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UNITED STATES DEPARTMENT OF LABOR
WOMEN'S BUREAU

Bulletin No. 108

THE EFFECTS OF
THE DEPRESSION ON WAGE
EARNERS' FAMILIES

A SECOND SURVEY OF SOUTH BEND

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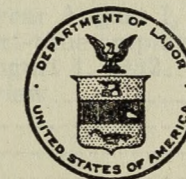
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CONTENTS

THE EFFECTS OF THE DEPRESSION ON WAGE EARNERS' FAMILIES

A SECOND SURVEY OF SOUTH BEND

By
HARRIET A. BYRNE



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THE DEPRESSION ON WAGE
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TEXT TABLES

CONTENTS

	Page
Letter of transmittal.....	v
Introduction.....	1
Scope and method.....	1
Summary.....	2
Households.....	3
Composition.....	3
Comparison of households in 1932 and 1930.....	3
Number of family groups.....	4
Personal data concerning workers.....	4
Age and nativity of women.....	4
Marital status and relation to family.....	5
Housing.....	6
Home tenure in 1932 as compared with 1930.....	6
Changes in number of rooms or occupants.....	8
Changes in monthly rent or payment.....	9
Adjustments made.....	9
Retrenchments.....	9
Financial arrangements.....	10
Employment.....	13
Households.....	13
Employment in the year August 1, 1931, to July 31, 1932.....	13
Employment as of August 1, 1932.....	15
Employment of young persons.....	16
Employment of women.....	17
Employment in the year August 1, 1931, to July 31, 1932.....	17
Employment status as of August 1, 1932.....	19
Employment of men.....	21
Employment during year August 1, 1931, to July 31, 1932.....	21
Full-time and part-time employment.....	22
Employment as of August 1, 1932.....	22
The 4 weeks previous to interview.....	23
Status of household.....	23
Employment.....	23
Earned income.....	24
Other income.....	26
Status of women.....	26
Employment.....	26
Earned income.....	26
Status of men.....	28
Employment.....	28
Earned income.....	29
Data from employers.....	30
Time worked.....	30
Earnings in 1931.....	31

TEXT TABLES

	Page
1. Number of persons in the households, by size of household and according to whether members were under 16 years of age or 16 years and over.....	3
2. Relation to family of women and men scheduled.....	5
3. Time in arrears on shelter—households that were renting or buying homes.....	7
4. Time in arrears on taxes.....	7
5. Number of households that lost or encumbered their homes between 1930 and 1932.....	8
6. Households reporting change in rent or purchase payments, 1930 to 1932.....	9
7. Expenditures for relief, South Bend, 1929 to 1932.....	11
8. Number and sex of persons employed during scheduled year, by size of household.....	12
9. Relation between normal employment and employment in scheduled year, by size of household.....	14
10. Number and sex of normally employed persons in the household.....	15
11. Number of persons per household normally employed and number employed August 1, 1932.....	15
12. Average number of persons in household per member employed August 1, 1932, by size of household.....	16
13. Industry in which women scheduled were employed or had last been employed.....	17
14. Employment of women in 12 months ended July 31, 1932, by marital status.....	18
15. Industry in which women scheduled were employed or had been employed, and employment status as of August 1, 1932.....	19
16. Marital status of women scheduled and employment status as of August 1, 1932.....	20
17. Industry in which scheduled men usually were employed and extent of employment in such job in the 12 months ended July 31, 1932.....	21
18. Relation to family and employment status as of August 1, 1932, of men who were scheduled.....	23
19. Number of persons per household normally employed and number employed during 4 weeks previous to interview.....	24
20. Earned income of household in 4 weeks previous to interview, by number of persons in the household.....	25
21. Earnings of women in 4 weeks previous to interview, by number of weeks employed.....	27
22. Proportion women's earnings formed of total household income in 4 weeks previous to interview, by earnings of household.....	27
23. Maximum and minimum week's earnings of scheduled women in 4 weeks previous to interview.....	28
24. Earnings of men in 4 weeks previous to interview, by number of weeks employed.....	29
25. Maximum and minimum week's earnings of scheduled men in 4 weeks previous to interview.....	29
26. Hours per week worked by women in four plants, year ended July 31, 1932.....	31
27. Hours per week worked by men in three plants, year ended July 31, 1932.....	31

THE EFFECTS OF THE DEPRESSION ON WAGE EARNERS' FAMILIES

INTRODUCTION

LETTER OF TRANSMITTAL

UNITED STATES DEPARTMENT OF LABOR,
WOMEN'S BUREAU,
Washington, November 22, 1935.

MADAM: I have the honor to transmit a report showing the effects of the depression on wage earners' families in South Bend and Mishawaka, Ind.

A survey of the community was made by the Women's Bureau in 1930, and this second survey of the same households has been made to ascertain what changes the later phases of the depression had brought about in employment, earnings, and the social and economic status of the families. The findings are eloquent testimony of the need of legislation for social security.

A number of employers gave access to their pay rolls, and this cooperation, like that of the men and women in the households, is greatly appreciated.

The survey was directed by Caroline Manning, industrial supervisor, and the report has been written by Harriet A. Byrne, assistant editor.

Respectfully submitted.

MARY ANDERSON, *Director.*

HON. FRANCES PERKINS,
Secretary of Labor.

THE EFFECTS OF THE DEPRESSION ON WAGE EARNERS' FAMILIES

INTRODUCTION

To ascertain what the continued depression had meant to the families of women workers included in the survey by the Women's Bureau in 1930 in South Bend and the adjoining town of Mishawaka, Ind.,¹ the Bureau conducted a second survey of the same community in the late summer and the fall of 1932. As originally planned, the first study was designed to show to what extent technological changes in industry were causing human waste, but as soon as the survey got under way it resolved itself into a study of part-time employment and, in many cases, complete unemployment during a period of depression.

In passing, it may be said that the conditions found in this industrial community are not peculiar to this district, but would be found to exist in many industrial sections in almost any part of the country.

South Bend and Mishawaka, together comprising an important industrial unit of the Middle West, had a population of about 133,000 in 1930. In normal times they offered many diversified employment opportunities to both men and women. According to the United States census, close to one-fourth of the females 10 years of age and older were gainfully employed in 1930, about one-fourth of the working population being women. The large man-employing industries were automobile factories and machine shops, while the woman-employing industries were wearing apparel (including shoes and rubbers), automobiles and automobile parts, and machinery and electrical products.

Scope and method

This study was carried on almost entirely through home interviews with members of households scheduled in the earlier study, a definite attempt being made to locate a representative proportion of the women interviewed in 1930. In that survey 2,852 households, with 3,245 women who had been employed at some time in the previous 12 months, were scheduled. During the course of the present study, 1,120 of these 2,852 households were revisited and work histories of 1,468 women were secured. Mention should be made here that in 30 of these 1,120 households a woman was living alone. Seven-eighths of the 1,468 women had been surveyed previously; others had not been included because they (1) were not members of the households in 1930, (2) were less than 18 years of age, or (3) were engaged in occupations not covered, such as home work, domestic service, or the professions. In addition to the work histories of women, data regarding men's work were obtained for 1,399 men in 982 of the households.

¹ Women's Bureau Bulletin No. 92, Wage Earning Women and the Industrial Conditions of 1930. A survey of South Bend, 1932. 84 pp.

Visits were made to several hundred other homes in which women had been included in the earlier survey, but for one reason or another no women were scheduled. In some cases they had left the city entirely; in others they were still in South Bend but their addresses were not known.

Though the first study threw some light on the family situation, in the later survey greater emphasis was given to the socio-economic status of the households of which these women were a part. The make-up of the households as to the age of the members; the number of wage earners, with data as to sex and occupation; changes in the composition of the family during the past 2 years; and changes in economic status, with special reference to home tenure, debts, and retrenchments resulting in lowered standards of living were inquired into. In a special effort to secure valuable data as to the financial status of the family at the time of visit, facts were obtained regarding the earned income of the various members of the household for the 4 weeks previous to interview.

In addition to the survey of homes, five plants were visited, and these supplied data as to time worked. From one of them, year's earnings were obtained.

SUMMARY

The survey was made in the months of August to November 1932. It was confined to households in South Bend and Mishawaka visited in the earlier survey (1930).

HOUSEHOLDS VISITED

The 1,120 households visited had 5,231 members, 3,824 of whom were 16 years of age and over. Of these persons 1,468 women and 1,399 men supplied information on their employment and earnings. In addition, figures on size of family, tenure of home, employment and income, and retrenchments in expenditures were obtained from most of the families.

WOMEN SCHEDULED

About 40 percent of the women reporting their ages were under 25; only 18 percent were as much as 40.

Forty-three percent were single, 47 percent married, 10 percent widowed, separated, or divorced.

About 66 percent were factory workers; 14 percent were in the various lines of work classed as domestic and personal service; 13 percent were clerical workers; less than 6 percent were saleswomen; and 2 percent were in other employment.

More than one-fifth (22 percent) had had no employment in the 12 months preceding the survey. Almost three-fourths of those who had been employed had worked only part time.

Two-fifths had had no employment in the last 4 weeks of the year. Of those reporting their earnings in the 4 weeks, only one-third had earned \$40 or more.

MEN SCHEDULED

Seventy-one percent of the men who reported their occupations were factory workers; about 10 percent were evenly divided among public utilities, the building trades, and selling jobs in trade; and almost one-fifth were scattered through a variety of industries.

Twenty-eight percent of the men reporting on this had had no work in their usual employment in the past 12 months. However, of those who had had some work, three-fifths had been employed for at least 9 months.

Forty-five percent had had no employment in the last 4 weeks of the year. Of those reporting income in the 4 weeks, about 39 percent had earned \$40 or more. The proportion paid as much as \$50 was 31 percent of the men, in contrast to only 16 percent of the women.

HOUSEHOLDS

COMPOSITION

The households varied greatly as to number and ages of those comprising the group. In the 1,120 households visited there were 5,231 persons, the size of household ranging from 1 member to 14. As already mentioned, there were 30 cases of a woman living alone, a considerably smaller proportion than in the first study. Somewhat more than one-third of the households were composed of less than 4 persons, and close to one-half had more than 4. The average was about 4.7 persons.

The proportion of children under 16 was only slightly less in this study than in the one made previously. Excluding the 30 women who lived independently, just over one-fourth (27.1 percent) of the 5,201 persons in the households were children under 16. In the earlier study the corresponding percentage was 28.5.

TABLE 1.—Number of persons in the households, by size of household, and according to whether members were under 16 years of age or 16 years and over

Number of persons in household	Number of households	Number of persons		
		Total	Under 16 years	16 years and over
Total.....	1,120	5,231	1,407	3,824
1.....	30	30	30
2.....	177	354	6	348
3.....	193	579	118	461
4.....	205	820	194	626
5.....	171	855	259	596
6.....	134	804	215	589
7.....	67	469	141	328
8.....	60	480	159	321
9.....	34	306	100	206
10 to 14.....	49	534	215	319

Comparison of households in 1932 and 1930

The make-up of the households showed some changes as to number, new members, and those who were no longer part of the household when they were revisited in 1932. More than three-fifths (63.3 percent) of the 1,101 households reporting numbers were of the same size in 1932 as in 1930; almost equal proportions, about one-fifth, were smaller and were larger. When households of 4 persons or less were compared for the 2 years, about one-fifth had fewer in 1932 than 1930, and about one-tenth had more persons. In comparing the larger households, those of 5 or more, about 1 in 7 had fewer persons in 1932 than in 1930, and close to three-tenths had more.

Strange to say, in practically four-fifths of the households there had been no additions since 1930. The additions reported in 210 households were accounted for chiefly by births, though there were appreciable increases by marriage, or by sons or daughters, and in some cases their families, returning home to live.

Removals from the households were largely attributable to marriage, but there had been some deaths, and some sons and daughters and other relatives had left home.

Number of family groups

Though there had been some doubling up of families in the 1,120 households, more than seven-tenths (800) were simple groups comprising only the immediate family of parents and children or a widow with children. In a number of cases families or other groups had merged because they were unable to maintain separate homes during this trying period. Brothers or sisters or widowed fathers or mothers and in a few instances nonrelatives, were living with the single family group in 103 households. In an even larger number, 169 instances, 2 family groups comprised the household, and in 18 there were 3 living together. In close to one-half of the 122 households in which there were some additional persons they were widowed fathers or mothers, and in almost the same number they were other relatives—sisters, brothers, nephews, and nieces. In seven cases they were not relatives.

There were 1,295 family groups, and of these 1,057 had men as heads of the groups and 238 had women. As already mentioned, 30 women were living alone.

Total households.....	1, 120
Women alone.....	30
Households with no additions.....	968
Households with additions.....	122
Households with widowed father or mother.....	58
Households with sister, brother, nephew, niece, or other relative.....	57
Households with nonrelatives.....	7

PERSONAL DATA CONCERNING WORKERS

Since the Women's Bureau is interested chiefly in women, some facts regarding these women's ages, nativity, and marital status are presented here. Such data were not obtained for men. However, for both sexes information regarding relationship to the family was secured.

Age and nativity of women

When the ages of the scheduled women were inquired into they were found to be in general a young group. Two-fifths of them were not yet 25, though less than 7 percent were under 20. However, something over one-sixth (18.1 percent) were as much as 40 years old.

These age groups are fairly similar to those in 1930, though in that study there were proportionately more young women.

All but four of the women reported as to color and nativity. Close to four-fifths were native white, one-fifth were foreign white, only eight were Negroes. A somewhat larger proportion were found to

be foreign born than was the case in the previous study, probably due to the older relatives.

Age (years)	Women	
	Number	Percent
Total.....	1, 443	100.0
16, under 20.....	92	6.4
20, under 25.....	488	33.8
25, under 30.....	267	18.5
30, under 40.....	335	23.2
40, under 50.....	186	12.9
50, under 60.....	64	4.4
60 and over.....	11	.8

Marital status and relation to family

In a comparison of marital status of the women surveyed in 1932 with those in 1930 it was found that the proportions of single and married women were reversed. Of the 1,468 women, 43 percent were single, about 47 percent were married, and the remaining 10 percent were widowed, separated, or divorced.

Marital status	Women	
	Number	Percent
Total.....	1, 468	100.0
Single.....	631	43.0
Married.....	688	46.9
Widowed, separated, or divorced.....	149	10.1

Considerably over one-half (55.5 percent) of the women were wives or mothers or both. Approximately two-fifths were daughters or sisters in the household, most of whom were single. The small remainder bore some other relationship to the household or were alone. Larger proportions in 1932 than in 1930 were mothers. About two-thirds (67.7 percent) of the married women in the later year, as compared with 55.6 percent in 1930, and as many as 85.2 percent of the widowed, separated, or divorced women in 1932, as compared with 66 percent of those in 1930, had children to be supported.

TABLE 2.—Relation to family of women and men scheduled

Relation to family	Women		Men	
	Number	Percent	Number	Percent
Total.....	1, 468	100.0	1, 399	100.0
Wife and mother; husband and father.....	466	31.7	740	52.9
Wife; husband.....	222	15.1	235	16.8
Mother; father.....	127	8.7	30	2.1
Daughter; son.....	566	38.6	354	25.3
Sister; brother.....	38	2.6	27	1.9
Other.....	49	3.3	13	.9

Somewhat more than one-half (52.9 percent) of the 1,399 men interviewed were married and the fathers of families. About one-sixth were married but had no children, and a very small number were widowers with children. One-fourth of the total were sons in the families surveyed.

HOUSING

As in this return survey only households in which women had been interviewed previously were included, the districts selected were the same as in the first study, neighborhoods in which industrial workers predominated.

The houses of the workers in one section of South Bend were frame cottages near the factories, making it possible for those employed to walk to and from their work. In the central part of the city the homes occupied by the workers were old residences that were deteriorating into tenements or rooming houses. The third area selected was one of small modern homes that the families had been interested in buying on the installment plan. In Mishawaka, two-story, one-family homes were most common in the center of the city, while in most of the outlying districts smaller bungalows, surrounded by well-kept lawns and gardens, housed the workers interviewed.

Home tenure in 1932 as compared with 1930

Such anxiety over the future of their homes had been expressed by the women in the previous study that questions regarding home tenure, rent, house payments, and taxes were asked in the later survey. As indicated in 1930 in 1,145 families where the information was volunteered, the industrial families were largely a group desiring homes of their own; not far from three-fifths (55.5 percent) of all the families either owned their homes, some clear, some with encumbrance, or were buying. The high-pressure salesmanship of real-estate men in an "own-your-home" campaign was referred to, many wage earners not having realized the obligations they were assuming. Naturally it did not occur to these people that unemployment could bring such long-continued hard times to men and women eager and able to work, and make owning a home a liability rather than an asset. Close to three-fourths (72.8 percent) of the families in the second survey owned their homes, but almost two-thirds of them were encumbered.

That any irregularity in the receipt of the weekly pay envelope plays havoc with wage-earning families' ability to make home payments may be seen from the facts given here. Of 529 owners who still had payments to make, only a little over one-third had kept up their payments; the others were in arrears. One-half of those reporting time in arrears were at least a year behind.

Of the 341 families delinquent in their payments that reported the number of wage earners, about 45 percent had had less than the normal number at work during the past year.

Of the 820 home owners reporting as to whether they were in arrears in their taxes, 196—close to one-fourth—replied that they were. More than three-fifths of the 169 households reporting the extent of delinquency owed taxes for less than a year, but almost one-tenth were behind as much as 2 years. More than one-half (52.6 percent) of those who owed back taxes had had less than the normal number

of wage earners at work in the past year, as compared with well under two-fifths (37.6 percent) of those who had paid their taxes.

TABLE 3.—Time in arrears on shelter—households that were renting or buying homes

Time in arrears on shelter	Households reporting tenure as—	
	Renting	Buying
Total reporting.....	269	529
Not in arrears.....	141	185
In arrears.....	128	344
Time in arrears.....	117	307
1 month.....	16	15
2 months.....	15	16
3 months.....	23	19
4 months.....	15	19
5 months.....	13	13
6 months, less than 1 year.....	20	71
1 year, less than 1½ years.....	10	77
1½ years, less than 2 years.....	2	29
2 years and longer.....	3	48
Time not reported.....	11	37

TABLE 4.—Time in arrears on taxes

Time in arrears on taxes	Households	
	Number	Percent
Total reporting.....	820	100.0
Not in arrears.....	624	76.1
In arrears.....	196	23.9
Time in arrears.....	169	100.0
Less than ½ year.....	15	8.9
½ year, less than 1 year.....	89	52.7
1 year.....	41	24.3
1½ years.....	10	5.9
2 years.....	14	8.3
Time not reported.....	127	-----

¹ Includes 10 cases where taxes were paid by the holder of encumbrance.

For renters the problem seemed less serious, as they had none of their money invested in a home and were not consumed with the constant fear of losing it. However, when they were unable to pay their rent they faced eviction in some cases, though in others they were permitted by considerate owners to remain. Of those whose housing status in 1930 was reported, three-tenths were renters; of those reporting in 1932, slightly under one-fourth were renters. Almost one-half (47.6 percent) of the 269 renters in the later year were behind in their rent. When the extent of indebtedness was looked into, it was found that about three-tenths of those reporting time in arrears were 6 months or more behind. Here, too, conditions were found to be worse in the households where persons normally employed were out of work. Not far from one-half of the 128 households where the rent was in arrears, as compared with not quite three-

tents where it was not, had had less than the normal number of wage earners at work in the year just past.

Some families had changed their economic status during the 2 years that intervened between the surveys. The number of renters was greater, as was the number who owned their homes clear of encumbrance. In some cases the change involved moving from one house to another.

Of the 1,120 households, including the 30 women living alone, 859 had owned their homes in 1930, though close to three-fifths (57.6 percent) of these had some encumbrance at the time. In 88 of the 859 households either the home had been lost or a mortgage had been assumed—48 and 40 cases, respectively—in the 2 years.

TABLE 5.—Number of households that lost or encumbered their homes between 1930 and 1932

Tenure of home in 1930 and subsequent change	Households	
	Number	Percent
Total reporting.....	1,119	-----
Did not own home.....	260	-----
Owned home.....	859	100.0
No encumbrance at either date.....	282	32.8
Encumbered at both dates.....	¹ 495	56.9
Encumbered since 1930.....	² 40	4.7
Home lost since 1930.....	48	5.6

¹ Includes 6 encumbered in 1930 that added encumbrance since that date.

² Includes the 6 referred to in note 1.

Of the 48 who had lost their homes, 15 had moved out voluntarily and 7 had been evicted. All but 1 of the 26 other families were still in the same houses, paying rent, living out the equity, or "just living there" after foreclosure.

When it is borne in mind that in about two-fifths of the 1,112 households reported some of the persons usually employed had not had a job for at least a year, such conditions are to be expected. In one-half of the 87 households that had lost or mortgaged their homes and that reported the number employed in the past year there were persons who had been out of a job for a year or more; in 5 of these households no one had been employed at all during the year.

Changes in number of rooms or occupants

Coincident with these changes in residence had come changes in the number of rooms in the home lived in, and, as already noted, in the number comprising the household group. In more than three-fifths of the households there had been no change in the number of members, but in 18 percent there were fewer persons in the group and in 18.7 percent there were more.

Close to seven-eighths of 1,084 households reporting had made no change in the number of rooms occupied. The remainder, using fewer or more rooms, were about equally divided. It is interesting to note that more than one-sixth of those using the same number of rooms had more occupants, and that well over one-half of those with fewer rooms had the same or a larger number of occupants. In somewhat less than three-fifths (57.8 percent) of the households reporting there had been no change in the number of rooms or persons.

Changes in monthly rent or payment

About one-fifth of the 1,120 households had changed location since 1930. The largest number (77) of those that had moved had done so to reduce their rent. A smaller number (56) had moved to have a home of their own or to improve their location. Twenty had moved in with relatives.

Of the 326 who reported a change in the amounts paid in 1932 as compared with 1930, 307 reported decreases. The extent of the decreases varied, but close to two-fifths (37.5 percent) of those who reported them were paying not more than one-half of what they had paid in 1930. Approximately two-fifths (43.8 percent) of the 64 who moved to secure cheaper quarters and for whom percent decrease was reported had cut their housing expenses at least one-half.

TABLE 6.—Households reporting change in rent or purchase payments, 1930 to 1932

Change in rent or purchase payment	Households	
	Number	Percent
Reporting change.....	326	100.0
Increase.....	19	5.8
Decrease.....	307	94.2
EXTENT OF DECREASE		
Total reporting.....	307	100.0
Less than 30 percent.....	101	32.9
30, less than 50 percent.....	91	29.6
50, less than 70 percent.....	101	32.9
70, less than 90 percent.....	14	4.6

ADJUSTMENTS MADE

Bearing in mind all the serious effects of the long-continued depression, it is not surprising to find that, in addition to the failure on the part of many families to maintain their homes as they had done previously, various adjustments were found necessary. Among these should be mentioned curtailment in expenditures for food, clothing, fuel, lighting, recreation, and other living needs. Savings were consumed, insurance policies were allowed to lapse, money was borrowed at extremely high interest rates, in an effort to continue to exist. In some cases credit was extended by employers, and in some the families had to accept relief.

Retrenchments

Many ways of economizing had been undertaken by the families; some said they were economizing on everything. More than five-sixths of the 1,096 households reporting had had to cut down the cost of their food. Some did this by decreasing the quantity consumed, others by buying a poorer quality, and still others by buying fewer kinds of food. In a number of families with children the quantity of milk had been cut down below actual needs. Of 1,114 families reporting, 741 (about two-thirds) had gardens and not far from two-fifths of these could store some of their vegetables for use in the future.

Nearly all the households reported cutting down expenses in the clothing purchased. A large proportion had bought no new clothes, and still more had bought fewer than usual. Over three-fifths (62.7 percent) of the 1,068 households reporting had made some change in the fuel and light consumed; 179 of these families had had less heat and less fuel for cooking, and some of the families changed to a cheaper kind of fuel. In 37 households no fuel was purchased, but anything that could be picked up was burned. Electricity had been cut off in 26 households. Other economies were initiated as to health, recreation, and education.

Financial arrangements

Various lines of procedure were followed by the families in their attempts to meet their financial obligations. Some were able to keep their heads above water, but the large majority had had to augment their meager incomes by some mode of financing. These will be discussed in the following paragraphs.

Insurance and savings.—The families of the workers included in the study had been thrifty people in times when work was to be had. In addition to a large proportion owning or buying their homes, they had planned in other ways for the future and any emergencies that might arise, though no one had conceived of anything so serious as the present depression and unemployment. Insurance as a means of defraying the expenses of deaths and funerals, and in some cases to make easy their declining years, had been carried by a large part of the families.

In all but about 5 percent of the 1,102 households reporting, one or more persons had carried personal insurance in recent years. In about three-fifths of 1,043 households answering the question, none of the policies had been allowed to lapse, but in a small proportion (7.5 percent) all the policies carried had been given up, and in almost one-fifth some of them had lapsed. In the remaining cases, about one-eighth of the total, some adjustment had been made—money had been received on policy, cash from one had been applied to another, and in some instances both of these had been done.

Not nearly so large a proportion of the 1,102 households had saved something as had paid insurance premiums (an indirect way of saving)—somewhat less than three-fifths (55.8 percent) of the former as compared with about 95 percent of the latter. Practically one-sixth (104) of the 615 households that had saved had put all their savings into a home, and over nine-tenths of these still owned their homes. In addition to those whose savings were tied up in a home, one-fifth still had theirs intact. One-fourth had had to use their savings to pay running expenses, and practically three-eighths had lost their savings in whole or in part or they still were held by closed banks.

Credit.—Efforts were made by a considerable proportion, 371 of the 1,101 households reporting, to meet their living costs by borrowing money. In 74 instances, or almost one-fifth, loans were obtained without security, but in 145 and 122 cases, respectively, loans were obtained on insurance and on furniture. A friend endorsed the note in 22 cases and in 11 instances the borrower's own signature was accepted. Where amount of loan was specified, close to one-half of the 128 loans secured on insurance policies were for less than \$100; about one-eighth were for \$300 or more. About two-fifths of the 118

loans with furniture as security were for less than \$100, and only about one-twentieth were for as much as \$300. Only 16 loans of \$500 or more were reported; 8 of these had no security, 5 were on insurance policies, and the remaining 3 had an endorser or only the borrower's signature.

The cause of needing a loan most frequently reported by the 367 who replied to this question was running expenses, but appreciable numbers borrowed to pay taxes, to pay installments on homes, for medical service, and other debts incurred.

As is always true, the rates of interest paid on these loans differed widely, and in many cases the rate was exorbitant. Almost all the loans secured on insurance called for 6 percent annual interest. Close to two-thirds of those with furniture as security required as much as 3½ percent monthly interest. The remaining rates with such security were somewhat lower, though still extremely high; in about one-fourth of the cases the rate was 2½ percent monthly. Practically all of the 74 loans made without security bore no interest.

The situation brought about by the continued unemployment was met to some extent by the employers, many of whom realized fully the dire straits in which the workers found themselves. However, only about one-sixth of the 1,118 households reporting on this had any persons who had been extended credit by their employers. Of the 185 households, almost one-half (47 percent) had repaid this obligation.

Relief.—In the summary following may be seen the increases from year to year in the amounts expended for relief in South Bend in the period 1929 to 1932; more than 10 times as much was spent in 1932 as had been spent in 1929. As would be expected, the per capita expenditure from public funds increased tremendously, from 44 cents to \$5.75. That from private funds increased also, though to a much less extent.

TABLE 7.—Expenditures for relief, South Bend, 1929 to 1932¹

TOTAL EXPENDITURE				
Source	1929	1930	1931	1932
Total.....	\$62,053	\$138,036	\$406,442	\$633,803
Public funds.....	45,161	111,442	363,312	598,916
Private funds.....	16,892	26,594	43,130	34,887
AMOUNT PER CAPITA				
Total.....	\$0.60	\$1.32	\$3.90	\$6.08
Public funds.....	.44	1.07	3.49	5.75
Private funds.....	.16	.25	.41	.33

¹ Figures supplied by Social Statistics Unit, U. S. Children's Bureau.

Of the 1,117 households reporting as to whether they had received any outdoor relief, close to three-fifths had had none and more than one-fourth had had only private relief. The remaining 174 had had some public outdoor relief, consisting of groceries in 94 percent of the cases, though some fuel and clothing also had been received. Of the 138 households reporting the value of the groceries received, about one-half (49.3 percent) gave the value as less than \$4 weekly.

TABLE 8.—Number and sex of persons employed during scheduled year, by size of household

Number of persons in household	Number of households reporting	Number of households in which persons employed during the scheduled year were—																		
		1			2				3				4				5	6	None	
		Total	Men	Women	Total	Men only	Women only	Men and women	Total	Men only	Women only	Men and women	Total	Men only	Women only	Men and women	Total—Men and women	Total—Men and women		
Total—Number Percent distribution	1,113 100.0	315 28.3	174	141	514 46.2	18	49	447	182 16.4	9	8	165	61 5.5	1	1	59	12 1.1	6 0.5	23 2.1	
1	30	30		30																
2	177	67	32	35	105		8	97												5
3	193	77	48	29	103		7	96	8			8								5
4	205	63	41	22	95	5	7	83	33		2	31	7							7
5	168	32	22	10	86	2	7	77	38	1	1	36	7			7				3
6	133	21	16	5	51	3	9	39	42	3	2	37	16		1	16	2			3
7	65	10	6	4	26	2	5	19	18	3		15	9			9				2
8	60	10	6	4	21	2	2	17	17	1	1	15	10			10				1
9	33	2	1	1	11	1	1	8	13		1	12	2			2				1
10 to 14	49	3	2	1	16	3	2	11	13	1	1	11	10	1		9	4	3		4

Aid for others.—In spite of the sad plight in which many families found themselves, some were able to help others. More than one-fourth of those reporting on aid to others had given something to help persons less fortunate than themselves. The aid given varied greatly; some gave money, some food, some clothing, some board and room, and some various combinations of these.

EMPLOYMENT

Due to the extreme conditions found among the families in South Bend in the 1930 survey, though the Women's Bureau is primarily interested in the working woman, the family in its entirety was made the subject of the 1932 investigation. Facts regarding employment were secured for all employed or employable persons, both men and women. Employment in the group as a whole will be discussed first and then that of women and of men.

HOUSEHOLDS

Employment in the year August 1, 1931, to July 31, 1932

Though it is common knowledge that unemployment increased considerably between 1930 and 1932, the following data are presented to substantiate this statement. Not quite three-fifths of the 3,824 adults reported on in the 1932 survey had had some employment in the 12 months preceding the study, though four-fifths of the 7,727 adults reported in 1930 had worked at some time during the year prior to that survey. In the second study, 23 of the 1,113 households reporting number of persons employed had had no one employed in the preceding year, and in these households there were 90 persons. Omitting women living alone and households in which no one was employed, in close to one-sixth (15.9 percent) of the 1,060 households, representing 704 persons, women only had been employed during the year, and in almost two-thirds (65.7 percent) of these 169 cases a woman was the sole wage earner. The 111 households in which a woman was the sole wage earner ranged in size from 2 to 10 persons. In a much larger number of households (202) no woman had been employed at all during the year. About 1 in 10 of the households in 1932, as compared with 1 in 8 of those in 1930, had a woman as sole wage earner during the year.

Normally employed persons, by size of household.—All but one of the households reported that some person or persons usually were at work, a total of 2,801 members. In 139 households women were the only persons normally employed. Of 1,112 households reporting, the number normally employed and the number employed at any time in the scheduled year, practically two-fifths (39.6 percent) had fewer persons than usual at work during the year. Only 22, however had no one at all at work. Households with only 1 or 2 workers normally suffered less reduction in employment than did the households that usually had more wage earners, indicating that the need of the family may have been taken into consideration when lay-offs took place.

TABLE 9.—Relation between normal employment and employment in scheduled year, by size of household

Number of persons in household	Number of households reporting	Number of households in which persons normally employed were—																																			
		1				2				3			4					5					6					7									
		Total	Employed in scheduled year			Total	Employed in scheduled year			Total	Employed in scheduled year			Total	Employed in scheduled year					Total	Employed in scheduled year					Total	Employed in scheduled year										
			0	1	2		0	1	2		3	1	2		3	0	1	2	3		4	5	1	2	3			4	5	2	3	4	5	6	3		
Total	1, 112	141	14	112	15	564	7	174	378	5	214	17	91	106	122	1	8	21	47	43	2	51	4	6	21	15	5	19	3	2	3	5	6	1	1		
1	30	30		30																																	
2	177	35	2	30	3	142	3	37	102																												
3	192	30	2	25	3	144	2	50	90	2	18	2	10	6																							
4	205	27	6	15	6	108	1	39	66	2	56	6	22	28	14																						
5	168	11	3	6	2	94		25	68	1	40	1	13	26	21																						
6	133	4		3	1	37		12	25		43	4	17	22	36																						
7	65	1		1		16	1	4	11		21	1	11	9	18	1	2	3	5	7																	
8	60	2	1	1		14		5	9		18	2	8	8	17																						
9	33					4		1	3		10	1	5	4	5																						
10 to 14	49	1		1		5		1	4		8		5	3	11																						

¹ Excludes 1 household that had no one employed normally.

Employment as of August 1, 1932

To ascertain the employment status of men and women as of a specific date, August 1, 1932, was selected. Of the 3,824 adults, almost three-fourths (73.2 percent) were reported to be persons "normally employed" as of August 1. This does not mean, of course, that they were at work but that they were wage earners *supposed* to be at work, who would be at work under normal conditions, and so on. The proportion is smaller than that noted in the previous study, where four-fifths were so reported. In about one-eighth (12.6 percent) of the households there was only 1 person, but in one-half (50.4 percent) there were 2 persons, usually at work.

TABLE 10.—*Number and sex of normally employed persons in the household*

Number of persons normally employed	Households with specified number of persons normally employed					
	All households		Only men normally employed	Only women normally employed	Both men and women normally employed	No one normally employed
	Number	Percent				
Total—Number.....	1, 120	100. 0	51	139	929	1
Percent distribution.....	100. 0	-----	4. 6	12. 4	82. 9	0. 1
None.....	1	. 1	-----	-----	-----	1
1.....	141	12. 6	42	99	-----	-----
2.....	565	50. 4	7	35	523	-----
3.....	215	19. 2	1	4	210	-----
4.....	126	11. 2	-----	1	125	-----
5.....	52	4. 6	1	-----	51	-----
6.....	19	1. 7	-----	-----	19	-----
7.....	1	. 1	-----	-----	1	-----

The table following shows strikingly the contrast in the households between the number of persons employed normally and the number at work on August 1, 1932. In more than 10 percent of the households there was no one employed on August 1.

The households with but one worker or none at all had increased in number from 142 (about 13 percent) in normal times to 627 (56 percent) in August 1932. Those with 3 or more workers had declined from 413 (37 percent) in normal times to 129 (not quite 12 percent) in August 1932.

TABLE 11.—*Number of persons per household normally employed and number employed Aug. 1, 1932*

Number of persons normally employed	Households reporting		Households in which persons employed Aug. 1, 1932, were—						
	Number	Percent	None	1	2	3	4	5	6
Total—Number.....	1, 120	100. 0	114	513	364	94	30	3	2
Percent distribution.....	100. 0	-----	10. 2	45. 8	32. 5	8. 4	2. 7	0. 3	0. 2
None.....	1	. 1	1	-----	-----	-----	-----	-----	-----
1.....	141	12. 6	38	103	-----	-----	-----	-----	-----
2.....	565	50. 4	61	293	211	-----	-----	-----	-----
3.....	215	19. 2	7	71	93	44	-----	-----	-----
4.....	126	11. 2	6	30	45	29	16	-----	-----
5.....	52	4. 6	-----	15	12	16	7	2	-----
6.....	19	1. 7	1	1	2	5	7	1	2
7.....	1	. 1	-----	-----	1	-----	-----	-----	-----

In the case of the largest group—those in which 2 persons were employed normally, comprising one-half of the households—less than two-fifths (37 percent) had 2 persons employed on August 1.

Full-time employment as of August 1, 1932.—When inquiry was made as to the number of persons employed full time, the situation was found to be even more serious. Of the 1,006 households that had someone employed August 1, 1932, there were only 350 in which anyone had full-time work. In other words, in close to two-thirds (65.2 percent) of the households no one was employed full time. This proportion was much greater than in 1930, when less than one-half (46.8 percent) of the households with someone at work had no one steadily employed.

In only 131, or slightly more than one-fourth (25.5 percent), of the 513 households where 1 person was employed, had that person full-time work. Where 2 persons were gainfully occupied, almost two-fifths (37.6 percent) of the 364 households had someone employed full time, though only 26 had both persons so employed. In the 129 households where 3 to 6 persons were employed, more than three-fifths (63.6 percent) had someone at work full time, but in only 8 households was this true of all those employed.

When the number employed on August 1, 1932, is compared with the number of persons in the households, it is found that the average was 3.1 persons per household for every person employed; that is to say, for every employed person there were 2.1 persons not employed. As the size of household increased, the average number per person employed also increased, constantly until the households of 9 or more are reached, when there is some irregularity. In the largest households there were 6.3 persons not employed for every 1 employed.

TABLE 12.—Average number of persons in household per member employed Aug. 1, 1932, by size of household

Number of persons in household	Total households	Total persons in households	Number employed Aug. 1, 1932	Average number of persons in household per person employed
Total.....	1,120	5,231	1,670	3.1
1.....	30	30	24	(1) 1.7
2.....	177	354	205	2.4
3.....	193	579	243	2.9
4.....	205	820	284	3.2
5.....	171	855	265	3.5
6.....	134	804	233	3.8
7.....	67	469	124	4.7
8.....	60	480	102	3.8
9.....	34	306	80	4.9
10.....	23	230	47	3.8
11.....	15	165	44	7.3
12 to 14.....	11	139	19	

¹ Average not computed; base less than 50.

Employment of young persons

In close to one-fifth of the households reporting on the number of young people (but over 16 years) who were able to work and desirous of securing employment, there were young persons unemployed. A large part of these households, more than four-fifths, had 1 such person, and the remainder had 2 or more; in all, a total of 241 young persons desirous of work were found in 203 households.

EMPLOYMENT OF WOMEN

As was noted in the earlier survey, the great majority of the women were engaged normally in some industrial pursuit: Two-thirds (65.6 percent) of the total were or had been employed in manufacturing. Of the remainder, the largest part, 13.9 percent of the total, were engaged as domestic and personal workers, 12.9 percent in clerical service, and 5.7 percent as saleswomen. An almost negligible number reported having businesses of their own. Almost all (96.8 percent) who reported the number of industries in which they had been employed in the scheduled year had worked in only one.

TABLE 13.—Industry in which women scheduled were employed or had last been employed

Industry	Women who were scheduled	
	Number	Percent
Total reporting.....	1,463	100.0
Manufacturing.....	959	65.6
Domestic and personal service.....	204	13.9
Clerical service.....	188	12.9
Trade (sales).....	83	5.7
All other.....	29	2.0

Employment in the year August 1, 1931, to July 31, 1932

The conditions of employment were better for women than for the adult workers as a whole. More than three-fourths (77.6 percent) of all the women had had some employment in the scheduled year, as compared with not quite three-fifths of the men and women workers taken together.

Though comparable data were not available for the earlier South Bend study, about three-fourths (74.6 percent) of the women reporting their work history for the 5 years preceding that survey had been employed practically the entire time. Four-fifths of the women had worked at least 5 months in the first half, and three-fourths had worked that long in the second half, of the year immediately preceding the survey.

It must be remembered that in the earlier study there was the element of fairly regular full-time work, while in 1932 the proportions given are for any women employed at all, regardless of type or extent of employment.

It was found that married women and those who had been married fared worse than single women during this time of unemployment. Not quite one-tenth of the single women, as compared with one-fourth of those widowed, separated, or divorced, and one-third of those married, had been out of work the entire year. Further, the proportion of single women who had been at work the whole year was larger than that of married or of widowed women.

Extent of employment in scheduled year.—The proportions of women employed for only part of the year varied greatly. The largest proportion, more than two-fifths, had worked for 9 months but not for the full year; 6 percent had had work for less than 3 months, and

about double this percentage for 3 and less than 6 months and for 6 and less than 9 months. Just over one-fourth had been employed the whole year.

TABLE 14.—Employment of women in 12 months ended July 31, 1932, by marital status

Employment status and time employed in 12 months	Women scheduled							
	Total		Single		Married		Widowed, separated, and divorced	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Total.....	1,468	100.0	631	43.0	688	46.9	149	10.1
EMPLOYMENT								
Total reporting.....	1,445	100.0	622	100.0	677	100.0	146	100.0
Employed.....	1,122	77.6	563	90.5	449	66.3	110	75.3
Not employed.....	323	22.4	59	9.5	228	33.7	36	24.7
TIME EMPLOYED								
Total reporting.....	1,122	100.0	563	100.0	449	100.0	110	100.0
Less than 3 months.....	70	6.2	32	5.7	35	7.8	3	2.7
3, less than 6 months.....	129	11.5	65	11.5	54	12.0	10	9.1
6, less than 9 months.....	149	13.3	54	9.6	78	17.4	17	15.5
9 less than 12 months.....	480	42.8	249	44.2	179	39.9	52	47.3
12 months.....	294	26.2	163	29.0	103	22.9	28	25.5

Full-time and part-time employment.—Though the length of time that the women were employed during the year is of interest, the type of employment as to full time or part time is even more significant.

Of the 1,119 women reporting type of employment in the year, slightly more than one-fourth had had some full-time work. However, only about 9 percent had had a full-time job throughout the year, and a larger proportion (12.8 percent) had had only part-time employment for that period. Three-fourths (74.6 percent) of the 823 women who reported as to length of part-time employment had been so employed for 6 months or more. By far the largest number (80.7 percent) of the women reporting type of part-time employment had worked irregularly.

Of the 1,039 women who reported loss of time during the year, more than three-fifths (62.6 percent) had lost time through both short and idle weeks, and about equal proportions, close to one-fifth, through one or the other of these.

In the earlier study, close to two-thirds had lost some time due to idle weeks from industrial causes in the previous year. For considerably more than one-half, however, such lost time was less than 4 weeks. A large part of the 1,955 women who had lost time due to short or to idle weeks had been unemployed for both reasons.

Employment status as of August 1, 1932

At the date selected for determining the employment status of the workers, August 1, 1932, two-fifths of the women who reported on the subject were out of work, though all but about 5 percent of them were employed normally.

TABLE 15.—Industry in which women scheduled were employed or had been employed, and employment status as of Aug. 1, 1932

Employment status as of Aug. 1, 1932	Women scheduled							
	Total		Reporting industry					
			Total reporting		Manufacturing		Domestic and personal service	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total.....	1,468	-----	1,463	100.0	959	65.6	204	13.9
EMPLOYMENT STATUS								
Total reporting.....	1,466	100.0	1,461	100.0	957	100.0	204	100.0
Employed.....	872	59.5	872	59.7	549	57.4	118	57.8
Full time.....	213	-----	213	-----	22	-----	56	-----
Part time.....	657	-----	657	-----	525	-----	62	-----
Time not reported.....	2	-----	2	-----	2	-----	-----	-----
Not employed.....	594	40.5	589	40.3	408	42.6	86	42.2
Personal reason.....	119	-----	119	-----	79	-----	15	-----
Industrial reason.....	472	-----	470	-----	329	-----	71	-----
Reason not reported.....	3	-----	-----	-----	-----	-----	-----	-----
Not reporting.....	2	-----	2	-----	2	-----	-----	-----

Employment status as of Aug. 1, 1932	Women scheduled—Continued						
	Reporting industry—Cont'd.						Not reporting
	Clerical service		Trade (sales)		Other		
	Number	Percent	Number	Percent	Number	Percent	
Total.....	188	12.9	83	5.7	29	2.0	5
EMPLOYMENT STATUS							
Total reporting.....	188	100.0	83	100.0	29	(1)	5
Employed.....	126	67.0	59	71.1	20	-----	-----
Full time.....	94	-----	30	-----	11	-----	-----
Part time.....	32	-----	29	-----	9	-----	-----
Not employed.....	62	33.0	24	28.9	9	-----	5
Personal reason.....	16	-----	6	-----	3	-----	-----
Industrial reason.....	46	-----	18	-----	6	-----	2
Reason not reported.....	-----	-----	-----	-----	-----	-----	3

¹ Not computed. Base less than 50.

When a tie-up was made between the normal occupations of women and their employment status as of August 1, great differences were noted. Two-thirds (67 percent) of the clerical workers were

employed on this date, about three-fourths of these as full-time workers. Just over seven-tenths (71.1 percent) of the women in sales work were employed on August 1, one-half of them on full time. Not quite three-fifths of the domestic and personal workers were employed but not far from one-half of those employed were on full time. Contrasted with these figures, it is interesting to note that though close to three-fifths of those in manufacturing were employed on August 1, only 4 percent of those employed had full-time jobs.

Of those in the making of automobiles or automobile parts only about one-half were employed on August 1 and only about 1 percent were on full time.

Age and marital status.—The age of the women seemed to have no very close relation to their employment status, as may be seen from the following: Two-thirds (66.2 percent) of the 488 women who were 20 and under 25 years, slightly over one-half (52.7 percent) of the 334 who were 30 and under 40, and more than three-fifths (61.5 percent) of the 260 who were 40 and older were employed at that time. When marital status was considered with employment conditions as of August 1, it was noted that single women fared better than others, close to three-fourths of them, in contrast to about three-fifths of the widowed, separated, or divorced women and somewhat under one-half of the married women, being employed on that date.

TABLE 16.—*Marital status of women scheduled and employment status as of Aug. 1, 1932*

Employment status as of Aug. 1, 1932	Women scheduled							
	Total		Single		Married		Widowed, separated, and divorced	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total.....	1,468	100.0	631	43.0	688	46.9	149	10.1
EMPLOYMENT STATUS								
Total reporting.....	1,466	100.0	631	100.0	686	100.0	149	100.0
Employed.....	872	59.5	461	73.1	320	46.6	91	61.1
Not employed.....	594	40.5	170	26.9	366	53.4	58	38.9
Employed—Reporting time.....	870	100.0	461	100.0	318	100.0	91	100.0
Full time.....	213	24.5	140	30.4	54	17.0	19	20.9
Part time.....	657	75.5	321	69.6	264	83.0	72	79.1
Not employed—Reporting reason.....	591	100.0	170	100.0	363	100.0	58	100.0
Personal.....	119	20.1	15	8.8	94	25.9	10	17.2
Industrial.....	472	79.9	155	91.2	269	74.1	48	82.8

Reasons for unemployment.—Four-fifths of the 591 women who reported the reason for their unemployment on August 1, 1932, had lost their jobs for industrial reasons, and most of these were out of work at that date because they could not find a job. Some of the women who had left their jobs for personal reasons were not able to get back because of industrial reasons, but 99 did not want work. However, 73 who did want jobs could not find any.

More than one-half (54.8 percent) of those unemployed on August 1 had not been employed in the scheduled year. Practically all

(95.2 percent) of those who left their jobs for industrial reasons were still unemployed for the same cause.

Only about one-fourth of the women employed as of this date had full-time work. Somewhat more than one-third of them had been employed the entire 12 months, but more than three-fifths had had only part-time jobs.

EMPLOYMENT OF MEN

Employment during year August 1, 1931, to July 31, 1932

As a departure from the custom of the Women's Bureau, data for men and their employment, as well as for women, were secured in this study. This plan was decided on because of the wide-spread unemployment among men as well as women and its effect on the families surveyed. Information was secured for all men who usually were employed, regardless of their status at time of interview or during the past year. For men the details regarding jobs were, for the most part, for the last employment at their usual work, while for women the last jobs held, of whatever sort, were analyzed.

The usual employment of more than seven-tenths of the 1,371 men for whom industry and occupation were reported was in manufacturing. About three-tenths (29.5 percent) of those whose work was thus classed had had no employment in their regular jobs for over a year. Somewhat over one-fifth (21.9 percent) had had employment in this industry for less than 6 months of the year, only about one-sixth (17.4 percent) for the full year.

TABLE 17.—*Industry in which scheduled men usually were employed and extent of employment in such job in the 12 months ending July 31, 1932*

Industry of regular job	All men scheduled		Total reporting on employment	No employment in regular job	Men employed in regular job					
	Number	Percent			Men reporting time in regular job	Less than 3 months	3, less than 6 months	6, less than 9 months	9, less than 12 months	12 months
Total—Number.....	1,399		1,374	380	994	76	137	181	318	282
Percent distribution.....					100.0	7.6	13.8	18.2	32.0	28.4
Men reporting industry.....	1,371	100.0	1,351	364	987	74	137	180	317	279
Manufacturing.....	972	70.9	960	283	677	46	102	143	268	118
Domestic and personal service.....	21	1.5	21	5	16	2	2	5	4	3
Clerical service.....	30	2.2	30	3	27	1	3		8	15
Trade (sales).....	43	3.1	43	10	33	1	7	4	4	17
All others.....	305	22.2	297	63	234	24	23	28	33	126
Own business.....	61	4.4	58	6	52	1	3	2	5	41
Building trades.....	45	3.3	43	27	16	12	3	1		
Public utilities.....	45	3.3	45	6	39	1	1	8	9	20
Other.....	154	11.2	151	24	127	10	16	17	19	65

No other employment stood out as giving work to considerable numbers of men. About one-tenth of the men, practically equally divided, were reported as workers in public utilities, the building trades, or in sales jobs. Only small numbers were in clerical work or any kind of domestic and personal service.

About one-eighth of the 1,079 men reporting had worked at other than their regular jobs. Of 796 who had worked for 6 months or longer, all but about 4 percent worked only at their regular jobs, while of those who had worked for less than 6 months, only about three-fifths (63.3 percent) were employed exclusively at their regular jobs.

Full-time and part-time employment.—More than one-fourth (27.7 percent) of all the men had had no employment in their regular jobs during the scheduled year. Of those who had had some such employment, less than three-tenths had been employed the entire year, and less than one-half (47.9 percent) of these worked full time for the year. About one-third of the men had worked at their regular jobs 9 months but less than a year, and close to one-fifth for 6 and less than 9 months. Well over two-fifths (43.5 percent) of the 395 men who had worked full time on their regular jobs had been so employed for less than 6 months.

The proportion of men who had had no employment in a regular job in the scheduled year was somewhat larger than that of women who had had no employment of any kind—27.7 percent as compared to 22.4 percent. For three-fifths of the men who had had some work on their regular jobs, such work was for only part time. Further, even their part-time work was irregular in almost four-fifths (77.6 percent) of the 735 cases reported.

Of the 1,088 men reporting on full time in any job in the scheduled year, close to three-fifths had worked only part time and only one-eighth had had a full-time job for the whole year. One-eighth of the 1,080 reporting duration of employment had worked for less than 3 months, only slightly over one-fourth for the whole year.

When the industries in which the men were regularly employed were related to full-time work in such jobs, some interesting facts were disclosed. Nearly all (about 97 percent) of the machinery and electrical-products workers, almost nine-tenths of the men whose work was in plants making wearing apparel, and a little over four-fifths of those whose regular job was in the making of automobiles or automobile parts had had either no job at all or no full-time job.

Employment as of August 1, 1932

Slightly over two-fifths (41.3 percent) of the 1,389 men reporting on separation from the regular job were not employed at their regular job on August 1, 1932. Of the 574 for whom time since the loss of the regular job is known, almost two-thirds (65 percent) had had no work on their regular jobs for a year or longer, close to two-fifths (39.2 percent) for as much as 2 years. Almost all (568 of the 574) had lost all the time from their regular jobs because of industrial reasons.

Somewhat over one-third (36.6 percent) of the 164 men formerly employed in wearing-apparel factories, about 40 percent of the 486 who had been in automobile or automobile-parts factories, and close to three-fifths (56.9 percent) of the 218 in machine- and electrical-products plants were not working on their regular jobs on August 1, 1932.

When an analysis was made of the number of men employed in any job on August 1, it was found that a little over two-fifths, a slightly larger percentage than that of the women, had no employment. Of the 799 men who were employed, only about one-fourth had full-time

jobs at that date. All but 2.5 percent of those who were not employed were out of work for industrial reasons. Only 15 men had left their jobs for personal reasons and were still unemployed at this time.

The proportions of employed and unemployed men of varying family responsibilities showed great diversity. Three-fifths of those who were employed, as compared with two-fifths of the unemployed, were married men with children. A little more than one-sixth of the employed men, as compared with more than two-fifths of those unemployed, were single.

TABLE 18.—Relation to family and employment status as of Aug. 1, 1932, of men who were scheduled

Relation to family	Men scheduled		Men scheduled who reported employment status as of Aug. 1, 1932								
	Number	Percent	Number reporting status	Not employed				Employed			
				Total		Personal reasons	Industrial reasons	Total		Full time	Part time
				Number	Percent			Number	Percent		
Total.....	1,399	100.0	1,395	596	100.0	15	581	799	100.0	208	591
Husband and father.....	740	52.9	739	257	43.1	11	246	482	60.3	104	378
Husband.....	235	16.8	234	80	13.4	2	78	154	19.3	40	114
Father.....	30	2.1	30	7	1.2	—	7	23	2.9	10	13
Son.....	354	25.3	352	222	37.2	2	220	130	16.3	50	80
Brother.....	27	1.9	27	20	3.4	—	20	7	.9	2	5
Other.....	13	.9	13	10	1.7	—	10	3	.4	2	1

THE FOUR WEEKS PREVIOUS TO INTERVIEW

STATUS OF HOUSEHOLD

Employment

The situation in the households during the 4 weeks immediately preceding the interview showed much unemployment and, as a result, very low incomes. In practically one-tenth of the 1,120 households reporting there was no one employed during these 4 weeks. In more than one-fifth (238) of the households there had been 1 or more weeks in which no one was employed. Though the employment and earned income of the women and men will be discussed separately later, mention should be made here of the number of households in which women alone or men alone were the wage earners during this period. In almost three-tenths of the 1,013 households with some member employed, no women were at work in the 4 weeks; in a slightly larger proportion, 31.6 percent, no men were at work.

When inquiry was made as to the number of persons employed in this period, it was found that in somewhat under one-half of the 1,120 households, including 30 women living alone, it was 1 person; in about one-third it was 2 persons; and in about one-eighth it was 3 or more. Of the 107 households where no one at all had been employed, close to two-thirds ordinarily had 2 or more persons at work. Almost one-fourth of the 514 households with only 1 person employed during the 4 weeks had 3 or more employed usually, and well over one-half generally had 2. The same trend was noted for households in which

2 or more persons had been employed during the period. Though under normal conditions almost three-eighths (36.9 percent) of the households had 3 or more wage earners, only one-eighth had as many as 3 during the 4 weeks. Viewed from another angle, only three-fifths (60.4 percent) of the persons normally employed had worked in the 4 weeks just before the interview.

TABLE 19.—Number of persons per household normally employed and number employed during 4 weeks previous to interview

Number of persons per household normally employed	Total households		Households in which persons employed during 4 weeks previous to interview were—						
	Number	Percent	None	1	2	3	4	5	6
Total—Number..	1,120	100.0	107	514	359	106	30	3	1
Percent distribution....	100.0	-----	9.6	45.9	32.1	9.5	2.7	0.3	0.1
None.....	1	.1	1						
1.....	141	12.6	36	103	2				
2.....	565	50.4	56	291	215	3			
3.....	215	19.2	10	68	91	44	2		
4.....	126	11.2	3	34	35	39	15		
5.....	52	4.6	1	16	13	11	9	2	
6.....	19	1.7		2		9	4	1	1
7.....	1	.1			1				

In only about three-fifths (62.5 percent) of the 897 households in which there were fathers or husbands who normally were employed had they all worked in the 4 weeks—9 of these receiving no income—and in about three-tenths (31.7 percent) no father or husband had worked. In the remaining households some of these men had been employed, some unemployed. Thirty-eight of the 80 households in which sons or brothers normally were employed reported all at work. However, in 30 of these households no sons or brothers had been employed during the 4 weeks previous to interview.

Earned income

Not far from one-third (31.6 percent) of the 1,013 households where someone was employed reported women as the only breadwinners, and in about three-fourths (74.8 percent) of the cases women earned from one-half to the whole of the income in the 4 weeks.

Of the 1,029 households reporting on income in the 4 weeks and number of persons in the household, more than one-tenth (108) reported no income of any sort. One of the 108 had had one person employed but no pay had been received. For about one-tenth of the households the earned income was less than \$10, and for a like proportion \$10 and less than \$20. About one-eighth reported \$20 and less than \$30, and another one-eighth \$30 and less than \$40. To recapitulate, more than one-half (54.3 percent) of the 921 households reporting some earnings had had an earned income for the entire 4 weeks of under \$50, close to three-tenths (28.1 percent) some amount between \$50 and \$100, and only about one-sixth (17.6 percent) of the households as much as \$100. The median earned income for the whole group was \$45.45 for the 4 weeks, or about \$11.35 a week.

The earnings of the women living alone (4 had earned nothing at all during the 4 weeks) ranged from less than \$10 to some amount from \$80 to \$90.

The highest proportion of households with no income was for the four-person group, where about one-seventh (14.6 percent) had had no earned income. Two-person and three-person households had nearly as large proportions.

The median earned income over this 4-week period varied considerably with size of household. For households of 2, 3, and 4 persons it was from \$41 to \$46.45, for 5 to 8 persons it was from \$41.65 to \$50.70, and for 9 persons and more it was \$57.

TABLE 20.—Earned income of household in 4 weeks previous to interview, by number of persons in the household

Earned income of household in 4 weeks preceding interview	Households reporting		Households in which number of members was—									
	Number	Percent	1	2	3	4	5	6	7	8	9	10 to 14
Total.....	1,029	-----	28	166	173	185	161	124	63	52	32	45
No income.....	108	-----	4	21	22	27	16	13	2	1	-----	2

INCOME DISTRIBUTION

Households reporting....	921	100.0	24	145	151	158	145	111	61	51	32	43
Less than \$10.....	84	9.1	1	13	17	16	13	13	5	2	3	1
\$10, less than \$20.....	96	10.4	4	11	15	16	11	12	9	10	1	7
\$20, less than \$30.....	116	12.6	6	24	20	16	15	13	9	6	1	6
\$30, less than \$40.....	117	12.7	7	23	19	22	15	10	5	7	2	7
\$40, less than \$50.....	87	9.4	2	15	16	14	18	11	2	3	4	2
\$50, less than \$60.....	69	7.5	1	10	11	7	15	9	7	4	2	3
\$60, less than \$80.....	117	12.7	2	18	14	27	22	12	6	4	6	6
\$80, less than \$100.....	73	7.9	1	7	16	11	13	8	7	3	3	4
\$100, less than \$150.....	125	13.6	-----	22	19	22	18	16	9	10	7	2
\$150, less than \$200.....	21	2.3	-----	2	3	4	3	4	1	1	1	2
\$200 and more.....	16	1.7	-----	-----	1	3	2	3	1	1	2	3

Where only one person had been employed during this time, the numbers of men and of women were about equal. In a large part, almost four-fifths (78.6 percent), of the 359 households where 2 persons were employed, 1 man and 1 woman had been working. Where there were 3 employed, a larger number of women than of men were found, and in those of 4 or more the number of women employed also was greater, though not markedly so.

In the households where only 1 person had been employed in the 4 weeks, the median income was \$30.60; 2 persons employed, \$60.30; 3 persons employed, \$92.15. For the 34 households with larger numbers employed, medians were not computed; however, none of these households had an income of less than \$60 and 13 had as much as \$150.

By rent or home payment.—When the expenditures for rent or home payments were correlated with the medians of earned income during the 4 weeks previous to interview it will be seen that the families included were paying out a much larger proportion of their income for this purpose than was economically sound. This problem is one that always becomes urgent during a time of depression and—as shown in the discussion on page 6 results disastrously for some of those concerned. During the past few years efforts have been made by the Federal Government to assist home owners.

More than three-tenths (31.6 percent) of the 253 households renting homes and reporting the amount of rent were paying \$10 to \$15 a month, and almost as many \$15 to \$20. A smaller proportion, only about one-sixth, were paying less than \$10, and practically one-fourth were paying \$20 to \$40. The median earned income for the 4 weeks previous to interview for those who had any income and who were renters was \$42.05. For those who paid less than \$15 rent it was \$34.60, for those who paid \$15 and less than \$20 rent it was \$47.85, and for the renters paying as much as \$20 the median earned income was \$50.

Of 404 households that reported monthly amount paid in buying their homes, slightly over two-fifths made a payment of less than \$20, about one-fourth paid \$20 and less than \$30, about one-sixth \$30 but under \$40, and about one-eighth \$40 and over. The median earned income for the 4 weeks for those households with amount reported was \$51.35 for those paying less than \$20, was \$46.45 for those whose payments were \$20 and less than \$30, and was \$44 for those paying \$30 and more.

Other income

Less than one-fifth (18.9 percent) of the 1,114 households reporting had sources of income other than earnings. The most usual other source was insurance; the next was returns from investments, such as real estate, stocks, bonds, and so forth, and others were roomers or boarders, pensions, and earnings of newsboys (not previously included).

STATUS OF WOMEN

Employment

As previously noted, a large proportion of the women scheduled had had no employment in the 4 weeks immediately preceding the interview. Of the 1,462 women reporting on employment during this time, close to two-fifths (39.5 percent) had had no work at all. Well over four-fifths (84.2 percent) of those who had had some employment were occupied for the 4 weeks.

Earned income

Almost one-eighth of the 859 women reporting as to their earnings in the 4 weeks had earned less than \$10, and about one-sixth had earned \$10 and less than \$20. Larger proportions had received \$20 and less than \$30, \$30 and less than \$40, and \$40 and less than \$50. Only about one-sixth of the women had earned as much as \$50.

For all the women who had worked at some time during this 4-week period the median earnings were \$30.75, or an average of about \$7.75 a week. Thirty of the 40 who had worked only 1 week had earned less than \$5. For those whose employment was of 2 weeks' duration, the median earnings were \$11.05, or practically \$5.50 a week. Twenty-one of the 44 who had worked for 3 weeks had received less than \$15. For those employed the full 4 weeks the median was \$34.45, or approximately \$8.60 a week. Six women employed for all 4 weeks had earned \$100 or more, but in contrast to these are 26 women who also had worked the full time but had earned less than \$10.

TABLE 21.—Earnings of women in 4 weeks previous to interview, by number of weeks employed

Earnings of women in 4 weeks previous to interview	Women reporting		Women whose employment in 4 weeks was—							
			1 week		2 weeks		3 weeks		4 weeks	
	Number	Per cent distribution	Number	Per cent distribution	Number	Per cent distribution	Number	Per cent distribution	Number	Per cent distribution
Total.....	1 857	100.0	40	(?)	55	100.0	44	(?)	718	100.0
Median earnings.....	\$31		(?)		\$11.05		(?)		\$34.45	
Less than \$10.....	99	11.6	36		25	45.5	12		26	3.6
\$10, less than \$20.....	142	16.6	4		18	32.7	15		105	14.6
\$20, less than \$30.....	169	19.7			8	14.5	10		151	21.0
\$30, less than \$40.....	161	18.8			3	5.5	5		153	21.3
\$40, less than \$50.....	146	17.0			1	1.8	2		143	19.9
\$50, less than \$60.....	68	7.9							68	9.5
\$60, less than \$100.....	66	7.7							66	9.2
\$100 and more.....	6	.7							6	.8

¹ Of the 1,468 women scheduled, 577 were not employed in the 4 weeks and 34 did not report complete data.
² Not computed; base less than 50.

Just over three-tenths of the 814 women who reported their earnings and the proportion their earnings formed of the household's income were the sole breadwinners in the household in the 4 weeks previous to interview. Practically 1 woman in 4 had earned one-half but less than all of the household income, 3 in 10 had earned one-fourth but less than one-half, and 1 in 7 had earned less than one-fourth.

By proportion of household income furnished.—More than two-fifths of those who had earned less than \$10 during the 4 weeks had contributed all the household earnings, and 5 of the 6 who had earned \$100 and over had done so. Smaller proportions, varying from about one-fifth to two-fifths, of those earning amounts between these extremes had contributed the sole income of the household.

TABLE 22.—Proportion women's earnings formed of total household income in 4 weeks previous to interview, by earnings of household

Earnings of household in 4 weeks previous to interview	Women reporting	Women whose earnings formed, of the household income—				
		All	¾, less than all	½, less than ¾	¼, less than ½	Less than ¼
Total.....	1 814	249	59	140	249	117
Less than \$10.....	95	40	1	1	12	41
\$10, less than \$20.....	134	34	6	18	44	32
\$20, less than \$30.....	156	49	8	29	56	14
\$30, less than \$40.....	156	58	9	20	53	16
\$40, less than \$50.....	143	34	19	32	46	12
\$50, less than \$60.....	66	14	8	20	22	2
\$60, less than \$100.....	58	15	8	20	15	
\$100 and more.....	6	5			1	

¹ Of the 1,468 women scheduled, 577 were not employed in the 4 weeks and 77 did not report complete data.

By marital status.—When marital condition was considered with the earned income for the 4 weeks preceding the interview, it was found that the largest group contributing all the household income was that of the widowed, separated, or divorced women, 53.3 percent, as compared with 34.9 percent of the married women and 23.5 percent of the single women.

By time worked.—From the summary that follows, some facts regarding the minimum and maximum week's earnings of 755 women who had worked as much as 2 of the 4 weeks may be seen. Of the 307 who reported their maximum week's earnings as \$5 and less than \$10, three-tenths had a minimum of less than \$5. Almost two-fifths of those whose maximum week's earnings were \$10 and less than \$15 had minimum earnings of less than \$10, in 1 in 5 of the cases less than \$5.

TABLE 23.—Maximum and minimum week's earnings of scheduled women in 4 weeks previous to interview

Maximum week's earnings in 4 weeks previous to interview	Women employed 2 weeks or more		Women whose minimum week's earnings in 4 weeks were—						
	Number	Percent distribution	Less than \$5	\$5, less than \$10	\$10, less than \$15	\$15, less than \$20	\$20, less than \$22	\$25, less than \$26	\$36, less than \$37
Total.....	1 755	100.0	219	300	182	45	7	1	1
Less than \$5.....	103	13.6	103	-----	-----	-----	-----	-----	-----
\$5, less than \$10.....	307	40.7	93	214	-----	-----	-----	-----	-----
\$10, less than \$15.....	266	35.2	21	82	163	-----	-----	-----	-----
\$15, less than \$20.....	68	9.0	1	4	19	44	-----	-----	-----
\$20, less than \$22.....	9	1.2	1	-----	-----	1	7	-----	-----
\$25, less than \$26.....	1	.1	-----	-----	-----	-----	-----	1	-----
\$36, less than \$37.....	1	.1	-----	-----	-----	-----	-----	-----	1

¹ Of the 1,468 women scheduled, 577 were not employed in the 4 weeks, 40 worked only 1 week, and 96 did not report complete data.

From unpublished figures it is apparent that the earnings actually varied from less than \$1 to about \$37. More than two-fifths of the women had earned the same amount each week, but there was a great deal of variation among the remainder. One woman whose maximum week's earnings had been as much as \$20 had earned as little as \$3 another week. Two women who had earned as much as \$13 a week received for another week's work as little as \$2 and \$3, respectively. A woman who had earned as much as \$15 in 1 week had earned \$4 in another.

STATUS OF MEN

Employment

During the 4 weeks prior to interview an even larger proportion of men than of women, not far from one-half (45.3 percent), had not been employed. Seven-tenths (70.9 percent) of the men who had had employment had worked in all 4 weeks.

When the relationship that the men bore to the family is considered in connection with unemployment in the 4 weeks preceding interview, it is seen that the young men—sons, brothers, or other relatives—were much worse off than the fathers or husbands. More than three-fifths (63.8 percent) of the 1,005 men who were or had been married had been employed, in contrast to only one-third (33 percent) of the 394 single men.

TABLE 24.—Earnings of men in 4 weeks previous to interview, by number of weeks employed

Earnings in 4 weeks previous to interview	Men reporting		Men whose employment in 4 weeks was—							
	Number	Percent distribution	1 week		2 weeks		3 weeks		4 weeks	
			Number	Percent distribution	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution
Total.....	1 685	100.0	63	100.0	95	100.0	59	100.0	468	100.0
Median earnings.....	\$29.50	-----	\$5.50	-----	\$11.75	-----	\$17.50	-----	\$43.15	-----
Less than \$10.....	120	17.5	54	85.7	36	37.9	12	20.3	18	3.8
\$10, less than \$20.....	139	20.3	8	12.7	39	41.1	20	33.9	72	15.4
\$20, less than \$30.....	88	12.8	1	1.6	11	11.6	16	27.1	60	12.8
\$30, less than \$40.....	71	10.4	-----	-----	2	2.1	5	8.5	64	13.7
\$40, less than \$50.....	53	7.7	-----	-----	3	3.2	3	5.1	47	10.0
\$50, less than \$60.....	148	21.6	-----	-----	4	4.2	3	5.1	141	30.1
\$60 and more.....	66	9.6	-----	-----	-----	-----	-----	-----	66	14.1

¹ Of the 1,399 men scheduled, 626 were not employed in the 4 weeks, 2 had no earnings, and 86 did not report complete data.

Earned income

The week's earnings of the men employed during the 4 weeks varied from less than \$1 to \$44. Sixty-four men worked only 1 week in the 4, and though a few earned \$15 or more, well over one-third (36.5 percent) earned less than \$4. As the earnings for the whole group of men showed great latitude, so did the earnings of the individual men. One man had earned as little as \$3 in one week and as much as \$17 in another; a second had earned \$5 in his poorest week and \$23 in his best; other contrasts were \$6 and \$25, \$8 and \$26, and \$9 and \$28.

By number of weeks worked.—The median earnings of the men who had worked 1 week were \$5.50; for those employed 2 weeks the median was about \$5.90 a week, and it was \$5.85 for those who had worked 3 weeks. Considerably higher earnings were noted for those who had been employed all 4 weeks—\$43.15, or an average of about \$10.80 a week.

TABLE 25.—Maximum and minimum week's earnings of scheduled men in 4 weeks previous to interview

Maximum week's earnings in 4 weeks previous to interview	Men employed 2 weeks or more		Men whose minimum week's earnings in 4 weeks were—								
	Number	Percent distribution	Less than \$5	\$5, less than \$10	\$10, less than \$15	\$15, less than \$20	\$20, less than \$25	\$25, less than \$30	\$30, less than \$35	\$35, less than \$40	\$40, less than \$45
Total.....	1 532	100.0	174	156	72	53	28	25	12	7	5
Less than \$5.....	99	18.6	99	-----	-----	-----	-----	-----	-----	-----	-----
\$5, less than \$10.....	170	32.0	63	107	-----	-----	-----	-----	-----	-----	-----
\$10, less than \$15.....	84	15.8	10	26	48	-----	-----	-----	-----	-----	-----
\$15, less than \$20.....	71	13.3	2	13	17	39	-----	-----	-----	-----	-----
\$20, less than \$25.....	47	8.8	-----	4	6	10	27	-----	-----	-----	-----
\$25, less than \$30.....	32	6.0	-----	6	1	3	1	21	-----	-----	-----
\$30, less than \$35.....	16	3.0	-----	-----	-----	1	-----	4	11	-----	-----
\$35, less than \$40.....	7	1.3	-----	-----	-----	-----	-----	-----	1	6	-----
\$40, less than \$45.....	6	1.1	-----	-----	-----	-----	-----	-----	-----	1	5

¹ Of the 1,399 men scheduled, 626 were not employed in the 4 weeks, 64 worked only 1 week, 2 had no earnings, and 175 did not report complete data.

By proportion of household income provided.—Not far from two-fifths (37.6 percent) of the 687 men who reported the proportion their earnings for the past 4 weeks had formed of the household income furnished the sole funds for the household. About 18 percent in each case had supplied less than one-fourth, one-fourth but less than one-half, and one-half but less than three-fourths of the total income. As the total earnings increased, the proportions of men who provided the sole income of the family also increased, though somewhat irregularly. Only just over three-tenths of the 116 whose earnings for the 4 weeks were less than \$10 were the sole contributors, in contrast to more than one-half of the 64 whose earnings were \$60 or more.

By relation to family.—In addition to the facts that have been presented, data for men were correlated with relation to the family. Two-thirds of the single men, as compared with something over one-third of those who were or had been married, had had no earnings. The median earnings for all the men employed in the 4-week period were \$29, an average of \$7.25 a week. For married or widowed men with children they were slightly less, \$28.55, while for married men with no children they were considerably higher, \$38.35. When all men who were or had been married are considered together the median is \$30.65; for all single men it is \$23.55, the lowest of all.

In approximately two-fifths (38.9 percent) of the 435 cases of married or widowed men with children who answered the question, the husbands and fathers were the only ones in the household who had earned any money in the 4 weeks preceding the interview. A larger proportion, somewhat under one-half (46.8 percent), of the 139 married men with no children had supplied all the earned income. As would be expected from the facts concerning employment, only about one-sixth (17.7 percent) of the 113 single men were the sole earners in their households, though more than two-fifths (43.4 percent) contributed one-half or more of the family income.

DATA FROM EMPLOYERS

Though this study is primarily one in which the data were secured from the workers themselves, some information regarding time worked and earnings was secured from the employers' records. From the facts given below it will be seen that the plants supplying any data as to time worked or earnings were operating on a short-time basis.

Time worked

By women.—For 4 plants in which 805 women were employed, data regarding hours worked per week during the year ending July 31, 1932, were secured. In these plants from about one-fifth to not far from one-half of the weeks worked were of 24 hours or less. About one-third of the weeks reported in 2 of the plants were of more than 24 and up to 40 hours; in the other 2, more than one-half were of such length. In 3 plants from one-eighth to one-fifth of the weeks reported exceeded 40 but not 48 hours, and small proportions—6 percent to 14 percent—exceeded 48 hours.

The average hours per week worked by women ranged from practically 26 to 34 hours; the average weeks worked during the year ranged from 35 to 45.

TABLE 26.—Hours per week worked by women in 4 plants, year ended July 31, 1932

Plant	Total weeks worked, all women	Percent of weeks that were—			
		24 hours or less	Over 24 to 40 hours	Over 40 to 48 hours	Over 48 hours
I.....	5,878	40.2	35.2	16.3	8.3
II.....	5,643	38.5	33.2	13.8	14.5
III.....	18,681	20.8	53.3	20.0	5.9
IV.....	3,569	46.0	53.8	.2	.1

By men.—Data on the employment of men were available for two of the plants specified and for a third not reporting for women. These 3 firms, employing 397 men, reported respectively about one-third, two-fifths, and nine-tenths of the weeks worked to have been 24 hours or less. Varying proportions—under one-tenth, close to three-tenths, and about four-tenths—had been weeks of more than 24 and up to 40 hours. Two plants reported one-seventh and one-eighth of the weeks, respectively, as of more than 40 and including 48 hours, but the third had less than 1 percent in this class. In two firms, about one-fifth and one-seventh of the weeks, respectively, were of more than 48 hours, but the third plant had only 1 percent of its weeks as long as this.

For men the average hours per week ranged from about 16 to 33. The average weeks worked per man varied from 39 to 47.

TABLE 27.—Hours per week worked by men in 3 plants, year ended July 31, 1932

Plant	Total weeks worked, all men	Percent of weeks that were—			
		24 hours or less	Over 24 to 40 hours	Over 40 to 48 hours	Over 48 hours
A.....	2,605	32.1	39.1	14.4	14.3
B.....	11,446	37.8	29.5	12.9	19.8
C.....	2,154	89.8	8.7	.5	1.0

Earnings in 1931

For about 100 men and about 350 women year's earnings in 1931 were obtained from firm records. The median for men was \$810 and that for women was \$530.

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