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WHY WOMEN WORK

CHECK THE ANSWERS:

....Women work for pin money

....Men support families; women only themselves

....Older women earn more, but have more dependents

PUBLIC AFFAIRS PAMPHLETS
NO. 17 1938

Why Women Work

Based on a study made by The National Federation of Business and Professional Women's Clubs, Inc.

PUBLIC AFFAIRS COMMITTEE, Incorporated
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This pamphlet is based on a study of the responsibility of employed women for dependents made by The National Federation of Business and Professional Women's Clubs, Inc. Twelve thousand members of the Federation furnished the data out of their experience. This study is one of several undertaken by women's organizations at the request of the International Labour Office for the League of Nations, in its study "of the existing political, civil, and economic status of women" in the different countries, and specifically of the "family circumstances of employed women and their responsibility for dependents."

The Federation's study was made under the guidance of Emma P. Hirth, General Secretary, National Board, Young Women's Christian Association, National Research Chairman, and an Advisory Committee, consisting of Dr. Grace Abbott, Professor of Public Welfare, University of Chicago, Illinois; Frieda S. Miller, formerly Director, Division of Women in Industry, New York State Department of Labor, New York City; Dr. Ellen C. Potter, Director of Medicine, State of New Jersey, Department of Institutions and Agencies, Trenton; Jessamine S. Whitney, Statistician, The National Tuberculosis Association, New York City.

The statistical tables were prepared by the Division of Social Research, Works Progress Administration; the correlations and statistical analysis were made by Louise Tattershall; and the work was carried forward under the general direction of the Department of Education, The National Federation of Business and Professional Women's Clubs, Inc. The report here presented was written by Beulah Amidon.

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Why Women Work

"WOMEN work only for pin money," is a statement women have often heard made by persons seeking to justify a lower rate of pay for women than for men doing the same work. Or, "women only have to support themselves—men must support themselves and a family as well." These are easy phrases. What are the facts?

The question of how many women are responsible for dependents has long been debated. In order to help get a clear picture of the situation, the National Federation of Business and Professional Women's Clubs sent out questionnaires, early in 1937, to its 58,587 far-flung members. Usable replies were received from 12,043 women from forty-seven states, Hawaii, and Alaska. It was found that nearly half (48 per cent) of these 12,000 women have individuals solely or partially dependent on their earnings, and one in every six (17.4 per cent) has the entire responsibility for a household of from two to eight persons.

The Case of Mary Brown

Let us see what the figures mean. Take the case of Mary Brown. Mary grew up on a small Middle Western farm, the oldest in a family of six children. Even in good years the farm yielded little beyond food, shelter, taxes, and interest on the mortgage. Mary managed to work her way through high school and business college in the county seat and to secure a position as typist in a local law office. Today, at forty, she is a confidential clerk with several stenographers under her; by many persons she is regarded as "the brains of the office," though her name does not appear on the letterhead. Her salary is $1,600 a year, higher than that of most men in the community and all but a few of the employed women.

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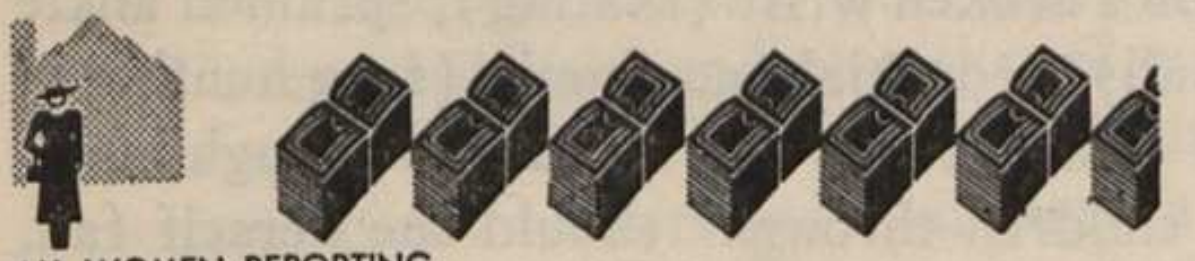
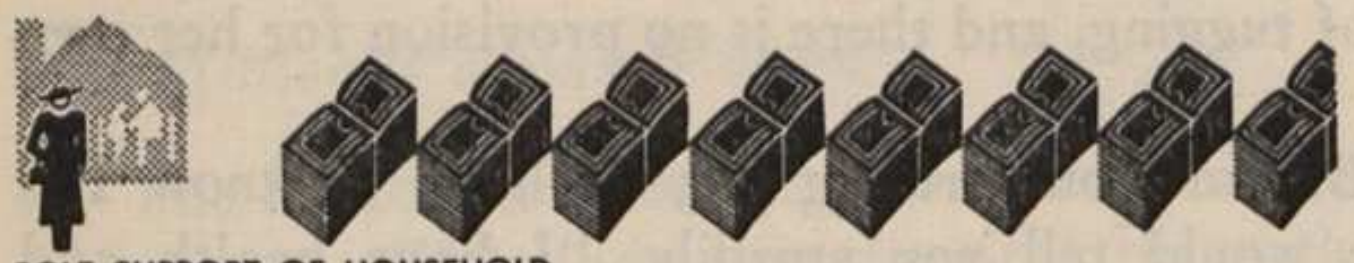
The cost of living in Prairie City, a town of 12,000 inhabitants in an agricultural state, would permit Mary Brown to live very comfortably on her $1,600 a year, if, as a good many people would assume, Mary "works only for pin money," or "only has to take care of herself." But that is not her situation. Ten years ago, soon after the death of Mary's father and the breaking up of the old home, her second sister and the sister's husband were killed in an automobile accident. A baby niece and nephew were left orphans, and since Mary had more resources than any other member of the family she assumed the responsibility for the care and education of little Lucy and Bob. Mary's mother lives in the home of her third daughter, the wife of a young farmer, with children of her own. Mary contributes a small fixed sum toward her mother's support. "The boys," Mary's two grown brothers, are hard-pressed heads of families, one on the land, one a postal clerk in town. Jim Brown, the youngest brother, just turned seventeen, makes his home with Mary while he attends the state college on the outskirts of town. "The boys" pay his college fees. The lad earns enough for books and clothing. Mary gives him board and room, and sometimes helps out with small incidentals.

Lucy and Bob are now old enough to lend a hand with household tasks. "It's much easier than it used to be," Mary Brown would tell you. But the hours of a legal secretary are long and irregular. Mary must rise early to fix breakfast, leave the cottage tidy, and make lunch preparations in order that the children may get their noon meal themselves. She prepares dinner in the evening, even when she has to return to the office after dinner. Mending, sewing, gardening (most of the family vegetables are raised on the back of the lot) canning, preserving, helping the children with their lessons—all these tasks must be compassed in evenings and week-ends. In addition to the regular expenses of the household and of her mother's partial support, there are all the emergencies

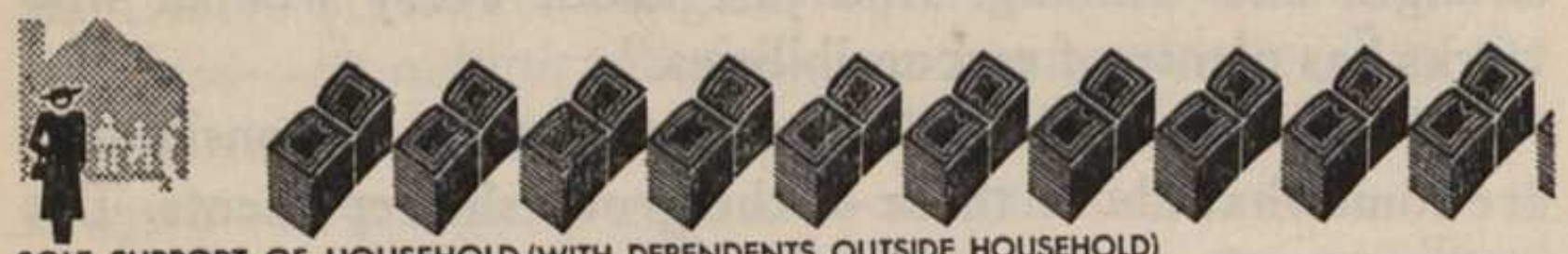
DEPENDENTS AND MEDIAN EARNINGS



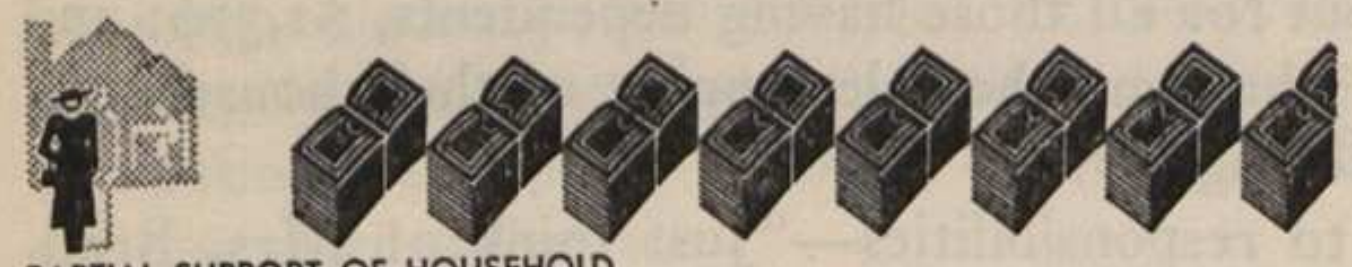
ALL WOMEN REPORTING



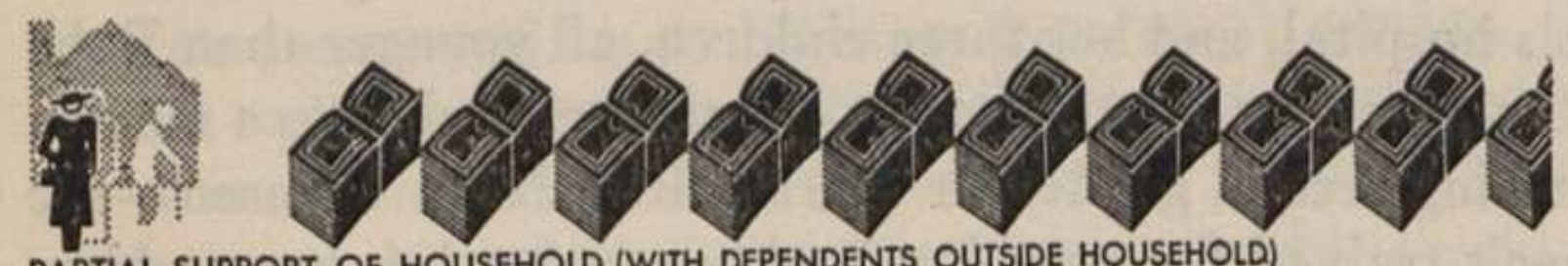
SOLE SUPPORT OF HOUSEHOLD



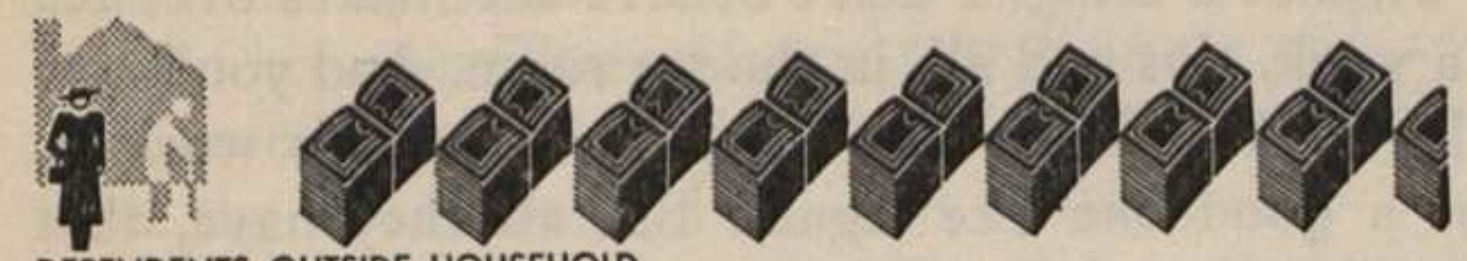
SOLE SUPPORT OF HOUSEHOLD (WITH DEPENDENTS OUTSIDE HOUSEHOLD)



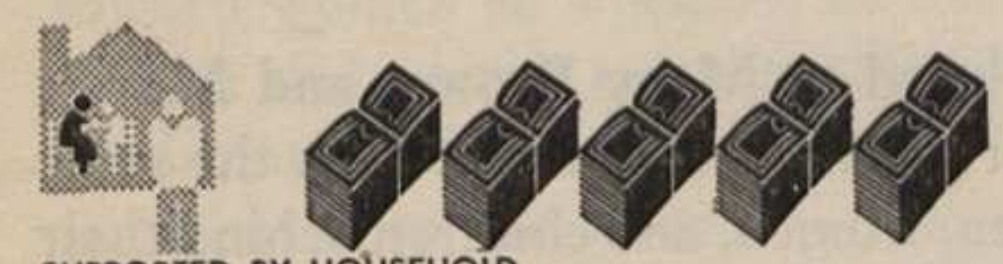
PARTIAL SUPPORT OF HOUSEHOLD



PARTIAL SUPPORT OF HOUSEHOLD (WITH DEPENDENTS OUTSIDE HOUSEHOLD)



DEPENDENTS OUTSIDE HOUSEHOLD



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that arise to upset the budget of any family group—Jim's operation for appendicitis, for example, braces for Lucy's crooked teeth, Bob's broken wrist (skating), sprained ankle (corner lot football), bronchial pneumonia (frog hunting in March). And, of course, Mary Brown carries enough insurance to "see the children through" should she herself fail. Obviously, ends won't meet in Mary Brown's home without a good deal of tugging, and there is no provision for her own old age.

Mary Brown would resent pity or help. "I know I'm lucky," she would tell you sturdily. "I have health and strength and training. And just about every woman who works has plenty of responsibilities."

It happens that Mary's earnings as well as responsibilities are somewhat above those of the group she represents. The median year's earnings for all women included in this study is $1,315; but for all those having dependents, $1,570; and for women who were the sole support of their households, $1,560. (See page 5.)

But as to responsibilities—"Just think of Mrs. Bradshaw," Mary would say, "her husband in the state tuberculosis hospital, and her three children, all younger than Bob! I don't see how they make out, for she gets only $80 a month, teaching second grade. Or there's little Nora Hansen—she wasn't trained for anything, and her father left her and her mother without a thing. I don't believe she makes over ten dollars a week, tips and all, in the tea room. And you know Agnes Price. You know how irregular a nurse's work is, even for a good one like Agnes. But all they have, that crippled old father and epileptic sister and Agnes, is what Agnes makes."

We have been introduced to Mary Brown, and Mary's household, and Mary's friends. Figures never look the same when one thinks of the men, women, and children behind their prosy columns. Of course Mary is not wholly typical of work-

ing women. Comparatively few have as many dependents as she has. But there are some who have more.

If we are to arrive at a clear understanding of Mary Brown's responsibilities and what they mean, then it is necessary to see Mary Brown in relation to the great body of American women workers and their place in the going world.

Ten Million Working Women

The latest nation-wide figures we have are those of the 1940 Census. They show that three-fourths of the women in the United States are not gainfully employed, and that most of these—28 million women—are home makers. But the Census also shows that well over a fifth of the women in the country—11 million—were at work outside their homes in 1940. The chief fields in which these women are employed are: domestic and personal service, factory operations, agriculture, clerical occupations, the selling trades, professional occupations. This study is largely concerned with women in the last three categories.

The largest group of women wage earners, three out of ten, are employed in domestic and personal service. But almost equal to this group in size is the rapidly growing body of women clerical workers—nearly two million stenographers, typists, office appliance operators, bookkeepers and cashiers. The number of women so employed (it increased sixfold between 1890 and 1940) dramatizes not only a vast change in the organization of business and industrial life, but also the broadened educational opportunities opened to women in the last five decades, and a changed attitude toward women as workers. In this field today the numbers of men and women are almost equal.

Comparable to the influx of women into clerical occupations has been the recent increase in the number of women employed in the selling trades. The million women gainfully

employed in this field in 1940 included not only a growing number of saleswomen in stores and shops, but also an increased number selling insurance and real estate.

Except for the clerical workers, the number of women in professional occupations increased the most rapidly of all in the decade preceding the last Census. Here, one says, quickly, is a heartening result of the breakdown of prejudice and the opening of schools and colleges to women on equal terms with men. But a closer look at the figure shows that the encouraging total of one and a half million does not really mean that women have been streaming into professional fields. The chief numerical gains in the years between 1910 and 1940 were in women's traditional lines, teaching and nursing. For the rest it has been largely in semi-professional work, and in positions as attendants and assistants to professional men that the number and proportion of women workers have increased.

Less Pay for Equal Work

But even where women's work matches the work of men in skill and responsibility, it often lags in the returns it brings to the worker. In clerical occupations, for example, the average weekly earnings for men as reported by the New York State Department of Labor in 1936 were $42.67; for women, $21.31. In Ohio, in 1935, comparable figures for men were $32.75; for women, $18.80. To what extent, if any, these figures represent differences in productivity has never been satisfactorily demonstrated. In the professions, women also frequently receive less than men for comparable work. Thus a 1936 report of the National Education Association covering one hundred and fifty salary schedules in cities of various sizes showed that about one-fourth of these provided for less pay for women than men. Moreover, in the teaching profession, where four-fifths of the members are women, it

is a matter of common knowledge that men greatly outnumber women as school superintendents, principals, supervisors, and in similar positions of authority, and that they also outnumber women in the higher teaching ranks. Here is harsh expression of the old misconceptions not yet banished from twentieth-century theory and practice: "women work only for pin money"; "men have families to support—women don't." And here we come back to Mary Brown.

Who Are These Women?

We have looked at Mary Brown as an individual, filling a responsible position, bringing up Lucy and Bob, contributing to her mother's support, providing a home and a helping hand for a young brother. We have looked at Mary Brown as one of the eleven million gainfully employed American women. Now let us look at Mary Brown as a member of the National Federation of Business and Professional Women's Clubs, a participant in a study designed to supply facts about an important group of gainfully employed women: How old are they? In what sort of communities do they live? Are they members of family groups? Are they married, divorced, widowed? What kind of jobs do they hold? How much do they earn? And—the specific focus of this study—do they or do they not work for "pin money"? Have they only themselves to support, or are other persons dependent on them? How heavy a responsibility do they carry?

NATURE OF THE GROUP

YOU WILL recall that members of the National Federation of Business and Professional Women's Clubs sent in 12,043 usable replies to the questionnaires about themselves, their jobs and their dependents. Mary Brown (and though that is not her name, she is a real woman in a real

town) is a sample. But let us look a little more in detail at the group for which she has been made a symbol.

This is a study of business and professional women. That means that some of the largest groups of women workers are not included, women in agriculture, for example, and women factory workers. Further, it means that the representation of some other groups, such as women engaged in domestic and personal service, is made up of those of better-than-average skill and earnings. And so, in spite of her toil and self-denial, Mary Brown is really a member of a "privileged class" of women workers. Taking the whole group of gainfully employed American women, she is far above the average in capacity, education, training. She is well above the average of her own professional and business group in income. Inadequate as is her $1,600 to the demands upon it, it is more than most employed women could command to meet the needs of three persons for total support, the partial support of two more, at the level of Prairie City's very reasonable standards. It is even somewhat above the average for male wage earners in small Middle Western cities. The typical family in Prairie City has an income of only about $1,200.

Let us pause here for a general survey of the 12,043 women who supplied the data for this study. They not only represent every state in the Union except Rhode Island, but also Hawaii and Alaska.

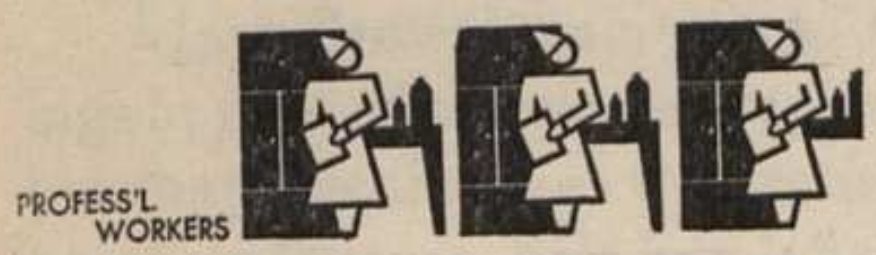
You will remember that Mary Brown is forty years old. This is about typical. The median age (half older, half younger) of all the women included in this study is 40.6 years, with half the number between the ages of 30 and 49. About 25 per cent are 50 and older, 672 of them past 60. Slightly less than 20 per cent are under 30, less than one per cent under 20.

Out of every ten women replying, seven are single, three are married, widowed, divorced, or separated.

Again taking them by tens, four in each ten live in places

OCCUPATION OF WOMEN REPORTING



















Each symbol represents 500 women

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of less than 10,000 population, four in places of 10,000 to 100,000, two in places of 100,000 or more.

In other words, these are characteristically mature, single women, living in towns and small cities over a wide geographic area.

What do these Women Do?

What kinds of jobs do they hold? The women reporting are employed in more than 84 different occupations and in all but one industry grouping (forestry and fishing) of the U. S. Census general industry groups. No occupation was found to predominate in any particular section of the country. Nor does the ratio in the different kinds of jobs vary from one section to another. Four-fifths of the total group are professional and clerical workers, the proportion of clerical workers slightly exceeding that of professional workers. Taking specific occupations, the greatest number of women reporting—26.9 per cent—are teachers; second, secretaries and stenographers; third, auditors, bookkeepers and cashiers; fourth, clerks; fifth, executives, managers, and supervisors. Only one-twelfth of the total number are independent workers with their own shops, offices, studios, or agencies. There are 644 executives, managers, and supervisors; and 634 professional workers who have administrative and supervisory positions, three-fourths of these last being teachers, the rest nurses. (See page 11.)

Out of every twenty women, nine (including teachers) are paid out of public, or tax, funds; eight by commercial and industrial concerns; and three by professional, social, and welfare agencies. But if one excludes the teachers, then out of every twenty women, five are employed by agencies supported out of tax funds, eleven by commercial and industrial concerns, and four by professional, social and welfare agencies. In other words, except for the large representation of

public school teachers, the majority of those participating in this study are business women.

What do They Earn?

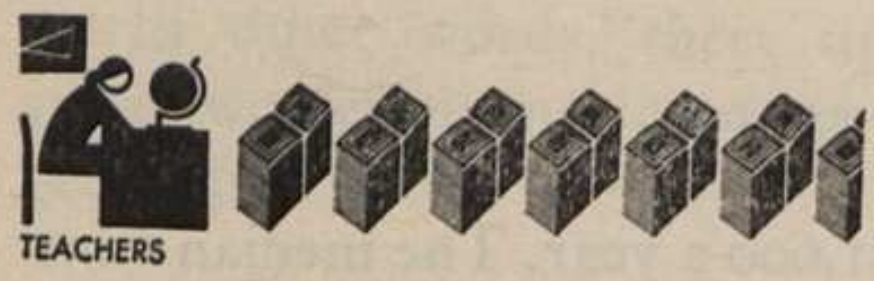
Mary Brown's salary is $1,600 a year. The median earnings in 1936 of the women reporting were $1,315, and remember that "median," as the statisticians use it, means a middle point, half more, half less. (See page 14.)

Independent workers with median year's earnings of $1,520 report higher earnings than salaried workers with median year's earnings of $1,310. Highest earnings are those of executives, managers, and supervisors (median $1,740), the lowest, those of saleswomen, domestic and personal service workers (medians $835 and $840). In the total group there were 3,113 who reported annual earnings under $1,000, 299 of these under $500. On the other hand, 487 women had earnings in 1936 of $3,000 or more, 52 of them above $6,000. Of these, 34 were independent workers, 17 salaried workers, one a salaried worker receiving maintenance. At the top were six women with from about ten to almost twenty-five times the median earnings—three with annual earnings of $12,000, one of $15,000, one of $25,000 and one of $30,000.

Earnings and Age

Contrary to the usual impressions, earnings increase with age, well beyond the point at which according to many vocational experts, both men and women today are likely to find themselves "in the discard." The highest median earnings, $1,615, are reported by women between 50 and 60 years of age. Median year's earnings of the women included in the study increase each decade from $960 for women under 30 years of age to $1,615 for women of 50 to 60 years and then decrease to $1,560 for women 60 and over. Married women

MEDIAN YEARLY EARNINGS
(BY OCCUPATION)



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report the lowest median earnings, $1,235; the widowed the highest, $1,450.

The section of the country in which she lives makes a difference in a woman's earnings. Arbitrarily dividing the United States into five regions, women living in the Northeast and East North Central sections have the highest earnings, women in the West the next highest. Women in the West North Central have the lowest earnings, with women in the South next lowest. These differences are possibly balanced in part by differences in cost of living.

Nearly half of these women (44 per cent) report income in addition to their year's earnings. The amounts range from $5 to more than $1,000 a year, with two-thirds of the women enjoying additional income of more than $100 a year. The two main sources of such income are from work outside the principal job (10 per cent) and from annuities, interest and dividends on securities, pensions, gifts. Some women have supplementary income of both types.

How do They Live?

These gainfully employed women report four types of living arrangements. Sixty per cent, like Mary Brown, live with relatives, that is, as members of family groups. Thirty per cent live alone. These are women who maintain their own homes, or who are boarders or live in rooming houses. Another group, 7.4 per cent of the whole, live with friends on a share-expense basis. A few, 2.6 per cent, receive maintenance as part of their salary; most of these are hospital nurses.

This in general, then, is the group of gainfully employed women who are included in this study—mature, single, business and professional women, the great majority of them with small or moderate incomes, widely distributed occupa-

tionally and geographically, with modest resources supplementing their earnings, living with relatives in towns and small cities.

RESPONSIBILITY FOR DEPENDENTS

ONE WOMAN in two is responsible for the support, wholly or in part, of someone beside herself. What does this study show about the kind and extent of this responsibility? (See page 18.)

Of the women included in this study, 10,965 gave information about their responsibilities for members of their own households and for persons outside the household who look to them for support. Of these 11,000 women, 5,256 (48 per cent) support entirely or help support persons other than themselves. The extent of this responsibility varies. One group (17.4 per cent) are the sole support of the household, and about a tenth of these also have dependents outside the household. A second group of 13.2 per cent support themselves and partially support other members of the household. A third group, almost exactly equal in size to the first group, have no dependents within the home, but support one or more persons outside the household.

The remaining 5,709 women, 52 per cent of the total number giving information about their responsibilities, have no dependents either in the household or outside. A very small portion of this relatively care-free group, 3.4 per cent of the total number, not only have no dependents, but are themselves supported by the household in which they live. And here at last we may have come to the "pin money" group—women who work, not because they must, but because they choose. However, we know that their earnings are probably below the median of the total group, since the median earnings of all the women receiving family assistance are under $1,000.

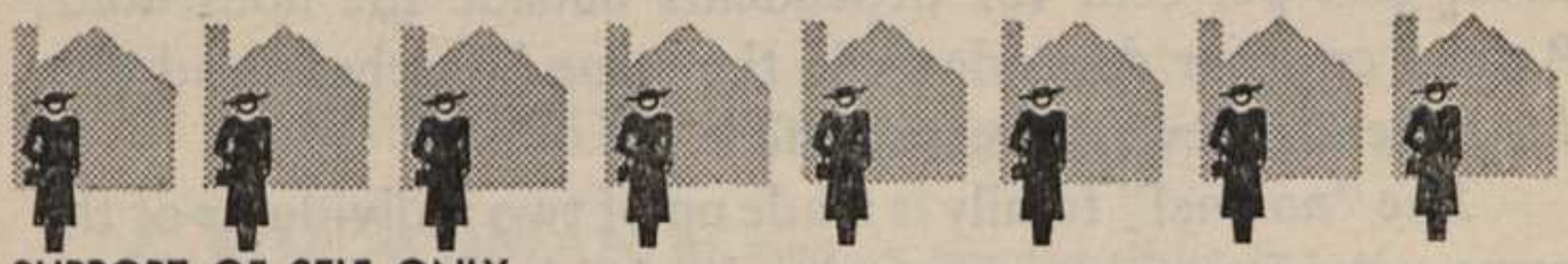
Of the gainfully employed women with dependents, 55.5 per cent are responsible only for dependents in their household, 36.2 per cent for dependents outside the household; 8.3 per cent for dependents in the same household and also for dependents who live elsewhere.

The "normal" family is made up of two individuals of the same generation—a man who is the breadwinner of the group, a woman who is the home maker. The home centers in the representatives of the oncoming generation born and nurtured there. Not infrequently the household also includes one or more representatives of the past generation who are beyond the period of active work and who need, in greater or less degree, companionship and care. The mainstays of the group are the man and woman who support and maintain the home.

The Woman Who Is the Sole Support of Her Household

But the women who are the sole support of a household head another sort of family group. In these homes, the breadwinner is a woman who must often, as does Mary Brown, combine with a full-time job outside the home many of the tasks and responsibilities of a home maker. These women all live with relatives, which means that they are supporting members of their own families. The households range in membership from one to seven persons beside the wage earner. The total number of dependents carried by the 1,906 women is 3,057, or an average of 1.6 individuals for whom each woman is responsible. Classified by the number of dependents each household contains, we find in every ten homes six in which the woman at the head of it supports one person in addition to herself; three where she supports two persons; one where she supports from three to seven. Thus Mary Brown, with two persons fully dependent on her,

EXTENT OF RESPONSIBILITY



SUPPORT OF SELF ONLY



SOLE SUPPORT OF HOUSEHOLD



PARTIAL SUPPORT OF HOUSEHOLD



DEPENDENTS OUTSIDE HOUSEHOLD



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Each symbol represents 6% of all women reporting.

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and two others partially, has responsibilities which are equaled by only one woman in ten, and exceeded by a still smaller proportion of the group.

Whom She Supports

We are accustomed to think of a family as made up of parents and their children. This study shows that where a woman is the sole support of a household, this situation is usually reversed—a child is making a home for her elders. In 78 per cent of these households, all the dependents belong to a single generation. In 54 per cent of these homes with dependents all of one generation, the breadwinner's dependents are all of a past generation. In 18.4 per cent the dependents are of the same generation as the woman who supports them. Thus in three-quarters of these households, a woman makes a living for her elders or those of her own generation; in only one-fourth of the homes, for members of the oncoming generation. In 419 households, the dependents represent more than one generation, that is, the breadwinner here is responsible for both parent and child, or for parent and husband; in 35 homes, for from three to seven individuals representing three generations.

Thus Mary Brown, making a home for Lucy and Bob and young Jim, though she has missed the normal human experience of mating and parenthood, has a chance to share intimately in the development and in the buoyant hopes and plans of youth. Hers is perhaps as close to a "natural" home as an exceptional home can be. But this is the pattern of only a fourth of the homes in which a woman is the sole support of the household. In more than three-quarters of these households, the woman is providing a home for members of the generation behind her, not the generation ahead.

But the returned questionnaires tell us more about these women than the number and the generation of their depend-

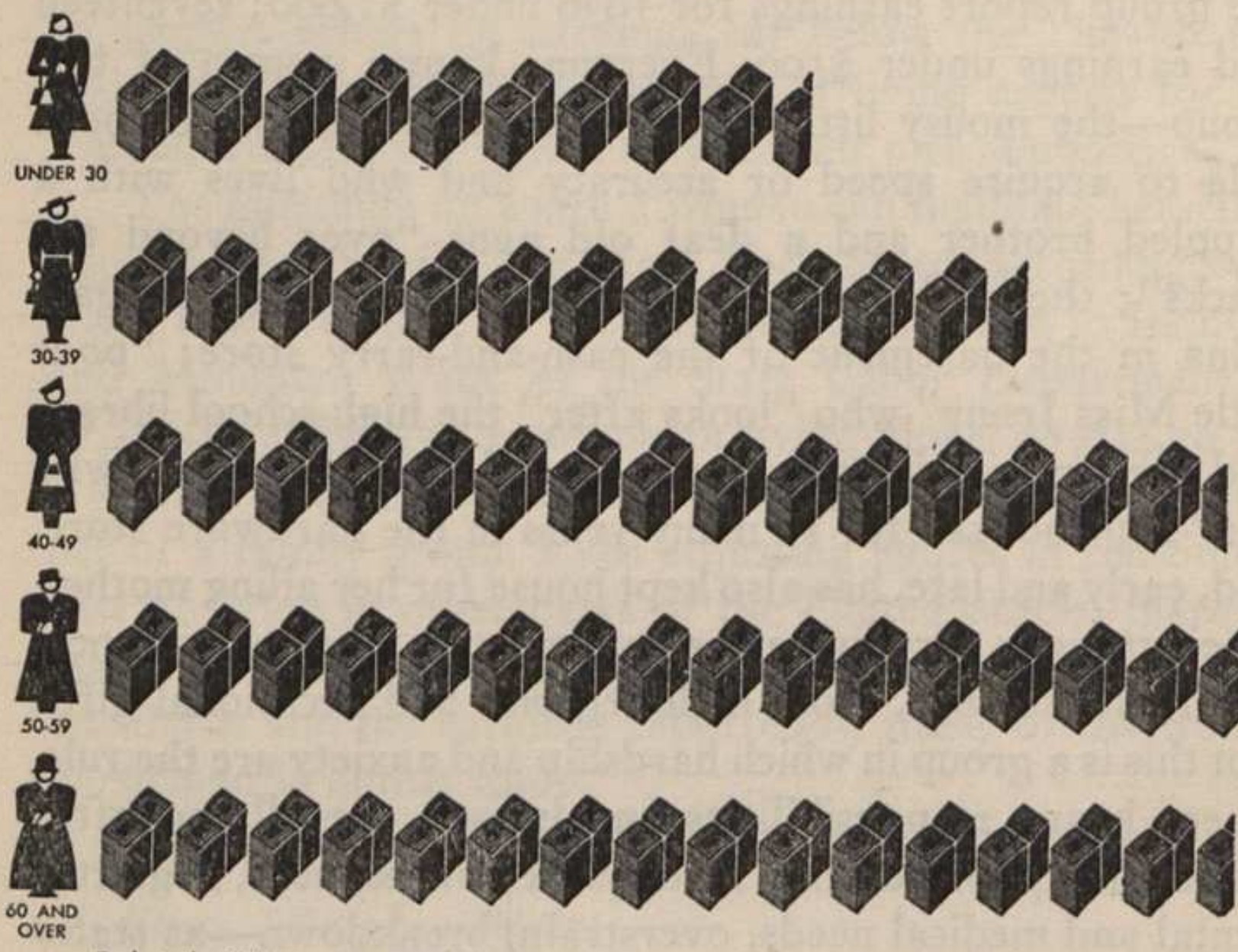
ents. The information they supply has been carefully classified, to show in detail the age, occupational and geographical distribution, income, marital status of the group of women supporting each size and type of household. Although all this has great value for the statistician, for the research student and for a vast, overall study of the condition of women workers throughout the world, it is easy to lose one's way among such dense statistical trees. Let us here attempt a simpler picture of this woman who is the sole support of her household.

Age? Married?

She is a mature woman. The median age of all the women, you will remember, is 40.6 years. The median age of those who carry the responsibilities of a household is 44 years, with the largest group between 40 and 50, and only a third under 40. She is single. But here again there is a variation between all the women in the study and the group of those who have an entire household on their shoulders. Seventy per cent of the total group are single, 58.2 per cent of the women who are the sole breadwinners of their family group. As might be expected, there is a large proportion who are widowed—18.9 per cent—as compared with 8.9 per cent among the whole group. Thirteen per cent are divorced or separated, again twice the proportion of those in the total number of women. Married women are not only the smallest percentage of the group who are "sole support of household," but they are fewer in proportion in this group than they are among the whole group.

The geographical distribution of the women who are the sole support of the household is very much that of the total group; but a conspicuously large proportion of them are to be found in small places rather than in large cities.

AGE AND EARNINGS



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Earnings and Dependents

The women who are the sole support of households report somewhat higher earnings for 1936 than does the total group; a larger proportion of them gain their livelihood in the higher paid occupations. Thus independent workers make up a slightly larger percentage of women who are the sole support of their households than they do of all the women reporting. The proportions of executives and managers, of clerical workers, of semi-professional workers are higher; but there are fewer professional workers, notably teachers, among the women who are the family breadwinners than are to be found in the total group of women reporting.

But even with the advantages of age and occupation, the women who are solely supporting their households, in all too many instances, have earnings inadequate to their responsi-

bilities, on any reasonable standard of living. One-sixth of the group report earnings for 1936 under $1,000; seventeen had earnings under $500. Everyone knows women of this group—the mousy little stenographer who has never been able to acquire speed or accuracy and who lives with a crippled brother and a deaf old aunt "over beyond the tracks"; the anxious-eyed older woman who sells bargain china in the basement of the cash-and-carry store; "poor little Miss Jenny" who "looks after" the high-school library and her orphaned young sister as well; Mrs. Thomas, who has "kept books" for so many years in the hardware store, and, early and late, has also kept house for her ailing mother. Their meager earnings are supplemented, in some instances from past savings, from little legacies and occasional gifts. But this is a group in which hardship and anxiety are the rule, where heavy responsibilities and income are all too often reflected in poor housing, inadequate nourishment, neglected dental and medical needs, overstrain, breakdown—as statistics from health surveys and relief agencies make clear.

Practically three-quarters of the group have earnings of less than $2,000 a year. A few, 7.2 per cent, earn $3,000 or more.

But on the whole, women who are the sole support of the household earn more than those who do not have these responsibilities. How much this is the result of necessity, and frequent overwork; and how much can be attributed to the fact that the better paid can assume greater responsibilities is not revealed. For all women, the median, it will be recalled, is $1,315. For this group, it is $1,560. For all salaried workers, the median is $1,310. For the salaried workers in this group, $1,520. For all the independent women workers included in the study, the median is $1,520; for independent workers in this group, $2,025.

In general, the study shows that it is the older woman with the higher earnings who is typically the "sole support

of the household." But this generalization must not obscure the fact that a substantial group of these women are trying to support others on earnings far below the "health and maintenance" standard set by cost of living experts for the woman worker responsible only for her own support.

The minimum on which a woman can maintain herself in "health and decency" in New York State, according to a study recently made by the Division of Women in Industry and Minimum Wage of the State Labor Department, is $1,172.43 annually for a woman living alone, $1,044.36 for a woman without dependents who is a self-supporting member of a family group. Even adjusting figures in relation to cost of living in other parts of the United States, there remains a substantial disparity between such scientific minimum standards and the earnings reported by many of the women participating in this study.

Additional Responsibilities

The main trend is sharpened, moreover, when there come into the picture the women who are entirely responsible for their own households and also support individuals outside the home. The median age of these women is 44.2 years, slightly above the median for women supporting households. Professional workers, executives, managers and supervisors, owners and partners are a larger proportion of this special group than of the women who are the breadwinners of their households. Their median earnings are $2,005. In other words, the greater her resources, the more responsibilities the business and professional woman seems to assume.

The Woman Who Partially Supports Her Household

In considering the responsibility of women for the partial support of others in their own households, one basic

fact must be kept in mind. At the very beginning of the study it was decided to make such inquiries as would assure replies clearly distinguishing women who (1) fully support their own homes, (2) live as roomers or boarders, or (3) live with friends on a "share expense" basis. The question of partial responsibility for members of a household arises only in the case of women living with relatives. Wherever a woman living in such a household paid more than $10 a week into the household, she was classed as partially responsible for the support of others.

This definition, which was as fair as any that could be adopted under the circumstances, probably colors some aspects of the picture. For instance, it obscures the responsibility for partial support of the family assumed by the gainfully employed woman who makes her contribution in other than cash, excluding, for instance, the daughter who "gets my mother's and sister's clothes"; or buys and runs the family car; or supplies a needed electric washing machine; or meets certain specified bills. This definition makes it impossible to count as partial support the contribution of the woman who wrote: "I don't pay money to my folks every week, but I take care of all household repairs. For instance, last year I had the roof shingled and the house painted. Next year, the furnace must have a new boiler and some of the water pipes have to be replaced. I am saving up to pay for that," and "I do not contribute a regular sum of money, but I pay all doctors' and hospital bills, buy medicines, and pay for a nurse when we have to have one. As my father is a chronic invalid and my sister very delicate, this amounts to at least $10 a week in most years." On the other hand, the definition undoubtedly brings into the group some girls to whom the payment of $10 a week to her family represents not a contribution to family support, but an economy, since she could not obtain comparable room, board, and laundry privileges as cheaply

outside her home. This is particularly true in the larger cities.

The amount of support given by the women defined as partially responsible for their households is not given. Certain other facts regarding the women are, however, available.

Age, Marital Status, Occupations and Earnings

Their median age is 41.8 years, slightly older than the total number of women reporting, but definitely younger than the women who are the sole support of their households. Most of them are single (57.5 per cent) but the next largest group (30 per cent) are married. Fewer of them live in communities with population under 10,000, more in cities of 100,000 than is true of the remainder, or of the women who are the sole support of their households. In other words, this is a younger group of women than their more heavily burdened fellows, more of them are married, more of them are city dwellers. Further, a larger percentage of them is engaged in clerical pursuits, fewer are professional workers, executives, managers and supervisors, owners, partners, than is true of women who support their households alone. But the earnings of the two groups run much the same. Three-quarters of those who contribute to the household report less than $2,000 for the year; the median earnings are $1,545, $15 under the median for the other group, but $230 above the median earnings of all the women reporting.

The Persons Partially Supported

The women who contribute to the support of the household live in homes which include one to seven or more individuals in addition to themselves. The median number is 1.7. In only 41.8 per cent of these homes do the other members of the household belong to one generation—a sharp

contrast to the homes in which a business or professional woman is the sole support. In nearly three-fifths of these households where a gainfully employed woman furnishes partial support, two or three generations are represented, though more definite data as to the make-up of the group are not available. It is interesting to note, however, that in the 605 households where the individuals are all of one generation, there are only 50 households in which the generation represented is younger than the woman reporting.

Additional Responsibilities

Of these women who partially support others in the household, 15 per cent also give some help to persons outside the household. Here again the women with heavier responsibilities are among the older members of the group, with a median age of 43.8. Thirty per cent of their number are more than 50 years of age. Half are married, only 5.5 per cent widowed, separated, or divorced. Their year's earnings, with a median of $1,890, are markedly higher than those of the women who partially support others in the household, but assume no responsibilities outside the home.

Of the 234 women who contribute to the support of persons outside the home, as well as to the members of the household, about 70 per cent aid one or two persons, and 11 per cent are helping five or more individuals. Married women seem most likely to be living with one other person, single women with two persons, and the widowed, divorced, or separated as members of a larger household group.

Those Supporting Dependents Outside the Household

The data for women with dependents outside the household are more complete than for women contributing to

the maintenance of other members of the household, since the amount contributed was reported. It is not specifically stated whether these individuals are wholly or only partly supported by this assistance, but by definition all women paying more than $100 a year to individuals outside their own homes are included in this group.

Earnings and Amount Given

The amount of money given during the year to dependents outside the household ranges from $100 to more than $1,000. The median contribution is $225, representing slightly more than 13 per cent of median annual earnings of $1,675.

It is not surprising that the proportion of women giving more than $1,000 a year is highest for the independent workers, who also form the highest income group. Although 40.6 per cent of the salaried and independent workers who have dependents outside the household earn less than $1,500 a year, 43.6 per cent receive between $1,500 and $2,500 and 15.8 per cent more than $2,500. Twenty-eight members of the group, twenty of them independent workers, earn more than $6,000 a year.

We do not know whether this means that employed women who support dependents outside their households, by so doing save enough time and energy for their jobs to increase their earnings, as compared with women who are the sole support of households; or whether it means that gainfully employed women, earning enough to make the choice possible, prefer to support their dependents outside the household, rather than take them into their own homes.

Like the other women with dependents, those who support persons outside the household are an older group, their median age being 42.8 years. All but eight of them work on a

salary basis, but professional rather than clerical workers predominate.

As with the other groups of burdened women, it is important not to let higher median wages obscure the wage range. Of the women with dependents outside the household, nine salaried workers report year's earnings under $500 in 1936; 246 between $500 and $1,000; 635 over $1,000, but less than $1,500.

Number and Generation of Dependents

For the women reporting how many dependents they have outside the home, the number varies from one to five or more. About seven-tenths help one or two; four-tenths help but one. One-tenth help five or more. The median number is 1.3. Most of the persons these women help outside the home are relatives, almost half of them belonging to the past generation. The rest of the women are almost equally divided between those supporting relatives of their own generation—husband, brothers, sisters, cousins—and those supporting representatives of the next generation.

COMPARISON OF THIS WITH PREVIOUS STUDIES

THE National Federation of Business and Professional Women's Clubs has made two previous studies of its membership, both of which have some bearing on the question of responsibility for dependents. The first study, made in 1927, is based on information for the calendar year, 1926; the second study, made four years later, uses 1930 data. In the 1927 study, 14,073 women participated; in the 1931 study, 20,168 women. The year's earnings reported both in 1931 and 1927 were higher than those reported in 1937.

Median earnings (not adjusted to changes in living costs) were $1,548 ten years ago; and $1,625 in 1930 as compared with $1,315 in 1937. The 1937 figure represents a decline in dollar income of 17.8 per cent below 1927 and 23.6 per cent below 1931. But if we adjust these figures for changes in the cost of living, we find that the median earnings for 1930 are only 4.3 per cent higher than those for 1936; and that those for 1926 were 6 per cent lower than those for 1936.

Age and Dependents

The 1927 study covered a younger group than the current study, the median age of women with dependents being 39.9 years, as compared with 44.1 in 1937. The earlier study comments thus in regard to the age of women with dependents: "The incidence of the problem of dependents seems to vary with age, since 52 per cent of the women with dependents are between the ages of 35 and 50, whereas 36 per cent of all those without dependents are between these ages."

Earnings and Dependents

The median year's earnings for women in 1927 were lower for women without dependents than for those with dependents, just as they are in the current investigation. Also, the number of dependents rises in both studies with increasing median earnings.

Number of Dependents

The 1927 study gives no information on the total number of dependents supported by the women reporting. In the report of the 1931 study there is the statement that "approximately 3,400 women had the entire responsibility for about

5,200 dependents." This would make an average of 1.5 persons per woman, as compared with 1.6 in 1937. The 1931 report makes two comments on the relation between year's earnings and dependents: "Though proportionately fewer of the women with family responsibilities are in the lower earning group, no group has escaped. In all the various sizes of communities, the women who had dependents had higher median earnings than those without dependents."

SUMMARY

CONSIDERING the comparable facts of the three Federation studies, it appears that women in all age groups have dependents, but that the majority of those with dependents are among the older women in the group; and that as a woman's resources increase, she finds herself carrying greater responsibility for dependents. Further, the number of dependents per woman increased between 1930 and 1936, though average earnings fell. The extent to which these facts should be taken as the 1936 residue of the depression years would be the subject of another study.

Unfortunately, there is no available body of comparable data concerning employed men. It would be significant indeed to consider, side by side, figures as to age, marital status, occupations, median earnings, number of dependents, generation of dependents, for equally large and representative groups of business and professional men and women. Such a comparison, were it possible, could not fail to throw light on many problems implicit in an occupational scene where men have long been established, where women are the newcomers, but where both groups face certain common hazards and responsibilities—economic, professional, social, and personal.

But though Mary Brown cannot be measured against John Smith, she steps forth from questionnaires and tabula-

tions with something to say in her own right. American women today do not work for extra money. They are not "short-term workers, in and out of the labor market." It is not defensible to pay them less than men are paid solely on the ground that "men have to take care of a family and women do not." The women this group typifies are working to earn a living—for themselves, of course, but half of them are also earning a living for parents, sisters, brothers, husbands, children, who, in increasing numbers through the years, turn to them as breadwinners and often as home makers as well.

FACTS are needed by thoughtful citizens in a democracy. But how is one to get at the facts? There is a great deal of research; but most research is too technical for the ordinary reader, and research studies are costly to buy and difficult to consult.

Here is a suggestion. Get the habit of reading PUBLIC AFFAIRS PAMPHLETS. More than two million copies have been bought by people seeking facts. Have these summaries of millions of dollars of research studies at your elbow on less than one foot of your book shelves!

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