places of less than 5,000, women with 30 years or more of experience had median earnings only \$15 greater than the median for women with less than 5 years' experience in cities of 100,000 or more.

**Maximum earnings**

The maximum earnings of women in the various occupations are interesting, though they must be recognized as exceptional and, in the case of some salaried workers, representing compensation for services not necessarily implied in the general occupational classification. The list following shows the maximum earnings in each occupation group, together with further details of the work where such are reported. These maximum earnings varied from \$3,000 for a saleswoman, a railroad passenger representative, and a college house matron, to \$25,000 for a physician in private practice and an insurance-company official. Exceptionally high earnings are not surprising in a few of the professions and among the entrepreneurs in business. Though social and welfare workers fared well as a group, \$5,800 was the maximum return to an individual worker.

General occupation	Description	Highest earnings reported
Agriculture and extraction of minerals .....	Owner, plantation; official, mineral company ..	\$6, 000
Manufacturing:		
Owners, managers, officials .....	Owner, manufacturing establishment .....	20, 000
Milliners and dressmakers .....	Supervisor, millinery workroom .....	3, 500
All others .....	Supervisor of women, printing and publishing plant.	5, 000
Transportation and communication:		
Owners, managers, and officials .....	Partner, road construction company .....	10, 000
Telegraph and telephone operators .....	Chief telephone operator .....	3, 600
All others .....	Passenger representative (railroad) .....	3, 000
Trade:		
Owners, managers, officials, buyers .....	Official, insurance company .....	25, 000
Saleswomen .....	.....	3, 000
All others .....	Insurance agent .....	12, 000
Public service (not elsewhere classified) .....	Administrative head, Government bureau .....	7, 500
Professional service:		
Teachers .....	Owner-teacher, private school .....	15, 000
Trained nurses .....	Head of nursing home .....	9, 000
Social and welfare workers .....	Social-service worker .....	5, 800
Librarians .....	.....	4, 000
Editorial and research workers .....	Research worker .....	7, 600
Technicians, laboratory assistants, chemists, dietitians .....	Bacteriologist .....	6, 000
Dentists' and doctors' assistants .....	Assistant and secretary to doctor .....	4, 000
Physicians .....	Private practice .....	25, 000
Osteopaths .....	.....	14, 000
Lawyers .....	General counsel, business corporation .....	12, 000
All others .....	Photographer, own studio .....	8, 500
Domestic and personal service:		
Owners and managers .....	Owner, beauty shop; owner, restaurant .....	10, 000
All others .....	House matron, college dormitory .....	3, 000
Clerical service:		
Public stenographers and office managers .....	.....	5, 800
Secretaries .....	Secretary, manufacturing establishment .....	7, 500
Bookkeepers, accountants, cashiers .....	Bookkeeper .....	7, 500
Stenographers, typists .....	Stenographer-clerk .....	5, 400
Clerks and not classified .....	.....	5, 200

### **Additional income**

Of the 19,063 women who reported on the subject, 22 percent had some income other than their salaries. The amounts varied from less than \$200 to as much as \$7,500 a year, but more than three fifths reported amounts of less than \$600, and only about one sixth had \$1,200 or more.

The proportion having additional income was greater for those having no dependents than for those with dependents, being 26 percent and 20.6 percent, respectively. Of the 105 women with the entire responsibility for dependents who had an additional income of \$1,200 or more, 14 were the sole support of 3 or more dependents. These 105 women comprised about 23 percent of the group entirely responsible for dependents and who reported amount of additional income.

### **Ability to save**

Only 1 in 6 (17.1 percent) of the 19,621 women who reported as to whether their earnings permitted them to save for emergencies, could save adequately; over seven tenths (72 percent) saved something, but about 11 percent (10.9) saved nothing at all. Saving ability increased with earnings. Those who saved adequately had median earnings of \$1,980; and those who saved something had a median of \$1,610, and for those who saved nothing the median was only \$1,230. The largest proportion of any age group that could save adequately was among the women of 50 and under 60 years, almost one fifth of whom (18.2 percent) saved adequately. The largest proportion who could not save at all was among the girls under 20, more than one fourth of whom (27.8 percent) could not save at all.

As might be expected, the group able to save adequately had the smallest proportion of women with dependents, and the group unable to save anything had the largest proportion with dependents. Thirty-seven percent of the women with the entire responsibility for dependents were unable to save anything.

### **Worry about financial security**

Only about one tenth of the women worried a great deal about financial security in their old age. Almost three fifths worried somewhat, but practically one third were unconcerned.

Naturally, the proportion of the women who worried a great deal about financial security in old age was least for those under 20 years (1.9 percent). It increased with age to 11.6 percent for those 40 and under 50, but the proportion worrying considerably was slightly smaller for those of 50 and under 60 and still smaller for those of 60 years and over. In each age group the women not at all anxious had the highest median earnings and those worrying a great deal had the lowest.

### **Anxiety as to losing position**

Almost 19,000 women reported as to whether they were anxious lest they lose their positions. Of these, only 288 (1.5 percent) worried a great deal; more than one fourth (26.5 percent) were somewhat anxious; but more than seven tenths (71.9 percent) did not worry at all.

When median earnings were considered in connection with this attitude on the part of the women, anxiety was seen to decrease as earnings increased. For the women who worried a great deal about losing their jobs the median was the lowest, \$1,520; for those who worried somewhat it was \$1,545; and for those who had no anxiety at all it was \$1,665.

### Attitude toward old-age pensions

More than two fifths (41.6 percent) of the 18,647 women reporting their attitude toward old-age pensions replied that State provision for such pensions would give them a feeling of greater security. The median earnings for this group were \$1,615, as compared with \$1,775 for those who reported that old-age pensions would not contribute to their feeling of security.

As the ages of the women advanced, the proportions feeling that such legislation would be of benefit to them increased from about one fifth (21.2 percent) of those under 20 years to one half (50.2 percent) of those 50 and under 60 years or 60 years and over. In every age group the women who did not feel that State provision for their old age would benefit them had a higher earnings level than those who did.

### CASE STORIES

The following cases have been selected as examples of women in low- and high-earning groups, as illustrating the material advances made by some women with native ability that compensated for lack of formal education, or as showing the advantages of extended study and special training.

No. 1.—A woman 49 years of age had had work experience of about 29 years. She had been wholly self-supporting since she was 25. For the past 20 years she had pursued night extension courses at business schools, banking institutes, and universities. At the time of the study she was executive secretary for a financial concern, with earnings of \$10,000 a year.

No. 2.—A woman of 44 years had two children for whose support she was responsible. Her general education comprised attendance at a normal school and special training in business. This fitted her for a position as stenographer, which she held for some time. While so engaged she studied law and at the time of the survey was secretary and general counsel for a business company. She had a large interest in the company. Her earnings for the year of study amounted to \$12,000.

No. 3.—A widow 47 years of age with one child dependent on her reported that she had finished a 2-year high-school course and 3½ years of normal school. At the completion of this she was given a "permanent certificate" to teach in the State in which she resided, which she did for a number of years. Her last position as grade-school teacher, in 1922-23, paid \$990 a year. In January of 1924 she was elected to a county office carrying with it a salary of \$7,000, her position at the time of study.

No. 4.—A single woman 50 years of age had completed a high-school course and a 3-month stenographic course, in addition to which she had taken extension classes and correspondence courses. She had taught 1 year in a business college. In 1908 she began as a bookkeeper and clerk in an insurance corporation at \$900 a year. At the time of study she was a member of the company, with earnings of \$6,000 a year. An interesting comment on her questionnaire was, "I do not employ married women."

No. 5.—A single woman of 22 years had had 1 year and a summer term at college. For more than 4 years she had worked as a retoucher and general assistant in a photography establishment. Her first earnings were \$384 and after 3 years she was raised to \$480. She then bought the business. Her income from the shop at the time of study was \$3,000.

No. 6.—A woman of 59 years, whose husband was no longer in business, had had no very lucrative employment until the last few years. Before marriage and during most of her married life she had worked as a musician, with maximum annual earnings of \$1,000. Her education, until 1920, had not extended beyond high school. In that year she gave up her music and studied law, graduating in 3 years magna cum laude. From that time on she had practised law in her own office. Her earnings for the last year she reported as \$11,000.

No. 7.—A single woman of 43 years, a graduate of a normal school but "hating" teaching, had taken a business-college course. Through her work as stenographer she learned insurance selling, her vocation in much of the 18 years of her work history. Her earnings for 1930 were reported as \$12,000. In commenting on fear of losing her position this woman said, "A good producer is seldom discharged without cause."

No. 8.—A married woman of 34 years, with a high-school education and one term of training for teaching, reported having had two jobs (kind not specified) in her earliest working years. In 1921 she started in a beauty shop as an operator, where she remained a year and a half. Her earnings there were \$720 a year. Two months after leaving that job she bought the beauty shop of which she was the proprietor at time of survey. Her income here was \$3,000 for the first year and \$7,500 for the latest.

No. 9.—A single woman of 60 years, a graduate of high school and a 2-year normal course, had taught only one term, at the end of which she had to stay at home through illness and the care of others. When she returned to gainful employment she secured a job as buyer and saleswoman in a dry-goods store. Her annual salary was \$624, an average of \$12 a week. On this, she stated, she was wholly self-supporting and maintained her own home.

No. 10.—A single woman of 33 years, a high-school and normal-school graduate, had had approximately 11 years of work experience. Besides several teaching positions, at a minimum of \$900 and a maximum of \$1,335, she had tried work as a telephone operator. Her job at the time of survey was that of dentist's assistant, with earnings of only \$624 a year, or an average of \$12 a week. On this, she reported, she was not self-supporting.

No. 11.—A woman of 43 years, the mother of three children, had taught school before her marriage. At the time of the survey she had been owner and manager of a restaurant for 5 years, with a net income of \$10,000.

## APPENDIX—FORM OF QUESTIONNAIRE

THE NATIONAL FEDERATION OF BUSINESS  
AND PROFESSIONAL WOMEN'S CLUBS, INC.  
1819 Broadway, New York City.

### THE AGE FACTOR IN THE EMPLOYMENT OF BUSINESS AND PROFESSIONAL WOMEN

[A study conducted for the federation by the Carola Woerishoffer Graduate Department of Social Economy and Social Research, Bryn Mawr College]

The object of this questionnaire is:

1. To discover the psychological and economic factors involved in the success of women in business and the professions.
2. To learn the extent to which business and professional women have been affected by unemployment.
3. To determine whether age curtails a woman's opportunity for progress, and why.
4. To obtain, as a result, information upon which to base vocational advice.

I. Please encircle at the end of each sentence the word or phrase that most accurately expresses your point of view on the following questions:

1. Are you doing work for which your formal training prepared you?..... Yes No
2. Did you go directly from special training into the work for which it prepared you?..... Yes No
- 2a. Give each instance.....
3. Have you reached your maximum earnings for this position?..... Yes No
4. Are you able to put into effect new ideas in regard to your work?..... Yes No
5. On the whole, do you find your close associates in your work agreeable?..... Yes No
- 5a. Give the number with whom you work in close association.....
6. Do you supervise other workers?..... Yes No
- 6a. Are they younger, the same age, or older than yourself?..... Yes No
7. Are there immediate competitors in your job?..... Yes No
- 7a. Are they younger, the same age, or older than yourself?.....
8. Do you believe that in your present position your superior officer considers your work successful?..... Yes No
9. Do you consider yourself well fitted for your present position?..... Yes No
10. Have you had serious illnesses or operations since you first began work?..... Yes No
11. Do you work under conditions that affect your health?..... Very seriously  
Somewhat  
Not at all
12. Do you worry about losing your position?..... A great deal  
Sometimes  
Not at all
13. What is the status of your health at present?..... Excellent  
Fair
14. Has success in your career been hindered because of health?..... To a great degree  
Somewhat  
Not at all
15. Do you worry about financial security in your old age?..... A great deal  
Sometimes  
Not at all

- |      |   |  |    |
|------|---|--|----|
| 16.  | Would state provision for old-age pensions give you a feeling of greater security?-----   | Yes                                      | No |
| 17.  | Have you refused the offer of a better position?-----   | Undecided<br>Frequently<br>Once<br>Never |    |
| 18.  | Do your earnings permit you to save for possible emergencies?-----  | Adequately<br>Somewhat<br>Not at all     |    |
| 19.  | Are your living conditions satisfactory?-----   | Yes                                      | No |
| 20.  | Are you subject to discharge from your present position with a brief notice?-----   | Yes                                      | No |
| 20a. | What is the official relationship between you and the person who has final authority to discharge you?-----                                 |  |    |
| 21.  | Do you approve of a woman's planning to work after marriage in case it is necessary to make marriage economically possible?-----            | Yes                                      | No |
| 22.  | Do you approve women's working after marriage if their earnings are not needed?-----  | Yes                                      | No |
| 23.  | Do you think a woman would be justified in sacrificing marriage for a career?-----  | Yes                                      | No |
| 24.  | Have you ever been discriminated against because of marriage?-----  | Yes                                      | No |
| 24a. | In what occupational field or fields has it occurred?-----  |  |    |
| 25.  | Have you ever been discriminated against in favor of men competitors?-----  | Yes                                      | No |
| 25a. | In what occupational field or fields?-----  |  |    |
| 26.  | Have you ever been discriminated against because of your age, when you felt it was a major factor?-----                                     | Yes                                      | No |
| 26a. | In what occupational field or fields?-----  |  |    |
| 26b. | State the circumstances-----  |  |    |
| 27.  | Do you know of instances in the business in which you are employed where women have been laid off rather than men since November 1929?----- | Yes                                      | No |
| 27a. | State the circumstances-----  |  |    |

II. In order to make this study of value, certain biographical data are needed, as follows. Do not sign this questionnaire. No names of individuals will be recorded or used. Please answer the following questions carefully:

- |     |  |                         |
|-----|--|-------------------------|
|     |  | Leave this column blank |
| 1.  | Date of birth (month, day, year)-----                                  |                         |
| 2.  | Place of birth (State of United States or foreign country)-----        |                         |
| 3.  | Birth place of father-----   |                         |
| 4.  | Of mother-----   |                         |
| 5.  | Father's chief paid occupation-----                                    |                         |
| 6.  | Mother's chief paid occupation before marriage-----                    |                         |
| 7.  | After marriage-----  |                         |
| 8.  | Are you single, married, widowed, divorced, or separated?-----         |                         |
| 9.  | If married, give husband's occupation-----                             |                         |
| 10. | Indicate living arrangements by checking:-----                         |                         |
|     | Maintain own home independently-----                                   |                         |
|     | Live with parents or relatives, paying your share-----                 |                         |
|     | Live with parents or relatives, not paying-----                        |                         |
|     | Live with friends, sharing expenses-----                               |                         |
|     | Live in a boarding or rooming house-----                               |                         |
| 11. | Are you wholly self-supporting? Yes-----                               |                         |
|     | No-----  |                         |
| 12. | How many dependents do you support entirely? Children----- Adults----- |                         |
| 13. | How many dependents do you support partly? Children----- Adults-----   |                         |
| 14. | Have you independent income other than earnings? Yes----- No-----      |                         |

Leave this column  
blank

- 15. If so, what is the yearly amount?-----
- 16. What was the highest grade you completed in grammar  
school?-----
- 17. What was the highest grade you completed in high school?  
-----
- 18. How many years did you attend a college or university?--
- 19. Give degrees received, with dates-----
- 20. Have you had normal school, business, or other professional  
training? Yes\_\_\_\_ No\_\_\_\_-----
- What types?-----
- How long?-----
- Degrees or certificates-----

[Continued on p. 66]

## III. OCCUPATIONAL HISTORY

It is necessary to have information on your occupational experience for the year 1930-31 and also for preceding years; both from women steadily employed and from those out of work.

- How many years had you been employed prior to January 1, 1921?-----
- How many positions had you held prior to January 1, 1921?-----
- If your present position was secured prior to January 1, 1921, give the date you began-----
- Give your occupational history for the 10 years beginning January 1, 1921, and ending December 31, 1930, in the following table:  
(See Note 1 below.)

(1) Leave this column blank	(2) Date entering position		(3) Date leaving position		(4) Title of position (secretary, buyer, owner, etc.)	(5) Leave this column blank	(6) Nature of business (store, bank, in- dependent busi- ness, kind of pro- fession, etc.)	(7) Leave this column blank	(8) How secured. (See list 1 below)	(9) Yearly salary or earnings from this posi- tion. (See note 2 below)	(10) Reason for leaving. (See list 2 below)	(11) Number of months un- employed	(12) Cause of delayed reemploy- ment. (See list 3 below)
	Month	Year	Month	Year									
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
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-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

LIST 1

In column (8), "How secured," put letter indicating method of securing job which applies in your case.

- a Newspaper advertisement
- b Friend in the business
- c Individual canvass
- d Family influence
- e Heard indirectly of vacancy
- f School or college placement bureau
- g Fee-charging placement bureau
- h Non-fee-charging placement bureau
- i Promotion within the company
- j Transfer within the company
- k Services sought by new employer
- l Personal application

LIST 2

In column (10), "Reason for leaving," put letter indicating reason which applies in your case.

- Lost position because of:
  - a Reduction of force due to business depression
  - b Dissolving of business
  - c Merger
  - d Department discontinued or consolidated with another
  - e Change of management
  - f Job discontinued due to new inventions or introduction of radically changed methods
  - g Discharged for other reasons
- Withdrew because of:
  - h Inadequate payment
  - i Dissatisfaction with conditions

- j Lack of interest
- k Lack of advancement
- l Better opportunity
- m Marriage
- n Other personal reasons
- o Family reasons

LIST 3

In column (12), "Cause of delayed reemployment," put letter indicating reason which applies in your case.

- a Good position not available
- b No work
- c Education
- d Illness of self
- e Illness or death in home
- f Leisure
- g Marriage
- h Pressing home duties

NOTE 1.—In listing positions, count as a new position one taken after a period of unemployment, even if it means a return to a former position.

NOTE 2.—State earnings for the given position only. Unless change in salary accompanies change in position, give in this column first and last salary in the position.