

WHAT IS LEAST IN WHICH WORKING WOMAN CAN LIVE?

Average of Fifteen Dollars Weekly Answer of Investigations Made in National Capital, Washington, and in Philadelphia, the Nation's Birthplace, by Minimum Wage Investigators

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In our national capital the minimum wage for an experienced woman worker is set at \$12.50 by investigation under the District of Columbia's new minimum wage law.

The smallest sum upon which she can live is \$11.21, according to an investigation into the expense accounts of women workers in the state of Pennsylvania by the Consumers' League. This sum does not allow for dependents, nor emergencies, but is offered as a basis for actual expense on which to reckon.

Of 600 women working in stores, factories and laundries, taken at random for statistics collected last year by a government office at Washington, 16 per cent were receiving less than \$6 a week and 53 per cent less than \$9.

By MARGARET C. GETCHELL

DISCONTENT among women workers, whose wages were meager enough in 1914, has been increasing steadily as the value of the dollar has decreased to the present state, when ten dollars cannot buy what six dollars would before the war. The women are not earning enough to support themselves, and if there are men in the family they must help out. This makes the discontent still more widespread. If there are no brothers or fathers

ing \$8. She is clever with her needle, and besides making clothes for her sister's family she manages to make over her old clothes so that they will last until absolutely worn out. Last year she spent only \$35.05, as the cost of everything had advanced, and she hoped, by holding on, she could buy better than she had. But now she is at the end of her rope and clothes are no cheaper. She also has bought all the clothes for her father, who is seventy-one years old; but he now has a job which pays him something, thus relieving her.

A woman of forty-five, who had been forewoman for one firm for thirty years, reported that she was getting \$12 a week. Two other skilled workers who had been with one firm for sixteen years are now earning \$10 and \$11.20, having had a raise of \$1 last year with what they buy Liberty Bonds.

How much must they pay for rent, food, clothing and other necessities? The answer is to be found in the minimum wage budget prepared by the Consumers' League.

The working woman can get a room for \$2.50 a week. To be sure, it is neither large nor attractive at this price, but still it is a room. If she lives at home and shares the expense of the family, her room, including rent, furniture, heat, light, etc., as estimated by the Bureau of Municipal Research, will cost her twenty-five cents less. If she pays less than her share, she

frequently go without food or recreation to purchase new articles. Clothes mean appearance and first impressions, which are necessary to getting a position and often to keeping it. Indeed, clothes to a saleswoman are part of her stock in trade.

The following budget was made after interviewing many girls, but without regard to their own clothes, it is often difficult to do much dressmaking in a rooming house because of the poor light and lack of sewing machine and other facilities, not to mention the fact that after a long day's work sewing is not the room she needs. The budget is for a woman who buys her clothes in the cheapest market, and the total is \$130.

The clothing budget, itemized, is: One in two years, coat at \$10; suit, \$25; winter dress, \$15; summer dress, \$15; pumps, \$5; handbag, \$2; umbrella, \$1.50; white cloth skirt, \$4; cloth skirt, \$3.

Once every three years, home-made sweater, wool for which is \$3; white gloves, \$1.50.

The average of supply which must be bought each year: Summer dress, \$5; winter hat, \$4; summer hat, \$3; good waist, \$4; three wash waives, totaling \$2.00; high shoes, \$8; low shoes, \$7; shoe repairs, \$5; eight pairs cotton stockings at fifty cents, \$4; one pair silk stockings, \$1.50; two corsets at \$1.50, \$3; one cotton petticoat, \$2; one summer petticoat, \$2.00; one winter petticoat, \$2.50; two corset covers at seventy-five cents, \$1.50; one combination, \$1.50; two union suits at \$1.50, \$3; three shirts at thirty-five cents, \$1; alteration of garments, cleaning and pressing, \$5; leather gloves, \$1.00; summer gloves, \$1; handkerchiefs, \$1; neckwear, fifty cents; rubbers, \$1; miscellaneous (velvet hair comb, hair clips, kimono, bed slippers, sewing materials, etc.), \$3.25.

Total for year, \$130; for week, \$2.50. As can be seen, most of the clothes are bought at the lowest possible price. Allowance is made for wearing clothes more than one year, and the supply of underthings which the girl can buy in one year is only half or one-third of her total supply. White gloves and silk stockings may seem an extravagance, but the maker of the budget claims that an experienced working woman is entitled to a pair of white gloves in three years and a pair of \$1.50 silk stockings a year.

There are only one or two little items which could be cut down and which mark the difference between extreme economy and scrimping. And they would reduce the yearly total only a few dollars.

How, then, do the thousands of girls

as long as possible. But they will not hold out much longer, and the girls are now confronted with the question of buying new ones or losing their positions because of their shabbiness. One girl managed last year to get along on before-the-war clothing, spending only \$21.70 for wearing apparel. Now she needs clothes \$20.71 for recent illness. What is she going to do?

Two items which are the first to be struck out of the working woman's budget are lunches and doctors. They find that they can go without lunches, thus saving fifteen or twenty cents a day; economy more than 10 per cent of their salary. In many cases,

Another woman, who has been a saleswoman for five years, says that last year she received \$7.50 for twenty-three weeks and \$9 for seventeen weeks. She first lived in a \$1 a week room, which was about as cold. She now has a \$3.50 room and does her own cooking and laundry, as she cannot afford to pay \$4 a week for extra meals.

There is one other method by which the working woman manages to get along—by receiving charity. In the recent investigation of the Consumers' League it was found that many girls who were doing good work, healthy and capable of supporting themselves, were obliged to procure from charitable organizations clothes for themselves and their dependents.

Speaking of dependents, in the Wash-

ington investigation of conditions referred to above, it was found that 55 per cent of the 600 women whose cases were recorded were entirely self-supporting, and 21 per cent had dependents. The minimum wage law was passed last year in the District of Columbia, and the girls who are self-supporting women can be expected to get along as follows:

The lowest paid girls are not generally found in the organizations, according to Consumers' League visitors, for even the small dues are a tax to the girl trying to support herself on "half a living wage." In spite of this fact, however, of the 600 girls in organizations whose conditions were investigated by the Health Insurance Commission, it was found that one-third was receiving less than \$10 a week, and this was at the period of highest war wages. Of the 500, over 25 per cent were one or more persons entirely dependent upon their earnings.

"High Wages." At this same time of "high wages," reports of the United States employment service in Pennsylvania cities show that the average price for saleswomen was \$8; for laundry operators, \$8; for telephone operators, \$7.50 to \$10; for cleaners and scrubbers, \$6 to \$12. A few individual cases present the problem in concrete form: A saleswoman after three years' experience, is paid \$5.50; another, after

seven years, receives \$6.25; another, after the same length of time, is getting \$8, while a fourth, after fifteen years, is earning only \$7. Two others, who do skilled hand sewing in the alterations department of a dressmaker, after thirteen and sixteen years' experience, are receiving \$10.25 and \$10. The forewoman, who has been in the same de-

partment store for thirty years, is now being paid \$12. A hemstitcher, after six years' work, is getting \$12.50. Machine operators, after one or two years' experience receive \$6 to \$7, while one woman, who had been with the same firm for sixteen years, is making from \$5 to \$6 each week. A twister, after seven years, receives \$7, and a roller at the end of six is paid \$7.25. Many clerks are listed at \$7 and \$8, and the highest paid saleswoman in a certain five-and-ten-cent store makes \$8.87 weekly. Salaries of day workers in one laundry are \$8.42, although one woman, who has been an ironer for five years in one firm, is receiving only \$8. Other ironers are listed at \$10, after having worked five and ten years respectively in the same firm, while the highest paid worker in another laundry, who had had fourteen years' experience, is receiving \$14. A core maker in a plumbing company, a widow with three children, is earning \$9, and a supervisor in a bindery, with eleven years' experience, had now a salary of \$11.

Before the war, \$8 was considered the minimum on which a working woman could support herself in health and decency. In Philadelphia today, \$10 buys less than \$6 did in 1914. As early as last August the cost of living since the beginning of the war had increased over 67 per cent. That is, the same series of goods (common working class necessities) had gone up over two-thirds since 1913. This means that the working girl who was starting on \$6 in 1914 is in an even worse plight on \$10 today than she was on \$6 in 1914. Labor statistics show that clothing

has increased 107 per cent; furniture, 106 per cent; food, 68 per cent; fuel and light, 52 per cent; and rent, 10 per cent. What is a woman who works eight or ten hours a day for \$6, \$8, \$10, or even \$12 going to do to keep body and soul together and to maintain her self-respect?



Weekly Budget for Experienced Woman Worker

Room (small, single, furnished and heated).....	\$2.50
Breakfast and supper (Sunday dinner).....	5.00
Lunches (two cents a day).....	1.20
Carfare (ten cents a day).....	6.00
Clothing (\$130 a year).....	2.50
Toilet articles (soap, etc., \$5.20 a year).....	10
Laundry (few starched articles only).....	.35
Stamps and stationery (twenty-five cents a month).....	.66
Amusements (movies, ice cream, etc.).....	.25
Health (\$15).....	.25
Vacation.....	8.00
Room and board, one week.....	3.00
Railroad fare.....	1.00
Spending money.....	1.00
Total.....	\$12.00
Subtract money not spent on regular meals and carfare during vacation.....	6.80
Total.....	\$5.20
Education, newspapers and magazines.....	.10
Extra carfare (ten cents every two weeks).....	.05
Dues (for clubs, etc.).....	.15
Church and charity.....	.15
Christmas presents, etc. (\$3.65 a year).....	.07
Insurance (life and annuity, giving \$100 a year after sixty-five, or \$500 upon death).....	.25
Loss of wages (one week's illness, \$14.21).....	.27
Loss of wages (one week's vacation, \$14.21).....	.27
Total.....	\$14.21

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upon whom they can fall back to see out their slender income, then what happens? That is the question the Consumers' League of eastern Pennsylvania tried to answer by a personal investigation of many cases, taken at random from the working women of experience. In an experienced woman or girl presents a different problem.

"How do I manage?" The woman who was considering the question was thirty-three years old and had been working for twenty-four years in a Philadelphia printing house. She started at the age of nine, for at that time child labor was common. After twenty-four years she was making \$13 a week. "I teach handwork at night," she says; "embroidery before the war, and then knitting. I can make quite a bit extra that way."

Then she asked if it were true that the Consumers' League was working toward the abolition of the trolley car skip-stop. She was so afraid that giving up the skip-stop might mean a rise in fare to six cents, and she did not see how she could meet the demand for two cents a day additional expense.

Necessity of Scrimping. "Imagine working for twenty-four years for one firm, and then being seriously alarmed at the possibility of having to spend two cents a day extra. The incident shows how closely she calculated on each penny she spent. And she is described as a bright, enterprising woman."

"Another, working in a department store, told how she had to give up the idea of buying a daily paper. The matter may seem trivial, but it illustrates the hardness of the working woman's struggle."

"For a long time I did not buy a newspaper," she said, "for with the high cost of living I decided I could not afford it. Then at last I said to myself, 'What is life worth if a working woman can't afford a newspaper?' I made an arrangement with my landlady to subscribe with her, and we pay one cent a day, sharing the newspaper and the expense."

"Another girl lives with a married man and makes the clothes for the sister's six children during the evenings, her earnings part of her board. She started with a \$4 a week in a store at the age of nine. In 1913 she is still get-



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draws down the family standard of living. Such is the case of two women of thirty-five and forty-one years, who have worked eight and nine years respectively in a Philadelphia printing house, now receiving \$9 a week. They live with a friend, sharing one room and paying her \$2 a week for board. The friend makes no money from this arrangement, and thus she is giving her work for nothing. Although the expression may seem a little odd, it is the receiving charity from their friend.

Charity Helps Pay Rent

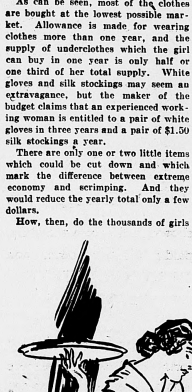
The same is true of girls living in the boarding houses of the Y. W. C. A. and other organizations, where they pay from \$4.75 to \$6 a week for room and board. The per capita subsidy of these homes, according to the statements of the organizations conducting them, is \$2 per girl per week. This means that some one—all it people who are supposed to be carrying a living load—are being carried by the charity if you will—paying \$2 a week for the support of these two women who are supposed to be earning a living wage. These houses are always crowded, and each one turns away from one to five applicants daily. They have accommodations for a large percentage of the girls who would like to use them.

At the breakfast, supper and Sunday dinner \$8 is allowed to the girls for which suitable food can be obtained. Twenty cents a day is allowed for lunch and ten cents for carfare. As for laundry, the working woman who is able to spend thirty-five cents a week for her laundry, if she does not do some of her other clothes in her room, thus incurring the displeasure of her landlady, a woman's bill, medicine, and any special care, and, as she is against women. "We take only men," some landlords say. "Women do too much cooking and washing in their rooms."

Twenty-five cents a week is not much for amusement, and if she takes a summer vacation, the working woman generally loses her pay. For health, we allow her \$15 a year, which includes her vacation, a woman's bill, medicine, and any special care, and, as she is against women. "We take only men," some landlords say. "Women do too much cooking and washing in their rooms."

Another woman phase of the bankruptcy system is illustrated by the type of girl who stays in place until she is overwhelmed and then moves on. One instance investigated by the Consumers' League was the case of a girl who stayed in a boarding house where she owed \$40 for food and lodging, owing one girl \$12 and another one \$2.

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and women who are working for from \$6 to \$10, from one-half to two-thirds of this "minimum" wage, manage to get along?

Many of them live in a state of perpetual bankruptcy. There are women who have accounts in the large stores, and the girls buy clothes on credit. The agent pays the bills and the girls pay on the installment plan, with commission for her services. The result is that they are always debt, and are living on what they will earn, rather than on what they have earned. If sickness or other conditions keep them from their work find themselves in a serious predicament. One saleswoman of twenty years' experience in Philadelphia is carrying \$12 a week, reports that she owes a doctor's bill and is quite a bit in debt besides, but sees no prospect of being able to save enough from her wages to pay up.

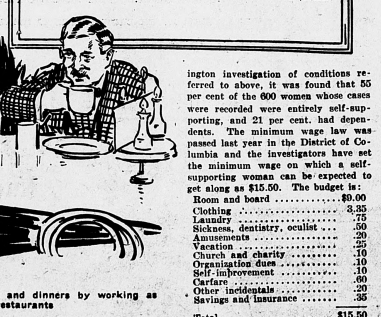
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A good many girls earn lunches and dinners by working as waitresses in restaurants

this leads to illness. Then they economize on sickness. The working girl who earns less than a living wage for a well-press cannot afford to be sick. The Health Insurance Commission of Philadelphia, after a thorough investigation of the subject, writes: "Because of the wage earners cannot afford to be ill, many develop chronic illnesses and greatly reduce their future earning capacity."

One girl working for \$10 a week says that she manages because of the help of her mother, but she can't afford that she is really self-supporting. "I started four years ago as an \$8 and am now earning \$10," she said, "but I have had to fight for every raise I have had. It was one of those chain stores and the foreman is allowed only a certain amount for salaries, so that he must keep them down low or else hire his few lower workers. I now have a good position and am repaying a \$16-a-week bill as window decorator; but I only get \$10. I have been going to business college in the evening. My mother does my sewing and laundry and also gives me \$2 a week for car fare, recreation and toilet articles. I work in a cafeteria for two months. I get the meals for the work I do. I get good many girls earn lunches and dinners that way. Others walk on table Saturday nights and Sundays to earn extra money."

Two states, Texas and North Dakota, have passed the minimum wage bill this year, following the example of twelve others. Massachusetts came first, and then eleven of the states of the progressive west, Minnesota, Wisconsin, Kansas, Nebraska, California, Oregon, Washington, Colorado, Arizona, Arkansas and Utah. The more conservative east and south are now following suit. As window decorator, but I only get \$10. I have been going to business college in the evening. My mother does my sewing and laundry and also gives me \$2 a week for car fare, recreation and toilet articles. I work in a cafeteria for two months. I get the meals for the work I do. I get good many girls earn lunches and dinners that way. Others walk on table Saturday nights and Sundays to earn extra money."

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Thumbs Index of Character

"YOU can't suck wisdom out of your thumb," is no longer true. The thumb is the hieroglyphic of your personality. "Know thyself" is conceded to be the highest goal of human wisdom; therefore, if it can be shown that by learning to know your thumb you acquire the most intimate knowledge possible concerning yourself, it is no exaggeration to say that it is possible and even practicable to "suck wisdom out of the thumb," metaphorically speaking, at least.

Few persons ever give their thumbs any further thought beyond the hope that they may serve some day to be stuck into a fire, big incentive "pie" filled with fat opium plums or golden windfalls. The truth is that the thumbs are, to those who know them, the most exact index of one's character and mind; and are infinitely more accurate than the indications furnished by the facial features or by the bumps on the cranium.

Moreover, it is not only other people's characteristics that are laid bare to you by their thumbs, but the more hidden traits in your own heart and brain are revealed to you by your thumb, as soon as you are able to decipher its language.

"What," you exclaim, "are my thumbs to tell me about my mind? Can a couple of pieces of bone, covered with muscle, sinews and skin, penetrate the fortress of my intellect, and lay bare the secrets which have escaped the keenest powers of observation and reasoning?"

To which the calm response is: "Just why it is so is a question that belongs either to the higher reaches of physiology, which may be able to show some chain of physical connection between mind and character, on the one hand, and their expression in the conformation of the thumbs and fingers, on the other; or else to metaphysics or to theology, which may be able to explain the phenomenon as intuitively or a dogma prescribed by an intelligence higher than that residing in the mind of man. Suffice it here to show that such a connection actually does exist and that the language spoken by the thumbs and the other fingers is not a haphazard one differing in different thumbs; but rather a language of unchanging and unchangeable values, the knowledge of which, as we accept, enables one to read all the secrets they reveal, whether the thumb belong to Englishman, Frenchman, German, Spaniard, or Chinese, whether to Caucasian, Malay, Ethiopian, Mongolian or Red Man."

Perhaps you would like to make an impromptu test of the truth of these statements. Do you know any one who possesses an invincible will, a determination which overcomes every obstacle, and whose mentality is so strong that he is able to do anything he sets his mind to? Observe his thumbs. They are very large, and the first phalanx is especially thick and is about evenly balanced with the second phalanx; both phalanges being unusually long.

Or, do you see yonder hesitating, vacillating individual, who does "not seem to know what he wants to do" and who reflects on every kind of work which requires the exercise of strong will-power. He will smile at you patriotically, shake his head, and tell you that he could never, never succeed in accomplishing the task. He is right. He never could; for his thumbs are small, the middle phalanx especially being dwarfed. The fact that he realizes that he is too weak-willed to succeed in anything, and that his strong determination indicates that he has, at least, some judgment; and this again indicates that he is a second phalanx; both phalanges being unusually long.

Just what that utterer who says he is going to do this and that, and never does anything except talk, what is the matter with him? His thumbs will show wherein he lacks. The middle phalanx is abnormally short, while the second phalanx is proportionately long. He has too little determination for so much mentality. He is the person who sees what is right and what would bring about a reign of joy and happiness, but is unable to take the initiative in the first blow necessary to achieve it.

Character, for will-power and mentality are the driving force. A person may be endowed with more or many graces and talents and yet never succeed in making them available unless he possesses the driving force in a sufficient measure. The talent is a natural aptitude, as shown by the individual fingers. What each finger represents and how the driving force is indicated by the thumbs are explained to each of them will be told in the respective lessons.