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Old Age Insurance
for

HOUSEHOLD WORKERS



UNITED STATES DEPARTMENT OF LABOR

WOMEN'S BUREAU

BULLETIN 220

UNITED STATES DEPARTMENT OF LABOR

L. B. SCHWELLENBACH, Secretary

WOMEN'S BUREAU

FRIEDA S. MILLER, Director



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LETTER OF TRANSMITTAL

UNITED STATES DEPARTMENT OF LABOR,
WOMEN'S BUREAU,
Washington, October 31, 1947.

SIR: I have the honor to present a report on the need for old-age insurance for household workers. This report was written in 1945, by Mary V. Robinson, then Chief of the Public Information Division, and was first issued in mimeographed form. Due to the many demands for information concerning conditions of household employment, it has been decided to have this report printed for wider distribution. Necessary revisions have been made in the various sections to bring the report up to date.

Respectfully submitted.

FRIEDA S. MILLER, *Director.*

Hon. L. B. SCHWELLENBACH,
Secretary of Labor.

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III

OLD-AGE INSURANCE FOR HOUSEHOLD WORKERS

FOREWORD

Most workers and most types of workers are covered by the old-age insurance system set up under the Social Security Act by the Congress in 1935. A notable exception are household employees. To extend such protection to these workers is an essential step in efforts to plug up loopholes making for insecurity in the country's economic fabric. Such a step would not mean "charity" or "relief." It would be a good investment for all concerned—the household worker, the housewife, the taxpayer.

HOUSEHOLD EMPLOYMENT—A MAJOR OCCUPATION

Household employment is a major occupational field for women in this country. This statement may be challenged by harassed housewives unable to secure a worker to assist with domestic duties. Or it may be met with incredulity by families, forced by the lack of such help to adapt themselves to new and less comfortable patterns of home living. But the fact that there is still a relatively large number of household workers is evidenced by census statistics.

Through decades up to 1940 the census indicated, in general, a mounting number of job seekers who found in this field a means of livelihood, as more and more women faced the need for self-support, as more and more families reached income levels permitting the hiring of household help.

By 1940 domestic service in homes was the largest single occupational field for women, accounting for more than 2,000,000 workers, of whom over 90 percent were women. By 1944 there had been a wartime exodus of some 400,000 women household employees to factory or other work. Some, in response to a patriotic urge or to a desire to escape to "greener pastures," entered war plants. Others seized the long-coveted opportunity to step easily into public housekeeping jobs or to go into other service or manufacturing industries concerned with civilian needs.

Even so, by July 1947 there still remained the sizable number of 1,784,000 household workers, according to an estimate of the Bureau of the Census. How will the curve turn next year and in the future?

Will it swing upward again as so many homemakers hope, in order to meet their urgent needs? Or will it continue downward, adding to the difficulties of these housewives and mothers?

IT'S IMPORTANT

Household employment is obviously a service of vital importance, because of its contribution to the health and happiness of families, the convenience and comfort of homes. Certainly workers who prepare food, launder clothes, keep households clean and attractive, care for children, old people, or invalids, and perform numerous tasks that oil the daily routine of existence are engaged in socially worth-while services, which not only promote the well-being of the household but contribute to the welfare of the community.

DEMAND EXCEEDS SUPPLY

It's a truism that the demand for *competent* household workers always exceeds the supply. This was true before the war, and even during the depression of the 1930's. In the war period the shortage of satisfactory household help worked a very real hardship on many women and their families. As war and postwar job opportunities in other industries attracted more and more of the "perfect jewels" of domestic workers, the untrained and heretofore unemployables among such applicants became conspicuous but inadequate makeshifts.

WHAT'S WRONG?

Why are so many homes and families suffering through inexperienced or unattainable workers? Why is there a decided tendency for competent women to go into household employment only as a last resort? Why did trained and able workers leave the field with avidity when the war offered them alternatives? It is not that the work is necessarily distasteful to women as job seekers. In fact, many say they would prefer it to factory or other kinds of employment if the conditions were different. No; the answers have deeper roots—roots whose ramifications are in the social and economic structure of our early history. The answers are concerned also with a hang-over from a past era—the social stigma, which unfortunately in the minds of many people still attaches to this field—and with the lack of standards all along the line—standards for training, standards of employment, standards of work performance, and legal standards to safeguard the workers.

This report concentrates on one of the legal needs—protection through old-age insurance—and discusses the economic need of household workers for these benefits.

THE NEED FOR COVERAGE

THE DILEMMA OF OLD AGE

Household workers, because they are now outside the old-age and survivors insurance system, face the possibility of a precarious existence in the last miles of their life journey. It is demoralizing to fear the prospect of having to weather the last rainy day of all without a protecting umbrella. Certainly, household workers have as great need as other types of workers for economic safeguards, including that of old-age and survivors insurance.

In the new era in which we live, much of the older form of security afforded some household workers who lived in the employer's home and were regarded as faithful retainers is gone. Patterns for household employment have altered strikingly, together with other developments in our changing civilization, typified by the greater mobility of our present-day population, the increased trend toward urbanization and smaller homes, and the growing use of labor-saving devices in the household. Many household workers now live away from their place of employment, and increasing numbers of them work on a part-time or day basis.

While some employers of household workers may still assume the responsibility for their care in old age, this is generally impossible. Furthermore, such dependency is unfair to both the employer and the employee. Today, many of the latter—lacking eligibility for old-age insurance, for which, if included in the system, they would make a contribution—face the alternative of going “on relief,” the cost of which must be borne by the community. True, some of these workers can and do save on their own initiative, but their savings, through no fault of their own, are frequently swept away or used up prematurely. Old-age benefits should come to household workers under the old-age and survivors insurance program as a matter of right.

As do other kinds of workers, they need to provide systematically and safely during their earning years for their old age and survivors. Yet, it is especially difficult for the rank and file of household employees to save adequately, if they must rely solely on their own efforts.

TEMPORARY COVERAGE

First, it is of interest to point out that household workers, when they shift temporarily to covered employment, frequently make contributions under the old-age and survivors insurance program. Though

they are then taxed for this type of insurance at the same rate as other workers, their periods of covered employment are often too short or too infrequent to enable them to meet the requirement of at least the minimum amount of time in such occupations to achieve an insured status. Thus only rarely do they obtain actual protection under the program.

A survey of white household workers in Chicago, made by the Old-Age and Survivors Insurance Bureau of the Social Security Board, showed that about 17 of every 100 women had some earnings in covered employment in the period January 1937-June 1941, but not more than 2.2 percent of all women interviewed had worked continuously and regularly enough and had received sufficient earnings from covered employment to build up insured status. Not an encouraging statistical picture, if it can be taken as at all typical.

But, as already pointed out, the war increased the extent to which household workers have entered covered employment. The many ex-household workers employed in factories and other commercial jobs acquired rights toward insurance benefits, but unless coverage is extended to household service, many of those who have built up insurance rights will lose them if they return to household work.

FACTORS MAKING FOR INSECURITY

Even more than other types of employees, those in household service must cope with various conditions making for insecurity. Those involved in a discussion of old-age insurance fall under the following headings:

- Wage trends.
- Training and employment problems.
- Irregularities of employment.
- Illness and accidents.
- Responsibilities for family support.
- Lack of legal safeguards.

THE QUESTION OF WAGES

PAY PATTERNS

The design of one's living is naturally shaped, to a high degree, by the amount of one's income. Almost the first questions asked by workers seeking a job are: What will it pay me? Will I earn enough to live on—and to save for old age and other emergencies?

The man or woman considering a job in household employment gets less clear-cut answers than do those applying for a job in a factory, store, or laundry. The latter applicants are more likely, if they are regular in attendance, to find in their pay envelopes a definite amount in dollars and cents, to have a definite hour schedule with pay for overtime work, and, with increase in skill and experience, they may

hope to earn more money. In many cases they belong to unions that will help them get their special difficulties adjusted through the machinery of collective bargaining.

In Cash and in Kind.—The household worker on going into a private home is generally assured a set cash wage, but faces other uncertainties. Pay will in part be in the form of meals, and for those who "live in," in lodging. Now, a dollar is a dollar any way one looks at it, but a meal is not always a satisfactory unit of remuneration, especially as the worker must in general consume it or leave it. As for the proffered room for "living in," the worker may definitely leave it, preferring the privacy of living in his or her own home.

In the present discussion of old-age insurance, payment "in kind" has a particular significance. Even when it substantially raises real wages, it is not expendable for other purposes, and it can't be saved up for emergencies such as a jobless old age. Obviously, there is less flexibility to this form of wage payment. With the full wage in cash, the workers can juggle their funds better to meet their specific needs, pooling money for food and shelter with that of other members of the family to make it go further.

Moreover, the trend toward smaller homes and apartments has further discouraged—even when the worker is willing—the living-in practice. For example, in 1944 only about a third of 409 newspaper advertisements for full-time household workers in the Washington, D. C., area, analyzed by the Bureau of Labor Statistics, asked for a "live-in" worker. Common knowledge leads us to believe this one illustration could be duplicated more or less in many cities.

Studies indicate that household workers who live out may not be paid more than, if as much as, those who live in, especially where the housewife prefers the latter arrangement. Many workers will choose the situation offering a little less wage and a little more independence and privacy in their way of living. At any rate, representative surveys of household employment in Philadelphia, Chicago, and Washington, D. C., showed that the largest proportion of workers who lived out were paid lower cash wages than those who lived in and who received, in addition, both board and room.

Even when household employees are given a fair remuneration in cash and in kind, their wages are often not sufficient for them to put any aside for all types of rainy days, particularly for the last uncertain period of old age. Immediate emergency needs are apt to be robbers of the fund for care during the more remote declining years.

The Ups and Downs.—Another factor making for a highly spotty pay situation for household workers is the great variation from the prewar to the war, and to the postwar period, and from one section of the country to another. Even in the same community wage rates differ

considerably from home to home and from time to time. This is due largely to the catch-as-catch-can tradition typical of this field, where there is woeful lack of wage standards in relation to skill, experience, and competency. Two causes of dissatisfaction among workers are the tendency in many homes to require much overtime with no extra pay and the failure by some housewives to give reasonable raises in wages after years of service.

Unfortunately wage studies in this field have been too few and too scattered to serve as satisfactory yardsticks of trends and possible standards. However, prior to World War II, low cash wages were typical for the most part.

WARTIME RATES

Mention of household workers' wages during the war inevitably brought out assertions, and evidence too, of spectacularly high rates paid by many homemakers. Undoubtedly the general level, which still prevails to a considerable extent, is the highest ever attained by domestic workers in private homes in this country. Even so, wide variation in wages still exists, as indicated by such weather vanes as the rates offered in newspaper "want ads."

Across the Country.—Examples of wages offered household workers in newspaper advertisements in each of 23 cities in various parts of the country were examined by the Women's Bureau early in 1945. They tell an arresting story of what unusually high wages some of the women who have stuck to this field were able to make from East to West, North to South, and also what low wages still prevailed. The weekly wages ranged from \$7.50 to \$36 for general household workers, from \$10 to \$46 for cooks. Wages were, of course, higher in industrial war centers than in nonwar areas, or wherever the keen competition of other fields of employment had to be reckoned with.

The wartime earnings of household employees should not be considered as a gage of their long-time ability to save for old age and dependents. But it is to be hoped that a drive toward better standards all along the line will prevent a relapse to the inadequate prewar pay received by many workers in this service.

If we draw back the curtain and look for a moment into the period just before the war, we are reminded that the household workers' heyday in wages has been one of only a few short years.

PREWAR RATES

Over-all Picture from the 1940 Census.—The most comprehensive and most convincing revelation of low earnings of household workers just before the war comes from no less important a source than the 1940 Census. This shows for the country as a whole median cash earnings of \$312 for experienced women household workers employed full time in such service 12 months in 1939.

The general average, however, tends to be misleading. It discloses neither the worst nor the best levels. Considerable variation was found from one section of the country to another. In Mississippi in 1939 the median was just under \$150 a year, and in South Carolina, Georgia, Arkansas, and Alabama it ranged from \$158 to \$164. In only six States—California, Massachusetts, New Jersey, New York, Rhode Island, and Connecticut—did women household workers with 12 months of employment in 1939 show median annual cash earnings of more than \$500. The highest median cash earnings—\$566—were reported for women household workers in Connecticut.

For the benefit of skeptics who doubt that such low wages ever prevailed, it is well to point out that these medians do not reflect additional remuneration in the form of room and board where such existed. Be that as it may, the cash wages of many workers as reported by the census necessitated substandard living for them and their families. Much evidence from a number of prewar studies of household employment exists to corroborate this statement.

Washington.—On this score the city of Washington offers a striking illustration. Compare the median of \$20.35 a week, as revealed by a Bureau of Labor Statistics analysis of the weekly rates offered in a group of 323 out of 562 Washington newspaper advertisements for women household workers in the fall of 1944, with the median weekly earnings of \$8.10 for such workers in 1940, according to a YWCA survey. Of the 564 women included in the latter study, the majority were Negroes. The median of the week's cash wages of the full-time workers living in was \$9.35 for the white women and \$8.85 for the Negroes.

These 1940 medians stress the reasons for the exodus of household workers into war jobs in the Government service or munitions plants in the Washington area. The rates offered in 1944 underscore the length to which housewives were forced to go when hard pressed for household help.

Baltimore.—The Old-Age and Survivors Insurance Bureau survey of Negro household workers in Baltimore in 1941 revealed a far from roseate picture. The average cash earnings of the women interviewed, approximately 35 percent of whom were day workers and part-time workers, were about \$330 in 1940. For the women who worked 12 months in that year the average cash earnings were \$497.

Chicago.—To turn the spotlight on another part of the country: The Old-Age and Survivors Insurance Bureau made a survey of white women household workers in Chicago and found that their earnings for 1940-41 differed but slightly from those reported in Baltimore. Average cash earnings for all Chicago workers interviewed were about \$415. The women who were employed for 12 months in 1940-41 averaged \$485.

AN INEVITABLE CONCLUSION

With earnings high today or low tomorrow, with the many variations and vicissitudes that characterize the wages of workers in this field, with saving for the future not easily possible—it appears to be established that household employees have need, just as do other types of labor, of the strong arm of the law to guarantee their saving for old age. Thus they could be assured of some means of support if and when they reach their sixty-fifth milestone, or of some wherewithal to offer a modicum of security for their survivors.

TRAINING AND EMPLOYMENT PROBLEMS

BASIC WEAKNESS

One of the conspicuous weak spots in the over-all story of household employment to which all who probe into the problems point a challenging finger is lack of adequate training, and the haphazard training at best, for this field. Then comes the inevitable “why,” since this situation makes for serious difficulties all round. It results in inconveniences and annoyance for housewives, lessened opportunity and increased insecurity for the employees, and greater relief expenditures by taxpayers for incompetent workers who fall to the down-and-out level.

The Untrained and Unemployable.—The untrained household worker is at a great disadvantage on various counts. In efforts to raise standards both of work performances and of working conditions, the importance of increasing the worker's efficiency through training cannot be overestimated. Many untrained household employees are unable to meet even the usual standard of work expected of them. As a result, they all too often have difficulty in holding any one job for more than a short time, go from job to job, and finally are classified as “unemployables.”

A State employment office reported that in 1 week in 1937 it was not able to refer to any of 15 employers who had asked for skilled and competent domestic workers one of the 20 persons who had applied during the week for household jobs but who were obviously inadequate for such. In January 1937 at least 500 cities faced a shortage of trained household workers, according to estimates of the United States Employment Service. Yet in July of the same year 400,000 applicants describing themselves as household workers were registered in the active files of public employment offices.

NEED FOR PARALLEL ACTION

Excellent training schools for household workers might and could be set up, but if girls and women are to be attracted, they must be offered other inducements. They must be assured good employment standards and safeguards similar to those in other fields. Which

comes first—better training or better employment standards—is like the hen-or-egg conundrum. Obviously parallel and simultaneous action along both lines is called for.

The possibilities for a Nation-wide training program for this field lie within the framework of the public-school system. Particularly in the State vocational-education set-up can training facilities for domestic skills be made available through use of the Smith Hughes or George Dean appropriations of the United States Office of Education and the Federal-State and/or local grant-in-aid system. The extent to which such resources are being utilized is shown by the fact that in 1943-44 approximately 100 schools in 14 States offered some kinds of courses in domestic service.

The lead in establishing courses to train workers and to improve employment conditions in this field rests largely with the communities. In fact, women, whether they are aware of it or not, hold a key to the situation. As citizens and as members of local organizations they can be a definite force in having satisfactory courses set up in their local school system if they make known their desires to secure cooperation from the necessary authorities. Such organizations also can be effective in developing a broader program by helping to coordinate all community interests concerned with this field. Such efforts on a Nation-wide scale can help to eliminate the social stigma attached to household work and lead to a campaign to improve the economic status of the workers.

A FIRST STEP

In this whole program perhaps the most logical and technically simple first step is extension of old-age and survivors insurance to the field of household employment. Such action would prove a long stride in the direction of progress. It would assure benefits to household workers everywhere in the country who could meet the eligibility requirements. It would remove at least one of the obstacles to the willingness of women to take training for household occupations. And it should be an influential factor in leading to more standardized training throughout the country. It would serve as an impetus to the establishment of generally better standards in this field. In turn, when household employment is put on a more standardized basis and elevated to a higher level on the occupational ladder, a more successful application of the old-age and survivors insurance system to household workers will be possible.

BOOBY TRAPS ON THE SECURITY FRONT

THE TOLL OF UNEMPLOYMENT

A type of "rainy day" most dreaded by workers in any occupational field is unemployment. Among reasons for extending to household

workers the protection of old-age insurance must be included the toll taken by unemployment as they travel the route of their working lives to the mile post where they pass out of the labor market because they are too old for a job.

The possibility of losing one's job and not easily finding another hangs like a sword of Damocles over the heads of many wage earners. However, for some millions of employees the jobless possibility is alleviated somewhat by the knowledge of eligibility for unemployment insurance.

Household workers cannot look forward to such protection if and when they lose jobs, since they are not covered by this type of insurance, except to a very minor degree in New York State. They must face the problem of unemployment as their own responsibility, draw on their savings to tide them over the emergency—if they have been able to build up a reserve fund—or find some other means of sustenance until they locate another job. Thus, the sword of unemployment as it falls on these workers has a double edge. It not only cuts off their earnings for present living needs but cuts into savings laid aside for the future when they will be beyond the age for gainful work.

The argument may be advanced that women in household work are less harassed by the fear of unemployment than are their industrial sisters. However, those household workers who are not sufficiently well trained to meet the needs of many homes tend to go from job to job, with stretches of unemployment between. Even the well-qualified workers lose or leave positions for one reason or another and do not always readily find other satisfactory employment.

In a Depression Period.—When there is much unemployment in other lines of work, household employees are in an especially vulnerable position. If employers of household labor lose their jobs, they may no longer be able to afford such help. Or those employers whose incomes are reduced may in turn have to cut their household employees' wages. During the depression of the 1930's, the competition for service jobs in private homes became very great, owing to the influx into this field of many women who lost their jobs in factories, stores, and offices, and of married women not ordinarily employed whose husbands were unable to find work. The increased number of applicants in the household labor market—some of whom accepted jobs for room and board alone—helped not only to bring down the wage rates but to create considerable unemployment among the regular or normal workers.

The Community Pays.—A Women's Bureau survey, made during the depression, of over 3,500 unemployed women in 5 cities (Chicago, Philadelphia, Cleveland, St. Paul, and Minneapolis) who were seeking relief showed that the largest proportions of these women had

had jobs in domestic and personal service, the majority in private homes.

Another Women's Bureau study of unattached women on relief in Chicago in 1937 revealed the jobless and penniless predicament in which household workers may find themselves. Of over 600 women covered by the study, three-fourths were over 40 but less than 65 years of age. The majority had been self-supporting or financially independent. Domestic and personal service, chiefly in private homes, was the most usual occupation of 60 percent of those who had been employed. Loss of job, ill health, or other misfortune had driven them to apply for relief, though they had struggled to find some other way out of their financial distress before going on relief.

The inadequate earnings reported for many of the women included in the two studies allowed no reserve for a limited time of unemployment or illness, much less for any steady maintenance for those who suddenly found themselves jobless at too advanced an age to hope ever to find work again. What a boon would coverage by the old-age insurance system be to such women if they knew that at their sixty-fifth birthday they would receive at least a small monthly payment, which would be neither relief nor charity but the fruit of their own labors.

WHAT PRICE ACCIDENTS

Accidents are one of the imponderables of life—to which most individuals give little thought until they find themselves victims. But that many household workers do have to reckon with such prospects, facts and figures show. Indeed, accidents as an economic hazard not only cut into the current savings and ability to earn of many such workers in any one year, but prove to be another encroachment on money laid by for old-age requirements.

In the industrial world where workers are exposed not only to hazards but to a safety program of accident prevention, employees are more aware of these possible pitfalls. Also, if they do have the misfortune to be injured they have some restitution, in that they are covered by workmen's compensation legislation in all but one State. Such benefits help them to meet the temporary or permanent undermining of their economic capacities.

Again household workers find themselves at a decided disadvantage. The vast majority of such employees are not covered by workmen's compensation but are dependent either on their own resources or on their employers for voluntary financial aid and care in case of injury. While some employers do assume such responsibility for their workers injured in the course of duty, it is difficult for other homemakers to take over this burden—they are not financially able to do so.

By Way of Illustration.—The 1940 YWCA survey of household workers in Washington, D. C., indicated that the payment of compen-

sation in case of accidents to employees is far from a general practice in that city. Among 447 employers only 8 percent reported that they had made such provision for their workers. For 10 percent of the full-time employees, 8 percent of the part-time workers, and 4 percent of the day workers such guarantee of benefits had been provided.

Hazards in the Home.—That a home is a place of safety and shelter is a generally accepted concept, but, the X-ray of statistical research gives quite a different picture for many households. Home accidents, occurring to both members of the family and workers on the premises, are frequent and severe. The National Safety Council reports that home accidents resulted in death for 32,500 people in 1943. While such a figure represents about 7 percent increase from 1942, deaths from industrial accidents dropped 3 percent during that year. In addition to the home-accident fatalities, the National Safety Council cites nearly 5,000,000 home injuries in the year, thousands of which resulted in some permanent disability.

Accidents to workers may result from many conditions, activities, and materials common to homes, such as: wet or polished floors, loose rugs; stairs and cellar and attic steps; climbing, reaching, lifting, carrying; fires, gas, electricity, fuel oils, cleaning chemicals, scalding fluids; hot irons, sharp utensils, fragile glass and china. A multitude of other agencies may be discovered by housewives, after workers have become victims, irrespective of who is to blame.

A Sample Report.—A report on accidents to employees in personal-service trades in 1932-33 by the Ohio Department of Industrial Relations revealed that the greatest percentage of accidents occurred to women in household employment. A larger proportion of the injuries to household workers than to employees in any of the other occupations caused over 7 days of disability. Over 70 percent of the women household employees who were hurt had wages of less than \$15 a week.

In the Long Run.—Though the household worker may make a complete physical recovery after an accident from which she has suffered injury, there may be a sequel to the story which all who run do not read. The nest egg which she had carefully laid by as a means of subsistence when she found herself laid on the shelf may have been consumed as a result of the unexpected emergency. Even so, if she were then entitled to receive old-age benefits she would have some means of livelihood.

THE INROADS OF ILLNESS

Time out for illness means a complete loss of earnings for many household employees. Though housewives as employers cannot necessarily be expected to pay wages for labor not received, some defi-

nately do not dock their workers, especially those long in their employ, for sickness of short duration.

In the Washington, D. C., 1940 survey on household employment, 28 percent of 489 employers reported gave full wages to their employees when sick, and 6 employers paid part of the wages. This policy was extended to part-time and day workers as well as to full-time help. Among the 136 employees receiving full pay, 103 were full-time, 22 part-time, and 11 day workers.

Also the employer may occasionally help to pay doctor's or hospital bills for workers. In the Washington survey, however, few employers were reported as assuming such responsibilities. Among 491 household employees, only 9 percent had received medical care wholly at the employer's expense. Ten percent of the full-time workers, 5 percent of the part-time group, and 6 percent of the day workers were given free medical care.

With or Without Benefits.—Lacking an inclusive sickness benefit or health insurance program in this country, individuals must work out their own solutions of how best to deal with the inroads made by illness on their resources. Workers in various fields, and even some in household employment, participate in private schemes that provide sick benefits.

Double-Barreled Attack.—Illness is often a double-barreled attack on household workers' security. Not only do they lose their pay, but they must also somehow meet the expenses of illness, which are even more likely than accidents to eat up the nest egg designed by better-placed individuals for old-age maintenance.

Whatever the cause of illness among workers who have tended to live close to a bare subsistence level, it is the community that pays—and pays again when advanced age means no work, no insurance benefits, and often more illness. Thus, on this score, old-age insurance is a protection not only to the worker but to the taxpayer.

THE BURDEN OF FAMILY RESPONSIBILITIES

Take a hypothetical, though a not too probable case, of a woman household worker who has lost no time or money from unemployment, accidents, or illness, who, as a steady and skilled worker, has received fair remuneration for her labors throughout her working life, what is her vista as old age creeps on and job opportunities fade? Certainly she is not discouraged if she can boast of sufficient savings in banks or bonds. But she is more likely to find herself wondering how she can exist on her slender means, if like many wage-earning women she has had to help to support dependents and has been able to salt away little, if any, money for her declining years.

SUPPORT OF DEPENDENTS

Among employed women in general, the great majority make contributions to their families, Women's Bureau studies show. Large proportions of single and married as well as widowed women have heavy financial obligations for children, elderly parents, invalid husbands, or other relatives. In many instances these burdens vary in inverse ratio to the size of the woman worker's pay envelope.

Among women who enter the field of household employment are likely to be members of underprivileged families to whom these women must make regular contributions, but the normal support of whom is too often complicated by abnormal emergency expenditures.

An Old-Age and Survivors Insurance Bureau survey of Negro women household workers in Baltimore in 1941 revealed that about one-half of the household workers who were employed or seeking work had dependents. The majority of women with dependents were either married or had been. Thirty-seven percent of the single women had dependents. About 55 percent of the women with dependents supported children under the age of 18.

The survey also showed that only about 28 percent of the married Negro women in Baltimore had husbands who were insured under the old-age and survivors insurance program at the end of 1940. A similar survey of white household workers in Chicago showed that less than half of the married women household workers had husbands who were insured under this program.

HEADS OF FAMILIES

A special analysis of 1930 census data on gainfully employed homemakers is very revealing of their support of dependents. Of such women employed away from home, 16 percent of the "servants, waitresses, etc.," were the sole wage earner in their family—a larger proportion than for any other one occupational group. The largest numbers of families with a woman head, 266,800, were those in which the homemaker was employed as a "servant, waitress, or allied worker." Over a third of the families of women homemakers employed in such work had a woman head.

Women who are responsible for the maintenance of dependents shouldn't have to worry over the uncertainty of some member of the family coming to their support when they reach old age, or over the need to apply for relief for themselves or dependents. Domestic workers who have been employed in hotels or restaurants are covered by old-age and survivors' insurance. If, however, they have been engaged in similar work in private households they are not eligible for such benefits, though as respectable, hard-working, useful citizens they certainly have a similar right to protection. In fact, such workers fail to understand their exclusion from the legal safeguard for old-age maintenance.

The Case for Survivors.—Analysis of the family responsibilities of women at work leads to emphasis on their need for survivors' insurance. Obviously, when women who are the sole mainstay for members of a family unable to support themselves succumb to death their dependents—left without insurance or other means—are in desperate straits. Even when wage-earning women are only partially responsible for family maintenance their death may cause a serious situation. Since large numbers of household workers do carry such heavy economic responsibilities—and seemingly to an even greater degree than other employed women—it is certainly a short-sighted policy not to allow household workers, while they are breadwinners, to participate in a system for building up safeguards not only for their own old age but for their survivors.

LACK OF LEGAL SAFEGUARDS

One of the most glaring causes of insecurity to household employees is the lack of coverage by legal safeguards that apply to workers in many other occupations. Exclusion from the aid and protection offered by social and labor legislation is one of the underlying reasons that make it difficult for household employees to save for emergencies. Such exclusion is a legitimate reason for complaint among these workers and is a contributory factor in causing this field to remain unstandardized and unattractive to job seekers.

STATE MINIMUM-WAGE AND LIMITATION-OF-HOURS LAWS

To date 26 States and the District of Columbia have a minimum-wage law, but Wisconsin is the only one that has brought household workers under the protection of minimum-wage rates. In 1947 this State revised an order previously issued which set minimum rates for such employees. Similar action is possible in certain other States under their minimum-wage legislation, but in some States the law definitely excludes domestic workers in private homes.

Of the 43 States and the District of Columbia which have maximum-hour legislation for women, Washington State is the only one that has passed a law limiting hours for household employees; the legal maximum is 60 hours a week. To administer such a law requires an educational campaign to secure compliance and a sufficient appropriation to prevent violations. Homemakers' groups are divided on the desirability of legal regulation of hours. The proponents realize that the long hours required of workers in many homes are one of the great stumbling blocks to women in this type of employment and the cause of discontent and labor turn-over. Though the war period has brought shorter hours for many household employees, there are no generally established means of holding these gains.

STATE WORKMEN'S COMPENSATION LAWS

Every State but Mississippi has legislation guaranteeing compensation to industrial workers who become victims of accidents while at work. But household workers in most States are not guaranteed this type of protection. Only three States—California, Ohio, and New York—include household employees under the so-called compulsory provisions of workmen's compensation acts. In each of these States the coverage is limited. For example, Ohio covers only employers of 3 or more persons; the New York law protects workers employed 48 hours a week or more by one employer in cities of 40,000 or over; and California's law applies only to household workers employed more than 52 hours a week by one employer.

Connecticut and New Jersey include domestic service in their coverage, but the employer is not required to take out insurance to guarantee payment of claims arising under the law. In Connecticut the law applies only to employers of five or more persons. In a number of other States, employers of domestic workers may come under the workmen's compensation law, if they choose to do so. When they do, it is of course, a protection to themselves as well as to their employees.

FEDERAL FAIR LABOR STANDARDS ACT

The Federal wage-hour law assures some measure of security to millions of workers by setting a floor below which wages may not fall and a ceiling to hours beyond which overtime rates must be paid. Coverage of this law, however, is specifically limited to workers engaged in interstate commerce or in the production of goods for interstate commerce, and therefore, since household workers are engaged in intrastate occupations, the law does not apply to household workers.

UNEMPLOYMENT COMPENSATION LAWS

New York is the only State that gives any household employees the guaranty of unemployment insurance, but the law applies only to employers employing four or more workers. Thus even in this State the great majority of workers in private homes lack this form of security.

WITHOUT THE HELP OF LAWS

Indicative of the efforts made by household workers to prepare for the inevitable rainy day, since the law offers them practically no helping hand, are data compiled by the Old-Age and Survivors Insurance Bureau. Its survey of Negro women household workers in Baltimore in 1941 revealed that most of the women interviewed were trying to provide for some little security through private insurance. Four-fifths of these women had made insurance payments—half of them for

life insurance and half for sickness, accident, or burial insurance. Most of them had made payments ranging from 25 to 50 cents per week.

The majority of the Washington, D. C., household workers interviewed in 1940 by the YWCA also carried some type of insurance—life, burial, accident, or sickness. Some policies offered a combination of benefits, and some women carried more than one policy. Average weekly expenditures for this security for Negro workers ranged from 23 to 78 cents and for white employees from 25 to 62 cents. Negroes in the lowest weekly wage group paid the highest insurance premiums. A large number of women in the upper wage levels carried some kind of insurance.

Such information also illustrates the need to provide legislative protection that would enable those with lower earnings as well as the better paid women to be protected under a sound compulsory system.

NEED FOR O.A.S.I.—Q.E.D.

As far as the need to extend old-age and survivors insurance to household workers is concerned, this discussion of legislative safeguards might conclude with geometry's "Q. E. D." Of all types of labor legislation in this country, old-age insurance offers itself as a feasible first step in the effort to build up security for men and women employed as workers in private homes. If this step is taken, it will help to promote the interests not only of the household employees and their families, but of housewives seeking more competent workers and of communities wanting reductions in the burden of caring for needy old people.

Thus the measure, requiring only a very small tax from both the household employees and their employers, would bring widespread benefits. To summarize, O. A. S. I., if extended to household employees will help:

- To bolster their security, which is undermined by low wages in many instances, by lack of trade-union benefits and legal safeguards, by little if any protection against unemployment, accidents, or illness, by the need to support dependents, partially or wholly.
- To protect the workers against a penniless old age and their survivors against "going on relief."
- To encourage standardization of training and employment conditions.
- To make the field more attractive to job seekers who want employment covered by good labor standards and legal safeguards.

CURRENT PUBLICATIONS OF THE WOMAN'S BUREAU

FACTS ON WOMEN WORKERS—issued monthly. 2 sheets. (Latest statistics on employment of women; earnings; labor laws affecting women; news items of interest to women workers; women in the international scene.)

EMPLOYMENT OUTLOOK AND TRAINING FOR WOMEN

The Outlook for Women in Occupations in the *Medical and Other Health Services*, Bull. 203:

1. Physical Therapists. 14 pp. 1945. 10¢.
2. Occupational Therapists. 15 pp. 1945. 10¢.
3. Professional Nurses. 66 pp. 1946. 15¢.
4. Medical Laboratory Technicians. 10 pp. 1945. 10¢.
5. Practical Nurses and Hospital Attendants. 20 pp. 1945. 10¢.
6. Medical Record Librarians. 9 pp. 1945. 10¢.
7. Women Physicians. 28 pp. 1945. 10¢.
8. X-Ray Technicians. 14 pp. 1945. 10¢.
9. Women Dentists. 21 pp. 1945. 10¢.
10. Dental Hygienists. 17 pp. 1945. 10¢.
11. Physicians' and Dentists' Assistants. 15 pp. 1946. 10¢.
12. Trends and Their Effect upon the Demand for Women Workers. 55 pp. 1946. 15¢.

The Outlook for Women in *Science*. (Astronomy; bacteriology; botany; chemistry; engineering and architecture (including engineering aids and draftsmen); geography; geology; mathematics and statistics; meteorology; physics; zoology.) Bull. 223. (In press.)

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Training for Jobs—for Women and Girls. [Under public funds available for vocational training purposes.] Leaflet 1. 1947.

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Employment of Women in the Early Postwar Period, with Background of Pre-war and War Data. Bull. 211. 14 pp. 1946. 10¢.

Women's Occupations Through Seven Decades. Bull. 218. (In press.)

Women Workers After VJ-Day in One Community—Bridgeport, Conn. Bull. 216. 37 pp. 1947. 15¢.

INDUSTRY

Women Workers in Power Laundries. Bull. 215. 71 pp. 1947. 20¢.

The Woman Telephone Worker [1944]. Bull. 207. 28 pp. 1946. 10¢. Typical Women's Jobs in the Telephone Industry [1944]. Bull. 207-A. 52 pp. 1947. 15¢.

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Fair Labor Standards Act ; Public Contracts Act. 1-sheet summary. Mimeo.
Summary of State Labor Laws for Women. 7 pp. 1947. Mimeo.

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52 pp. 1942. 20¢. Supplements through 1947. Mimeo.
State Minimum Wage Laws. Leaflet 3. 1947.
Model Bill for State minimum-wage law for women.
Map showing States having minimum-wage laws. (Desk size ; wall size.)

EQUAL PAY

Chart analyzing State equal-pay laws and Model Bill. Mimeo. Also complete text of State laws (separates). Mimeo.
Equal Pay for Women. Leaflet 2. 1947.
Model Bill for State equal-pay law.
Selected References on Equal Pay for Women. 9 pp. 1947. Mimeo.

HOURS OF WORK AND OTHER LABOR LAWS

State Labor Laws for Women, with Wartime Modifications, Dec. 15, 1944.
Bull. 202.

- I. Analysis of Hour Laws. 110 pp. 1945. 15¢.
- II. Analysis of Plant Facilities Laws. 43 pp. 1945. 10¢.
- III. Analysis of Regulatory Laws, Prohibitory Laws, Maternity Laws. 12 pp. 1945. 5¢.
- IV. Analysis of Industrial Home-Work Laws. 26 pp. 1945. 10¢.
- V. Explanation and Appraisal. 66 pp. 1946. 15¢.

State labor legislation enacted in 1945, 1946, 1947. Mimeo.
Unemployment Compensation—How it Works for Working Women. Leaflet. 1945.
Map of United States showing State hour laws. (Desk size ; wall size.)

LEGAL STATUS OF WOMEN

International Documents on the Status of Women. Bull. 217. (In press.)
Legal Status of Women in the United States of America.
United States Summary, January 1938. Bull. 157. 89 pp. 1941. 15¢.
Cumulative Supplement 1938-45. Bull. 157-A. 31 pp. 1946. 10¢.
Pamphlet for each State and District of Columbia (separates). 5¢ ea.
Women's Eligibility for Jury Duty. Leaflet. 1947.

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Social and Labor Problems of Peru and Uruguay. 1944. Mimeo.

RECOMMENDED STANDARDS for women's working conditions, safety and health:

Standards of Employment for Women. Leaflet 1, 1946. 5¢ ea. or \$2 per 100.

When You Hire Women. Sp. Bull. 14. 16 pp. 1944. 10¢.

The Industrial Nurse and the Woman Worker. Sp. Bull. 19. 47 pp. 1944. 10¢.

Women's Effective War Work Requires Good Posture. Sp. Bull. 10. 6 pp. 1943. 5¢.

Washing and Toilet Facilities for Women in Industry. Sp. Bull. 4. 11 pp. 1942. 5¢.

Lifting and Carrying Weights by Women in Industry. Sp. Bull. 2. Rev. 1946. 12 pp. 5¢.

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REPORTS ON WOMEN IN WARTIME: 16 reports on women's employment in wartime industries; community services; part-time employment; equal pay; recreation and housing for women war workers.

Changes in Women's Employment During the War. Sp. Bull. 20. 29 pp. 1944. 10¢.

Women's Wartime Hours of Work—The Effect on Their Factory Performance and Home Life. Bull. 208. 187 pp. 1947. 35¢.

Women Workers in Ten War Production Areas and Their Postwar Employment Plans. Bull. 209. 56 pp. 1946. 15¢. Why Women Work. Leaflet. 1946. Multilith.

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Employment Opportunities in Characteristic Industrial Occupations of Women. Bull. 201. 50 pp. 1944. 10¢.

Employment and Housing Problems of Migratory Workers in New York and New Jersey Canning Industries, 1943. Bull. 198. 35 pp. 1944. 10¢.

Industrial Injuries to Women [1945]. Bull. 212. 20 pp. 1947. 10¢.

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THE WOMEN'S BUREAU—Its Purpose and Functions. Leaflet. 1946.

Write the Women's Bureau, U. S. Department of Labor, Washington 25, D. C., for complete list of publications available for distribution.