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WAGE EARNING WOMEN
AND GIRLS

IN

BALTIMORE

A Study of the Cost of Living in
1918

BY

JOSEPHINE A. ROCHE

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1918

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TABLE OF CONTENTS.

	PAGE
Introductory Note by Florence Kelley.....	1
Purpose and Method	3
Sources	3
The Baltimore Tradition.....	4
Changes Caused by the War.....	5
Some Employers' Opinions	6
Group Facts and Industries Represented.....	6
Nationality, Age, Marital Condition, Length of Service.....	7
Annual Income and Average Weekly Income.....	7
Weekly Wages in Last Occupation	8
Ill-paid but Experienced Workers in four Department Stores.....	8
Illustration from a Factory.....	9
Wage Advances	10
Weekly Wages and Schooling	11
Home Conditions: Fresh Light on the Pin Money Fallacy.....	11
Increased Costs of Living and Tentative Minimum Standards.....	13
Food	13
Clothing	16
Total Minimum Weekly Expenditure.....	18
What these Girls and Women Actually Spend	19
The Younger Group Pay All Their Wages to the Family.....	19
Food Expenditure	20
Clothing	20
Shoes	21
Stockings	21
Suits and Coats	22
Doctors, Dentists and Medicine	22
Recreation	22
Morals and Low Wages.....	23
Appendices	26
Tables	27
Age and Annual Income	27
Annual Income and Degree of Assistance.....	28
Occupations and Weekly Wages.....	28
Weekly Wages and Years Working.....	29
Questionnaire Used.....	30
Summary of Minimum Wage Decrees.....	32

Introductory Note

This brief inquiry is one modest link in the world-wide chain of reports, official and otherwise, made in the past twenty years, in this and other countries, on the cost of living of wage-earning people. With the introduction of the earliest minimum wage laws in New Zealand and Australia, in the closing decade of the last century, this series of enquiries began, because they afforded the only sound basis for such laws. And each report reveals afresh the universal need for legislation of this character. In England and the United States, as in Australia, increasingly throughout the past twenty years, it has thus slowly become a matter of recorded experience that competition unchecked in the field of wages ends in massed poverty, suffering, disease and incompetence.

Any report on the cost of living of ill-paid workers, men, women and children, tends to be misleadingly favorable unless the adverse social bearings of that underpayment are faithfully indicated. This it is difficult to do briefly, and the following comment is offered by way of suggestion, not because it is in any degree adequate to the situation in Baltimore.

In every industry the cost of living is in some way covered for all persons who continue to live. If employers fail to supply it directly by payment of adequate wages, they invoke for themselves costs which only the enlightened ones recognize. Among these costs is incessant change in the personnel of the establishment. The sick and discouraged leave, and the incompetent and dishonest are dismissed only to be succeeded by others like them. The employer who follows this procedure loses that invaluable asset—the alert interest and loyalty of an intelligent, vigorous, interested and stable personnel. The customers pay in the form of prices which are not lowered by the meagreness of the wages paid, but kept up to cover the cost of incompetence at the top.

Society pays indirectly in many ways, among them the cost of maintaining hospitals for the acutely sick, sanatoria for the tuberculous and the melancholy, reformatories for those whose breakdown is moral first and, in the long run, often physical also. Moreover, society is penalized by the mere presence of the victims of insufficient wages. Medical authorities are more emphatic every year in their warnings that patients who do not know the nature of their malady

or knowing of it, act recklessly, are forever spreading tuberculosis and worse diseases. Such patients are incessantly recruited from the ranks of the underpaid. However intelligent they may be as to the need of care, and however conscientious, their necessities force them to work.

Finally, the moral costs of insufficient wages though less visible are no less permanent and serious than the economic and the physical costs. That community is hard and callous which acquiesces while the workers suffer in its service.

Surely we register either our lack of intelligence or our conscious hypocrisy, when we carry on charitable undertakings which grow and multiply from year to year, instead of insisting that disease and demoralization be prevented so far as this can be done by fortifying health and good intention among the economically weaker wage earners.

In any study having as its primary source of information the story of individuals, it must be remembered that these are the survivors in the economic and social struggle. However difficult their plight, they are not to be numbered with the missing who have succumbed temporarily or permanently. These latter should be known about before any study involving a system of which they were once a part could be considered complete. Obviously these do not appear in the text of this study. Yet they cannot be ignored if that text is to be true to the facts.*

Several federal bureaus and commissions, and many in the states, are now regularly at work upon cost of living inquiries, thus laying the basis for wage determinations both in private industry and in those numberless occupations where, because of the war, the Government now directly or indirectly pays for production. Yet there is room for studies local like the present one, in every industrial state where no permanent official minimum wage commission yet exists.

The Maryland legislature having adjourned in 1918 without passing the minimum wage bill introduced by request of the Maryland Consumers' League, it is hoped that this study may serve in a campaign of education leading to success two years hence.

FLORENCE KELLEY.

* "Men who are sick or dead are not found at work and any complete survey would include the condition of those who are temporarily absent as well as of those who have permanently retired from the particular sphere under investigation." British Ministry of Munitions. Health of Munition Workers Committee. Interim Report. Industrial Efficiency and Fatigue. London, 1917.

PURPOSE AND METHOD

This study was undertaken with the purpose of learning what it is now costing wage-earning women in Baltimore to live, and what income they are receiving with which to meet their needs.

How these women and girls are living, whether they are with their families or away from home; how they apportion their income among their various necessities; whether they receive sufficient compensation from their work to meet these needs, or whether their wages have to be supplemented by family or other help, are matters of social and industrial concern. Some consideration should also be given the kind of work they do, with its rates of pay and chances for advancement, since standards of living are circumscribed by these economic facts.

These findings in the Baltimore situation acquire, it is believed, added interest because they can be compared with the results of a larger investigation of 600 women employed in the neighboring city of Washington. That study, which lasted throughout the year 1916, was made by the Federal Bureau of Labor Statistics and published in the January and February, 1918, issues of the Bureau's Monthly Review.

While the Baltimore study was made in much less time and covers fewer employees, it is based upon questionnaires nearly identical with those of the Federal Bureau; its data like those of the Federal Bureau include the industrial experiences and expenditures of the workers for one year; and in tabulating its material the general lines of the federal report are followed. Thus the more restricted survey in Baltimore supplements, and is itself supplemented by, the larger official investigation in the District of Columbia.

SOURCES

In Baltimore, during January and February, 1918, 134 women and girl wage-earners were interviewed, and the detailed schedules of the cost of living of 100 of these persons form the basis for this study. The balance, 34, were excluded because they had not had a full year in industry, or had not lived so long in Baltimore, or because of other incompleteness in the material they furnished.

The acquaintance of these workers was made through cooperation with industrial clubs and organizations of wage-earning women and girls, through working girls' homes, and other social agencies related to women and girls in industry. The greatest aid came from the workers themselves, many of whom not only gave willingly their own industrial experience, but were so interested in the study as to make it possible to obtain similar facts from their friends. They were interviewed at their homes or clubs during the evening, or at the home of some friend who had invited them for the purpose.

The 100 schedules, carefully and accurately filled and checked, are from typical wage-earning women and girls, and are representative of the permanent population of workers. With two exceptions all were American born, and many of their parents had been born and reared in Baltimore, or Maryland, or in nearby states.

While our schedules furnish the chief basis for this study, efforts were made to ascertain from many other sources facts regarding the cost of living and industrial conditions. Conferences were had with the heads of six boarding homes for women, with twenty-one representatives of social agencies dealing daily with problems of board and lodging and industrial conditions, and fourteen rooming houses or boarding places were visited and their rates learned. In a number of instances the mothers of the younger wage-earners gave helpful information as to the cost of living. Twelve employers in stores and factories were interviewed in regard to the wages paid and the number of women and girls employed by them, and the manner of living of their employees, and as to the general industrial situation of women and girls in Baltimore, from the employers' point of view.

THE BALTIMORE TRADITION.

In 1909 Elizabeth Butler made a careful and thorough study of Baltimore department stores and their women and girl employees. Her book "Saleswomen in Mercantile Stores"* contains much that exists and is significant of today in this particular line of women's work. At the time of her investigation, according to Miss Butler, 81% of the women employes

* Charities Publication Committee. New York, 1912.

in Baltimore stores were being paid less than a living wage. The reason for this she says is the abnormal economic condition characteristic of industries employing women which fixes their wages, not by their cost of living, but by social and personal conditions. To quote from her chapter on wages of women employes:

"These conditions which everywhere affect women's wages are operative in the Baltimore mercantile industry to an unusual degree. Baltimore is not yet consciously a city of working women. Women work, it is true, in factories, stores, offices, to a number proportionately as great as in other eastern cities, but Baltimore has never agreed that this is desirable. We regret the necessity which compels some women to 'work' the traditions of the city seem to declare; 'properly speaking, the cost of their maintenance should be borne by their families. But if they must work, their wages are of service by adding somewhat to the family income.' In other words the concession that some women must work has been made, not to women as individuals but to women in their family relations."

Today, this tradition still exists, widespread and determining; but there is marshalling against it an array of industrial changes and developments which are thrusting women wage earners into economic life on a new and independent basis.

CHANGES CAUSED BY THE WAR

Baltimore, frequently referred to as "The City of Homes" probably still has an unusually large number of women and girl workers living with their families, but a steadily increasing number are coming from the country and nearby states to go into the widely expanding industrial life and are having to make living arrangements apart from family connections. In the munitions plants, and factories with Government contracts for clothing, underwear, and other war needs; in the increased positions in clerical and stenographic lines open to them, women are for the first time beginning to be paid wages more in proportion to the cost of living.

Undoubtedly also the influence of these industries has

forced a slight advance in women's wages in certain other lines. But it has not operated as generally, nor have the wage increases been as large as is popularly supposed. Interesting statements on this new phase of women's work in Baltimore were made by various employers visited.

SOME EMPLOYERS' OPINIONS

With one or two exceptions, employers gave the same report as to women employees who had left them in the past few months to go into new occupations. "We had almost a complete turnover last fall," said one assistant, "nearly all our girls and women except the old loyal force left us to go into clerical positions, and the management here wouldn't see the need of raising wages until it was too late."

Two superintendents employing each 1000 to 1400 women and girls differed only slightly in manner of expression. "We have lost large numbers of our saleswomen recently. They are going into clerical positions chiefly. The banks, insurance companies and offices which had been paying men \$30. and \$35. a week were only too glad to give women \$12. and \$15. and that looked enormous to girls who were getting \$8., \$9., and \$10. here. But when the war is over and these women have to go back to their old jobs, it's going to be mighty hard to get along on \$8. and \$9. after they've got used to \$15. standards. It's going to be difficult for them to acquire the same contentment when they have to take the old wage again—and they will have to take it, of course. These wonderful new jobs are only temporary."

Said another: "After the war women will have to get back to their level again." And another, in almost the same terms said "After the war women will have to get back where they belong. They can do fine things in their new line, but not the way they're doing now, going into all these new-fangled jobs. Our loyal old help isn't affected by these fancy wages—they know it won't last and they're staying where they are."

GROUP FACTS AND INDUSTRIES REPRESENTED

Before giving the necessary details of the increased cost of living, and calculating the present minimum standards of living for Baltimore, it is well to set forth the facts regarding

the work, wages and home conditions of this group of 100 workers. They included 59 factory workers in eight industries—namely, clothing, underwear, tobacco, candy, straw hats, paper bags, biscuits, and neck-ties. Twenty-six were in mercantile establishments, 13 were in clerical positions, and 2 were telephone girls.

Nationality, Age, Marital Condition, Length of Service.

Of the employees investigated 98 were American born, and nearly three-quarters were of American born parents; 95 were unmarried, three of the latter being widows.

While nearly two-thirds were twenty-one years of age or older, the majority of those under twenty-one were between sixteen and eighteen years of age. As a whole, the ages of this Baltimore group were about 10% younger than of the Washington group.

Ages	Baltimore	Washington
16-18 years	21%	4%
18-21 years	17%	24%
21 and over	62%	72%

This is not a "beginners" group in industry, as 57% of them have worked five years or over, and 10% twenty years or over.

Annual Income and Average Weekly Income

Of these hundred workers 48% receive an annual income under \$400 a year, that is less than \$8. a week; and 84% receive under \$500 a year, less than \$10. a week. It is important to note that this low income is not correlated especially with the younger girls. Nearly two-thirds of the workers in both these low income groups were more than twenty-one years of age and half were in the prime of their industrial usefulness, that is between twenty-one and thirty years. The highest income received was between \$600 and \$700 and only four women reached this figure, while 15 received under \$300 a year. Seventy per cent of the workers' incomes fell between \$300 and \$600 a year.

At the end of 1917, nine were in debt. Only one had "a little ahead."

Comparing with the Washington report we have:

	Baltimore	Washington
Under \$300	15%	22%
Under \$400	48%	46%
Under \$500	84%	64%

Weekly Wages in Last Occupation

Wages received in their last occupation in 1917 by the 100 persons studied are as a whole higher than the average weekly income for the year, only 31% falling under \$8. a week here, compared with 48% shown above in connection with the annual income figures.* But even so, they show a startling discrepancy between income and weekly necessary expenses, for 76% of these women are getting in their latest occupations under \$10. a week, and 65% are getting less than \$9. Of these latter 28 or 44% have been at work five years or longer—an interesting answer to another statement often advanced, that low wages are due to inexperience. Here again the percentages are a trifle higher than those of Washington.

	Baltimore	Washington
Under \$ 8.	31%	39%
Under \$ 9.	65%	53%
Under \$10.	76%	60%

More significant still is the fact that of 15 women working longer than fifteen years, only three are getting as much as \$12. a week.

Ill-paid Though Experienced Workers in Four Department Stores

Miss Laura Boyle, 13 years with one store, at the head of her department, was raised from \$9. to \$10. a week last November, only after long argument and the charge of being disloyal.

In another store is Miss Rose Milton, forty-five years of age, 10 years head of a department, in which she has seen a steady growth of profits. Her wages have been increased just

* The actual weekly wage in last occupation is higher than the average weekly income, because this average allows for weeks without employment. The average is calculated by dividing the total amount received in the year by 52, whether or not employment has been continuous throughout the 52 weeks. This procedure follows the questionnaire used in the federal inquiry into the cost of living in the District of Columbia.

\$2 during the ten years, the last raise being at Christmas 1917, so that she ended the year 1917 at \$12. a week.

In still a third store is Tillie Lane, age twenty-three, and having "grown up in the store." She began "running checks" there when eleven years old and has worked in practically every capacity up to her present one as head of five departments, for which she does most of the buying. Her knowledge of the entire store and its stock is so complete that frequently when there is an emergency, or a sale, or a difficulty in any department, she is summoned to work there. But it was not until Christmas 1917 that she finally forced an advance in her wages to \$12, "and then it was just because I had another job in view."

Mrs. Jennings is a well educated woman of forty-eight years, formerly in comfortable circumstances, but left with her child to support when her husband died ten years ago. She has been 7 years in one store, selling in a department whose stock she knows thoroughly. The head of the department spoke in high terms of her capacity as a saleswoman. Until six months ago Mrs. Jennings was paid \$5.50 a week, and her increase of 50 cents came only after the department head interceded warmly in her behalf.

Similar Illustration from a Factory

At a recent meeting of an industrial club, Jennie Dale was encouraged to part bit by bit, with the story of her industrial life. A faded, genteel little lady, she seemed as colorless as the muslin out of which she has stitched union suits by dozens and gross for 22 years. Dressed in a dull green alpaca waist, untrimmed and with a high collar, a black shabby skirt much out of style, and a little round brown hat, her very appearance signified the surrender of all emotional possibilities. But she made up in knowledge of her industry and all its departments and processes, what she lacked in understanding of the personal values of life. Surely after 20 years experience, here was a valuable and highly paid worker. But Jennie Dale, who had put all the nervous energy and physical strength of a lifetime into the throbbing machines of a great underwear factory, is now compensated for her daily work and accumulated experience of 22 years at the rate of \$9. a week.

Wage Advances

The system, or lack of it, in wage increases, is one of the most important phases in the management of many department stores. With a few exceptions there seems to be no definite method for wage advances in mercantile establishments. "She gets more when she is worth it," some say.

The individual girl bargains against the firm. Most employers reluctantly admit that it is an unfair system. "Often it's the girl with the most nerve and best line of talk who gets the raises," one superintendent said.

The ordeal of going to the office and asking for a raise is to the girl a terrible one. One young woman, six years a saleswoman in one store and now getting \$7.50, told vividly of the process. "You think about going for weeks, and at last get your nerve up. Then you go and go before you get the chance to see the superintendent, and each time you feel sicker. Then before you see him you generally have to tell his secretary what you want and he makes you feel so cheap; and everybody waiting around the superintendent's office knows just what you're there for. It is so humiliating. Finally you do get in and you're so nervous you forget all the grand things you were going to say, and he twists things around and talks about your loyalty to the firm, and pretty soon you're thanking him for keeping you at all. I don't know how it is, but the last time I went out from his office wondering how I ever had the nerve to think I should get more, and thanking God I had a job still. Then when I was in bed that night I came to, and thought of all the answers I should have made him to what he said to me. But it's months before you dare go again."

An employer and his secretary illustrated exactly the same painful struggles in a story they told about "Miss Carrie," who had been in their employ for years. She had several times asked for a raise and been refused, and one day the secretary found her outside the superintendent's office in a state of nervous fright bordering on hysterics. She caught the secretary's hand and burst into tears. "I've been sent for and I know they're going to discharge me because I begged so for more pay," she wept. Later the secretary met her coming from the superintendent's office. "She was wild with joy," the secretary said, "and grabbed my hand again and kissed it this time, crying out 'I've not been discharged, I've

been raised fifty cents!' " The tale was told to illustrate the "state of unnecessary fright which a call to the office produces. The poor dear things are so silly about it," the secretary remarked with a charming smile.

Weekly Wages and Schooling

An interesting relation is that between the amount of schooling and wages.

Of the employees interviewed, more than half or 54% had completed the 8th grade, and 15 of this number had in addition some high school or business education; and of this 54%, 37 or about 2/3 are getting under \$9. a week.

Certainly it does not seem to be lack of experience or of education, or any subnormal condition of incompetence which is responsible for these low paid and typical employees.

HOME CONDITIONS: FRESH LIGHT ON THE PIN MONEY FALLACY

Of the women and girls 67% live at home, all but 5 being with their parents. Of the 33% away from home, three-fourths are living in working girls' homes, and the others are divided among private families, house-keeping rooms and boarding houses. Of the 27 living in working girls' homes, all but 4 earned less than \$500.

Living Conditions.	Baltimore.	Washington
At home.....	67%	69%
Away from home.....	33%	31%
Assisted	44%	45%
Self-supporting	56%	55%

Acquaintance with the persons involved affords plenty of material for further exploding the old "pin money fallacy" of women's wages. Living at home does not mean necessarily that a woman or girl has any financial assistance. In numerous instances she is both dependent on herself entirely and is also under obligation to help support others in the family. 44% of the group were assisted; 56% were entirely self-supporting, 15 having dependents as well.

Employers still find reinforcement for the policy of paying low wages in the assumption that their employees who live at home all receive help from their people. "We question them

as to their father's and brother's earnings" said one employer, unconscious of the significance of his remark. Another said: "That is the beauty of our Baltimore situation, they all live at home and so can live so much more cheaply."

Comparing the Washington and Baltimore figures, we find only 1% variance, 45% of the Washington group being assisted and 55% self-supporting.

The women and girls assisted are chiefly in the lowest income groups. Of those with incomes under \$400, 40% are assisted, while of those with incomes of \$500 or over, none are aided. The decision as to whether a girl or woman living at home is assisted or not is difficult. The fairest statistical practice classifies as self-supporting the girl who contributes to the home as much as \$4 a week and meets her own needs for clothing and other expenditures. While this is a slightly lower estimate than is necessary for room and board away from home, it is judged that whatever assistance the girl may receive is fully balanced by the service she renders in the home, outside working hours. Of those living at home, not quite half were aided in meeting their year's expenses. The other half not only received no assistance, but 15 of them had other members of the family dependent on them either wholly or in part.

The circumstance that a woman is boarding or living away from home does not prove that she is able to get through the year on her wages. Frequently she has to have them supplemented to meet the barest necessary costs. Of the 33 living away from home, over one-third received outside aid.

Lottie and Mamie Barnett illustrate the experience of girls having others dependent upon them. Lottie is twenty-four, Mamie twenty-two, and these two and their mother are the breadwinners for a family of eight. The father died six years ago, leaving his wife with seven children, of whom five are younger than Lottie and Mamie. The girl next to them is a hopeless invalid of twenty, requiring considerable expenditure for milk, eggs and medicine. Mrs. Barnett does "day's work" five days a week, and Lottie and Mamie work in a nearby bag factory where they have been ever since leaving school at fourteen, with occasional brief attempts to find something better. They are now getting \$7.50 a week each, with a \$1 bonus "if you're not a minute late, or away from the machine

during the ten hour day for more than 5 minutes forenoon and afternoon." "We get the bonus about half the time," said Lottie. In much the same situation is Grace Hilton working for \$7 a week as salesgirl in one of the big department stores. Grace is twenty-four, unusually delicate and pretty, with all the charm and daintiness of a most carefully reared girl. One could scarcely believe that the beautifully fitting, simple gown, and the dark, good-looking coat were all of her own making, until on closer acquaintance one learned of her tireless efforts to keep appearance good, and her ambition to get ahead. Her fragile health, the dark circles under her eyes and her nervous condition indicate the price of her struggle to keep up a standard which an adequate wage should give her. She lives with her mother and three younger sisters and brothers, the father being dead. She not only makes all her own clothes, in itself a heavy task for a working girl, but also many of her sisters' things. "I do so want them to look nice and have a chance," she said. "I'm real handy at sewing. I sew generally all day Sunday and nights when I'm not too tired, after the work is done." Grace had tried to better her situation when she took her present place, but she has been unable to get a raise since doing so.

Such being the essential facts as to the income and industrial history of the 100 girls and women visited, we must next consider their necessary cost of living and their expenditures.

INCREASED COSTS OF LIVING AND TENTATIVE MINIMUM STANDARDS

With the precipitate changes in costs the establishment of minimum living standards, always a difficult matter, is increasingly complicated. The best and most recent material on the subject comes from the reports of the United States Bureau of Labor Statistics, in the Cost of Living Investigation completed at the end of 1916 in the District of Columbia.

Food

In its November, 1917, number of the Monthly Review, reporting on family expenditures, the United States Bureau takes as its basis for computing minimum food costs, the 1907 minimum standard of 22 cents a day for an adult man, quoted

in Chapin's "Standard of Living." From 1907 to 1916 food prices increased 40%, so that with this increase the Bureau of Labor Statistics estimates 31 cents a day or \$2.17 a week as the 1916 minimum cost per day for food for an adult man. Adding to this 30% increase in food prices from 1916 to 1917,* gives for 1917 a minimum of 40 cents a day. For a woman's requirements, estimated at 90% of a man's, the minimum upon this basis would be 36 cents a day or \$2.52 a week. But in practice this scientifically computed estimate proves too low. It is computed on a family, not an individual basis, and as the United States Bureau of Labor Statistics says in the November, 1917, Monthly Review, "such scientifically prepared standards assume a correspondingly scientific knowledge of food values, and of food buying, and assume also an entire absence of waste—factors which cannot be expected of the average housewife—most practical housewives would no doubt consider them entirely too low." Certainly the mothers talked with in Baltimore, who are buying and cooking for families, found \$2.50 a week too low an estimate for the food cost for each of their girls. And matrons of boarding homes purchasing with the greatest care and preparing food with every economy, estimated \$3. as the lowest cost for food for a girl a week. Other social workers stated there had been a 50% increase in boarding rates in the last year. For the woman buying and cooking her own meals, or taking them at a cafeteria or restaurant, the food costs are decidedly higher.

Adding 10 cents a day then on practical grounds to the scientific estimate of 36 cents gives approximately \$3.20 a week for food;—certainly not too liberal an estimate in view of facts obtained as to food costs in Baltimore. Interesting details corroborating the increase in cost were obtained from all of the boarding homes visited.

Directors and matrons who are in charge of such working girls' homes gave similar testimony as to increased costs of living. All, save one, of the six visited were endowed institutions, and that one, which had already raised its \$3.50 rate to \$4.50 and its \$5. rate to \$6. in its effort to be self-supporting, is now expecting to close or to make a considerable further advance in prices.

* Monthly Review of the United States Bureau of Labor Statistics Vol. V., December 1917. Number 6, Page 84.

One of the well-subsidized homes which is still charging \$3.50 and \$4.00 per girl gave an interesting account of the ingenuity necessary to find ways and means to keep running even with its annual subsidy. "I bought 40 bushels of potatoes last fall when they were cheap" said the matron "and they are lasting us this winter. Then I buy bread that is stale from the big bakery down the street, and get it very cheap—much cheaper than we can bake it. We dampen it and warm it over and it's all right." Even with the rigid economy and the advantage of buying in large quantities, the amount \$3.50 a week paid by most girls, barely covers their food cost, the matron says. A girl's room, heat and light and laundry privilege, are charitable donations. This home is run especially for the ill-paid woman and girl, taking none who receive \$10. a week or over. The girls like it there so well, the matron says that "some of them are beginning to make more money in the factories that have government contracts and are worried to death for fear that they may make more than the \$10 and have to leave. I really don't believe they would take it if it was offered them," she ended complacently.

Another home, also well-endowed, and taking more highly paid girls, but managed with the greatest care, gives the same proportionate facts. The girls pay from \$5 to \$6 and the cost per girl per week is \$7.08. "The girls actually cost one-third more than they pay," said the director.

A social agency dealing extensively with the board and lodging problem gave the information that they are paying 50% more now for the room and board of young women and girls whom they are temporarily aiding, than they did six months ago. "We pay \$6. now where we paid \$4.50 then" was the statement.

Another social worker closely in touch for years with living conditions and costs in Baltimore states that while a woman or girl could get a room and board for \$3.50 and \$4.00 in a private family a year and a half or two years ago, nothing could now be had of the simplest kind for less than \$4.50 and \$5.00.

A working woman who for years paid \$6. for room and board and washing had the price raised to \$8. about four months ago. "Of course I couldn't pay that on my \$8.50 a week, but I found I couldn't do much better anywhere else

after I'd looked everywhere, so I've taken a little place of my own, and am getting a friend to go in with me. It's cheaper than \$8. but it's awful to come home tired and have all the housework to do and your dinner to get."

Rooming and boarding places visited showed such statements as the above to be fair. \$2 or \$2.50 a week for a room with any kind of heat or comfort was the least possible, and \$5. and \$6. for room and board.

Clothing

Standards for clothing are even more difficult to fix than for food. To quote from the November 1917 report of the United States Bureau of Labor Statistics:

"Most if not all the clothing standards so far offered have placed the minimum clothing costs too low. If clothes are to be regarded with rigorous utilitarianism as a convenient camouflage to conceal nakedness or as a mere cocoon for conserving the animal warmth of the body, perhaps the amount allowed for clothing expenditure in previous reports may be accepted as adequate. If the workingman is to participate fully in the life and development of the community he cannot be clothed as a mere hewer of wood nor his wife as a mere domestic housekeeping animal. To fall below the level of decency in dress fixed not by the individual but by the community constitutes a practical bar to almost all healthy forms of social life and development."

And we may justly add, in the case of women, to almost all opportunities for industrial employment.

From the same Bureau's February 1918 report the statement following is worth quoting:

"It does seem essential that emphasis be laid on the importance, especially to the working girl, of becoming clothes of good quality, kept scrupulously neat and clean. Expenditures for clothing of the right kind are really an investment on the part of the wage-earning woman. Self-respect and success in life depend in large measure upon proper clothes."

In the same number of the Monthly Review, the Bureau of Labor Statistics states that the sum of \$125. is the approximate yearly amount necessary in 1916 for good dressing for a wage earning woman. This estimate is made by the Federal Bureau after considering the increased costs since the New York State Factory Investigation Committee established in 1915 the amount of \$100 as the minimum standard permitting "a fairly good appearance." The list of specimen clothing submitted in 1915 by the New York Commission and quoted by the Bureau of Labor Statistics follows:

Union suits, 3 at 50 cents; 3 at 75 cents.....	\$ 3.75
Corsets, 2 at \$1.50.....	3.00
Corset covers, 6 at 25 cents.....	1.50
Underskirts	1.50
Stockings	3.00
Wash dresses, 2.....	7.00
Party dress	15.00
Skirts, 1 at \$2.50, 1 at \$5.....	7.50
Shirt waists, 6 at 75 cents.....	4.50
Shoes, 2 pairs at \$3.50, plus \$2. for repairs.....	9.00
Heavy waist	2.00
Hats, 1 at \$5, 2 at \$2.50.....	10.00
Coat, winter, one-half of \$12.....	6.00
Coat, spring or rain, one-half of \$9.....	4.00
Gloves	1.50
Rubbers, 2 pairs at 65 cents.....	1.30
Umbrella	1.00
Night dresses, 2 at 50 cents.....	1.00
Handkerchiefs .....	.60
Miscellaneous	4.85
	<hr/>
	\$88.00

Highly desirable additions:

Suit, one-half of \$15.....	7.50
Slippers, one-half of \$1.....	.50
Gloves, white for parties.....	1.00
	<hr/>
	\$97.00

Turning again to the United States Bureau of Labor Statistics we find in its December, 1917, "Monthly Review" a report on the increased costs of eight representative articles of dry goods in 45 cities, from May, 1917, to October, 1917. The figures for Baltimore, included in this list, show an increase of 35% for the four months reported.

If we start then with the \$125 minimum for clothes established by the United States Bureau of Labor Statistics as our basis, and allow for the entire year 1917 only 35% increase which is known to exist for these four months of that year, we have an estimate for clothes for a working woman in 1917 of \$168.85 a year, or \$3.25 a week average.

In 1909, Elizabeth Butler in her careful and generally accepted survey of "Saleswomen in Mercantile Stores," states that \$2 a week is the estimate for clothing for a working woman. To allow only 50% increase in clothing costs in eight years since her Baltimore study is certainly conservative (in view of the Federal statistics of 35% increase in the four months of 1917), and results in a minimum in 1917 of \$3 a week, or \$156 a year. To be on the safe side, however, we take \$2.75 per week as an average, or \$147.50 a year as the minimum amount for clothing for a wage earning woman or girl.

Different occupations demand different clothing; girls in stores having to wear, as a business requirement, more up-to-date and better looking apparel than girls in the factories. On the other hand much factory work is harder on the clothing than store or office work. Girls often work in very hot and dusty rooms, at occupations which soil and wear their clothes, so that they have to be renewed more frequently than they would in some cleaner work. A girl in a mercantile establishment has also a 10% discount and the chance to keep in touch with bargain sales, so that while a clothing estimate for a saleswoman would perhaps be a trifle higher than for a factory worker, the two would not be so far apart as to necessitate two different minimum standards.

Total Minimum Weekly Expenditure

A total of these minimum estimates for food, lodging, and clothing with 50 cents a week added for washing and 60 cents for carfare gives \$9.55 a week.

This allows less than 50% increase in a woman's total expenditure since 1909 when Miss Butler estimated it for Baltimore at \$6.70. It leaves no margin for medicine, doctors, dentist, thrift stamps, or for one of the most vital needs of girls' and women's life, recreation; or for any of the little incidental expenditures that make life instead of bare, stern existence. Admitting that the establishment of minimum expenditures must mean the least, and not the ideal amount, items such as these last mentioned have a definite place, as a legal minimum is aimed at the preservation of health, morals, efficiency and good citizenship, and for this the social and spiritual as well as physical needs must be met. Counting for them 70 cents a week, approximately \$35 a year, gives a minimum estimate of \$10.25 a week upon which a woman can live with most careful economy in the most "frugal comfort."

Estimate Total Minimum Weekly Expenditure

Food	\$ 3.20
Lodging	2.50
Clothing	2.75
Washing .....	.50
Carfare .....	.60
Medicines, } .....	.70
Doctors, Dentist, }	
Recreation, etc. }	
	\$10.25

WHAT THESE WOMEN AND GIRLS ACTUALLY SPEND

In what way are these underpaid women and girls meeting the necessary expenditures just discussed? With two-thirds of them receiving less than \$9 a week it needs not scientific reasoning but simple common sense to know that some of the essentials enumerated cannot be met. It is the old story, "If I buy shoes I can't have lunches for a while. If I ride home at night from work, I can't begin paying on my winter coat."

The Younger Group Pay All Their Wages to the Family

Of the group of 100, 22 who live at home hand their entire week's pay to their mothers, receiving back 50 cents to \$1 to

be spent on carfare, recreation, little extras in the way of dress, or additions to their lunch carried from home, such as a glass of milk, a cup of coffee or a sweet. These girls are all of the younger group, from sixteen to eighteen years of age. Their clothing is bought by their mothers. The amount necessary to be expended for food for the individual girl in the family is very difficult to determine without making a family study, but several mothers who had kept careful accounts of food expenditures said that in these days about \$3 was the least amount on which they could feed their girl for a week.

Food Expenditure

Of the remaining 78 girls and women 45% spent under \$4.50 a week for room and board. While the majority of these were not actually suffering for sufficient food (because they live at subsidized homes or with their families), it means that either private charity, or families utterly unable to do so, are subsidizing the industry employing the girl by giving her board and lodging under cost. Of the women and girls living under other arrangements there were some unmistakably undernourished and anaemic.

Clothing

While detailed expenditures were very hard to get, sufficient material was obtained and checked up to make safe the statement that only 4 of the entire group spent on clothing as much as the minimum estimate, \$137.50, during the year. Both the mothers buying for their daughters and the wage-earners purchasing their own things gave similar testimony as to the extensive increase in clothing costs during the past year. Ten women between twenty-five and forty years of age, self-supporting and living away from home, could recall with a fair degree of accuracy their expenditures for clothing for the year. They had also a very intelligent understanding of clothing needs and costs for working women. Most of them had been in department stores as saleswomen for years and knew values; and they were of great help in working out clothing estimates.

From about half of the remaining 68 women, information

was obtained on expenditures for most of the essential articles of clothing, and on the increases in cost during the past year. The rest of the group could tell how much they paid through the year for certain articles—shoes being almost always remembered—and had a general idea how much they had spent on their clothing.

Shoes

Shoes are an item which most of the girls mentioned with a groan. In view of current criticism of "wanton extravagance" of the working girl with her "ten dollar shoes," the expenditures of these are interesting. Only one spent as much as \$8.50 for a pair of shoes, and that was after two cheaper pairs had worn through "as if they were paper." She decided that it might be better economy in the end to buy better ones which would last longer. By most of the girls \$5 and \$6 was the usual amount spent, \$7 by a few. Nearly every one tried to watch for sales and get better quality shoes at reduced prices. One girl after another made the same remark, "You have to pay \$5 and \$6 for the same shoes you used to get for \$3.50 and \$4, and it takes almost twice as much to get repairing done as it used to, too." Three and four pairs of shoes a year, with careful repairing, most of these women and girls have to have. With many of them it is a constant question whether it is cheaper to pay carfare to and from work, or walk and pay extra sums for resoling shoes.

Stockings

Stockings are costing about half again as much as they did a year or a year and a half ago. "I used to get lisle and cotton stockings three and four pairs for a dollar, but now 55 cents and 69 cents is the very best I can do, and I simply can't keep them mended" said one young woman who does much of her own sewing, and spends a good portion of her time after work repairing her clothes and trying to "make them last." \$3 to \$4 a year is the least that will provide, with strictest economy and mending, an adequate supply of stockings for a girl or woman who works. A number said that they had not spent more than \$2. or \$2.50 for their hosiery, but that their stockings were frequently completely worn out and so full of holes they simply couldn't be mended.

Suits and Coats

Most of them bought suits every other year, trying to get them at sales where good quality could be had at a reduced price. "It doesn't pay a working girl to buy a cheap suit," was a remark several women made. \$30. or \$35. was the amount fixed by practically all as the least for which one can get a suit of any lasting quality. Coats could be had for \$15 or \$20, if purchased at sales. "If you get them cheaper you find they don't last. It's cheaper in the end to get better ones." Another who had been a saleswoman for a number of years and knew many of the girls in her own store said: "The girl in the department store knows it is better for her to pay a little more and get the better goods, even if she has to pay a little at a time and wait for her suit." Girls who are not in stores where the 10% discount is generally given, are often forced to buy their things on the installment plan, the most expensive way to purchase, but frequently made necessary by the utter impossibility of having anything ahead on the wages paid.

Doctors, Dentists and Medicine

Over half the girls and women had doctors' and medicine bills, for which a number had to borrow money. With a few these expenditures were small but almost constant amounts during the year. Some girls complained of "always having a cold or something" and frequent medical care was necessary. "I always get bronchitis after the Christmas rush and cough all winter," said a hoarse-voiced girl.

Recreation

Only about a fourth of the group spent anything on recreation and that chiefly in the form of club dues. The younger girls, still feeling the restless longings of youth for pleasure, have to depend on good times that are free, or paid for by some one else. The older women rarely have them; the end of the working day for them means a return to home burdens with the family, or to their lonely "third floor back," or to a corner of a bedroom shared with two or three others in a boarding "home."

MORALS AND LOW WAGES

The discrepancy between the wages of many girls and their necessary cost of living is sometimes met, as we have seen in this Baltimore group, by family assistance or by charity, either direct or indirect. Sometimes it is not met at all, and there results a denial of the basic necessities of life, underfed bodies and the sapping of the girl's potential motherhood.

At this point the question of the relation of low wages to morals necessarily arises.

No study of this kind would be complete without careful consideration of this crucial aspect of underpayment which touches the very structure and continuance of society, besides determining the welfare or misery of countless individual lives. It is clear that to ascertain the effects of underpayment and of existing industrial conditions on vice and immorality would require a separate investigation, involving scrutiny of police records, juvenile courts, institutions of correction and other similar sources. It would demand also intimate knowledge of individuals. Even without such a specialized inquiry any person familiar (as the writer has been in her police and juvenile court work) with hundreds of girls, many of whom have succumbed to temptation, knows the insistent dangers which beset wage earning girls and women.

The Vice Commission of Baltimore, found in regard to these temptations in the stores:*

"Here the girls come into contact with men customers, travelling salesmen, heads of departments, and others engaged in the store. An attractive girl, the commission found, is in many instances beset by these men until her resistance is broken down. Fine clothing and other evidences of luxury often tempt her to devise some means by which she can increase her small wage. Though the commission did not find any direct evidence to show that girls had begun immoral conduct on account of low incomes, it did find that after girls have once become immoral their low wages are in part responsible for the illicit relations that continue and become habitual."

Reports of any real value on the relation of low wages to

* Survey, March 25th, 1916—"Under Cover of Respectability—Some Disclosures of Immorality among unsuspected Men and Women."

vice always carefully guard the assertion that there is a direct connection between a low wage and moral breakdown. At the same time these reports emphasize the state of physical and spiritual exhaustion which underpay and its attendant evils of undernourishment and starved emotions produce. On this point the Industrial Welfare Commission of the State of Washington, on the Wages, Conditions of Work and Cost and Standards of Living of Women Wage Earners in Washington, in 1914, says:

“Another phase of the wage question which must not be omitted is the effect of the application of the law on the morals of women workers. No well informed person will urge that the morals of a self-supporting woman depends directly upon her wage. There are too many proofs to the contrary. This is true however, that slow starvation will gradually break down a woman’s power of resistance and her fall results not because at the particular moment she wants a square meal. It is more likely to be due to the fact that constant cravings of hunger have weakened her physical condition, her mental poise and her outlook on life. If the state of hunger were not accompanied with chill of body and cheerless surroundings, her defeat might not be so complete.”

This aspect is further corroborated in the following from a Congressional report:

“They crave with an intensity we can hardly realize, something to make them forget their discomfort, to divert their minds from the weariness of their lives. That is why they flock to the cheap amusement places which are the only ones they can afford. There they find temptation on every hand, but they are in poor condition to resist it. The great wonder to me is that so few yield. This estimate applies, with local variations, to every place visited.”*

Together with the deadening routine and blank future of her industrial life and the constantly denied and cramped existence outside working hours, must be considered the un-

* U. S. Congress Senate Document No. 645. Report on Conditions of Women and Child Wage-Earners in the United States Vol. V Wage Earning Women in Stores and Factories. 61st Congress, Second Session, 1911.

bounded temptations, never before so alluring, of department stores, automobile parties, dance halls, picture and variety shows and amusement parks and skating rinks, the city streets, never ceasing in their call to a gay and careless life.

Still another influence operating powerfully to break down a girl’s standards, and one not as generally recognized as it should be, is the force of social example. Those who have had the somewhat rare fortune to know the truth about young people of all the so-called “classes” of society are aware that sex experiences occur among youth who have all the advantages of prosperous homes, schooling and good time. Occurrences among this socially favored group are known to a surprising extent by the girls toiling in laundries, factories and stores. Highly flavored newspaper accounts of the questionable adventures of the “leading set” keep before their eyes lax standards and false values tolerated by the so-called “best people,” and resulting, so far as the young workers can see, in no harm or suffering.

This Baltimore investigation, following earlier and larger inquiries, emphasizes anew the incredible shortsightedness of the community, which so taxes and neglects one of its most precious assets—the splendid courage and strong moral fibre of underpaid girls who go unflinchingly forward year after year, keeping faith with a future that promises them nothing. On every side stand out in vivid contrast to their burdens, the care-free and abundant lives of loved and protected women, or the indulged and seemingly pleasure-filled existence of the others who have bargained away their most precious possession. The wage-earners daily see women who have labored honestly and unswervingly through the years, whose reward has been a youth of bitter struggle and a gray middle age of renounced hopes. Yet throngs of girl workers fight unceasingly a steadfast battle never won by a single supreme moment of effort and denial, but having to be everlastingly renewed. It is a miracle made possible only by that marvellous idealism of youth which clings to its dream of better things and refuses all compromise.

APPENDICES

TABLES

AGE AND ANNUAL INCOME.

	Total No.	Under 18	18 and under 21	21 and under 25	25 and under 30	30 and under 40	40 and over
Under \$300	15	8	3	1	.....	2	1
\$300 and under \$400	33	8	5	15	2	2	1
\$400 and under \$500	36	4	8	10	8	5	1
\$500 and under \$600	12	1	.....	6	.....	3	2
\$600 and under \$700	4	.....	1	3	.....	.....	.....
Total	100	21	17	35	10	12	5

ANNUAL INCOME AND DEGREE OF ASSISTANCE.

	Total No.	AT HOME			AWAY FROM HOME	
		Assisted	Self-Supporting	Self-Supporting and Dependents	Assisted	Self-Supporting
Under \$300	15	11	----	1	----	3
\$300 and under \$400	33	13	4	5	6	5
\$400 and under \$500	36	8	5	8	6	9
\$500 and under \$600	12	----	9	1	----	2
\$600 and under \$700	4	----	2	----	----	2
Total	100	32	20	15	12	21

OCCUPATIONS AND WEEKLY WAGES (LAST JOB).

	Total No.	Under \$5	\$5 and under \$6	\$6 and under \$7	\$7 and under \$8	\$8 and under \$9	\$9 and under \$10	\$10 and under \$12	\$12 and under \$15	\$15 and under \$20
Factory	59	2	5	3	6	22	8	9	3	1
Department Store	26	----	----	5	10	5	2	3	1	----
Clerical	13	----	----	----	----	5	1	5	2	----
Other	2	----	----	----	----	2	----	----	----	----
Total	100	2	5	8	16	34	11	17	6	1

WEEKLY WAGES AND YEARS WORKING.

	Total No.	1 Yr. and under 2	2 Yrs. and under 3	3 Yrs. and under 4	4 Yrs. and under 5	5 Yrs. and under 10	10 Yrs. and under 15	15 Yrs. and under 20	20 Yrs. and under 30	30 Yrs. and under 40
Under \$5	2	1	----	----	----	----	1	----	----	----
\$5 and under \$6	5	3	1	----	----	1	----	----	----	----
\$6 and under \$7	8	2	3	----	----	3	----	----	----	----
\$7 and under \$8	16	----	3	2	1	6	2	1	1	----
\$8 and under \$9	34	7	7	5	2	7	2	1	3	----
\$9 and under \$10	11	----	----	1	1	5	2	----	2	----
\$10 and under \$12	17	1	----	1	1	6	3	2	3	----
\$12 and under \$15	6	----	----	----	1	3	1	----	----	1
\$15 and under \$20	1	----	----	----	----	----	----	1	----	----
Total	100	14	14	9	6	31	11	5	9	1

SUMMARY OF SOME IMPORTANT MINIMUM WAGE DECREES.

Since 1912, twelve states have enacted minimum wage legislation for women and minors. These states are: Arizona, Arkansas, California, Colorado, Massachusetts, Minnesota, Nebraska, Oregon, Utah, Washington and Wisconsin.

In all but two of these states—Arkansas and Utah—the laws provide for a permanent wage commission, with subordinate wage boards for separate trades or occupations. These boards consist of representatives of employers, employees and of the general public. After careful investigation, such boards recommend to the commission minimum wages for women and minors sufficient to meet the necessities of life, to maintain health and welfare. The Commission then, after public hearings, promulgates the legal minimum rates.

The most inclusive rulings have so far been issued in Massachusetts, Oregon, Washington and California.

Massachusetts.

A member of the Massachusetts Minimum Wage Commission stated to a committee of the House of Representatives, in the course of hearings on a bill to provide minimum wage legislation for the District of Columbia (May, 1918) that during the past five years, the Massachusetts commission has

“established wage boards in the industries of brush making, corset making, candy making, laundries, retail stores, in paper boxes, women’s clothing (cloaks, suits, shirts, dresses, and waists), men’s clothing and raincoats and outer garments, men’s furnishings, women’s muslins and white goods; and in the manufacture of millinery, and also to deal with office women and charwomen and similar classes of workers.”

In most of these trades and occupations minimum rates have been set. Thus, for example, in the latest rulings, effective January 1, 1918, for men’s clothing and raincoat factories (including suits, coats, vests, trousers, overcoats and raincoats) the lowest rate for experienced women of ordinary ability is \$9 per week and for learners and apprentices of three months’ experience, \$7 per week. Similar minimum

rates govern the manufacture of men and boys’ furnishings, including shirts, overalls, neckwear, garters and suspenders.

In retail stores, experienced workers must receive at least, \$8.50 per week. Learners and apprentices of 17 years may begin at \$6 per week, and girls under 17 may begin at \$5 per week. Workers held experienced after one year.

In laundries there is a scale of minimum rates, beginning at \$6 per week for learners and apprentices of less than 3 months experience, rising by increases of fifty cents per month to a minimum of \$8 per week for ordinary experienced workers.

Oregon.*

In Oregon different minimum wages have been set for the City of Portland and for the state outside of Portland, owing to the varying cost of living. Thus, no woman over 18 years may be employed in Portland in manufacturing, in laundries, in the telegraph or telephone service or in “public house-keeping” at less than \$8.64 per week, or for less than \$9.25 per week in mercantile establishments, or for less than \$40 per month in offices. Outside of Portland they may begin at \$8.25 per week. Special piece rates apply in manufacturing and laundry work. Workers held experienced after one year.

Apprentices may begin at \$6 per week in all occupations for the first four months rising to \$8 within the first year.

Washington.

In Washington, minimum rates have been set for the following:

Factories: \$8.90 per week for experienced workers over 18 years, \$6 under 18 years.

Mercantile establishments—ranging from \$6 to \$10 per week, according to age and experience.

Laundries and dye-works—ranging from \$6 to \$9.

Telegraph and Telephone service—ranging from \$6 to \$9.

Office work—ranging from \$6 to \$10.

Hotel, restaurant and lunch room workers over 18 may not be employed at less than \$7.50 per week, except waitresses.

Detailed ruling govern the minimum pay of apprentices. In November, 1917, the minimum rates for minors between 16 and 18 years were raised from \$6 to \$7 in various of these occupations.

*Rates raised 25 to 30 per cent June, 1918.

In January, 1918, the Industrial Welfare Commission issued a statement, calling on employers voluntarily to raise these rates, set in 1914 and 1915, in order to meet an increase of 35% in the cost of living.

"Such rates of pay," said the Commission, "do not constitute a living wage under present conditions. The Commission believes that these conditions are incident to the war and are, therefore, temporary, and it is reluctant to invoke the legal methods of establishing a higher scale, but appeals to the patriotic sense of duty and obligation resting upon the employers of the state to grant to their employees in these groups a proper increase of wages to cover this period of the greatly increased cost of living with which we are now burdened. This Commission expects a full and prompt response to this appeal from all employers throughout the state. Unless employers do respond satisfactorily the Commission will be compelled to take such action within its power to insure the desired result."

California.

In California, rulings which govern the industry employing most women in the state, that is fruit and vegetable canning, were raised in April, 1918.

The following minimum rates are now in effect. Fruit and vegetable canning: for experienced women (*i. e.* after 3 weeks' employment) on time work, not less than 20 cents per hour; inexperienced women and minors not less than 16 cents per hour. Piece rates for preparing different fruits range from 12½ cents to 50 cents per 100 pounds; lower rates specified for smaller amounts.

	100 lbs.
Apricots	35c.
Pears	50
Cling Peaches	27½
Free Peaches	17½
Plums	12½
Asparagus	17½

In preparing tomatoes, rates are set per 12 quarts. For adult women work over 8 hours in any one day or over six days in one week to be paid not less than one and a quarter times regular rate; work over 12 hours in any 24, to be paid not less than double regular time or piece rates. Minors may not be employed more than 8 hours a day or 48 hours a week.

Fruit and vegetable packing: \$10 per week for experienced workers, \$8 for inexperienced workers.

Pay for over 8 hours or 6 days, same as above.

Mercantile establishments: Ranging from \$6 to \$10 per week according to age and experience. Special rates for learners under 18 years, between 18 and 20 years and over 20 years; women deemed experienced after employment ranging from eighteen months to two years, according to age.

Fish Canning Industry: For adult women or minors \$10 per week of 48 hours. If employed less than 48 hours, not less than 25 cents per hour. Work over 8 hours in one day to be paid not less than one and a quarter times the rate paid during regular time; work on seventh consecutive day in one week to be paid not less than one and half times rate paid during regular time. Minors may not be employed more than 8 hours a day or 48 hours a week.

Laundry and Dry Cleaning: Ranging from \$8 to \$10 according to age and experience.

General and Professional Offices: Ranging from \$7 to \$10; women deemed experienced after employment ranging from one year to 18 months, according to age.

Unskilled and Unclassified Occupations: \$9.60 for a 48 hour week or 20 cents per hour for experienced women (*i. e.* after 3 weeks employment) \$7.50 for a 48 hour week or 16 cents per hour for inexperienced women or minors.

Kansas.

The first wage ruling of the Kansas Industrial Welfare Commission, effective March 18th, 1918, provides that no experienced woman may be employed in any mercantile establishment for less than \$8.50 per week. Apprentices may begin at \$6 for the first six months and \$7 for the second 6 months. Minors may begin at \$5 per week as bundle wrappers or cash boys or girls, rising to \$5.50 after the first six months and \$6 after one year.

Minimum rates for laundry workers have recently been issued.

In addition to the rates briefly summarized above, most of the states have special regulations governing issuance of licenses to persons crippled by age or otherwise, who may be paid less than the minimum rate. In various states licenses are required permitting lower wages for apprentices or learners. In order to guard against undercutting the legal rate, the proportion of such apprentices or learners to the total number of workers is usually limited.