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MARRIAGE BARS: DISCRIMINATION AGAINST MARRIED WOMEN WORKERS, 1920's to 1950's

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ABSTRACT

Modern personnel practices, social consensus, and the Depression acted in concert to delay the emergence of married women in the American economy through an institution known as the "marriage bar." Marriage bars were policies adopted by firms and local school boards, from about the early 1900's to 1950, to fire single women when they married and not to hire married women. I explore their determinants using firm-level data from 1931 and 1940 and find they are associated with promotion from within, tenure-based salaries, and other modern personnel practices. The marriage bar, which had at its height affected 75% of all local school boards and more than 50% of all office workers, was virtually abandoned in the 1950's when the cost of limiting labor supply greatly increased.

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The labor force participation rate of married white women increased twenty-fold over the past century.[1] The expansion was concentrated almost entirely in the post-World War II period and appeared in two phases. The initial increase extended from the 1940's to the 1960's and affected older married women more than it did younger women. Employment among married women 45 to 54 years old expanded four-fold from 1940 to 1960, while that for women 25 to 34 years old rose by less than half that figure. The second phase began in the 1960's, and its impact was just the reverse. Younger married women, particularly those with pre-school children, experienced greater increases in participation than did older women. The increase from 1960 to 1980 was 52% greater for the younger than the older group.

Many have traced the increase in female participation rates since the late 1940's to the rise in real wages (Mincer, 1962; Smith and Ward, 1984, 1985). Others have attributed the difference between the older and young groups to the baby-boom of the post-war period (Easterlin, 1978, 1980). Younger women were marrying earlier and having larger families, and thus could not partake equally in the general increase in employment rates. But the reason older married women responded after World War II as never before to economic factors has remained somewhat of a mystery.

Their heightened reaction was due, in part, to the better education and training they received when young compared with that acquired by most previous cohorts (Goldin, 1983). It has also been asserted that World War II altered gender relations and norms that had previously circumscribed women's roles, although many revisionist histories have not supported this claim. The war itself, according to several recent studies, had little direct impact on women's labor force participation (e.g., Campbell, 1984).

But many of the forces that eventually generated change in married women's employment -- increased education, a markedly reduced birth rate, and the emergence of the clerical sector, to mention a few -- were apparent as early as the 1920's. Yet the process of change in participation and in gender differences in earnings and occupations was extremely protracted. Conditions in the 1930's had much to do with the slow progress in the economic role of women, but the impact of the Depression often worked through preexisting social norms and institutional barriers. Before 1950 the labor market did little to accommodate married and older women, and many employers barred their hire. Married women were barred from the position of teacher by the majority of local school boards and from clerical work by many large firms.

The notion that change in the female labor force was impeded prior to the 1950's is often inferred from the slow growth in participation rates of married women before World War II and from the rhetoric of Depression employment policy. Many other factors, however, could have intermediated. The education, first occupation, and fertility of a cohort influence the participation of married women, and these cohorts-effects are maintained throughout the lifetime. Differences in cohort effects, therefore, could account for the timing of change. A pooled analysis of time-series and cohort data indicates that cohort effects as well as period effects, such as unemployment, demand for female labor, female wages, and so on, account for a substantial share of the change in participatoin over time and across cohorts (see Goldin, 1983; also Goldin, forthcoming, chapter 5). But the residuals from this model are negative and large among older age groups in 1920, 1930, and 1940. Although the model explains much of the variance in participation rates across cohorts and through time, it is less able to explain why participation rates among older married women were low in the pre-

1950 period.[2]

Thus older married women before 1950 had lower participation rates given all the other factors considered in the analysis. Why they did is explored here in an analysis of "marriage bars," prohibitions against the hiring of married women. I discuss how modern personnel practices, social consensus, the Great Depression, and individual expectations acted in concert to delay the emergence of married women in the American economy.

1.0 Marriage Bars

Discrimination against women is manifested in a variety of ways. In its most typical form no prescribed barriers exist. Rather, employers, employees, and customers can express their prejudices against women workers by preferring not to associate with them. This form of discrimination is often inferred from its effects on earnings and occupations. In other instances, custom and tradition are dominant and individuals are penalized for deviating. Prescribed barriers against the training and employment of women are perhaps the most easily observed forms of discrimination. Rules have existed barring the education and training of women, as in the professions of law and medicine and among certain medieval guilds and more modern unions (see Morello, 1986 on law; Harris, 1978 on the professions in general). In other circumstances, rules restrict the employment of women, as in the armed forces, post office, local fire departments, and legal profession. The distinction between the two types of discrimination -- the more or less subtle revealing of preferences and the rather obvious prohibitions -- is often blurred when written rules do not exist but custom dictates the result.

Bars concerning the hiring and firing of married women, termed "marriage

bars," arose in teaching and clerical work from the late 1800's to the early 1900's and provide the most numerically important form of all prohibitions in their impact on the employment of married women. In 1920 just 11% of all married women in the labor force were teachers and clerical workers, yet by 1970 the percentage nearly quadrupled to 41%. The prohibitions covered, therefore, what were to become the most frequent occupations for married women in the post-1950 era. In contrast, prohibitions against the training and employment of women as doctors and lawyers, probably the best known of all bans, affected a trivial percentage of women.[3] It is also of interest that marriage bars covering clerical and other occupations have existed across a variety of countries and have only recently been prohibited in Japan by its 1985 Equal Employment Opportunity Law.[4]

Prohibitions against the employment of married women consisted generally of two bans -- one against the hiring of married women and a second concerning the retention of existing workers when they married. The first ban will be referred to as the "hire bar" and the second as the "retain bar." It was uncommon for a firm to hire married women yet fire single women when they married. But firms often banned the hiring of married women yet retained single employees when they married. When firms can screen beginners for valued traits or when firms invest considerably in training their workers, firing existing workers can be costly. Some firms and many school boards allowed women who married in service to remain as temporary workers or as substitute teachers, who could be dismissed at will and whose salaries were not based on tenure. Firms often imposed both the retain bar and the hire bar. It was rare, however, for a firm to impose the same prohibitions on men.[5]

The bar against women who married in service was the more restrictive of

the two. In the 1920's, young women were just beginning to extend their working time after marriage. At that time the older married woman seeking white-collar employment was in an extreme minority, in part because increased education and decreased fertility most affected cohorts born after 1900.

The rationale for the marriage bars offered here and elsewhere (Cohn, 1985, 1988) is simply that the policy was profitable, even in the absence of what may be termed clearly prejudicial views about the impropriety of married women's employment. Even though firms lost many trained employees and restricted their labor supply by refusing to hire married women, they gained considerably more. Precisely why they gained is not yet perfectly clear, and I offer two complementary reasons that place considerable blame on modern personnel practices such as fixed salary scales and internal promotion. But the marriage bar policies also required certain precedents, such as sex segregated occupations and social consensus.

Discrimination against married women and older workers came rather cheaply to firms in the pre-World War II period: the reduction in supply was small and the loss in training was minimized by the types of occupations routinely offered women. Firms also perceived there were gains to policies that guaranteed homogeneity across sex, race, age, and marital status lines within occupations. But many aspects of this equilibrium were deceptively fragile and were to change radically during and after World War II.

By the 1950's firms could no longer ignore older, married women and certain aspects of the work place were altered. The marriage bar, which had at its height affected 75% of all local school boards and more than 50% of all office workers, was virtually abandoned in the 1950's. The rhetoric of the work place changed as well. Where a married woman was once an anomaly, perceived as an

inefficient worker, she was now the coveted employee. In mid-1950's one personnel director, whose firm had previously barred married women, praised older women's "maturity and steadiness," and another noted "they are more reliable than the younger ones."[6]

1.1 Extent of the Marriage Bar

The extent of the bans across the entire economy has been difficult to assess. These were, after all, the policies of individual firms and, in the case of school boards, individual localities. Prohibitions against the employment of married women teachers have been less difficult to track due to comprehensive surveys of local school boards by the National Education Association (NEA) beginning in the late 1920's.

Marriage bars were instituted in public school teaching sometime in the late 1800's and were expanded in the early 1900's. Extensive surveys of local school boards beginning with 1928 indicate that 61% of all school boards would not hire a married woman teacher and 52% would not retain any who married while on contract (see Table 1). Because the data are grouped in the NEA reports by size of locality, Table 1 also weights the percentages by population. The unweighted data are generally greater than the weighted data because large cities had proportionately fewer bars. Both types of bars increased during the Depression, and on the eve of American entry into World War II fully 87% of all school boards would not hire a married women and 70% would not retain a single woman who married. But sometime during World War II both bars disappeared. By 1951 only 18% of the school boards had the hire bar and 10% the retain bar.

The extent of the marriage bar in office work can be inferred from information in two comprehensive surveys conducted by the Women's Bureau (U.S.

Department of Labor, 1934, 1942), called here the 1931 Office Firm Survey and the 1940 Office Firm Survey (see Data Appendix). Firm-level manuscripts from these surveys reveal much about the origin of the bans and their impact. Although both Women's Bureau surveys were administered in the 1930's the earlier one, taken in 1931, contains information about the 1920's, and the later one, taken in 1940, reveals the changes that occurred during the Depression.[7] The earlier survey, therefore, will be a guide to whether the bars existed before the rationing of jobs during the Depression.

The 1931 survey sampled mainly large firms in seven cities of which 178 firms in Chicago, New York City, Philadelphia, and Hartford are included here. The 1940 survey was taken in five cities and sampled a wider range of firms; the sample here includes 328 firms in Kansas City, Los Angeles, and Philadelphia. Only Philadelphia is included in both surveys. The firms in the 1931 survey include insurance companies, investment houses, banks, publishing firms, advertising companies, public utilities, and mail order firms. Added to the 1940 survey are manufacturing firms, retail stores, wholesale outlets, small professional offices, and firms in the transportation and communications sector.[8]

Both surveys contain information of a rather confidential nature regarding firm personnel practices, including occupations offered to either women or men, discrimination against blacks and Jews, the retention of single women when they married, the barring of married women, the use of salary scales, promotion from within, and minimum and maximum age limits. Information of this type would be virtually impossible to obtain in today's litigious environment. But personnel officers and other firm managers interviewed by the Women's Bureau were exceptionally candid, as their remarks below will indicate.[9] The surveys also contain more mundane personnel matters, such as the numbers of female and male

employees, number of new employees, hours of work, personnel benefits (retirement plan, group insurance), union activity, the bureaucratic organization of the firm, and various paternalistic practices. Because the two surveys were executed by the same governmental agency (the Women's Bureau of the U.S. Department of Labor) they are similar in format, although that for 1940 is more comprehensive.[10]

In 1931 12% of all firms in the sample had a formal policy of not retaining single women when they married (see Table 1), but 25% of all female employees were in firms having such a policy. The policy, therefore, increased with firm size. Some firms did not have a strict marriage bar policy, but had discretionary rules allowing them to retain able workers, to hire married women when single were unavailable, or to leave the policy up to department heads. These are termed the "discretionary" cases in the table. About 35% of all female employees were working in firms that would not retain them when they married as a condition of both policy and discretion. Considerably more firms had policies against hiring married women than against the retention of single women who married.[11] About 29% of all firms had such policies in the 1931 survey and the policies affected 36% of all female employees across these firms. More than 50% of all firms in the sample dismissed women when they married as a condition of policy and discretion, and the policy affected more than 50% of all female employees in the sample.[12]

The policy of firing and hiring married women varies considerably with the type of firm and with firm size (see Table 2). Insurance offices, publishing firms, banks, and public utilities had the most extensive controls in 1931; insurance offices, banks, public utilities, and the office portion of manufacturing firms had the most in 1940. Large firms, measured by the number

of female employees, were more likely to institute such policies than were small firms for both years.[13] Although the marriage bar policy varied considerably by city in the 1940 sample, it did not in the 1931 sample, given the industrial distribution.

Tables 1 and 2 suggest an increase in the marriage bar policy during the Great Depression. The data in Table 2 that array policies by size of firm show some increase during the 1930's, particularly for the marriage bar as policy. The Kansas City and Philadelphia percentages for the retain and hire bars in 1940 are, with one exception, greater than the average for 1931, but the Los Angeles data are not.[14] The extent and even existence of the increase is difficult to discern because the 1931 survey includes only large firms, and the industrial distribution of firms as well as the cities covered differs across the two surveys.

One way of handling the problem of composition is to pool the two samples and include firm size, industry and city dummy variables, and a year variable to estimate the impact of the Depression. Equations estimated in this fashion exhibit a positive, large, and significant effect of the Depression, in the case of the hire and the retain bar as policy. But the discretionary-policy version of both the hire and retain bars did not change over time.[15] The Depression, it seems, led firms to extend a discretionary marriage bar into the realm of firm policy. Where firms had exercised discretion in the hiring and firing of married women before the Depression and during its first year, they instituted strict policy not to hire and not to retain married women by 1940.

Philadelphia was the only city sampled in both years and provides further evidence for the extension of the marriage bar during the Depression. Of the 41 firms in the 1931 sample for Philadelphia, 23 were also sampled by the Women's

Bureau in the 1940 survey. Of these 23 firms, 11 experienced no change in policy, 2 reversed their prohibition, and fully 10, or 43%, increased their prohibitions.[16]

Marriage bars have been mistakenly portrayed as originating in the unemployment of the 1930's, but the Depression reinforced and extended already existing bans against the employment of married women.[17] Because the respondents in the 1931 survey often noted that the policy was a Depression measure, and because the data were coded accordingly, the results indicate that the marriage bar, in both the retain and hire versions, predated the Depression among firms hiring office workers. The precise degree that it did, however, cannot be ascertained with these data. There is, however, ample evidence in Table 1 that marriage bars instituted by school boards preceded the Depression and that the bars in both sectors were expanded during the 1930's. The extensions, however, often took the form of governmental regulations that greatly strengthened preexisting social norms and conventions.

Federal Order 213, passed in 1932 as part of the Federal Economy Act, mandated that executive branch officials, in the face of layoffs, fire workers whose spouses were employed by the federal government. The regulation almost always entailed the firing of married women, although many husbands could have been furloughed. By 1940 26 states had proposed legislation to restrict married women's employment in state government jobs, and 9 others had some form of restriction already in place (Shallcross, 1940). Similar regulations became effective among various local governments and served to expand the group of affected occupations to include librarians and nurses, although they too were probably covered by prohibitions prior to the Depression.[18]

Federal Order 213 and the actions of state and local governments lent

credibility to pre-Depression policies of businesses and local school boards and enabled the extension of a system already in place. The bar was extended to occupations and to sectors, such as manufacturing, where it was not extensively found before the Depression. The Depression served to reinforce social norms that kept married women, particularly the emerging middle class, out of the labor force. Because the bars were extended during the Depression, and because they were often justified by the need to ration employment among the most needy, many have thought marriage bars originated in the Depression. But it is inconceivable that marriage bars could have gained such wide acceptance during the Depression had previous policies not existed and had social consensus not been built around them.

Economic recessions are often periods of social recession, when already discarded and outmoded forms of gender relations are extolled. It was no accident, for example, that differences in wages between men and women for similar work were scrutinized in a federal survey taken in 1895/96 (U.S. Commissioner of Labor, 1897) to establish that women were not taking jobs from men. The report was ordered by Congress during a severe depression when unemployment rates in the manufacturing sector were, for a brief period, as high as they were to be again in the 1930's. Similarly, periods of economic expansion often provide an impetus for progressive social change, as happened in the 1950's when the marriage bars vanished.

1.2 Firm-level Evidence, 1931 and 1940

The correlates of the policy of not retaining single women at the time of marriage (Retain) are explored in Table 3. A somewhat different set of variables could be included for the more comprehensive survey of 1940. In both 1931 and

1940, there is a positive, yet weak, relationship between the number of employees in the firm and the probability of not retaining women who marry (also see Table 2 on the effect of firm size). But in both samples, the impact of firm size declines when factors concerning personnel relations are included. Size, it seems, may be a proxy here for the internal structure of firms and related employee policies. Firms having a policy of internal promotion, fixed salary scales, or regular salary increments with time on the job (Promote) had a higher probability of not retaining single women upon marriage. The probability also increases with policies that set a maximum age for new hires (Maximum age). Firms generally adopted a maximum age policy when they instituted regular internal promotion ladders, and the policy was generally in effect for both men and women. The retain bar policy increases with the existence of pensions (Pensions), yet decreases with unionization for the 1940 sample (Union). The lower the number of scheduled hours per week (Hours) and the smaller the growth rate of the firm for the 1940 sample (Growth) the greater the probability of not retaining single women.

Another variable related to internal promotion was the existence of certain jobs for which only men would be considered (Male only), and that variable, as well, is positively associated with the retain bar policy. Although some of these jobs were supervisory and others were professional, the vast majority were starting jobs, such as messenger, mail boy, and file clerk. The greater the number of these, the more extensive the internal promotion in the firm.[19]

The results indicate that firms with established personnel practices regarding internal promotion and salary increments did not retain single female employees when they married. Their policies, however, were tempered by the tightness of their labor market, so that firms with lower hours, possibly due

to work-sharing policies, and lower growth rates were more likely to have the marriage bar.[20]

The coefficients on most variables are sufficiently large to have greatly influenced the marriage bar policy. In the 1931 data, for example, a firm with 300 employees and a work week of 40 hours would stand a nearly negligible chance, 3.5%, of having the retain bar as policy. But had the firm, in addition, a policy of internal promotion the probability would rise to 14.9%. If hours fell from 40 to 35, say because of depressed economic conditions, the probability of the retain bar would rise further to 29.3%. In the 1940 data, the same original firm, however, would have a 15.4% probability of the retain bar, increasing to 24.7% with a policy of internal promotion, and to 43.4% with a decrease in hours to 35 from the original 40. Thus the 1940 firms had a much higher chance, from 1.5 to 4 times in these examples, of having the marriage bar independent of their personnel practices and hours. Further, the impact of the Promote variable is less in the 1940 data than the 1931 data. The implied change in the probability of the retain bar with the internal promotion policy is 0.168 for 1931 but 0.076 for the 1940, computed around the means.[21]

All of this implies that during the Depression firms joined a band-wagon that had sanctioned the firing of women who married and their wholesale banning as employees. Some firms in the Depression enacted the bar for reasons similar to those of firms in the 1920's, but many others, particularly in the manufacturing sector, were seeking ways to cope with employment cutbacks. They found precedent and consensus in discrimination against married women.

The presence of the maximum age policy raises further questions about the hiring of women. In some instances the policy was related to the existence of pensions or group insurance that were not experience-rated, and maximum age rules

shielded the firm from paying out more to employees than had been accumulated.[22] The policy constrained both men and women searching for jobs in their mid-life, but provided greater restrictions for women who lacked continuity in the work force. For men, the new personnel practices often meant that tenure with firms was encouraged and frequently ensured. But for women, the new institutional arrangements became added bars to their reentry at mid-life.

The Women's Bureau schedules contain, in addition to the easily quantifiable information just analyzed, comments of personnel directors and agents of the firm revealing their justifications for marriage bar policies. The reasons elicited for the marriage bars often confound the firms' actual constraints, individual prejudices, and societal norms. Some firms expressed concern that women who married in their employ might become less efficient because they would leave in the near future. A personnel officer in a Philadelphia insurance firm noted that although his firm had no official policy, he would prefer women leave on marriage because "they were less efficient after marriage -- too much temporary didn't care attitude."[23] Other agents, concerned that by firing women who married they would lose valued employees, put them on probation. A Philadelphia bank official stated "that those who marry are told that the company reserves the right to dismiss them at any time so that those whose work deteriorates after marriage can be dispensed with."[24] Some firms actually reversed earlier bars, like Provident Mutual Life Insurance of Philadelphia which had a bar in 1924 but found that "too many valuable [employees] were lost."[25]

Most officers, however, gave no rationale for their policies, and a few offered personal reasons. An agent in the publishing industry noted that "men are too selfish and should have to support their wives," and another, employed by the Presbyterian Board of Christian Education, thought "personally that

married women should plan to be in their homes if possible."[26] Many personnel officers and other agents appeared to take great pride in answering that their firms gave preference to married men in hiring and in salaries, and to married women whose husbands were unemployable. After all, social consensus in the 1930's labor market was built around rationing jobs by need, the notion that men should earn a "family wage," and norms circumscribing the economic role of married women.

One surprising aspect of the comments is that various firms did mention they gave small dowries or vacations when female employees married, but these were always firms that retained single women and hired married women. In Hartford, where most insurance companies had both the hire and retain bars, Phoenix Mutual Life, which had no policy, had a "special wedding vacation."[27] An investment firm in Chicago, which also did not have the marriage bar, stated they "really encourage marriage by giving a present from the company."[28] It does not appear, then, that firms encouraged young women to marry, in the same manner that pensions encourage retirement.

Marriage bars therefore were instituted by large firms, with centralized hiring, promotion from within, salary schedules that were often fixed and based on tenure with the firm, and other modern employment practices. The evidence suggests that firms may have wanted to encourage turnover when earnings rose more rapidly with tenure than productivity. The experience of local school boards with the marriage bar echoes that of firms hiring clerical workers, although the evidence is at a more aggregated level.

1.3 Complementary Evidence from Local School Boards

Sometime in the early twentieth century, school boards instituted contractual obligations with teachers and fixed salary schedules. The stated purpose of salary schedules was to elicit appropriate effort from teachers with a minimum of bickering. Although the precise timing is not clear, bars against the hiring and retention of married women appear linked to these arrangements.[29]

Salary schedules varied widely across the thousands of American school boards by the stipulation of minimum and maximum salaries, salary increments, and thus the number of years of possible increase. Salary schedules, therefore, did not rise limitlessly. By 1923 the vast majority of school boards had adopted a salary schedule, and the average elementary-school teacher would have taken 6 to 8 years to achieve maximum salary.[30] The schedules were further complicated by provisions for increases with training and summer school and for off-scale increments called supermaximum salaries.

As in the case of office workers, the policy of marriage bars was pursued more vigorously when the potential labor supply of already married women seemed slender and when general economic conditions called for reductions in personnel.[31] It should also be noted that the legality of the marriage bar was often in doubt, and in 1941 courts in 22 states ruled the marriage bar "capricious and unjust."[32]

The firing of married school teachers was justified by contemporaries in various ways. There was a reason to fit anyone's prejudice, ranging from the moralistic -- that married women with children should be home taking care of their own -- to the Victorian -- that pregnant women would be objectionable in the classroom -- to the economic -- that married women were less efficient and became entrenched.[33] As in the case of office workers, the marriage bar for

teachers was successful because most Americans could justify and rationalize it.

Thus the evidence from local school boards and firms hiring office workers suggests that marriage bars are associated with fixed salary scales, internal promotion, and other personnel policies, and that they flourished when the potential sacrifice from limiting labor supply is minimal. The bars, interestingly, were rarely found among firms hiring factory operatives for whom piece-rate payment was often used (47% of all female operatives in the 1890's were on incentive pay) and for whom, therefore, the relationship between earnings and productivity was strictly maintained. The only important exception I have encountered is that of electrical machinery operatives (Schatz, 1983) in two large manufacturing firms (General Electric and Westinghouse) both having extensive, modern personnel practices similar to those in office work.[34] The sectoral distribution of the marriage bar creates a prima facie case that it emerged when the relationship between pay and productivity was severed. There were few costs, and much to gain, from both forms of the marriage bar in the 1920's, and the possible benefit grew during the Depression. But increased costs were lurking in the background.

1.4 Explaining the Marriage Bar

Social consensus has so often been built around barring the employment of married women that the original reason for the marriage bar has been obscured. A frequently encountered interpretation of these prohibitions involves discrimination against educated, middle-class married women, particularly native-born and white women (see, for example, Kessler-Harris, 1982). The covered occupations, teaching and clerical work, almost always required high-school

education, and thus many have claimed the bans were intended to limit the employment of educated, middle-class married women. Female operatives in manufacturing, waitresses, and domestic servants, on the other hand, were often foreign born and black, and their positions were generally unaffected by marriage bans. To this way of thinking, the bans served to maintain a threatened status quo, keeping middle-class women in the home to take care of their families. The bans, in this light, were a reaffirmation of a legal and social system marred by patriarchy.

The personal prejudices of employers, as expressed in the 1940 survey, indicate that certain firms may have passed the marriage bar policy to limit the employment of middle-class women. But the correlation of the policy with variables concerning personnel policies indicates that, while personal prejudice may have been satisfied, other considerations were paramount.

Another explanation of bans is that employers in firms with rigid wage systems, tied to their workers' seniority, desired a young, inexperienced work force, particularly in times of unemployment. When managers are unable to set wage scales for separate jobs, as might be the case when there is a strong union, certain positions could have earnings that rise more rapidly than productivity. At some point, therefore, earnings for certain individuals will exceed their productivity, and the firm will want to terminate their employment. Routine clerical work in large-scale firms provides a possible instance in which the job was simple, repetitive, and not accompanied by a continued increase in productivity with experience on the job. The marriage bar was a socially acceptable way of terminating the employment of young women whose wages would eventually exceed their addition firm revenue.

The position that labor turnover was desired has been convincingly argued

elsewhere for the case of two British firms, the Great Western Railway and the General Post Office, (Cohn, 1985).[35] Because salary schedules in these firms rose with tenure presumably more than did productivity, some experienced workers eventually became too expensive and cheaper beginners were preferred. For reasons that will become clear, it was women, not men, whom these firms desired to dismiss. Firms found it advantageous to pay workers less than their worth at the beginning of their employment, but more later on. At some point, say in 5 years, the (present discounted) value of the payment scheme would just equal one in which the employee were paid her true value to the firm at each date. At 5 years, then, both firm and employee would be even. The purpose of such salary schedules is often to reduce monitoring and supervisory costs. But if workers do not leave the firm at the "break-even" point, say at 5-years, the firm can lose money each day the worker remains. Of course, if the worker leaves before the break-even point, the worker will have lost, and it is this aspect of the scheme that keeps workers in line. Rather than have systematic supervision, a policy of sporadic monitoring with dismissal of unproductive workers will be more effective the heavier is the penalty. Under the system of paying workers less at the outset and more later, workers are, in essence, bonded to the firm, and firing compels them to forfeit the bond.

Cohn's reasoning is similar that of Lazear (1979, 1981) concerning mandatory retirement and hours restrictions. But in the case of marriage bars firms want to dismiss workers at a rather early point in their employment. Most young women were hired at around 16 to 18 years and most married in their early twenties. Firms, therefore, could treat a 5 to 7 year period as the expected tenure for young women, since most would leave at marriage in any case. The office jobs assigned to women did not entail much productivity increase over time and, in

contrast to their male counterparts, few would receive promotions from within. Thus the marriage bar ensured that all women left after a relatively short period, and that the firm would not have to support high-priced experienced workers at the expense of cheap beginners. Because the marriage bar did not set a specific age or time period, young women could evade "early retirement" through late marriage. Substantial dowries, according to Cohn, were therefore offered to women who married after at least 6 years of company service. The dowries were meant to encourage young women to marry and thus leave the firm, in the face of their rising real wages but constant productivity.

While various facts in the American case are consistent with this explanation for the marriage bars, others are not. Marriage bars, it was found, are associated with fixed salary scales, internal promotion, and other personnel practices and they are not associated with piece-rate work. Severing a strict relationship between productivity and earnings is related, in some manner, to the institution of marriage bars. These facts lend support to the notion that turnover was desired for the reasons just outlined.

But firms did not seem to care if single women remained indefinitely with the firm. It was marriage, not age nor experience, that mattered.[36] They were also less concerned about retaining women who married in service than about hiring married women. Among firms that had some form of the bar in the 1931 sample 49% had the hire bar but not the retain bar, and thus would not hire a married women but would retain a single women who married.[37] Barriers to the hiring of married women can not be attributed to a simple desire to increase turnover. Rather, such barriers can be viewed as reflecting various prejudices concerning married women's employment. Firms may have believed that married women were less productive in general, but that single women could be screened

on the job before marriage. Thus it appears that many firms did not want to lose skilled and trusted employees. In fact, the sectors with the most restrictive policies, often had female employees with the longest tenure.[38] Further evidence against the turnover thesis is that American firms with dowry arrangements did not institute marriage bars, contrary to the British experience described by Cohn.

Of most significance, the salaries of ordinary female clerical workers (e.g., typists, stenographers) rose by only 1.44% annually with tenure (see Table 4).[39] Thus the difference between productivity and earnings could have been increasing at a maximum of only 1.44%. The 1.44% figure is a maximum because part of it may reflect true productivity increases. Further, fixed salary scales, often written into labor contracts and found in personnel brochures, did not rise continuously with time and became level at about 6 years for women.

If the marriage bar were intended to get rid of workers at, say, 5 years tenure, then the break-even point between a flat profile and one that rises at 1.44% must be 5 years. Beyond that point, earnings rise at 1.44% more than does productivity to the firm, assuming the worker's value to the firm does not increase. At 6 years of service, then, the employee's cost to the firm would exceed her value by about 3% and at 10 years the figure would be about 11%, both computed under the assumption that her value to the firm does not increase at all.[40] Although it is possible that the difference was sufficient to make the marriage bar policy profitable, the slow growth in earnings with tenure casts some doubt on the thesis. There is, however, a related possibility.

Employers may have perceived that recently married female employees had reduced productivity but found it costly to supervise, fire, and reduce wages on a discretionary basis. The majority of young women in the 1920's left the

work force at the precise time of marriage or soon thereafter, more than 80% did by estimates presented elsewhere (Goldin, forthcoming, chapter 2). Firms, therefore, may have been reluctant to retain recently married women who would treat their jobs as temporary positions, be less docile, and less willing to remain in the dead-end positions all were assigned. Rather, they may have found it more profitable to have rules governing the hiring and retention of married women. The reason that rules, rather than discretion, were preferred concerns a set of related policies instituted by various firms in the 1920's. The policies include rigid salary scales, strict internal promotion lines, and paternalism. Thus the rationale here is related to that of Cohn. The personnel policies and salary structures of certain firms caused rules rather than discretion to be most profitable.

Firms often adopt internal promotion, fixed salary scales, and benefit packages to conserve on supervision costs and encourage efficiency and effort among employees (see, for example, Lazear, 1979; Lazear and Rosen, 1981). Discretionary firing could result in greater wage demands to compensate employees for the increased probability of being terminated. In various incentive-based models of the labor market (Lazear, 1981, 1979; Bulow and Summers, 1986) employees base their salary demands on the expected probability of being furloughed. The gains from having rules rather than discretion increase if the reduction in labor supply from curtailing the employment of married women is small.

Therefore, the bar against retaining single women at marriage emerged, in part, from the various policies of modern personnel departments. These policies made discretionary firing costly, and resulted in salary scales and promotion procedures that severed the relationship between wages and productivity.

Two complementary reasons have been offered for the benefits of the marriage bar to firms: one involves a reduction in the costs of paying experienced employees and the other a lowering of the cost to firing workers. But firms also incurred losses from the bar. Trained and trusted employees had to be fired and no married woman could be hired. Marriage bars were adopted in the 1920's and 1930's because these costs were low. They were minimized by certain features of the labor market. The cost of firing women who married in service was slight because the ancillary rule, the barring of all married women, entailed, at the time, little sacrifice. Costs were further minimized by the type of occupations routinely offered women. Elsewhere I have discussed how increased education encouraged extensive division of labor in the office and fostered mechanization, both of which increased the value of formal skills and reduced the need for on-the-job training (Goldin, forthcoming, chapter 4). Experienced female workers, in the majority of offices, were easily replaced by female high school graduates. Jobs in the clerical sector were highly segregated by sex -- men were routinely barred from some occupations, women from others. Firms, therefore, did not lose much by having policies that required them to dismiss women when they married. With little to lose and much to gain, a substantial percentage of firms instituted a marriage bar prior to the Depression and many extended the bar as a socially acceptable means of rationing employment during the 1930's.

1.5 The Decline of the Marriage Bar in the 1950's

The 1950's mark a sharp break in the way the labor market accommodated married women, older women, and women with household responsibilities. Discrimination never disappeared and child-care centers never flourished. But after 1950 the marriage bar vanished almost entirely (except for flight

attendants[41]) and part-time work became widespread. The factors that account for these changes amount to nothing short of a revolution in the demographics of labor supply.[42]

Three-quarters of all female workers in 1900, and more than one-half in the (non-war) years prior to 1950, were single. Not surprisingly, they were exceptionally young. The mean age of single women workers was 20 years in 1900, and that of all working women was 23 years; but by 1950 the mean for all exceeded 36 years. Employers in the 1920's and 1930's routinely hired only inexperienced high school girls; "younger, untrained people direct from [high] school prove more satisfactory" was the frequent response of personnel officers.[43] They had little reason to look elsewhere. Young, single women flooded the labor market in those years; they were docile, educated, and had few home responsibilities. The labor market for women workers was organized for the young and was structured around the presumption that women would remain at work only until marriage.

Demographic shifts of the 1920's and 1930's made many changes inevitable. The decline in the birth rate, evident in Figure 5.3, meant the population had to age substantially in the coming years and that the supply of young women and female high school graduates had to decline as a proportion of the population. This "labor squeeze" was further exacerbated by several related changes -- increased education, the post-World War II decline in the marriage age, and the baby boom.[44] Thus fewer young women were available for employment after the late 1940's, and those who might have been were marrying earlier and having larger families. For all these reasons the supply of young, single female workers simply disappeared. The data in Table 5 tell much of the story.

The percentage of the adult female population composed of 16 to 24 years olds was 31% in 1900 but 20% in 1960. The percentage of adult women who were

16 to 24 and single was 21% in 1900 but 11% in 1960, and the proportional decrease is even greater for those 18 to 24 years. The proportion of 16 to 21 year olds at school was 1.7 times as great in 1960 than in 1900. The largest change in Table 5 involves combining all three factors -- age, marital status, and education -- into a single measure: the percentage of adult women composed of those 16 to 24 years old, single, and not at school. The measure is 3.6 times as great in 1900 as in 1960. All three factors point to a decrease in the supply of young, female employees over the first half of this century.

This inversion in labor supply was accompanied by a desire by older, married women to seek gainful employment. The young women of the 1910's and 1920's who left high school and took clerical positions eventually became the older, married women of the 1930's and 1940's. Most were past child-rearing age, and as a cohort they had few children by historical comparison. Further, they had skills and work experience in the emerging sectors of the economy. In the absence of the Depression they would surely have increased their labor force participation earlier than the 1950's, and their participation during World War II creates a prima facie case for that counterfactual.

Thus the constraints facing firms changed considerably with World War II. No longer did they operate in an environment of unemployment. No longer could they bar the hiring of married women without placing formidable restrictions on their labor supply. Personnel policies quickly reflected these new constraints. The procedures and the rhetoric accompanying them are revealed in original schedules of a 1957 study on personnel policies (Hussey, 1958; called here the 1957 Hussey Report, see Data Appendix).

Older female workers in the mid-1950's were suddenly praised for their maturity, reliability, neat appearance, and less chatty nature. Employers,

particularly in the clerical sector, were pleased to "rehire those who . . . previously served in that capacity," as did Penn Mutual Life Insurance which prior to World War II had a marriage bar. Scott Paper hired married women who could "offer skills gained earlier, before marriage," underscoring the finding that a woman's first occupation altered her chance of future employment (Goldin, 1989, forthcoming).[45] But in retail trades, particularly in the suburbs, the older married woman with absolutely no previous training was now the "ideal employee"; the middle-class woman, "naturally courteous" and "well-bred," who did not have to work was preferred by the major department stores.[46]

Not all personnel officers viewed the hiring of the older married woman with equanimity. There were detractions as well as benefits. In retail trade, one manager remarked that "Housewives who have never worked or have not worked for 15 to 20 years are found to be inexperienced in arithmetic and have difficulty in learning to operate the cash registers." In banking, "older women may work more slowly," but most added as well that "the type of service they can give a company is of great value."[47] Firms were still leery of hiring young married women and some adopted a policy of not hiring those with small children or firing women who became pregnant. The sequel to the marriage bar was the "pregnancy bar." All in all, the best female employee was, in the words of a Sears, Roebuck, and Co. officer, "a married woman with a mortgage on her house and her children partially raised."[48]

By the 1950's married women were welcomed employees in almost all large, paternalistic companies that just prior to World War II barred their hire. The complete turnaround was a consequence of changed constraints. The unemployment of the 1930's, that compelled firms to ration jobs through means that included the firing of married women, had vanished and in its place was an extremely tight

labor market. The young woman of two decades earlier who gave a firm several years before marriage, was replaced by one who left school later and married earlier. Firm managers knew the constraints, although they often overstated them: "In the earlier years, the girl of 18 might work until she married at 23 or 24 . . . Now she is more likely to marry within 6 months or a year of starting work and resign within another."[48] But it should also be remembered that the older married woman of the 1950's had been the young woman of the 1920's and 1930's. The point did not escape the attention of firm officers in the Hussey Report who spoke of women returning to positions they held decades before. Despite their rusty mathematical skills, older married women of the 1950's were considerably more equipped to handle modern clerical and sales work than were their predecessors in the 1920's.

Altered constraints were not the only factors that brought a shift in hiring practices. World War II awakened firms to the fact that bans against the hiring of married women were lessening their supply of female employees. The number of working women during World War II increased most among those older than 45 years. From March 1940 to July 1944, the peak of the wartime employment of women, those 45 to 64 years old increased in numbers by 165% and those over 64 years by 197%; in contrast, those 25 to 44 years old increased by only 128%.

The bans had little impact on potential labor supply in the early 1920's when the majority of older married women would not have joined the labor force in any event. But the bans became considerably more binding and thus more restrictive as cohorts of educated young women advanced in age. By the 1940's many in the cohorts who served as office workers when young were the mothers of grown children, and by the 1950's the vast majority of adult married women had high school diplomas. It had been easy in the 1920's for firms to issue blanket

policies against the hiring of married women, but it was far harder in the 1950's for them to bar certain kinds of married women -- those with young children, those with demanding husbands, and so on. So the bans were lifted, almost in their entirety, and the participation of married women in the American labor force advanced in the absence of perhaps the most blatant form of employment discrimination in the history of women's work.

1.6 The Long-Run Impact of the Marriage Bar

The bans restricted the participation of married women in the American economy in several senses. In the most obvious fashion they barred married women from employment in a variety of occupations during the first half of this century. But the marriage bars that preceded the Great Depression may have been less overtly and intentionally discriminatory than is apparent. Marriage bars constituted an odd form of discrimination against women. The covered occupations were almost always female-intensive ones, so it cannot be said that women as a group were discriminated against. Social consensus was formed around and fueled the rules, but the dominant underlying rationale was not necessarily a prejudice against middle-class married women's working.

As characterized here and in the work of Cohn (1985, 1988) the bars were initially related to the adoption of tenure-based salary scales and related personnel policies. But they may also have resulted from perceived differences in the efficiency of single and married female employees, and such beliefs may not have been formulated in an unbiased fashion. Discrimination against married women may have caused employers to have a jaundiced view of their productivity. Both reasons offered here for the marriage bars are based on the fact that firm policies segregated office work by sex and routinely placed women in dead-end

positions. But even had marriage bars been motivated entirely by unbiased, but profit-maximizing employers, they encouraged others to find justification for their prejudices. Social norms against the employment of married women that preceded and fostered the bans, and the extension of both the bans and social norms during the Depression were a setback to working women.

The immediate impact of the bans in the 1920's on the labor force participation of married women may not have been substantial, but the longer range effects were likely of great significance. Young women had little encouragement to invest in skills that were valued in the sectors covered by the bars. They might become typists and possibly machine operators, but they had less incentive to become accountants. The bars also prevented firms from recognizing the hidden labor supply of older married women. As the bars expanded in the late 1920's and during the Depression, many married women who might otherwise have looked for employment, were discouraged from doing so. As the potential pool of educated and experienced married women expanded, firms may have underestimated the costs of the marriage bar policy.

The bars in office work both before and during the Depression restricted the employment of married women but did not block their hiring. Smaller firms without modern personnel practices hired married women and did not fire single women when they married. Sectors such as banking, insurance, and public utilities, however, were off limits to married women, as were a large percentage of local school boards around the country. For office workers these prohibitions often meant that married women were restricted from precisely those firms having internal promotion possibilities. While internal promotion was never substantial for women in any sector, the added restrictions lowered married women's returns to education.

A sample of female clerical workers from the 1940 Women's Bureau survey (the 1940 Office Worker Survey) reveals differences between married and single women's earnings, given years with the current employer, total job experience, education, and time spent between jobs in the home, among other relevant factors. Married and single women earned approximately the same on average, but the returns to education varied by marital status. Returns were considerably lower for married women, so that while women with lower than average education received higher earnings if they were married, those with higher than average education received lower earnings. Returns to a year of education were 4.6% for single women but only 1% for married women.[50] The data suggest that married women were channeled into firms, sectors, and jobs for which education was of lower value particularly within the internal promotion scheme.

The extensive movement during the Depression to ration jobs by firing married women can be credited to the marriage bars that preceded 1929. Firms could hardly have built a solid consensus around the firing of married women had it not been for the existence of marriage bars prior to the Depression. The bars, through a peculiar quirk of history, were responsible for the setbacks to women's employment during the Depression. In these ways, then, marriage bars served to delay the period of increased female labor force participation in America.

ENDNOTES

1. Official census estimates from "gainful employment" data are 2.5% for 1890. The most recent figure is 55.8% for 1988, yielding an increase of twenty-fold. When the 1890 figure is revised for the undercount of married women working at paid employment in the home and on family farms the figure is reduced to about 4 to 5 times (Goldin, 1986a).

2. The residuals are large and positive for the younger groups in the most recent decades.

3. In 1980, for example, only 1.4% of all labor force participants were physicians and lawyers.

4. Marriage bars and other discrimination on the basis of martial status are discussed in International Labor Organization (1962). Edwards (1988) analyzes the impact of the Japanese Equal Employment Opportunity Law of 1985. Many Japanese firms, which often have life-time employment for workers, fired women at the time of marriage.

5. Airlines imposed both forms of the marriage bar in the 1950's which initially affected both male stewards and female stewardesses. Cambridge and Oxford Universities, at one time, mandated that male instructors be unmarried, a continuation of the previous clerical status of professors.

6. 1957 Hussey Report: Penn Mutual Life Insurance Co., August 22, 1956; Brown Instrument, March 29, 1957.

7. The survey was taken in 1931 in the four cities sampled; other cities were surveyed in 1932.

8. Government offices were excluded from the sample because they used civil service procedures.

9. Personnel officers and other agents of the firms freely admitted to having discriminated against blacks in hiring office workers and to various reasons for their prejudices. Such candor is echoed in the remarks on sex discrimination.

10. The Women's Bureau also recorded individual-level data from personnel records in each of the firms surveyed. These records do not exist for the 1931 survey but do for the 1940 one, and have been used in Goldin 1984, 1986b.

11. Cross tabulations of the hire and retain bar for the two years are:

1931 1 = bar as policy or discretionary

Retain Bar	Hire Bar 0	Hire Bar 1
0	45%	27%
1	3%	25%

1940 1 = bar as policy or discretionary

Retain Bar	Hire Bar 0	Hire Bar 1
0	44%	23%
1	3%	30%

12. These summary data are in general agreement with those from a national survey cited in Cohn (1985, p. 99). In that sample 51% of all offices did not hire married women and 30% did not retain them in 1936 (when "supervisor's discretion" is treated as no bar). For factory employment the figures are 39% and 18%, however there is little evidence that factories had as extensive bars for operatives in the 1920's as they did for clerical workers. Rather, it appears that operatives were almost entirely unaffected by the marriage bar until the Depression.

13. Because the 1931 survey included only firms that had more than 9 female employees, only such firms are included for the 1940 survey information in Table 3. Note the very small numbers of firms in the smallest size group for the 1931 survey and the substantial fraction of total female employees in firms with over 700.

14. The differences between the 1931 and 1940 data are most apparent in Table 1. Of the 12 possible cases, the percentages are all greater for Philadelphia and Kansas City in 1940 than for the aggregate in 1931, with the exception of the unweighted, hire (discretionary and policy) case for Kansas City in 1940. The 1940 Philadelphia data for the weighted, retain (policy and discretionary) case is just 0.2 percentage points lower than that for the aggregate 1931 data.

It is not clear why Los Angeles is an outlier. It is possible that only large cities in eastern and midwestern states had extensive marriage bars; western cities may have had less restrictive policies, in general, against female employment.

15. The coefficients on the dummy variable for the 1930's sample are: 0.904 ($t = 1.67$) for the case of the retain bar as policy and 0.928 ($t = 2.20$) for the case of the hire bar as policy. An insurance company in Philadelphia with 300 employees, for example, would have had a 23.4% probability of the retain bar in the 1931 sample, but a 43.0% probability in 1940.

16. One firm actually changed each bar in the opposite direction and is included with the group experiencing no net change. Of the 10 that increased the bar, 4 changed the retain bar only, 3 changed the hire bar only, and 3 changed both. The increased bar occurred in three ways: 5 firms moved from a discretionary bar to a bar policy; 2 moved from no bar to discretionary; and 3 moved from no bar to a bar policy. Fully 50% of the increase reflects a change from discretion to rule, providing further evidence to support the pooled regression results that many firms during the Depression merely changed discretionary policies.

17. See the discussion in Scharf (1980), for example.

18. On legislation passed and proposed during the Depression see Shallcross (1940) and Kessler-Harris (1982); a detailed history of Federal Order 213 can be found in Scharf (1980, chap. 3). See also Wandersee (1981) on the impact of the marriage bar during the Depression.

19. A similar variable for "female only" jobs, those for which men would not be considered, was not significant and was omitted.

20. Note that the 1931 results may reflect the decline in hours during the initial onset of the Great Depression.

21. The computations use the logit regression coefficients in Table 3, column (1) Retain Bar "As Policy," for both years. To compute the chance of having the retain bar, the coefficients (β) are multiplied by their mean values (X), in this case the 40 or 35 hours week, the 300 employees, and a 0 or 1 for the Promote variable. The equation for the probability (P) in a logit estimation is: $P = 1/[1 + \exp(-X\beta)]$. The computations for the change in the retain bar with the adoption of the internal promotion policy use the formula: $\partial P/\partial \text{Promote} = P(1 - P)\beta$, where β is the coefficient on the Promote variable. The computed data for 1940 implicitly apply to either Philadelphia or Kansas City because of the inclusion of city dummy variables.

22. This discussion raises the possibility that retirement and group insurance policies changed between the 1920's and 1950's and became experience rated. If they did, older women in particular would have benefited. The possibility that some personnel practices changed raises the issue whether tenure-based wage systems and promotion from within were also altered in the 1950's to accommodate the large supply of older female employees.

23. 1931 Office Firm Survey: Indemnity Ins. Co. of North America, Philadelphia.

24. 1931 Office Firm Survey: Provident Trust Co., Philadelphia.

25. 1931 Office Firm Survey: Provident Mutual Life Insurance, Philadelphia.

26. 1931 Office Firm Survey: F. A. Davis Co.; Presbyterian Board of Christian Education, Philadelphia.

27. 1931 Office Firm Survey: Phoenix Mutual Life Insurance, Hartford.

28. 1931 Office Firm Survey: Field Glore and Co., Chicago.

29. Peters (1934, p. 25), in a volume on married women teachers in Virginia, contains the only published evidence I have encountered on the urban-rural breakdown of the marriage ban over time. According to his figures, the majority of urban school boards in Virginia instituted a ban against hiring married women before 1928, while the majority of rural school boards instituted the ban at the start of the Great Depression. About one-third of all urban school boards having a ban after 1932 had one before 1918, while only one-tenth of the rural school boards had such a ban before 1918. This chronology fits that of the institution of fixed salary scales.

30. See National Education Association (1923).

31. Margo and Rotella (1981) consider the case of Houston, in which the marriage bar was established before World War I, then dropped during the war, only to be reinstated after.

32. See Peterson (1987) who notes that in St. Louis, where the bar was established in 1897, no woman had challenged it until 1941.

33. See Lewis (1925, pp. 185-88) who lists 31 frequently heard reasons why married women should not be employed as teachers and 31 equally touted reasons why they should.

34. There are probably other exceptions, particularly in manufacturing. Orra Langhorne, for example, in her 1886 volume Southern Sketches from Virginia (cited in Scott 1970, p. 122), noted that "married women are not admitted" in the cigarette factories of Lynchburg in which white, single women and black women worked.

35. See also Cohn (1988) who analyzes one of the surveys used here and finds support for his theory of "synthetic turnover." Although my findings differ somewhat from Cohn's on the details of the marriage bar, our substantive conclusions are quite similar.

36. In the case of stewardesses, however, it was often age as well as marriage that was cause for dismissal.

37. The 49% figure includes firms with the bar as policy and the bar as a discretionary course. The figure is 62% for the bar as policy only. In 1940 the same percentages are 42% and 52% respectively.

38. In New York, for example, 32% of all female office workers had spent 5 or more years with their present firm; but 44% of those in insurance companies and 38% of those in public utilities had (U.S. Department of Labor, 1934, p. 27). The evidence for the other cities supports the conclusion here that there is no clear relationship between experience with a firm and the existence of a marriage bar.

39. The 1.4% figure is an average of the coefficients on years of current firm experience for the two lower-skilled female groups in Table 4. The coefficient on years of total job experience is larger in magnitude (see Table 4), but presumably it is the value of the individual's training to any firm. The notion that firms pay workers less than they are worth at the beginning and more at the end to conserve on supervisory costs pertains to the difference between true productivity and earnings. Thus, the coefficient on years with the current firm, also called tenure, is the relevant figure.

40. Typists and stenographers typically began work at $70/month in 1940 (U.S. Department of Labor, 1942). If earnings rise at 1.4% per year but productivity does not and if the break-even point is 5 years, the (constant) value of the worker to the firm is around $73. That is, the present discounted value of $73 over 5 years is approximately equal to the present discounted value of a stream of earnings that begins at $70 and rises by 1.4% each year for 5 years. At 10 years of service, for example, the worker costs the firm around $80/month but she is still worth only $73, or 9.6% more than she is actually worth.

41. United Airlines recently lost a Title VII class action case (Romasanta v. United Air Lines, Inc.) for firing stewardesses when they married.

42. Oppenheimer (1970, chap. 5) contains such a theory about the evolution of married women's labor market work.

43. 1931 Office Firm Survey: Hartford records.

44. Easterlin (1978, 1980) causally connects the two swings in fertility through a model of relative income.

45. 1957 Hussey Report: Penn Mutual Life Insurance, August 22, 1956; Scott Paper, March 28, 1957.

46. 1957 Hussey Report: Lord and Taylor, October 30, 1956.

47. 1957 Hussey Report: Strawbridge and Clothier, November 14, 1956; Central-Penn National Bank, October 19, 1956.

48. 1957 Hussey Report: Sears, Roebuck, and Co., November 7, 1956.

49. 1957 Hussey Report: Fidelity Mutual, August 17, 1956.

50. The sample (1940 Office Worker Survey) is described in the Data Appendix and consists of 724 women, 168 of whom were married. It is discussed at length in Goldin (1984, 1986b). In a regression on the log of full-time yearly earnings, the coefficient on a dummy variable indicating marital status (1 = married) is 0.424, but that on an interaction between the dummy variable and years of education is -0.0362. The coefficient on years of education for the entire sample is 0.0458.

Table 1
Marriage Bars Among School Boards, 1928 to 1951
and Firms Hiring Office Workers, 1931 and 1940

Year	Do Not Retain Single Women When Married		Do Not Hire Married Women	
	Weighted	Not Weighted	Weighted	Not Weighted
		Teachers		
1928	47.3%	52.2%	61.9%	61.0%
1930/31	52.2	62.9	72.2	76.6
1942	58.4	70.0	77.7	87.0
1950/51	9.4	10.0	19.5	18.0
		Clerical Workers		
	(Policy)		(Policy)	
1931 (178)	25.0%	12.0%	36.0%	29.2%
Phila. (44)	26.4	14.3	40.4	31.8
1940				
Phila. (106)	26.6	23.6	41.1	50.9
Kansas City (83)	28.4	15.7	41.7	31.3
Los Angeles (139)	9.4	8.6	24.4	15.8
	(Policy & Discretionary)		(Policy & Discretionary)	
1931	34.7%	27.3%	51.7%	52.8%
Philadelphia	36.9	35.7	60.7	59.1
1940				
Philadelphia	34.5	34.9	58.5	60.4
Kansas City	46.0	30.1	57.8	43.4
Los Angeles	25.1	15.7	38.8	26.6

Notes:
Teachers: Weighted figures use city population weights; the unweighted are simple averages by number of school boards. City population weights are from Historical Statistics (1975). The "Do Not Retain" case is (1 - "may continue to teach"); the "Do Not Hire" case, includes "rarely under special conditions" for 1942 and 1950/51.
Office Workers: Weighted figures are weighted by the firm's female employment; the unweighted are simple averages across firms in the sample. The 1931 sample includes Chicago, Hartford, N.Y.C., and Philadelphia. Where possible the responses apply to practices predating the Depression, although the interviews were conducted in 1931/2. The 1940 sample includes Los Angeles, Kansas City, and Philadelphia and refers to practices during the Great Depression. Figures in parentheses are the number of observations. "Discretionary" means firms stated single women were preferred, married women were placed on special probation, or the policy was up to the department head.

Sources:
Teachers: National Education Association (1928, 1932, 1942, 1952), from citations in V. Oppenheimer, The Female Labor Force in the United States (Westport, CT: Greenwood Press, 1976; orig. publ. 1970), table 4.5.
Office Workers: 1931 Office Firm Survey, 1940 Office Firm Survey, see Data Appendix.

Table 2
Marriage Bars by Sector and Size of Firm, Clerical Sector

	Policy		Policy and Discretionary			
	Do Not Hire	Do Not Retain	Do Not Hire	Do Not Retain	Distributions by Firms	Female Employees
Size of Firm (number of female clerical employees):						
1931						
11 - 20	0.0%	0.0%	0.0%	0.0%	1.1%	0.1%
21 - 50	25.9	10.9	46.7	21.0	27.5	3.3
51 - 100	40.4	8.4	63.5	28.9	24.2	6.0
101 - 200	17.4	3.5	41.8	26.0	18.5	9.4
201 - 400	31.0	22.2	59.5	47.5	11.8	11.3
401 - 700	39.0	32.2	89.8	45.7	5.1	8.6
701+	39.5	30.4	45.6	33.5	11.8	61.3
No. of Obs.					178	51597
1940 (Kansas City and Philadelphia)						
11 - 20	41.0%	17.9%	43.6%	25.6%	24.2%	3.7%
21 - 50	43.6	18.2	49.1	25.5	34.2	11.2
51 - 100	46.9	25.0	65.6	56.3	19.9	15.7
101 - 200	50.0	25.0	75.0	43.8	9.9	13.8
201 - 400	62.5	50.0	62.5	62.5	5.0	12.0
401+	27.3	18.2	54.5	27.3	6.8	43.6
No. of Obs.					161	25358
Sector:						
1931					Number of Firms	
Insurance	61.1%	45.7%	73.2%	59.5%	58	
Publishing	37.0	34.7	56.1	36.0	34	
Banking	35.4	21.2	41.9	30.2	27	
Pub. Util.	32.9	13.5	93.9	42.9	13	
Investment	11.3	1.4	26.6	9.8	27	
Advertising	11.1	0.0	28.2	0.0	13	
1940 (Kansas City and Philadelphia)[a]						
Insurance	50.0%	42.3%	53.8%	53.8%	26	
Publishing	33.3	13.3	46.7	33.3	15	
Banking	54.5	9.1	72.7	45.4	11	
Pub. Util.	50.0	33.3	66.7	50.0	6	
Investment	16.7	16.7	50.0	16.7	6	
Manufact.	57.6	22.0	67.8	37.3	59	
Sales	17.2	10.3	24.1	13.8	29	

[a] Includes only firms with > 9 female employees for comparability with 1931.
Sources: See Table 1.

Table 3
Explaining Marriage Bars:
Logit Regressions for Retain Bar, 1931 and 1940

Dependent variable = 1 if Retain Bar is maintained

1931	As Policy		As Policy and Discretionary	Means
	(1)	(2)	(3)	
# employees $\times 10^{-3}$	1.00	0.671	0.186	581
	(2.12)	(1.33)	(0.41)	
(# employees $\times 10^{-7})^2$	-1.26	-0.906	-0.58	
	(1.47)	(1.06)	(0.70)	
Promote	1.58	1.49	1.94	0.536
	(2.40)	(2.18)	(4.27)	
Maximum age		0.775	0.991	0.223
		(1.29)	(2.03)	
Pensions		1.32	0.892	0.289
		(2.32)	(1.99)	
Hours	-0.172	-0.228	-0.225	40.2
	(1.61)	(1.95)	(2.51)	
Constant	3.27	4.91	6.29	
	(0.76)	(1.05)	(1.77)	
Log likelihood ratio	-54.1	-46.6	-78.3	
No. of observations	174	166	166	
Mean of the dependent variable (unweighted)	.121	.120	.289	

1940	As Policy		As Policy and Discretionary	Mean
# employees $\times 10^{-3}$	1.90	0.671	0.382	149
	(1.20)	(1.33)	(0.77)	
(# employees $\times 10^{-6})^2$	-1.41			
	(1.20)			
Promote	0.593	0.155	0.227	0.347
	(1.64)	(0.37)	(0.65)	
Maximum age		1.12	1.03	0.151
		(2.62)	(2.73)	
Pensions		1.11	0.724	0.188
		(2.32)	(1.85)	
Union		-0.845	-1.10	0.074
		(1.01)	(1.54)	
Male only		0.340	0.593	0.450
		(0.90)	(1.93)	

Hours	-0.170	-0.110	-0.093	40.4
	(2.46)	(1.42)	(1.46)	
Growth		-1.93	-2.05	0.162
		(1.20)	(1.61)	
Constant	4.65	2.51	2.67	
	(1.68)	(0.78)	(1.01)	
Log likelihood ratio	-126.7	-99.5	-135.3	
No. of observations	317	271	271	
Mean of the dependent variable (unweighted)	.151	.151	.258	

Notes:
Promote = 1 if policy of firm was to promote from within or if there were graded salary steps or annual increases in salary; Maximum age = 1 if the firm had a stated maximum age for new hires; Pensions = 1 if the firm had a pension plan; Union = 1 if the firm's office workers were unionized; Male only = 1 if the firm had at least one job for which women were excluded by policy; Hours = normal weekly hours of office workers; Growth = (new hires in 1939)/(employment in 1939). Means refer to the regression in the last column. Dummy variables for cities and a variable indicating whether salary grades were used were also included in the 1940 regression. Absolute values of 't' statistics are in parentheses.

Sources: See Table 1.

Table 4
Earnings Functions for Unskilled and Skilled Office Workers, 1940

Dependent variable (logarithm)	Lower Skilled Full-time Annual Earnings		Typist, Steno Full-time Annual Earnings	Higher Skilled Full-time Annual Earnings	
	Males	Females	Females	Males	Females
Constant	6.17	6.19	6.48	6.50	5.72
	(69.5)	(52.3)	(69.9)	(58.6)	(34.6)
Total Experience	0.0461	0.0287	0.0238	0.0456	0.0384
	(10.1)	(3.59)	(4.22)	(6.86)	(4.19)
Total experience^2 $\times 10^{-2}$	-0.0709	-0.0590	-0.0390	-0.0800	-0.0719
	(7.85)	(2.15)	(1.95)	(6.02)	(3.71)
Current firm experience	0.0121	0.0144	0.0134	0.0102	0.0189
	(3.75)	(3.14)	(4.26)	(2.57)	(2.68)
Years education	0.0426	0.0347	0.0205	0.0321	0.0640
	(6.39)	(3.85)	(2.97)	(4.87)	(5.52)
Married	0.083	0.0162	-0.030	0.181	0.134
	(2.34)	(0.41)	(1.14)	(3.94)	(2.38)
R^2	.725	.464	.381	.514	.536
Number of observations	204	187	338	237	121

Notes and Source: 1940 Office Worker Survey. Full-time earnings are wages paid per last time period worked multiplied by the number of time periods per year. Total experience = experience with current firm + experience at other office jobs + experience at jobs other than offices. Lower-skilled occupations are messenger, mail boy, various lower-skilled clerks, mimeo-machine operators, and so on. The typist-steno column also includes various machine operators. Higher-skilled include professionals, supervisors, those in the accounting group, and so on. The lower-skilled and higher-skilled groups were chosen for comparability between male and female office workers; very few men in the sample were typists and stenographers. Absolute values of 't'-statistics are in parentheses.

Table 5
The "Labor Squeeze," 1900 to 1960

Female Population	1900	1920	1940	1950	1960	1900/1960
16-24 years/ 16-64 years	30.9	27.0	29.0	20.9	20.3	1.52.
18-24 years, single/ 18-64 years	14.7	12.0	10.9	7.4	6.4	2.30
16-24 years, single/ 16-64 years	20.7	17.0	15.2	10.9	10.8	1.92
16-24 years, single, not at school/16-64 years	14.9	12.9	9.7	5.8	4.1	3.63
						1960/1900
16-21 years in school/ 16-21 year olds	27.5	32.9	34.9	37.8	47.4	1.72

Notes and Sources:
All data are from relevant U.S. population censuses.

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DATA APPENDIX

1931 Office Firm Survey: National Archives, Record Group #86, Boxes 280-281. See U.S. Department of Labor, Women's Bureau, "The Employment of Women in Offices," by Ethel Erickson, Bulletin of the Women's Bureau No. 120 (Washington, D.C.: G.P.O., 1934). Only the firm-level records of this survey survive. The data came from "general interviews with the management on numbers of men and women employed, policies and practices as to hours of work, overtime, vacations, promotions, and welfare activities, restrictions based on age or marital status, kinds of office machines used, and effect of mechanization on employment in the preceding 5-year period" (p. 2). The firms covered in this survey are larger than those in a similar 1940 survey (see below) and include only banks, public utilities, insurance companies, investment houses, publishing companies, and advertising firms. Records for 178 firms in four cities (Chicago, Hartford, New York City, and Philadelphia) were used and information was coded on: numbers of female and male office workers, scheduled hours, and personnel relations (whether firm hired married women, fired women if they married, had internal promotion, age restrictions, pensions, and group insurance). The comments of the interviewee were also recorded regarding the reasons for various policies and whether policies regarding marriage were due to the onset of the Depression.

1940 Office Firm Survey: National Archives, Record Group #86, Boxes 496-500. See U.S. Department of Labor, Women's Bureau, "Office Work in [Houston, Los Angeles, Kansas City, Richmond, Philadelphia]: 1940." Bulletins of the Women's Bureau No. 188-1,2,3,4,5 (Washington, D.C.: G.P.O., 1942). Both firm- and individual-level records of this survey survive (see below). Information was gathered by the Women's Bureau from pay-roll records and from interviews with personnel officers and other agents of the firms. Firms of all sizes were surveyed, and include those in the sectors listed for the 1931 survey plus the office portion of the manufacturing, meat packing, petroleum, and transportation and communications industries, non-profits, government agencies, retail and wholesale businesses, and small offices (e.g. lawyers). The surveys were extensive; for example, fully one-fourth of Philadelphia's office workers were included in the survey (No. 188-5, p. 2). Records for 328 firms in Kansas City, Los Angeles, and Philadelphia were collected and information was coded on the variables listed above for the 1931 survey plus: new hires in 1939, personnel policies regarding discrimination on the basis of race and sex (whether the firm had policies against the employment of women or men in certain occupations), and the presence of unions. The interviewees often noted whether the firm favored married men in hiring, promotion, and salaries. Only firms with more than 9 female employees and at least 20 total employees were coded in Philadelphia. No government agencies were used in the sample.

1940 Office Worker Survey: National Archives, Record Group #86, Boxes 472-86. See citation above for Firm Records; also Goldin (1984a, 1986b). A sample of 724 female office workers and 481 male office workers was collected for Philadelphia. Information was coded for each on: age, marital status, education (years and diploma for grade school, high school, college, and various vocational and graduate programs), total work experience, experience with current firm,

experience with office work, other experience, current earnings, earnings when worker began at the firm, whether worker had been furloughed, and whether work with the current firm was continuous.

1957 Hussey Report: The files containing these schedules are in box #167 of the (as yet unarchived) papers of Gladys Palmer, generously lent to me by Ann Miller of the Sociology Department of the University of Pennsylvania. They are referred to here as the "Hussey Report," after Miriam Hussey, who as Gladys Palmer's assistant, conducted the surveys. See Miriam Hussey, Personnel Policies during a Period of Shortage of Young Women Workers in Philadelphia (Philadelphia: Industrial Research Unit, Wharton School of Finance and Commerce, University of Pennsylvania, 1958). Approximately 40 complete interviews exist and cover a range of Philadelphia firms and retail stores for the period 1956/57. Many of the same firms are included in the 1931 and 1940 Office Worker Surveys (see above).