

Gainfully Employed Women in Chicago

ERNA MAGNUS*

THE STUDY of gainfully occupied women in Chicago, the findings of which are presented in this article, was concerned with the work histories of white workers in the same geographical area, with different types of employment and working under different standards and legal regulations of employment. By studying the working lives of women in employment covered by the Social Security Act as well as women in two major types of noncovered occupations—domestic service and self-employment—it was possible to compare the pattern of employment and unemployment for different occupations. Such a comparison, generally difficult to obtain when material is available only from different areas or for different periods of time, seemed of interest, although the objectives of the study differed for the various groups.

Of the 1,235 women in occupations other than domestic service and self-employment, more than nine-tenths were in employment covered by the act. The objective in studying their work histories was to permit comparison of problems concerning the insurability of women in general. The study of domestic workers was initiated to supplement information gathered in studies of Negro domestic workers in Baltimore,¹ made in 1941, and in Philadelphia in 1940, concerning problems which might arise if coverage were extended to that occupational group. The self-employed women were studied to obtain evidence on the special problems inherent in coverage of this group of workers.

The evidence obtained from the Philadelphia and Baltimore studies indicated that the problems inherent in extension of coverage, at least to domestic workers, were to a considerable degree the problems of women workers in general. Evidence from the Chicago study supported this assumption. In the following discussion, an attempt is made to stress both similarities and differences in the employment experience and coverage problems for both occupational groups surveyed, those covered and those not covered.

*Consultant, Analysis Division, Bureau of Old-Age and Survivors Insurance.

¹ Magnus, Erna, "Negro Domestic Workers in Private Homes in Baltimore," *Social Security Bulletin*, Vol. 4, No. 10 (October 1941), pp. 10-16.

The Sample

The survey was planned to include a controlled sample of 1,000 domestic workers, 1,000 women who were or had been self-employed, and 1,000 women in various other occupations. The schedules finally obtained totaled 3,033 and represented 906 domestic workers, 892 self-employed women, and 1,235 women in other occupations, of whom 1,106 were in employment covered by the act.

The sample was limited to white women, since it was initiated to supplement information on Negro women from studies conducted in other cities. The only qualifying requirement for inclusion in the study was that the woman was employed or had been employed at some time between January 1, 1937, when benefit rights began to accrue under the old-age and survivors insurance program, and the date of the interview. Women who had withdrawn from the labor market at the time they were interviewed but who met the qualifying requirement were included, since their work histories gave additional data on the movement to and from the labor market.

The study was conducted by the Bureau of Old-Age and Survivors Insurance during the period November 1941–March 1942. The interviewers were preponderantly students from five different colleges and universities working under the National Youth Administration program for a limited number of hours per week only. More than 60 student interviewers, working 8–12 hours per week, obtained more than two-thirds of all schedules.

The interviewers visited every dwelling in 61 census tracts, selected from a total of 935 census tracts on the basis of number of inhabitants, number of gainfully occupied women per 1,000 population, number of domestic workers per 100 gainfully occupied women, and average rental value per dwelling unit. They interviewed every self-employed woman thus visited and every second woman who was or had been employed in domestic service. In 1 out of every 27 dwellings visited, any woman who was or had been employed in occupations other than domestic service or self-employment was interviewed.

The same schedule, with appropriate modifications for self-employed women, was used for all three groups of workers. The schedule included data on:

- (a) personal characteristics of the worker, such as age and marital status;
- (b) earnings and days of employment in the 2 weeks preceding the interview;
- (c) the work history for the period July 1, 1940-June 30, 1941, in detail;
- (d) the work history for the period January 1937-June 1941, in less detail; and
- (e) the distribution of the period since leaving school, by types of employment before, during, and after marriage.

Eighty-nine percent (804) of the domestic workers in the sample were either employed or unemployed but seeking work at the time of the interview (table 1), as compared with 80 percent (982) of the women in occupations other than domestic service and self-employment (referred to hereafter as "other" occupations). The corresponding proportion for the self-employed group was 93 percent (827); but many women in this group were only marginally self-employed. The study covered the woman who rented a room to help meet her rent and the woman who took in sewing for some hours per week, as well as the storekeeper and the roominghouse keeper, who might herself employ several workers.

Table 1.—Distribution of three groups of gainfully occupied women in Chicago, by age group, marital status, and employment status at time of interview in the period November 1941-March 1942

Occupational ¹ and age group	Total	Marital status				Employment status		
		Single	Married	Widowed	Separated or divorced	Employed ²	Unemployed, seeking work	Unemployed, not seeking work
Domestic workers								
Total.....	606	460	216	137	87	764	50	102
Percent of total.....	100.0	51.4	25.8	16.1	9.7	83.2	5.5	11.3
Under 20.....	42	36	6			32	3	7
20.....	23	20	3			20		3
21-24.....	86	62	19		5	68	4	14
25-29.....	84	59	20		5	65	4	15
30-34.....	94	59	25	2	8	81	1	12
35-39.....	98	43	37	11	7	78	7	13
40-44.....	88	29	29	13	17	73	9	6
45-54.....	200	88	60	39	23	173	10	17
55-59.....	91	30	19	26	16	79	7	5
60-64.....	91	21	6	29	5	63	5	3
65 and over.....	38	19	2	16	1	31		7
Unknown.....	1			1		1		
Self-employed women								
Total.....	592	123	400	203	76	796	31	65
Percent of total.....	100.0	15.8	54.0	22.8	8.5	89.2	3.6	7.3
Under 20.....	1	1						1
20.....	2	1	1			2		
21-24.....	24	10	14			18	2	4
25-29.....	52	5	44		3	36	2	14
30-34.....	71	14	56	2	5	58	4	9
35-39.....	96	17	61	7	11	87	3	6
40-44.....	110	17	69	14	13	103	3	4
45-54.....	246	22	147	51	26	217	12	17
55-59.....	104	10	45	41	8	98	1	5
60-64.....	83	10	38	31	4	82	7	1
65 and over.....	101	15	23	57	6	93	4	4
Unknown.....	2	1	1			2		
Women in "other" occupations								
Total.....	1,235	459	598	92	86	899	83	253
Percent of total.....	100.0	37.2	48.4	7.4	7.0	72.8	6.7	20.6
Under 20.....	101	60	14		1	91	5	5
20.....	59	30	19			48	2	8
21-24.....	220	136	87		6	159	20	50
25-29.....	235	96	126	1	12	147	15	73
30-34.....	184	49	123		11	110	15	60
35-39.....	143	31	92	1	10	108	7	28
40-44.....	96	10	55	5	17	70	7	16
45-54.....	127	21	68	28	10	100	13	14
55-59.....	34	5	8	14	7	30	1	3
60-64.....	10	2	6	8	1	13	1	2
65 and over.....	7	1		4	2	3		4
Unknown.....	2	1	1			2		

¹ A woman was classified according to the occupation in which she worked customarily and had spent the major part of her working life.

² Self-employed women who were self-employed at interview are included in this column.

Among the 754 domestic workers who held jobs at the time of interview, 565 had full-time jobs, 107 were employed as regular day workers, 15 as part-time workers, 7 as temporary day workers, and 47 held jobs in work outside of domestic service. A job in domestic service was considered to be full time if the work required 7 or more hours a day and 35 or more hours a week. Industrial and commercial jobs were considered full time if they amounted to not less than 8 hours a day and not less than 30 hours a week. The difference in the definitions seems justified in view of the variations in employment practice between domestic service and other occupations. As in former studies, women who were paid by the day and worked one or more days per week for one or more employers were considered day workers.

Forty-five percent of the self-employed women followed an occupation that did not require a full working day or a full working week. The decision whether employment for this group was part time or full time was based on the nature of the activity yielding income rather than the number of hours involved. For example, women who took in less than four roomers or boarders were considered employed part time.

The occupation in which the woman worked customarily and had spent the major part of her working life was considered her usual or basic occupation. Of the women in "other" occupations, whose usual occupation was considered to be in covered employment, 129 reported occupations in noncovered employment.

In contrast to the findings of the Baltimore survey, a preponderance of the workers in domestic service had full-time resident jobs; only 39 of the 565 full-time workers did not live in their employers' homes. More than two-fifths of the women in "other" occupations were clerical workers of various types, the largest single occupational group; almost one-fourth of the women were in manufacturing industries. Among the self-employed, the largest single group—259 persons—were rooming-house keepers. More than half of this group, which included women who rented a room or two, were working part time; 133 women were agents and brokers in insurance, real estate, and the like, almost three-fourths of them on a part-time basis.

The 804 domestic workers in the sample who were employed or seeking work represented 3.2 percent of all white domestic workers in the labor

force in Chicago as of March 1940, while the sample of 982 women in the labor force in "other" occupations did not amount to as much as 0.5 percent of all female white workers in the labor force. No comparable data for the self-employed were available from the 1940 census, because women engaged in marginal self-employment were enumerated as housewives.

The age distribution for the women in the sample agreed closely with that for all women in the city of Chicago as of March 1940. As a group, the women in "other" occupations were younger than the domestic workers, partly because the latter group included more foreign-born women, whose median age was higher. The median age for women in "other" occupations, of whom less than 14 percent were foreign-born, was 29.8 years. For all domestic workers the median age was 41.4 years; for foreign-born domestic workers, 41 percent of the domestic sample, the median age was 48.7 years; for native-born domestic workers, 33.8 years.

The samples also differed with respect to the marital status of the workers. Among domestic workers, 51 percent were single, 24 percent married, and 25 percent either widowed, separated, or divorced. Forty-eight percent of the women in "other" occupations were married, 40 percent were single, and 12 percent were widowed, separated, or divorced. The difference in the distribution by marital status gave evidence that older unattached women frequently enter domestic work in private homes after their marital ties are broken.

With respect to both age and marital status, the group of self-employed women differed considerably from the other two groups; with respect to nativity it was closer to the domestic workers. More than half—55 percent—were married, and 14 percent were single. The median age was high, as would be expected in a group of persons working on their own account. It amounted to 48.6 years for all women, 45.8 years for native-born women, and 52.1 years for the foreign-born, who comprised 39 percent of the group.

The Earnings Pattern

Data on earnings from domestic service as well as total earnings from any kind of employment during the period July 1, 1940–June 30, 1941, and, finally, on earnings from covered employment of

women who had been so employed between 1937 and 1941 were noteworthy in three respects. First: for women in the domestic sample, earnings were sufficiently high to permit them to acquire benefit rights under old-age and survivors insurance. Although, on the average, cash earnings were lower than the cash earnings reported for the total group of women in "other" occupations, they were comparable to the earnings from work in manufacturing industries as well as to those in the covered service industries, especially if it is borne in mind that they were, in general, supplemented by payments in kind. According to estimates made by almost 600 women, payments in kind represented an addition of from 33 to more than 100 percent of the cash remuneration.

Second: during the 12-month period, the domestic workers did not supplement their earnings in a significant number of cases by earnings from covered employment. To an even less extent did the women in "other" occupations supplement their covered earnings by work in noncovered employment. Data for a single year, however, do not fully disclose the effect of the movement to and from covered employment.

Third: low annual earnings, especially in the case of married women, were due more frequently to the fact that the working schedule during the 1940-41 period was not well filled than to low wage rates. Partial employment was also found among older widows in domestic service and young girls, recent entrants to the labor market, in both the domestic service and the "other" occupations.

Weekly cash earnings of domestic workers in the week preceding the interview ranged from less than \$2 to \$25 or over. The median earnings amounted to \$14.70 for women holding full-time jobs and \$7.32 for regular day workers. The largest concentration of cases was found in the earnings intervals \$9-15 for full-time workers and \$6-9 for regular day workers. Earnings of women in the same section of the city varied much less widely than earnings of women in the sample as a whole, a fact which substantiated other evidence in the sample of the relationship between the standard of the household and the earnings level of the domestic worker.

Cash earnings of domestic workers during the month of June 1941 (table 2) showed only slight differences from average earnings during the winter

Table 2.—Distribution of two groups of gainfully occupied women in Chicago, by character of employment and amount of monthly cash earnings, June 1941¹

Occupational group ² and character of employment	Total	Cash earnings in June 1941					
		\$1.00-10.00	\$17.00-49.99	\$50.00-74.99	\$75.00-99.99	\$100.00-124.99	\$125.00 and over
Domestic workers							
Total.....	724	62	206	200	144	19	3
Employed in domestic service:							
Full-time.....	520	18	201	156	133	16	3
Part-time.....	140	39	85	11	5		
Employed outside domestic service.....	68	5	10	34	6	3	
Women in "other" occupations							
Total.....	863	9	84	267	227	131	143
Employed:							
Full-time.....	800	5	51	254	225	131	143
Part-time.....	54	4	33	13	2		2

¹ This table does not include 176 domestic workers and 354 women in "other" occupations who did not receive any cash earnings in June 1941, nor does it include 6 domestic workers and 18 women in "other" occupations whose earnings were unknown. Data for self-employed women are not included in this table because this group was largely engaged in business in June and only gross receipts from business were available by months.

² See table 1, footnote 1.

³ Includes 111 women who held jobs as regular day workers, 16 women who held part-time jobs, and 13 temporary day workers. See text for definition of full and part-time jobs.

of 1941-42. Median earnings of women with earnings in June amounted to \$50.61; they were higher—\$59.28—for full-time workers and lower for regular day workers, half of whom earned less than \$26.30.

Median earnings of women in "other" occupations for the 2-week period preceding the interview² were \$38.78; clerical workers had a median of \$42.35; workers in covered service occupations had a lower median, half of them earning less than \$30.47. Median earnings in June of \$85.69 for full-time workers and \$82.81 for the entire group of women with any employment during that month did not differ significantly from the earnings prior to the interview.

The fact that, with few exceptions, domestic workers also received payment in kind should be borne in mind in considering the differences in the amount of cash earnings of domestic workers and women in "other" occupations. Estimates of the cash value of such remuneration were made by 594 women, more than four-fifths of the 707 who had household jobs at the time of the interview. The estimates ranged from less than \$1 per day

² Data on earnings by occupation were not available for a 1-week period for this sample group.

for regular day workers to as much as \$17.50 per week for full-time workers living in their employers' homes. For almost two-fifths of all women, the value ranged from \$6 to \$10 a week. Almost half the full-time workers considered their room and board to be worth \$6-10; about two-fifths estimated it to be worth \$10-15.

There was, however, reason to believe that women whose cash earnings exceeded the average earnings of the group attached less importance to payments in kind than did the lower-paid workers. For women who earned \$15 or more per week, the average estimated value of payments in kind was \$9.34, as compared with \$8.76 for women who earned \$18 or more. The fact that the women interviewed generally recognized payments in kind as part of their earnings strengthens the conclusion drawn from former studies that this form of payment cannot be disregarded in evaluating earnings in relation to contributions and benefits, if coverage is extended to this group of workers. Furthermore, it seemed noteworthy that the estimates were obviously made independently of cash earnings.

Data were not obtained on weekly earnings of self-employed women.

Annual Cash Earnings

For the period July 1, 1940-June 30, 1941, annual cash earnings from domestic employment ranged from less than \$50 to \$1,000 or more. They were less than \$200 for 21 percent of the 780 women who had been employed in domestic service at all during the year and less than \$100 for 7.4 percent. Median earnings from domestic service amounted to \$414.54 for the whole group and to \$484.84 for the 780 women who had actually been employed in domestic service during the year. Annual earnings from all sources were somewhat higher than earnings from domestic employment alone, with a median of \$459.89 for the entire group and \$502.75 for women who had been employed during the 12-month period. Seventeen percent earned less than \$200, and 6.1 percent less than \$100.

Women in "other" occupations had higher annual earnings than domestic workers, partly because the cash evaluation of remuneration in kind was not included in earnings data for the latter and partly because part-time employment occurred less frequently among women in "other"

Table 3.—Median earnings of specified groups of gainfully occupied women in Chicago, by occupation, 1940-41

Occupational group	Median total earnings ¹	Median earnings in covered employment	
		Total group ²	Selected group ³
Total.....	\$702.08	\$601.67	\$761.10
Clerical.....	841.94	844.74	944.74
Sales.....	625.00	617.39	695.06
Manufacturing.....	604.16	601.41	661.96
Professional work.....	(⁴)	(⁴)	(⁴)
Service work.....	422.72	409.09	545.46
All noncovered occupations.....	1,172.40	(⁴)	175.00

¹ Includes women who reported no earnings in 1940-41.

² Excludes all women who reported no earnings in 1940-41.

³ Median not computed for less than 25 cases.

⁴ The large proportion of this group without earnings in covered employment invalidated the computation of a median.

occupations. Consequently, only 9.2 percent had earned less than \$200 and 4.9 percent less than \$100 during the year. As far as earnings from covered employment were concerned, 5.6 percent had earned less than \$200 and 2.2 percent less than \$100. Median earnings from covered employment amounted to \$608.33 for the entire group and to \$761.11 for women who had received any earnings from covered employment. Median annual earnings from all sources were \$702.08 for the entire group and \$790.36 for those who had received any earnings during the year.

That total earnings of women in covered employment were supplemented to only a relatively small extent by earnings from noncovered employment during the 12-month period was suggested by data on quarters with total earnings of \$50 or more and quarters of coverage. During the year, 845 persons had total earnings of \$50 or more in 2 or more quarters as compared with 827 persons who had covered earnings of \$50 or more in 2 or more quarters. Median total earnings and median covered earnings for various occupational groups are shown in table 3.

Considering the large proportion of self-employed women who were working less than full time, it was not surprising to find that their median earnings during the year were smaller than for either of the other two groups of the sample. Median earnings from all sources amounted to \$463.01, and median earnings from self-employment, to \$441.43. More than 40 percent of the 698 women with known earnings in self-employment earned less than \$200 during

the year, and nearly 30 percent less than \$100, in their business enterprises.

In all three groups, earnings of married women were considerably below the averages for the entire group and for single women. This was especially true for women in noncovered employment, because such married women more frequently worked part time throughout the year or intermittently during the year. Married domestic workers were primarily day workers; self-employed married women were primarily in marginal self-employ-

Table 4.—Distribution of three groups of gainfully occupied women in Chicago by type of dependents, extent of support, and marital status at time of interview in the period November 1941–March 1942

Occupational group, ¹ type of dependents, and extent of support	Total	Marital status			
		Single	Married	Widowed	Separated or divorced
Domestic workers					
Total.....	906	466	210	137	87
No dependents, total.....	679	350	150	108	69
Dependents, total.....	227	110	60	29	28
Type of dependents:					
Children only.....	75	3	28	23	21
Husband only.....	20		20		
Parents only.....	31	27	4		
Others only.....	83	72	2	5	4
Combinations.....	18	8	0	1	3
Extent of support:					
Fully supported by worker.....	54	12	11	14	17
Partially supported by worker.....	171	98	48	15	10
Combinations.....	2		1		1
Self-employed women					
Total.....	892	123	490	203	76
No dependents, total.....	675	86	285	151	50
Dependents, total.....	317	37	205	49	26
Type of dependents:					
Children only.....	158		112	27	19
Husband only.....	51		50		1
Parents only.....	34	13	15	5	1
Others only.....	51	21	13	15	2
Combinations.....	23	3	15	2	3
Extent of support:					
Fully supported by worker.....	86	13	30	30	13
Partially supported by worker.....	223	23	172	18	10
Combinations.....	8	1	3	1	3
Women in "other" occupations					
Total.....	1,235	489	598	62	86
No dependents, total.....	771	295	402	38	36
Dependents, total.....	464	194	196	24	50
Type of dependents:					
Children only.....	132		88	11	33
Husband only.....	23		23		
Parents only.....	50	32	14	3	7
Others only.....	165	154	27	7	7
Combinations.....	58	8	44	3	3
Extent of support:					
Fully supported by worker.....	105	32	33	13	27
Partially supported by worker.....	347	159	157	10	21
Combinations.....	12	3	6	1	2

¹ See table 1, footnote 1.

² Includes 1 person whose marital status was unknown.

³ Includes 1 person whose type of dependents was unknown.

ment. Median earnings of married women in the domestic sample who had been employed at all were \$202.32; for single women they were \$593.39. Almost 40 percent of the married women in domestic employment had earned less than \$200, and 15 percent earned less than \$100, as compared with 11 and 4 percent, respectively, for the single women.

For women in "other" occupations, median earnings were \$687.50 for married women and \$900 for single women. This difference might have been still larger but for the fact that the sample included a considerable group of single women who entered employment for the first time during the year. The extent to which married women worked only part of the year was suggested by the fact that 29 percent had earned less than \$400 and 40 percent, less than \$600. Nine-tenths of the women who earned less than \$400 and almost four-fifths of those who had earned less than \$600 had been employed for less than 210 full or equivalent working days during the 12-month period.

Among the self-employed, median earnings were \$400 for married women and \$600 for single women.

Family Responsibilities

As in former studies, the need for old-age and survivors insurance protection was suggested by the evidence on family responsibilities. Earnings of many of the women were used to support other family members and, especially in the case of widowed, separated, or divorced mothers, to support children.

On the other hand, older unattached women reported few dependents. During periods of inability to work, these women—275 out of 336 single, widowed, or divorced women 45 years or over in the domestic sample—could not look to husbands or other family members for support nor would they have the protection available to members of a family under the insurance system.

One-fourth of the women in the domestic sample, almost two-fifths of the women in "other" occupations, and more than one-third of the self-employed women reported dependents (table 4). In every instance, the proportion was much smaller than that of the Negro women in the Baltimore sample, almost half of whom had dependents. In Chicago, women in "other" occupations and

domestic workers less frequently reported the support of children than of other family members, such as parents or brothers and sisters. In this respect, also, the data differed significantly from the Baltimore study and—as far as married women were concerned—seemed to substantiate evidence from other sources that white married women, in general, stay out of the labor market as long as they have children of school age.³ Owing to the nature of their employment, the self-employed group differed from the other two groups in this respect; 52 percent of the women supported children under age 18 and 19 percent reported the husband as a dependent.

One-third of the women with dependents in the domestic sample and almost three-tenths of the women in "other" occupations supported only children. The great majority of the women supplemented the family budget; only 23–27 percent of the women in the three groups who reported dependents had the entire support of their families. For widowed, separated, and divorced women the extent of responsibility was much higher; among the three groups, 54–57 percent had the entire support of their dependents, mostly children.

Movement from and to Basic Employment

The term "basic employment" was used to denote covered employment for workers whose usual occupation subsequent to 1937 was in covered employment, domestic service for workers whose usual occupation was in domestic service, self-employment for workers whose usual occupation was in self-employment, and other noncovered employment for workers in all other noncovered employment.

Among unattached older women of foreign descent—61 percent of the domestic workers 45 years or older—there was relatively little shifting from full-time domestic work to other occupations. Young native-born women in the domestic sample showed a greater tendency to shift, particularly to covered employment. It should be borne in mind, however, that an analysis of short recent periods of a working life may not yield adequate evidence concerning the frequency of shifts in employment in the entire working life. The domestic sample included many older women who had turned to domestic service after a long

period out of the labor market, prior to which they had been employed in factories or offices. Therefore, data on a group of comparatively young women such as were included in the sample of women in "other" occupations will not necessarily reveal the full impact of shifts from covered employment to domestic service or self-employment which are typical of middle-aged or even aged women.

More than half of the domestic workers—475 out of 906—had nondomestic jobs at some time in their working life, but almost one-fourth had some nondomestic jobs between January 1937 and June 1941. Not all such jobs were in covered employment; of the 204 women who were employed outside of domestic service for part of the 4½-year period, 154 had worked in covered employment. The time spent in nonbasic employment was generally short; in the 4½ years, more than half of the women who had left their basic employment spent less than 1 year, and almost four-fifths less than 2 years, in other than domestic employment. During their total working life, however, 71 percent of the domestic workers with mixed employment experience spent 2 or more years, and 44 percent 5 or more years, in occupations other than domestic service; the median number of years in other occupations was 4.2. For the whole group of domestic workers 45 years or over, the median number of years in nonbasic employment was 8.4.

Although there were no data on type of employment other than domestic service and self-employment prior to 1937, there is reason to believe that the majority of the women who took jobs in domestic service in the latter part of their working life had in their earlier years been employed in manufacturing industries or in offices or stores, i. e., in employment now covered.

It is significant that the proportion of women under 30 years of age who had changed their type of employment during the 54-month period was much higher than for the entire group; about 40 percent of the women aged 21–29 and 35 percent of the women under 21 years of age had been employed both in domestic service and in covered employment. The younger workers, who were in general native born, not only shifted more frequently to other than domestic employment but they spent more time in other occupations. Women 21–29 years of age had spent an average

³ *Sixteenth Census of the United States: 1940, Population, Series P-9.* Nos. 10 and 13.

of 4.5 months in covered employment, as compared with an average of 2.3 months for the entire group.

Although the differences in the number of shifts from and to domestic employment in 1937-41 were small—approximately 130 shifts to basic employment compared with some 150 shifts from basic employment—and therefore not conclusive regarding trend and tendency, it seemed significant that 45 percent of the 111 persons who had shifted to domestic service were 35 and over whereas 61 percent of the 120 women who had left domestic service during the 12-month period were under 30 years of age; two-thirds of the latter were single, and half of the former were widowed, separated, or divorced.

In comparison with the domestic workers a much smaller proportion of women in "other" occupations had shifted from their basic employment both during their working lives and in the period 1937-41. For this recent period, the women who worked in such employment tended in general to stay in covered employment or to withdraw either temporarily or permanently from the labor market. But the women who made any shifts between covered and noncovered employment shifted more frequently during the 1937-41 period. At some time in their working lives, 200 out of 1,235 women had spent some period of time in either domestic service or in self-employment. In 1937-41, 144 of the 1,031 women with work in covered employment—or seven-tenths of the women with mixed employment experience—had been employed in both covered and noncovered employment. During this period, half spent less than 1 year, and almost three-fourths less than 2 years, in noncovered employment. But during the total working life, time spent outside basic employment was shorter than for the women in the domestic sample; 26 percent of those with any experience in domestic service had spent less than 1 year, and 46 percent less than 2 years, in domestic service, as compared with 14 and 29 percent, respectively, of the domestic workers who spent comparable periods in work other than domestic service.

The difference in the proportion with long periods of work outside their basic employment may be due partly to age differences, but essentially it reveals the difference in the character of the two groups; while the domestic sample included a sub-

stantial number of women who had been regularly employed in nondomestic jobs in their early working life, the group of women in "other" occupations included proportionately more women who had been intermittently employed outside their basic—usually covered—employment.

For both samples, the proportion of women with more than one shift either to or from basic employment was insignificant. But a much higher proportion of women in "other" occupations shifted to basic employment than away from it during the 54-month period; there were 107 shifts to basic employment as compared with 64 shifts from basic employment, suggesting for women in "other" occupations a trend toward covered employment during recent years.

The reverse was true for the women in the self-employed sample. Of 135 shifts between self-employment and other employment during the 4½ years, 107 were shifts to self-employment. Time spent in other than self-employment during this period was short—almost three-fifths spent less than 2 years and one-third less than 1 year. Average time in covered employment for the entire group amounted to only 2.6 months in 1937-41. But in the total work history an average of 6.7 years had been spent in occupations other than self-employment or domestic service.

Movement to and from the Labor Market

While little mobility between basic and non-basic employment was indicated in the great majority of the work histories, there was evidence of considerable movement to and from the labor market both for the domestic workers and for the women in "other" employment.

Some 48 percent of the domestic workers, 46 percent of the women in "other" occupations, and 40 percent of the self-employed women withdrew from the labor market for some period of time during 1937-41.⁴ Of the women in "other" occupations, 307 left the labor market during that period, and 138 left more than once. Of the domestic workers, 280 left the labor market and 67 more than once. During the same period, 300 women in "other" occupations reentered employment, 111 more than once.⁵ The corresponding figures for domestic workers were 290 and 66,

⁴ Periods of unemployment (not seeking work) were counted only after the woman had held a job for a certain length of time.

⁵ The term "reentry" refers to resumption of work after a period out of the labor market.

respectively. The lack of continuity in employment was particularly characteristic of the married women. In general, single women stayed in employment rather continuously and did not leave the labor market except on account of illness or during vacations. This distinction between the two marital groups held true both for domestic workers and for women in "other" occupations; 144 out of 216 married domestic workers were out of the labor market for some time as compared with 150 out of 466 single women. Of the women in "other" occupations, 285 out of 598 married women had spent some time out of the labor market as compared with 105 out of 489 single women. Almost half of the married domestic workers and more than one-third of the single women left the labor market during the 54-month period; almost half of the married women in "other" occupations left the labor market at least once, while less than one-fourth of the single women withdrew.⁶

Coverage Status of Worker

The great majority of women among the two noncovered groups—domestic workers and the self-employed—who made contributions under the old-age and survivors insurance system in 1937-41 failed to build up benefit rights.⁷ Notwithstanding the tendency of young native-born women in the domestic sample to enter covered employment during the period under consideration, not more than 11 percent of the 154 women who had received earnings from covered employment had succeeded in earning wage credits in a sufficient number of quarters to acquire fully insured status (table 5).⁸

Of the 154 women with wage credits from covered employment—17 percent of all women in the domestic sample—almost one-fourth had not earned as much as \$50 in 1937-41, thus failing to receive credit for a single quarter of coverage; three-tenths of the women had earned less than

\$100 and almost half less than \$200. Recent entrance into covered employment partly explains the small number and proportion of women with wage credits who had achieved insured status as of July 1, 1941. Almost one-fifth—28 out of 154—of the women with wage credits in the domestic sample had entered covered employment for the first time in 1941. The extent to which the failure to build up benefit rights was due to shifting from covered employment was indicated by the fact that, of 126 women entering covered employment in 1937-40, 39 entered it in only one of these years. Furthermore, 26 percent of the 154 women with wage credits in 1937-41 earned only 1 and 41 percent only 2 quarters of coverage.

Similarly, women who were customarily self-employed made contributions to the insurance system without building up insured status: 149 women had earned taxable wages in 1937-41; only

Table 5.—Distribution of three groups of gainfully occupied women in Chicago by marital status, wage credits in covered employment, and insured status as of July 1, 1941¹

Occupational group and marital status ²	Total	With- out wage cred- its	With wage credits				
			Total	Insured status			
				None	Fully in- sured only	Cur- rently insured only	Fully and cur- rently insured
Domestic workers							
Total.....	883	720	154	134	3	3	14
Single.....	466	379	77	07	1	2	7
Married.....	212	105	47	43	2	1	4
Widowed.....	132	118	14	11	—	—	1
Separated or di- vorced.....	* 83	07	16	13	—	1	2
Self-employed women							
Total.....	800	717	149	109	13	2	25
Single.....	118	80	20	21	4	1	8
Married.....	474	395	79	58	7	1	15
Widowed.....	200	179	21	10	2	—	3
Separated or di- vorced.....	74	54	20	16	—	—	4
Women in "other" occupations³							
Total.....	1,000	78	984	301	23	43	617
Single.....	410	20	393	117	3	10	263
Married.....	519	41	478	148	18	28	294
Widowed.....	47	1	46	14	1	2	20
Separated or di- vorced.....	76	8	07	22	1	3	41

¹ This table does not include 23 women in domestic service, 26 self-employed women, and 46 women in "other" occupations, whose insured status and earnings in covered employment were unknown because their reported possession of account numbers could not be verified.

² See table 1, footnote 1.

³ Includes 1 woman of unknown marital status.

⁴ Excludes 129 women in noncovered occupations, 4 of whom had account numbers which could not be verified.

⁶ The marital status used here was that in which the women spent the major part of the 1937-41 period, irrespective of her marital status at interview.

⁷ From information entered on the schedule it was possible to identify all but 4.0 percent of the account numbers of workers in "other" occupations, all but 2.5 percent for domestic workers, and all but 2.0 percent for the self-employed.

⁸ An individual who has approximately half as many "quarters of coverage"—quarters with covered earnings of \$50 or more—as have elapsed since January 1, 1937, or since he attained age 21, is said to be "fully insured" as of a given date. An individual is said to be "currently insured" if he has 6 or more "quarters of coverage" out of the 12 calendar quarters immediately preceding a given date. (By acquiring 40 quarters with earnings of \$50 or more, an individual becomes permanently insured.) Should he die or retire while fully or currently insured, he or his survivors, if otherwise eligible, will be entitled to benefits.

Table 6.—Distribution of three groups of gainfully occupied women in Chicago by insured status and husband's insured status as of July 1, 1941

Occupational group ¹ and insured status of married women	Total	Insured status of husband				
		None	Fully	Currently	Fully and currently	Unknown
Insured status						
Domestic workers, total..	216	90	2	4	83	37
Fully insured.....	4	3			1	
Not fully insured.....	208	89	2	4	81	35
Unknown.....	4	1			1	2
Self-employed women, total.....	490	225	6	6	184	69
Fully insured.....	22	7			12	3
Not fully insured.....	452	211	5	5	169	62
Unknown.....	16	7	1	1	3	4
Women in "other" occupations, total.....	598	130	5	21	370	63
Fully insured.....	302	60	2	8	204	28
Not fully insured.....	288	83	3	11	150	31
Unknown.....	28	6		2	16	4

¹ See table 1, footnote 1.

109 of them had earned quarters of coverage, and not more than 40—only 4.6 percent of the entire group—had achieved fully or currently insured status. But 63 percent of the self-employed, as compared with 49 percent of the domestic workers with wage credits, had earned \$200 or more from 1937 to 1941; 50 percent, \$400 or more; and 43 percent, \$600 or more.

Of the 1,185 women in "other" occupations whose account numbers could be identified, there were 1,060 whose usual occupation was in covered employment and 125 in noncovered employment; 23 percent of the latter, however, received some wage credits from covered employment in 1937-41. Of 1,060 women in covered occupations, 984 or 93 percent had wage credits, but only 58 percent achieved fully and currently insured status as of July 1, 1941. The proportion of single women was higher than of married women—63 as against 55 percent. The variation was the more noticeable in that 62 out of 489 single women had entered employment for the first time in 1941, i. e., less than 12 months prior to the interview, and had therefore no chance to build up insured status.

That the failure of married women in "other" occupations to achieve insured status was primarily due to their lack of continuity of employment was suggested by the disparity between the proportion of married and single women who had entered employment and received wages from

covered employment both in 1937 and 1941. Less than seven-tenths of the married women who had earned wage credits in 1937 had also received taxable wages in 1941, as compared with almost nine-tenths of the single women. Furthermore, the extent of partial employment of married women during the 1937-41 period, to which the lack of insured status was partly due, was indicated by the fact that between three-tenths and four-tenths of this marital group had earned less than \$400 in each of the 4 years 1937-40, an amount which corresponds in general to partial employment during the year.

The "average monthly wage"⁹ of women with fully and currently insured status in covered employment ranged from less than \$25 to \$200 or more. The average for married women was lower than that for single women. Of the latter, 42 percent had an average wage of \$75 or more, as compared with 32 percent of the married women. This difference was partly due to the fact that single women tended to follow occupations where wage rates were higher, and partly to the fact that married women had more periods of withdrawal from the labor market, which have the effect of decreasing the average monthly wage.

Protection Through Husband's Insured Status

The evidence on the extent of insurance protection of married women in the domestic sample by reason of their husbands' covered employment substantiated the findings obtained in Baltimore for married Negro domestic workers. Of 179 married women in the Chicago study whose husbands' social security status could be ascertained,¹⁰ less than half would have been protected by their husbands' insurance status in the event of his death (table 6). The protection was still less for women 45 years and over. While two-thirds of the women 21-29 years of age and almost half of the women 30-44 years old would have been protected in the event of their husbands' death, the proportion decreased to two-fifths for women 45 years or older and to less than two-fifths for women 55 years or older. The failure

⁹ This term is used as defined in the Social Security Act. Generally speaking, the "average monthly wage" of an individual as of a given date is computed by dividing his total covered earnings prior to that date by the number of months which have elapsed since January 1, 1937, or since he attained age 22, whichever occurred last.

¹⁰ The accounts of 37 husbands reported to possess numbers could not be identified.

of husbands to acquire insured status was partly due to the fact that about one-fifth of the husbands were in noncovered employment. Duplication of fully insured status for both wife and husband occurred in only one family.

Since relatively more married women in the self-employed group had husbands working in noncovered employment they had even less protection from the insurance system; 60 percent of the 421 husbands whose insured status could be ascertained had wage credits but only 47 percent had achieved currently or fully insured status.

The measure of protection of married women in "other" occupations was larger, mainly because only 15 percent of the husbands were employed in noncovered industries, as compared with 20 percent of the husbands of domestic workers and 34 percent of the self-employed. Almost 75 percent—396—of the husbands whose status could be ascertained had fully or currently insured status.¹¹

Since more than half of the married women in "other" occupations with identified status were fully or currently insured, it was not surprising to find both wife and husband fully insured in 206 of the 511 families whose status could be ascertained. It should be noted, however, that in 22 percent of the 274 families in which the wife had fully insured status the family was protected by only the wife's status.

The taxable wages of the husbands for 1937-41, on which their insured status was based, were higher than earnings for the women during the same period. Median taxable wages of the husbands with any such wages amounted to \$5,241 as compared with \$1,833 for the married women. This evidence would seem to indicate that in many instances women, even if they preserve their insured status by continuing to work after marriage, may not qualify for primary insurance benefits, since the benefits based on their own wage records will not equal or exceed the wife's benefit to which they may become entitled, i. e., one-half of their husbands' primary insurance benefit.

Employment Pattern and Insurability

Since eligibility for benefits as well as the amount of the individual benefit under the old-age and survivors insurance system depends on the amount

¹¹ The measure of protection may be higher, since the wage records of 63 men (more than one-tenth) could not be identified.

Table 7.—Distribution of three groups of gainfully occupied women in Chicago by marital status and by number of months of employment,¹ January 1937-June 1941²

Occupational group ³ and marital status	Total	Months of employment ¹							
		None	1-5	6-11	12-23	24-35	36-47	48-53	54
Domestic workers									
Total.....	800	10	31	17	54	64	137	180	337
Single.....	305	3	4	3	15	15	60	85	210
Married.....	200	12	16	10	16	20	42	32	52
Widowed.....	132	4	9	3	10	17	18	19	45
Separated or divorced.....	82		2	1	7	12	17	14	29
Self-employed women									
Total.....	857	38	32	25	63	62	87	70	480
Single.....	111	1	1	1	1	2	13	14	78
Married.....	473	32	24	18	41	40	80	85	233
Widowed.....	108	5	0	4	13	15	15	17	122
Separated or divorced.....	75		1	2	8	5	9	4	40
Women in "other" occupations									
Total.....	920	29	46	50	70	83	140	137	355
Single.....	280	1	1	5	9	11	41	36	176
Married.....	508	24	36	37	59	61	85	86	119
Widowed.....	61		2	5	3	0	9	0	30
Separated or divorced.....	80	4	7	3	8	5	13	9	31

¹ All employment is included; in general, the time spent in other than basic employment was short.

² This table does not include 70 domestic workers, 15 self-employed women, and 282 women in "other" occupations who had left school and entered employment for the first time after January 1937, nor does it include 27 domestic workers, 20 self-employed women, and 24 women in "other" occupations whose records were unknown.

³ See table 1, footnote 1.

of taxable earnings as well as on the number of quarters during which such earnings were received, evidence on length of time spent in gainful employment and the degree of continuity of employment was required to shed light on problems involved in extension of coverage to domestic employment.

The women in the domestic sample in the Chicago study had spent more time in gainful employment in general and in domestic service in particular than the domestic workers in either the Philadelphia or the Baltimore study. The median number of years in domestic service was 9.9 as compared with less than 7 for Negro domestic workers in Baltimore and 7.3 for domestic workers in Philadelphia. The median number of years in all gainful employment for the total group of domestic workers amounted to 14.2 years. Of the 431 domestic workers in Chicago who never left their trade, half had spent 14.5 years in domestic service.

Differences between the employment experience of domestic workers in Chicago and that shown in former studies were due partly to the

fact that the Chicago study included more older women who had spent considerably more time both in domestic service and in other occupations. More than 70 percent of the domestic workers 45 years or over had been employed for 10 years or longer in domestic service, and 87 percent had had at least 10 years in gainful employment in general. These variations were primarily due to differences in the marital status of the workers in the several studies and to differences in the employment experience of single and married women.

The employment histories for the 1937-41 period indicate that more than half of the women in each occupational group who left school prior to 1937 were employed rather continuously—more than 48 months out of 54 (table 7). For domestic workers, the proportion was 60 percent, for self-employed women 64 percent, and for women in "other" occupations 53 percent. Moreover, three-fourths of the women in domestic service who were potential members of the labor force for the 54 months comprising the 1937-41 period¹² were employed in domestic service for approximately half of the period.¹³ Unlike the Negro domestic workers studied in Baltimore, the white workers in Chicago showed infrequent changes from full-time to part-time or regular day work, at least for this limited period of time. There is reason to believe, however, that such changes occurred over longer periods of time, especially in the employment histories of married women. The small amount of shifting between full-time and part-time work was largely due to the predominance of older unattached women in the Chicago sample, who held full-time jobs and, where they changed, took full-time jobs again.

Stability of employment was found for a considerable proportion of the women who were employed at the time of the interview. About half of the women in full-time jobs had held them for 2 or more years and almost one-fourth for 5 or more years. As in the former studies, an even higher proportion of regular day workers had been working in the same place, or places, for a considerable time; about two-fifths of the 107

day workers had held their place of employment for 5 or more years, and about half for 4 or more years. No significant differences in the number of employers of domestic workers and the number for women in "other" occupations were found for the 1940-41 period.

The extent to which single and married women were employed since leaving school varied considerably. During their total working life, single women had been gainfully employed for about four-fifths, and married women for less than three-fifths, of the time since leaving school. Ninety-seven percent of the single women 35 years and over and all but three of the women 45 years and over had been employed for at least 10 years, and 87 and 89 percent, respectively, had been that long in domestic service. Of married women in the same age classes, 81 and 88 percent, respectively, had been employed for 10 years, but only 55 and 62 percent, respectively, had been in domestic service that long. Furthermore, only 14 of the 64 married women 21-34 years old had been employed in domestic service for 10 or more years and only 18 had been in any employment that long. Not more than 57 of the 133 married women with 10 or more years of gainful employment had been employed that long before marriage. It should be noted, however, that this proportion was considerably higher than for women in "other" occupations.

It should be remembered that the married women included in the study were a selected group; no woman was included unless she had been gainfully employed between 1937 and the interview. Furthermore, under normal labor-market conditions, many of the married women who had withdrawn from employment at the time of the interview may never again reenter the labor market. The general conclusion to which the evidence on duration of employment points is that the ability to qualify eventually for insurance benefits will depend largely on whether the women continue or resume gainful employment after they are married or become widowed.

Differences in continuity of employment in the 1937-41 period, by marital status, are apparent from table 7. Although the median number of months of employment of married domestic workers amounted to not more than 43.4, the median number for single women was 54.0. While 87 percent of the latter had spent approximately

¹² The time which had elapsed since leaving school was considered potential time in the labor force, regardless of whether or not the worker had been employed.

¹³ These data are limited to the women who had left school prior to 1937, i. e., 809 of 906 domestic workers. For 27 women the employment record in 1937-41 was unknown and therefore excluded from analysis.

half of the 54 months in domestic service, only 63 percent of the married women had been so employed.¹⁴

Since women in "other" occupations were younger than domestic workers, the median number of years of employment was only 7.9 years. But 88 percent of the women 45 years and over, as compared with 87 percent for the domestic workers, had spent 10 or more years in gainful employment and 84 percent had spent 10 or more years in "other" occupations. The median number of years spent in gainful employment and in "other" occupations by these older women was 21.3 and 22.9, respectively. From 1937 to 1941, 53 percent of the women who had been out of school for 54 months were employed for at least 48 months; the median number of months of employment of this latter group amounted to 43.3 months. About 73 percent of the women were employed for approximately half the 54 months.

As in the case of domestic workers, however, the extent to which single and married women had been in gainful employment since leaving school as well as during the 54-month period varied considerably. The median number of months of employment of married women was 41, whereas half of the single women had been employed for 54 months. In close conformance with the data of the domestic sample the evidence was that 63 percent of the married women and about 90 percent of the single women were employed for approximately half of the period. Among the self-employed, 83 percent of the single women were employed (or self-employed) for at least 48 months out of the 54, as compared with 57 percent of the married women. These data refer to employment of any kind, both to covered and to noncovered employment.

Differences in the continuity of employment in recent periods for different marital groups were paralleled by differences in the extent of employment during the entire potential working life. As in the domestic sample, single women had been in gainful employment for about four-fifths, married women for about three-fifths, of the time since leaving school. Married women with 10 or more years of employment were found to have continued or resumed gainful employment after marriage. Of 257 married women who had been

employed for 10 years, less than one-third were employed that long prior to marriage; for more than one-third, the 10 or more years included work before and after marriage. Not more than 24 percent of the married women under 35 years of age, however, had been employed for 10 years and less than 10 percent of them had worked for 10 years prior to marriage. Of the 89 women who had spent 10 years in gainful employment before they were 35 years of age, 48 had worked both before and after marriage.

These data fully substantiate the evidence from the domestic sample that the ability of women to qualify eventually for benefits under the old-age and survivors insurance system will depend, for the great majority, on their continuing or resuming gainful employment after marriage.

Since the significance of duration of employment depends to a large extent on whether it was full-time or part-time employment, inferences concerning the ability of self-employed women to acquire insured status on the basis of the length of time they worked on their own account can be drawn only with the greatest caution. Because of the marginal nature of much of the self-employment, it was difficult for the women to remember periods of unemployment and periods out of the labor market. For this reason, the data on employment and unemployment in the 1937-41 period are inconclusive for this group.

The median number of years in self-employment was 12.6. But since women frequently turn to self-employment later in life, there was considerable difference between the length of time spent in self-employment and in employment of any kind. The average time in any gainful employment amounted to more than 20 years. An average of 6.7 years, more than three-tenths of all employment, was spent in occupations other than domestic service and self-employment. More than seven-tenths of the women had been employed for 10 or more years, and more than two-fifths had been self-employed for this period of time. Almost three-fifths of the women 45 years or over had been self-employed for 10 or more years, and more than four-fifths had been in employment of some kind for 10 or more years. In the period 1937-41 more than three-fourths of the women had been in self-employment approximately half of the time, and more than half had been almost continuously employed on their own account.

¹⁴ It should be noted that these data refer only to women who had been potential members of the labor force for 54 months.

Although these data suggest a higher degree of continuity of work than for other groups, it should be emphasized that evidence on extent to which the employment was marginal or full-time would be needed to determine the significance of the duration with respect to possible insured status.

Conclusions

While a study which gives detailed information on employment and earnings for only 6 months in 1941 could not yield evidence on the effect of the outbreak of the war or the employment of women, certain points stand out as possible indications of future changes. Information on the employment pattern of women obtained in Chicago revealed two significant factors which seem of special interest with regard to present changes in the labor market. The first factor is the extent to which young women in the domestic sample shifted between domestic and covered employment during recent periods. This "in-and-out" movement, although pertinent only to a small number of cases, seemed suggestive of lack of attachment to the usual occupation among these young women. The second significant factor is the extent of movement to and from the labor market of married women in the different occupational groups, which points to the fluctuating borderlines between active and reserve labor force at any given time.

Both factors seem of equal importance in connection with the increasing demand for women in the labor force in war industries as well as in civilian production and services. Since it seems reasonable to assume that, in order to fill this demand, shifts from employment of little standardization and attractiveness will play a major part, there is indication that shifts from domestic service to jobs in industries will take place in increasing degree. The present labor-market situation for domestic service in many communities substantiates this assumption. The implication of such changes from noncovered to covered employment is twofold. First, as far as the standards for domestic employment are concerned, an increase in the wage rates may be anticipated. Second, an unprecedented increase in the wage credits for work in covered employment of women whose usual occupation was in noncovered employment can be anticipated during the war.

Furthermore, new labor will be recruited from

the group of married women who may not be part of the active labor force at present but whose ability to change from the reserve to the active labor force has been convincingly demonstrated in the Chicago study. It should be remembered that almost seven-tenths of the 598 married women in other than domestic service and self-employment, and two-thirds of the 216 married domestic workers, had been both employed and unemployed (not seeking work) for some time between January 1, 1937, and June 30, 1941. The reemployment of married women, especially in the lower age groups, in war industries or civilian services will again increase the volume of taxable earnings and the ability of these women to qualify for insured status under the insurance system.

Moreover, it seems reasonable to anticipate an increase in the wage rates for at least part of the women who are replacing men in skilled occupations in war industries.¹⁶ Higher earnings and forced regularity and continuity of employment during the war will considerably affect the average monthly wage of women workers and may result in diminishing, for that period at least, the disparity between the average taxable wages of men and women.

While an increase in shifts from noncovered to covered employment and an increase of employment of married women are continuously taking place, such changes are unlikely to be of a permanent nature for all women now shifting to war industries. Even if it is assumed that a high level of production will be preserved in the post-war period to satisfy urgent consumer needs, reemployment of men now in the armed forces and shut-downs of war plants will necessarily result in a sharp drop in employment of women in manufacturing industries as well as in civilian services during the post-war period. To the extent that women came from types of noncovered employment, especially domestic service, a reverse trend from covered to noncovered employment in an industry which is characterized by an unfilled demand for labor might be expected.

In considering this possibility, however, the following factors should be borne in mind. Employment of a large number of women in industry will not be without marked effects on the standards

¹⁶ Baker, Helen, *Women in War Industries*, Industrial Relations Section, Princeton University, 1942, p. 47.

of female labor.¹⁶ Not only are women who work in war plants covered by old-age and survivors insurance but they also are protected under workmen's compensation as well as unemployment insurance laws. They will not only be able to apply for unemployment benefits in the event of displacement in the post-war period, but they will, moreover, have become aware of the differences in the standard of protection offered them while they worked in industry and in their "usual" noncovered occupation. Therefore, the attempt to transfer these women to industries of different standards may face considerable difficulty as long as the unemployment insurance benefit rights offer protection for a certain period of time.

Unless the same protection is provided for all workers, regardless of the place of employment and the industry, women who entered covered

¹⁶ Glover, Katherine, "Women as Manpower," *Survey Graphic*, March 1943, p. 60.

employment and made substantial contributions to the insurance system—both the married women who came from the reserve labor force and the women who shifted from noncovered to covered employment—may not expect to continue building up benefit rights or to preserve the rights already acquired. Extension of coverage, on the other hand, to types of work where such women are likely to find employment may substantially increase the proportion who will be able to preserve benefit rights and the level of their average monthly wage, and who may, by virtue of work on their own account, participate in the protection afforded by the system.

The movement of workers to and from covered employment has been a strong argument in favor of extension of coverage to excluded employment. This argument seems to be strengthened by the labor-market developments during the war and anticipated changes in the post-war period.