OLD-AGE SUPPORT OF WOMEN TEACHERS; PROVISIONS FOR OLD AGE BY WOMEN TEACHERS IN THE PUBLIC SCHOOLS OF MASSACHUSETTS

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649542147

Old-Age Support of Women Teachers; Provisions for Old Age by Women Teachers in the Public Schools of Massachusetts by Lucile Eaves

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LUCILE EAVES

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OLD-AGE SUPPORT OF WOMEN TEACHERS

PROVISIONS FOR OLD AGE MADE BY WOMEN TEACHERS IN THE PUBLIC SCHOOLS OF MASSACHUSETTS

A STUDY BY

THE DEPARTMENT OF RESEARCH OF THE
WOMEN'S EDUCATIONAL AND INDUSTRIAL UNION
LUCILE EAVES, Ph.D., DIRECTOR

STUDIES IN ECONOMIC RELATIONS OF WOMEN VOLUME XI

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SPARTAN PRESS INC., BOSTON

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OLD-AGE SUPPORT OF WOMEN TEACHERS

A STUDY OF PROVISIONS FOR OLD AGE MADE BY WOMEN TEACHERS IN THE PUBLIC SCHOOLS OF MASSACHUSETTS

INTRODUCTION

This account of the provisions for old-age support made by Massachusetts school teachers, and of their conditions of living during the period after retirement from active services, is a preliminary report of a co-operative investigation in which it is hoped to enlist groups of students, teachers and college graduates in many parts of the country. The undertaking was launched in December, 1919, when, on the recommendation of its Research Committee, the American Sociological Society authorized a continuation of its earlier efforts to promote a more definite focusing of the research activities of its members.1 The need of the results of sound, inductive studies as a basis for activities by which the civilized world might retrieve some of the losses of the war; the difficulties of obtaining the financial support required for social research with the assistance of paid field workers; the waste of effort involved in the directing of students in innumerable minor investigations whose value must be slight because of necessary limitations in scope; and the example of the National Research Council's plans for the promotion of co-operative research in the natural sciences, all supplied potent arguments in support of the suggestion that members of the Sociological Society should be invited to co-operate in a centrally directed study whose results could be based on a mass of facts sufficient to give validity to generalizations and to justify the heavy costs of publication.

The superior facilities for conducting such an investigation supplied by the Research Department of the Women's Educational and Industrial Union of Boston, prompted the recommendation that its director be authorized to supervise, and prepare the final report of, the first experimental effort at co-operative social re-

1Articles telling of the plans for this and similar co-operative investigations were printed in the American Journal of Sociology, March, 1920, p. 568, and in the Journal of the Association of Collegiate Alumnas, March and April, 1920, p. 14.

search. The subject, "How Self-Supporting Women May Provide For Their Old Age," was suggested because this topic seemed adapted to the group of full-time investigators who would work under Miss Eaves' personal supervision and, at the same time, was of sufficient general interest to appeal to students and women college graduates in all sections of the country. Its varied social significance is shown by the tentative generalizations of the final chapter of the present report. There will be many opportunities for lively debates in any group enlisting in the study of such a topic!

The American Association of University Women (formerly the Association of Collegiate Alumnae) has joined with the Sociological Society in the effort to promote co-operative social research. A national research committee has been organized and local committees are being established in many branches. Five of these committees are now enlisted in this first co-operative study, and no doubt other branches will be ready to contribute to the undertaking during the coming year. The gathering of facts which can be published in reports furnishing a scientific foundation for constructive betterment activities is a fitting service for organizations of women graduates of universities, and it seems probable that co-operative social research may become an important part of the activities of the newly reorganized Association.

Contributions to the present study of old-age provision by self-

supporting women may be made in three ways:

First, individuals who read this preliminary discussion may send information about their own or their friends experiences which is like that embodied in this report, and so suitable for incorporation in the final presentation of the results of the co-operative investigation.

Second, any group of students or self-supporting women may read this report of the experiences of Massachusetts teachers and discuss carefully the questions presented in its summary chapter. The results of such debates will have much scientific value since they will be based on varied experiences in many sections of the country. A secretary should summarize the conclusions reached and her report should be submitted for endorsement by the group before it is forwarded to Boston for use in the final volume.

Third, groups of university graduates or students may make studies of teachers or of other self-supporting women similar in scope to those made in the Research Department of the Women's Educational and Industrial Union of Boston. Assistance in such investigations will be given by Miss Eaves or by sociology professors in neighboring universities.

Additional reports dealing with older women employed in Boston retail stores, with workers in Lynn boot and shoe factories, and with the records of insurance companies, are available for the guidance of co-operating investigators. The results of their studies may be published in local papers and then forwarded to Boston for use in the summary of findings which may thus be made national in scope.

This preliminary report is an exemplification of the policies which we wish to promote in the investigations of wider scope. Many persons contributed the facts presented in the tables and charts. We avail ourselves of this opportunity to extend hearty thanks to the school officials who assisted our field workers by supplying records or by arranging opportunities for interviews; to tired teachers who remained after school hours in order to answer questions which seemed somewhat personal; to correspondents from many parts of the state who wrote delightful letters giving us the benefit of their experiences; and to officials in charge of the records of the Boston and the Massachusetts Teachers' Retirement Funds. The four fellows of the Research Department, working under my direction, visited the retired Boston teachers, copied records and prepared the tables and charts. We co-operated in the preparation of the outline of topics to be discussed in the final report, and then divided the labors of literary presentation in the manner suggested by the names attached to the different chapters of the book. In order to give greater unity to the final report and to bring the material within the limits of our resources for publication, some editing and revising of these chapters have been necessary. Miss Caroline E. Heermann, my research assistant, has verified our tables and copied our manuscripts. If groups of investigators in other parts of the country will combine varied talents in promoting similar studies, the final outcome of our experiment in co-operative research will be a volume of great interest and of general significance.

Lucile Eaves, Director Research Department, Women's Educational and Industrial Union.

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- What proportion of the teachers depend on their own exertions for means of support after retirement from active services?
- 2. Would it be reasonable to maintain that, during the period of gainful employment, a self-supporting woman should make the portion of her old-age provision which a well-planned life would assign to those years?
- 3. Is it probable that the unmarried women of the family will accept an increasing burden of responsibility for the care of its dependents?
- How will these altruistic services affect their ability to make necessary provision for old-age incapacity?
- 5. What forms of old-age insurance are best adapted to the needs of self-supporting women?
- 6. When should teachers begin setting aside savings for old age?
- 7. What forms of investment are best suited to the needs of teachers?
- 8. How may teachers co-operate in making provision for old age?
- 9. What avocations are suited to the period after retirement?
- 10. What personal and social adjustments have been found to promote the happiness of retired teachers or other older professional women?

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