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FOREWORD

FOR MANY YEARS the National Education Association has been actively interested in improving the economic status of teachers. The Association's committees on salaries, tenure, and retirement allowances have contributed much to the development of basic principles and the formation of public opinion in these fields. In 1935 the Committee on the Economic Status of the Teacher issued a comprehensive report on the economic position of teachers in city school systems. The Research Division, ever since its establishment in 1922, has devoted a major share of its resources to studies of teacher welfare.

Recently the Association has given special attention to the economic problems of teachers in rural areas—those in the open country and in towns under 2500 in population. Leading the way in a study of these problems has been the Committee on the Economic Status of the Rural Teacher, consisting of William McKinley Robinson, Kalamazoo, Michigan (chairman); L. V. Cavins, Charleston, West Virginia; Frank W. Cyr, New York, New York; Walter H. Gaumnitz, Washington, D. C.; A. R. Mead, Gainesville, Florida; L. P. Terrebonne, Plaquemine, Louisiana; and Kate V. Wofford, Buffalo, New York. With the assistance of the Research Division, this Committee has just completed its survey of conditions among rural teachers, and will soon publish a complete report of its findings. To bring the principal facts and conclusions immediately to the attention of educational leaders, the Committee has cooperated in the publication of certain parts of its report in this issue of the *Research Bulletin*.

A study of this kind does not serve its ultimate purpose unless its findings are placed before schoolboards, legislators, lay organizations, and citizens generally in such a way as to arouse them to appropriate action. To accomplish this purpose, the Committee expects to issue one or more small pamphlets showing the outstanding facts and implications of the study in graphic, dramatic fashion. Readers of this bulletin are urged to make use of these supplementary materials in their own states and local communities.

This foreword would not be adequate without special mention of two important sources of help in making this study: (1) the General Education Board, whose grant of \$1500 enabled the Committee to include a wider sampling of teachers in the southern states than would otherwise have been possible, and (2) the thousands of teachers who furnished information about themselves and about the conditions under which they live and work. Let us see to it that the facts revealed by these cooperative efforts are used to raise the status of teachers in rural communities.

WILLARD E. GIVENS, *Executive Secretary*
National Education Association

Introduction

Nearly half of the pupils, and more than half of the teachers, principals, and supervisors in the public day schools of the United States are located in rural areas—that is, in the open country or in towns under 2500 in population.¹ This fact alone indicates the high relative importance of rural teaching in the nation's total educational task. When one considers also the marked rural-to-urban shifting which has almost continuously characterized our population,² it is clear that the quality of instruction in rural schools is hardly less important to city dwellers than to those who remain in small towns or on farms. In other words, the status of rural teachers should be of genuine concern to all persons who are interested in improving the social, cultural, and economic life of the communities in which they live.

That the status of rural teachers generally is far below that of city teachers is not news either to the teachers themselves or to students of school administration. Such knowledge on the part of the educational profession is not sufficient, however. Only as the public comes to understand more fully the conditions under which rural teachers live and work, can there be hope for significant improvement in rural education. Capable persons entering this field are not likely to regard it as a permanent career worthy of their best efforts unless they can see in it a chance to earn a reasonable wage, to maintain an appropriate standard of living, to keep abreast of professional progress, and to enjoy the cultural and social opportunities essential to effective work as a teacher. The survey on which this bulletin is based sought to obtain a variety of significant facts about rural teachers, with a view to giving those facts wide publicity among laymen as well as teachers.

Specific Purposes and Procedures of the Survey

The purposes and procedures of the survey as a whole are reviewed in detail in the Appendix at the end of this bulletin. It is sufficient at this point to indicate the general types of information obtained from the rural teachers, as follows: (1) their professional status; (2) their family responsibilities and living conditions; (3) their transportation facilities; (4) their cultural, recreational, and economic opportunities; and (5) their financial status, including amounts of school salary and other income received, uses of income during a twelve-month period, amounts of property and of indebtedness accumulated, and reactions of the teachers to their financial problems.

Scope of This Bulletin

Owing to the length of the complete survey report, only a part of it can be included in the *Research Bulletin*. After consultation with the committee in charge of the survey, the sections dealing with the financial status of white teachers were chosen as being best suited to separate presentation. Detailed information for white teachers on the other topics listed above, as well as all the data for Negro teachers, will be found in the complete committee report.³

While the detailed data in this bulletin are limited to the financial aspects of teacher status, the closing section summarizes the entire survey so far as the white teachers are concerned. This arrangement will enable *Research Bulletin* readers who do not purchase the longer report to become familiar with many of its outstanding facts and implications.⁴

¹ Blase, David T., and Alves, Henry F. "Statistics of State School Systems, 1935-36." *Biennial Survey of Education in the United States: 1934-36*. U. S. Dept. of the Interior, Office of Education, Bulletin, 1937, No. 2. Washington, D. C.: Government Printing Office, 1938. Vol. II, p. 49. (Advance pages.)

² National Education Association, Research Division. "Population Trends and Their Educational Implications." *Research Bulletin* 16: 13, 45; January 1938.

³ The complete report, of approximately 125 printed pages, may be obtained from the National Education Association about March 15, 1939.

⁴ To help arouse interest and appropriate action among lay individuals and groups throughout the nation, the Committee on the Economic Status of the Rural Teacher expects to issue, within the next few months, one or more popular leaflets based on the findings of this survey.

I. School Salaries and Other Income

That the salaries of rural teachers generally are very low in comparison with those of city teachers is well known. There has been, however, a lack of information concerning the relation of rural teachers' salaries to their income from other sources and to such factors as sex, marital status, general section of the nation, size and location of school, training and experience of teachers, type of position held, and number of the teachers' dependents. This section of the bulletin presents data for white teachers on all these points.

Sources of Income

The cooperating teachers were asked to report the current income which they received from June 1, 1936, to May 31, 1937, under the following headings:

1. Money received as salary for school services (including any salary paid into, or deducted for, a teachers' retirement or insurance fund)
2. Estimated money value of commodities received as partial payment for school services
3. Earnings from other kinds of work (including estimated money value of commodities produced for one's own consumption)
4. Income contributed by relatives living in same household with teacher (including money value of commodities received from such relatives)

5. Other current income (not including money borrowed or withdrawn from savings)

6. Total current income (sum of items 1 to 5).

Table 1 shows, for the entire group of 9822 teachers, the number receiving different amounts under each of the above headings, as well as the mean amount received under each heading. There was a wide range in the amount of money received as school salary, 22 teachers getting less than \$200 and 160 teachers getting \$2000 or more. A similar situation existed with respect to total income, 11 teachers receiving less than \$200 and 337 receiving \$2000 or more. Under each of the other types of income, relatively few teachers received as much as \$200, and a very large majority received nothing.

The average total income of all these teachers was \$967, of which \$867 came in the form of money for school services. Of the remaining \$100, only \$9 represented commodities received as part payment for school services. All told, about 9 percent of the average income came from sources other than the public schools.

In Table 2 are given the proportions of average total income received from various sources by the teachers of each sex and marital status. Including the money value of commodities received in return for school service, the

TABLE 1.—AMOUNTS OF INCOME RECEIVED FROM VARIOUS SOURCES BY THE ENTIRE GROUP OF TEACHERS

Amount	School salary		Other earnings	Contributions from relatives in teacher's household	Other current income	Total current income
	Money received	Money value of commodities received				
1	2	3	4	5	6	7
\$2,000 and over.....	160	1	9	9	3	337
1,800-1,999.....	115	.....	.....	8	.....	189
1,600-1,799.....	177	.....	1	1	1	266
1,400-1,599.....	319	.....	3	12	6	476
1,200-1,399.....	635	.....	5	28	.....	817
1,000-1,199.....	1,053	.....	21	27	5	1,323
800-999.....	2,807	2	13	37	10	2,661
600-799.....	2,640	5	38	72	16	2,270
400-599.....	1,676	10	99	134	37	1,334
200-399.....	218	53	418	416	127	138
1-199.....	22	321	1,700	1,253	493	11
None.....	.....	9,430	7,515	7,825	9,124	.....
Total number reporting.....	9,822	9,822	9,822	9,822	9,822	9,822
Mean amount.....	\$867	\$9	\$35	\$44	\$12	\$967

Read table as follows: Of the 9,822 teachers reporting, 160 received at least \$2,000 in money for school services; 115 received \$1,800 to \$1,999 from this source; etc., the mean amount thus received being \$867.

TABLE 2.—PERCENT OF MEAN TOTAL INCOME RECEIVED FROM EACH SOURCE BY THE TEACHERS OF EACH SEX AND MARITAL STATUS

Nature of income	Men		Women		Both sexes
	Single	Married	Single	Married	
1	2	3	4	5	6
1. Money received as school salary.....	90.6	86.5	93.4	82.1	89.7
2. Money value of commodities received for school service.....	1.0	1.1	0.8	0.8	0.9
3. Other earnings.....	5.2	8.7	1.4	2.4	3.6
4. Contributions from relatives in teacher's household.....	2.4	2.1	3.3	13.1	4.6
5. Other current income.....	0.8	1.6	1.1	1.6	1.2
Total current income.....	\$1,003	\$1,397	\$842	\$991	\$967
Total number reporting.....	877	1,530	5,803	1,612	9,822

Read table as follows: Of the mean total income of \$1,003 received by the 877 single men reporting, 90.6 percent consisted of money for school service; 1.0 percent represented commodities received for school service; etc.

mean school salary ranged from 83 percent of total income among the married women to 94 percent of total income among the single women (see also Figure 1). While the percent earned in other kinds of work was higher among the men than among the women, the percent contributed by relatives was higher among the women. Among the married women, 13 percent of the average income was received from relatives living with the teacher.

The significance of the figures for married women is not entirely clear, as one cannot be sure how completely these teachers included the incomes of their husbands under "income contributed by relatives." It is not unlikely that in some cases, only money actually turned over to the teacher by her husband was reported under this heading. If all or nearly all amounts earned by husbands and used for family purposes were correctly reported, the married women teachers obviously were bearing most of the burden of supporting their families.

The relation between the size of income and the percent received from various sources is shown in Table 3. Here one notes a steady decrease in the percent representing school salary, and a corresponding increase in the percents from other sources, as the total income increases. The proportion received from all sources except the schools ranged from 3.5 percent in the group receiving incomes under \$800, to 21.3 percent in the group receiving \$1600 or more.

It may be inferred from these facts that the economic desires, needs, or responsibilities of rural teachers increase more rapidly than do their school salaries, thus necessitating ever

larger additions to income from other sources in spite of increases in salary. It is pertinent to inquire whether any teacher should have to supplement his school salary by means of income from other sources.

School Salaries in Relation to Various Factors

Type of school, general area, and sex—The prevailing rate of pay for teaching in a rural school depends in part upon the size and location of the school. As shown in Table 4, the teachers in one-teacher schools received the lowest salaries, on the average, while those in town schools received the highest. This was

TABLE 3.—PERCENT OF MEAN TOTAL INCOME RECEIVED FROM EACH SOURCE BY THE TEACHERS AT FOUR INCOME LEVELS

Nature of income	Income levels			
	Under \$800	\$800 to \$1,199	\$1,200 to \$1,599	\$1,600 and over
1	2	3	4	5
1. Money received as school salary.....	95.5	92.3	87.5	77.7
2. Money value of commodities received for school service.....	1.0	0.8	0.9	1.0
3. Other earnings.....	1.3	2.7	4.7	7.4
4. Contributions from relatives in teacher's household.....	1.9	3.2	5.5	10.8
5. Other current income..	0.3	1.0	1.4	3.1
Total current income....	\$618	\$951	\$1,355	\$2,069
Total number reporting..	3,753	3,984	1,293	792

Read table as follows: Of the mean total income of \$618 received by the 3,753 teachers who had incomes under \$800, 95.5 percent consisted of money for school service; 1.0 percent represented commodities received for school service; etc.

FIGURE I

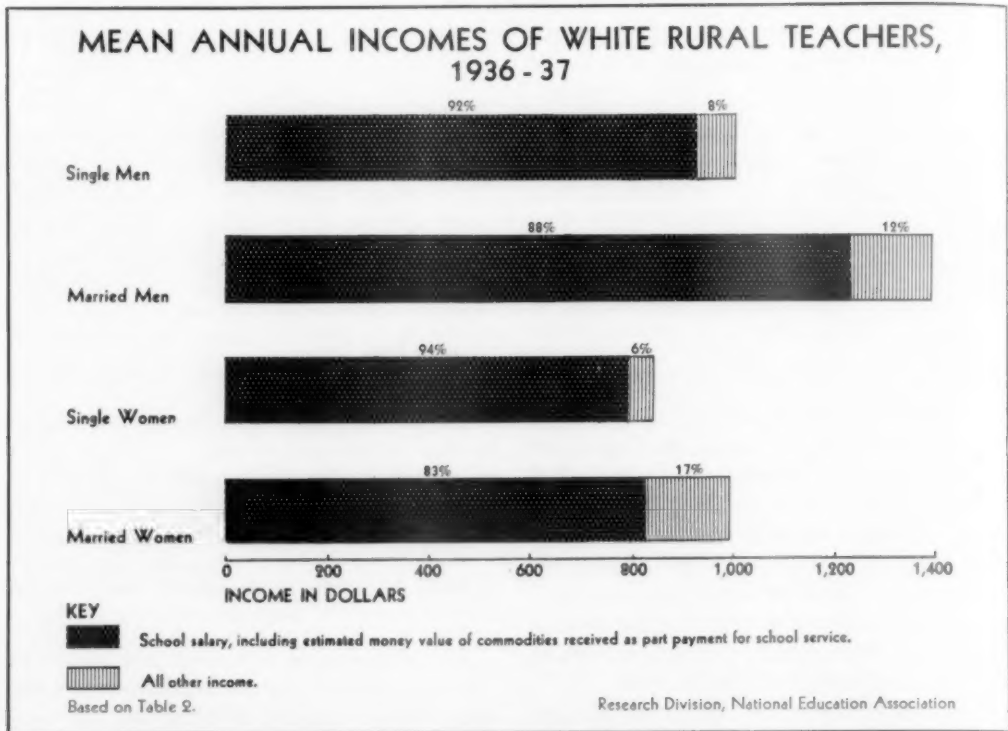


FIGURE II

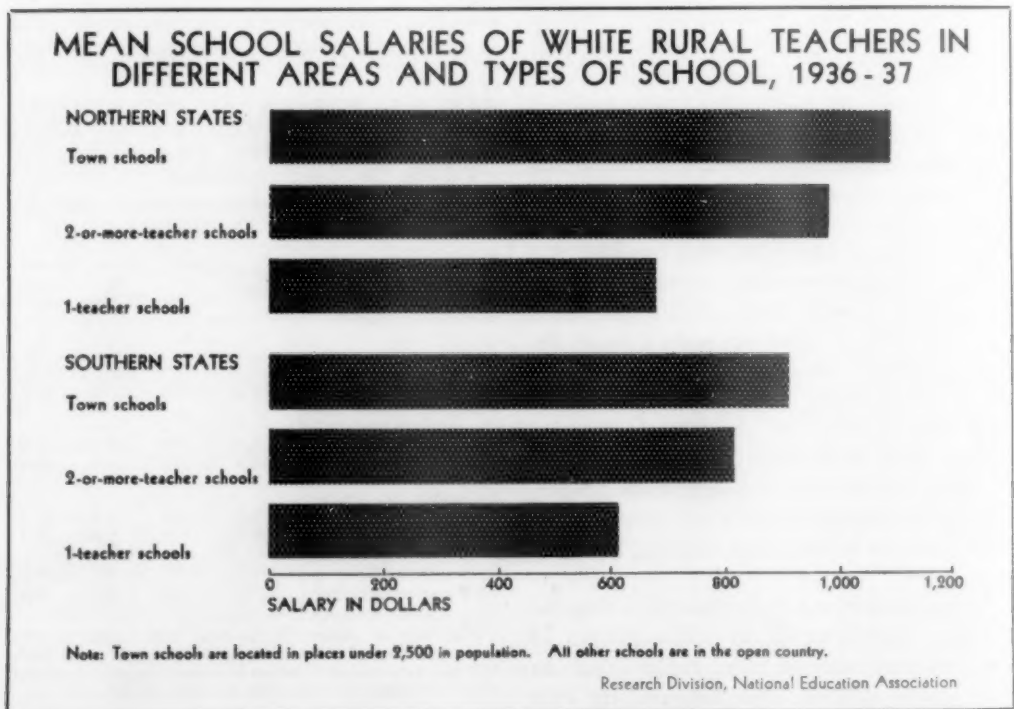


TABLE 4.—MEAN SCHOOL SALARIES OF THE MEN AND WOMEN TEACHERS IN DIFFERENT AREAS AND TYPES OF SCHOOL

Type of school	Men		Women		Both sexes
	Northern ^a	Southern ^b	Northern ^a	Southern ^b	
1	2	3	4	5	6
Towns under 2,500 in population:					
Mean school salary ^c	\$1,323	\$1,240	\$965	\$806	\$1,005
Number of teachers reporting.....	(750)	(444)	(1,475)	(1,421)	(4,090)
2-or-more-teacher schools in open country:					
Mean school salary ^c	\$1,110	\$1,007	\$931	\$749	\$881
Number of teachers reporting.....	(332)	(384)	(815)	(1,241)	(2,772)
1-teacher schools in open country:					
Mean school salary ^c	\$722	\$575	\$669	\$621	\$668
Number of teachers reporting.....	(356)	(78)	(2,050)	(258)	(2,742)

Read table as follows: Of the men reporting from the states designated as "northern," those in town schools received a mean school salary of \$1,323; those in two-or-more-teacher schools in the open country received a mean salary of \$1,110; etc.

^a California, Colorado, Connecticut, Idaho, Indiana, Iowa, Kansas, Maine, Michigan, New Mexico, North Dakota, Oregon, and Pennsylvania.

^b Florida, Georgia, Kentucky, Louisiana, North Carolina, South Carolina, and Texas.

^c Includes estimated money value of commodities received as partial payment for school services.

true for both men and women, and for teachers in both the northern and the southern states. Figure II pictures the situation without differentiating the sexes.

For each sex and each type of school, the average amount paid to teachers in the southern states was somewhat less than that paid to those in the other states. Within each general area and each type of school, the men received larger average salaries than did the women (except in one-teacher schools of the South, where the sampling of men was too small to yield a reliable average). The differentials between men and women were greatest in the town schools and smallest in the one-teacher schools.

Excluding the small group of men in southern one-teacher schools, the average salaries shown in Table 4 ranged from \$621 for the women in one-teacher schools of the South, to \$1323 for the men in town schools of the North.

The unusually low salaries of teachers in one-teacher schools assume special significance when one considers that there are approximately 130,000 such teachers, comprising more than a fourth of all the rural teachers in the United States. Is it possible to provide adequate educational programs for children when their teachers are paid such salaries as these?

School location by states—The effect of school location upon the salaries of rural teachers is shown in greater detail in Table 5, which gives mean salaries for the men and women re-

porting from each of the twenty states included in the survey. The states are listed in descending order according to the size of the average salary for both sexes combined. While this rank order is probably somewhat in error because of the inadequate sampling of teachers in some states, it nevertheless gives a rather good general picture of the differences to be found among states.

The averages for men and women combined ranged from \$559 in Georgia to \$1501 in California—a difference of 169 percent. None of the seven southern states was among the highest five, and only one of them was among the lowest five. Florida, Louisiana, and Texas were in the second highest five, while North Carolina, Kentucky, and South Carolina were in the third five. Of significance also is the fact that three central or north central states—Kansas, Iowa, and North Dakota—stood among the lowest five, while another—Michigan—was next to last in the third group of five.

In the foregoing comparison it is likely that the average salaries, and possibly the ranks, of some southern states are too high, and that the figures for some of the other states are too low. As shown in the Appendix, there is evidence that the total sample from southern states contained a disproportionately large number of teachers in town schools, while the total sample from other states contained relatively too many teachers in one-teacher country schools. It is not possible, however, to determine in which

TABLE 5.—MEAN SCHOOL SALARIES OF MEN AND WOMEN TEACHERS IN TWENTY STATES

States	Men		Women		Both sexes	
	Mean school salary ^a	Number of teachers	Mean school salary ^a	Number of teachers	Mean school salary ^a	Number of teachers
1	2	3	4	5	6	7
1. California.....	\$1,908	82	\$1,414	383	\$1,501	465
2. Connecticut.....	1,438	14	1,106	155	1,134	169
3. Indiana.....	1,175	187	986	254	1,065	441
4. New Mexico.....	1,208	29	931	56	1,025	85
5. Pennsylvania.....	1,140	415	911	922	982	1,337
6. Florida.....	1,280	158	882	540	972	698
7. Louisiana.....	1,284	184	812	632	918	816
8. Oregon.....	1,137	105	836	299	913	404
9. Idaho.....	1,022	63	796	149	864	212
10. Texas.....	1,021	81	782	177	857	258
11. Colorado.....	1,047	56	779	175	844	231
12. North Carolina.....	997	131	779	424	830	555
13. Kentucky.....	922	202	779	529	819	731
14. Michigan.....	1,016	142	746	452	810	594
15. South Carolina.....	1,169	94	702	400	791	494
16. Kansas.....	1,043	94	598	239	724	333
17. Iowa.....	1,090	110	627	706	690	816
18. Maine.....	948	39	558	126	651	165
19. North Dakota.....	845	138	560	506	621	644
20. Georgia.....	817	83	486	291	559	374
All twenty states.....	\$1,113	2,407	\$799	7,415	\$876	9,822

Read table as follows: Among the men teachers, those in California received a mean school salary of \$1,908; those in Connecticut received a mean salary of \$1,438; etc.

^a Includes estimated money value of commodities received as partial payment for school services.

TABLE 6.—MEAN SCHOOL SALARIES OF TEACHERS WITH DIFFERENT AMOUNTS OF TRAINING AND EXPERIENCE

Length of service	High-school graduation or less	College or normal school work				All training levels ^a
		Less than 2 years	Two years but less than graduation	Graduation from 4-year course	Some graduate work	
1	2	3	4	5	6	7
20 or more years:						
Mean school salary ^b	\$829	\$847	\$937	\$1,139	\$1,388	\$1,024
Number of teachers reporting.....	(36)	(163)	(367)	(66)	(178)	(837)
10 to 19 years:						
Mean school salary ^b	\$778	\$753	\$860	\$984	\$1,353	\$980
Number of teachers reporting.....	(45)	(306)	(1,203)	(246)	(607)	(2,438)
Less than 10 years:						
Mean school salary ^b	\$490	\$555	\$737	\$902	\$1,122	\$821
Number of teachers reporting.....	(176)	(772)	(2,783)	(1,266)	(1,319)	(6,341)
All service levels: ^c						
Mean school salary ^b	\$584	\$642	\$787	\$922	\$1,208	\$876
Number of teachers reporting.....	(267)	(1,274)	(4,426)	(1,607)	(2,124)	(9,822)

Read table as follows: Of the teacher whose training was represented by high-school graduation or less, those with 20 or more years of school service received a mean salary of \$829; those with 10 to 19 years of service received a mean salary of \$778; etc.

^a Includes teachers who failed to indicate training levels.

^b Includes estimated money value of commodities received as partial payment for school services.

^c Includes teachers who failed to indicate years of service.

individual states this kind of selection occurred. For this reason, as well as because of the small number of teachers reporting from some states, a high degree of representativeness is not claimed for the individual state figures in Table 5. Undoubtedly the averages for men and women combined are more reliable than those for either sex alone.

Training and experience of teachers—How much increase in salary, on the average, can rural teachers expect to receive for increments of successful experience? How much can they expect to receive for increments of suitable training? Upon the answers to these questions depends, in no small measure, the willingness of many able young people to make a career of teaching in rural areas.

Table 6 gives the mean salary of teachers with different amounts of experience at each of five levels of training. In general, the salaries increased with increases in either experience or training. However, the differences in average salary between the lowest and highest training levels were, on the whole, much greater than the differences in salary between the lowest and highest experience levels. For example, among the teachers with less than ten years of experience, the average salary ranged from \$490 for those with no training beyond high school, to \$1122 for those with some training beyond college graduation. On the other hand, among the teachers who had had at least two years of college training but who had not graduated, the average salary increased from \$737 for those with less than ten years of experience, to only \$937 for those with twenty or

more years of experience. In the latter case, the increase of \$200 would amount to exactly \$8 per year if distributed evenly over a twenty-five-year period.

Apparently persons beginning to teach in rural areas cannot generally expect their salaries to increase much as a result of added experience alone. They can usually obtain larger salary increments by raising the level of their training than by merely gaining additional experience. Even among the teachers who had done some graduate work and who had served in the schools for twenty or more years, however, the average salary was only \$1388. It is probable, moreover, that most of this group were teaching either in town schools or in large open-country schools. The small open-country school in which a teacher can look forward to receiving as much as \$1400 per year is a rarity in most parts of the nation.

In addition to size and location of the school, there are other factors, such as sex of the teacher, type of school position held, general section of the country, and wealth of the school district, which may affect the amount of salary that a teacher at any given level of training and experience may expect to receive in a rural school. To analyze the group of reporting teachers on the basis of all such factors simultaneously, however, would be impracticable in view of the very small numbers of cases which would be found in many of the subordinate groups.

Type of school position—Table 7 presents the mean salaries reported by the men and the women in five types of school position. Among

TABLE 7.—MEAN SCHOOL SALARIES OF MEN AND WOMEN TEACHERS IN DIFFERENT TYPES OF SCHOOL POSITION

Type of position	Men		Women		Both sexes	
	Mean school salary ^a	Number of teachers	Mean school salary ^a	Number of teachers	Mean school salary ^a	Number of teachers
1	2	3	4	5	6	7
1. Non-teaching principal, supervisor, or superintendent	\$2,047	51	\$1,342	17	\$1,871	68
2. Teaching principal, supervisor, or superintendent	1,349	836	993	315	1,252	1,151
3. High-school teacher only	1,151	499	985	845	1,047	1,344
4. Both elementary- and high-school teacher	1,017	169	816	387	877	556
5. Elementary-school teacher only	756	770	756	5,730	756	6,500

Read table as follows: Among the men reporting, those who were non-teaching principals, supervisors, or superintendents received a mean school salary of \$2,047; those who were teaching principals, supervisors, or superintendents received a mean salary of \$1,349; etc.

^a Includes estimated money value of commodities received as partial payment for school services.

the men, these averages ranged from \$756 for those who were elementary-school teachers only, to \$2047 for non-teaching principals, supervisors, and superintendents. The rank of the five types of position according to salary was the same among the women as among the men, the averages for women ranging from \$756 to \$1342. The average salaries of the men and the women teaching exclusively in elementary schools were identical. In every other type of position the men's average exceeded the women's average by a substantial amount, especially in the better paid administrative or supervisory positions. The relatively low average for the men engaged exclusively in elementary classroom teaching was probably due largely to the fact that a majority of these men were employed in one-teacher schools, while a majority of the women in such positions were located in the town or the larger open-country schools.

Number of dependents—The number of persons dependent upon a teacher seldom has a direct influence upon the size of his salary, altho dependents undoubtedly have an indirect effect upon the average salaries of men and women teachers because of the tendency of married men to have more dependents than do single women. Obviously, the number of dependents is an important factor in determining the teacher's economic needs and the adequacy of the salary which he receives. For this reason the average salaries of rural teachers

having different numbers of dependency units¹ are compared in Table 8.

This table shows that the average salary of the men increased steadily from \$920 for those with no dependents to \$1320 for those with 3.5 or more dependency units, while no such trend occurred among the women. In fact, except for the group with no dependents, the average salary of the women declined slightly as the amount of dependency increased. This situation was probably due largely to the following series of factors: (1) nearly two-thirds of the men teachers were married, while almost four-fifths of the women were single; (2) there was a substantial positive relationship between size of family and length of service in the case of the married men, while this relationship was much less marked among the single women; and (3) there was a tendency, especially among the men, for the teachers with the longer service records to receive somewhat larger salaries than did those with less experience. With these points in mind, it is not surprising that the men teachers with the most dependents were getting the largest salaries, on the average, while the relationship between salaries and dependents among the women was slight and inconsistent.

Table 8 also shows, however, that among the men as well as among the women, those with the larger numbers of dependents were less well off, with respect to adequacy of salaries, than were those with fewer dependents. For the

¹ A "dependency unit" represents one person wholly dependent or two persons partially dependent, the teacher himself not being counted.

TABLE 8.—MEAN SCHOOL SALARIES OF MEN AND WOMEN TEACHERS WITH DIFFERENT NUMBERS OF DEPENDENTS

Dependency units ^a	Men ^b			Women ^c		
	Mean school salary ^d	Mean size of family ^e	Mean salary per family member ^f	Mean school salary ^d	Mean size of family ^e	Mean salary per family member ^f
1	2	3	4	5	6	7
3.5 or more.....	\$1,320	5.6	\$236	\$792	5.6	\$141
2.5-3.0.....	1,246	3.9	319	818	3.7	221
1.5-2.0.....	1,147	2.9	396	823	2.7	305
0.5-1.0.....	1,076	1.8	598	831	1.7	489
None.....	920	1.0	920	772	1.0	772

Read table as follows: Among the men teachers, those with 3.5 or more dependency units received a mean school salary of \$1,320; the mean size of their families (including themselves) was 5.6; and their mean salary per family member was \$236. Similarly read figures for women teachers, and for those with different numbers of dependents.

^a A "dependency unit" is one person wholly dependent or two persons partially dependent, not counting the teacher.

^b The smallest group of men contains 357 cases, and the largest group, 606 cases.

^c The smallest group of women contains 237 cases, and the largest group, 2,698 cases.

^d Includes estimated money value of commodities received as part payment for school services.

^e Computed by adding 1 (the teacher) to the mean number of dependency units for each group.

^f Mean school salary divided by the mean size of family for each group.

men, the average amount of salary per family member (counting the teacher as a member) decreased from \$920 in the group having no dependents to \$236 in the group having 3.5 or more dependency units. The corresponding amount for the women dropped from \$772 in the group without dependents to \$141 in the group with the most dependents. In every dependency group the women teachers received substantially less salary per family member than did the men teachers.

While it is not claimed that a *proportionate* increase in income is needed to care adequately for each increase in the size of a family, the rural teachers with the larger numbers of dependents are obviously in an inferior economic position. Their position could be greatly im-

proved, so far as the men are concerned, by providing larger salary increments than are now given for increased experience. This procedure apparently would not improve the situation so much among the single women, because the family responsibilities of the younger single women are likely to be almost as great as those of the older ones. Evidently, however, in addition to the need for raising the general level of rural teachers' salaries, there is a need for some kind of salary adjustment to avoid penalizing teachers for having dependents, whether the teachers be men or women.² The question of how to make such adjustments fairly and efficiently deserves careful consideration by schoolboards and administrative officers, and it will no doubt require further research.

² Further evidence on this point is given in the next section.

FEW PUBLIC QUESTIONS are more fundamental than the framing of policies on teachers' salaries. The payment of a fair remuneration to teachers is part of the larger national problem of a fair wage for all workers. Teachers constitute an important section of the gainfully employed in the United States; their salaries have an especially significant influence on the national welfare because of the strategic place occupied by education in the further improvement of our American Democracy. The economic position of teachers is also important in the recruitment of future members of the profession. It is too much to expect that a sufficient number of young men and women of the highest intellectual and personal qualities will be attracted to a profession which cannot offer them the security, comfort, and independence promised by other lines of work.—National Education Association, *Research Bulletin*, January 1936, p. 4.

II. Uses of Income

In exploring the economic status of an individual or group, it is essential to learn not only the amount of income received by that individual or group, but also the way in which the income is used. How much is devoted to current living expenses? What proportion is spent for betterments, including professional activities, other education, and recreation? How much is donated to institutions or to persons outside the teacher's family? Is anything left for saving or investment, and if so, how is it distributed among such items as life insurance, real estate, bank deposits, and other forms of investment?

To obtain such information from the cooperating teachers, the questionnaire called for their best estimates of the amounts of money (including the money value of commodities received without cost to the teachers) which they used from June 1, 1936, to May 31, 1937, for the purposes listed below:

1. *Food*—All meals and food supplies for the teacher and dependents living with him.
2. *Housing*—Rent for living quarters of the teacher and dependents living with him; or taxes, interest, and upkeep if he owned or was buying his home (payments of principal on a home to be omitted here).
3. *House operation and furnishings*—Everything used to clean, heat, light, and furnish the teacher's living quarters (including musical instruments).
4. *Sum of food, housing, and house operation*—To be reported only if items 1, 2, and 3 could not be answered separately.
5. *Clothing*—Purchase, repair, and cleaning of clothing for the teacher and his dependents.
6. *Health*—Medical and dental care, hospital or nursing service, medicines, health appliances, and accident or health insurance for the teacher and his dependents.
7. *Transportation and travel*—Carfare, railway or bus fare, and payments for purchase and operation of automobile for the teacher and his dependents.
8. *Allowances or gifts of money to dependents*—Dependents living with the teacher, and dependent children, parents, brothers, or sisters living elsewhere.
9. *Other donations*—To persons not dependent on the teacher, and to churches, charitable institutions, and relief or character-building agencies.
10. *Miscellaneous personal items*—(Other than those listed above and below) including barber service, toilet articles, tobacco, stationery, children's toys, etc., for the teacher and his dependents.

11. *Professional activities of the teacher*—Professional literature, membership in professional organizations, professional courses, etc. (cost of travel to be omitted here).

12. *Recreation and nonprofessional education*—All social, recreational, and educational expenses for the teacher and his dependents, *except expenses included under item 11 above* (cost of travel to be omitted here).

13. *School or classroom supplies*—Furnished at the teacher's expense because of the school district's failure to provide them.

14. *Life insurance and annuity premiums*—For the teacher and his dependents (including amounts paid into, or deducted for, a teachers' retirement fund).

15. *Payments of principal on a home or other real estate*—For the teacher and his dependents.

16. *All other amounts saved or invested during the year*—For the teacher and his dependents (in banks, stocks, bonds, loans to others, etc.).

17. *Repayment of old debt*—Payments of principal and interest on debt incurred in a previous year for the teacher and his dependents (except payments on a home or other real estate).

It was realized that many of these items would be difficult or impossible for most teachers to report with perfect accuracy, and that some teachers would be able to give only rough estimates. To provide a partial check on this point, each teacher's report was examined with respect to the amount of discrepancy between the sum of the above items (total money spent or saved) and the total receipts for the year (receipts including money borrowed or withdrawn from earlier savings, as well as current income from all sources). In 52 percent of the white teachers' reports this discrepancy (if any) was not more than 5 percent of the total receipts; in 12 percent of the cases it was between 5 and 10 percent of the total receipts; and in 31 percent of the cases it was more than 10 percent of the total receipts.¹ A comparison was then made between the *average* total amount of money spent or saved and the *average* total receipts reported by each of these three groups. The difference between these averages was less than 3 percent for the teachers whose individual reports showed discrepancies of 10 percent or less, while it was about 10 percent for the teachers whose individual reports showed discrepancies of more than 10 percent. It was therefore decided to include the

¹ The remaining 5 percent of the white teachers either failed to report anything about their uses of money, or submitted reports which were unusable for various reasons.

reports of the former group, and to exclude those of the latter group, in tabulating the data on uses of income for presentation in this report. This procedure reduced the number of available cases materially, but it is believed that the increased accuracy of the data presented fully justifies the exclusion of nearly a third of the teachers' reports.

Most of the information in this section concerns four principal groups of teachers: (1) single women living with relatives at less than usual rates for room and board, (2) single women rooming and boarding at usual rates, (3) single women renting homes personally,² and (4) married men renting homes personally.² As a rule, data for single men and married women are not included for two reasons: (1) the number of usable reports from each of these groups was too small to justify a separate presentation of results; and (2) there

² Not sharing the operating costs with any other person.

was little difference between the results for men and women having the same marital status and similar living arrangements.

To show the relation between use of income and several factors other than sex, marital status, and living arrangements, the group of single women rooming and boarding is used because it is the largest. Data for this group are shown according to type of school, size of income, number of dependents, and length of school service. For the other three groups of teachers no differentiation is made on the basis of these factors.

Comparison of Single Women and Married Men in Certain Living Arrangements

Amounts used for specific purposes—Table 9 shows both the amounts and the percents of mean income used for each of thirteen specific purposes by the four groups of teachers men-

TABLE 9.—MEAN AMOUNTS OF INCOME USED FOR SPECIFIC PURPOSES BY MEN AND WOMEN TEACHERS IN VARIOUS LIVING ARRANGEMENTS

Use of income	Single women living with relatives ^a		Single women rooming and boarding ^b		Single women renting homes personally ^c		Married men renting homes personally ^c	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7	8	9
1. Food.....	\$155 ^d	16.7	\$179 ^e	21.5	\$258 ^f	25.8	\$358 ^g	25.3
2. Housing.....	50 ^d	5.4	86 ^e	10.3	150 ^f	15.0	182 ^g	12.8
3. House operation.....	60 ^d	6.5	17 ^e	2.1	69 ^f	6.9	150 ^g	10.6
Total for food, housing, and house operation.....	(265)	(28.6)	(282)	(33.9)	(477)	(47.7)	(690)	(48.7)
4. Clothing.....	130	14.0	140	16.8	111	11.1	128	9.0
5. Health.....	47	5.0	40	4.8	74	7.4	88	6.2
6. Transportation.....	153	16.5	84	10.1	110	11.0	207	14.6
7. Money to dependents.....	31	3.3	40	4.8	45	4.5	37	2.6
8. Miscellaneous personal items.....	29	3.1	29	3.5	23	2.3	43	3.0
9. Professional activities.....	33	3.6	22	2.7	28	2.8	34	2.4
10. Other education and recreation.....	33	3.6	26	3.1	21	2.1	36	2.6
11. Donations to nondependents.....	40	4.3	40	4.8	29	2.9	36	2.6
12. School supplies.....	11	1.2	9	1.1	9	0.9	10	0.7
13. Surplus ^h	156	16.8	120	14.4	73	7.3	107	7.6
Total current income.....	\$928	100.0	\$832	100.0	\$1,000	100.0	\$1,416	100.0
Number of teachers.....	264	.....	1,733	.....	152	.....	576	.....
Mean number of dependency units.....	0.6 ⁱ	.....	0.5 ^j	.....	1.2 ^k	.....	2.4 ^l	.....

Read table as follows: The single women living with relatives who reported their expenditures received a mean income of \$928, of which \$155 or 16.7 percent was used for food, \$50 or 5.4 percent for housing, \$60 or 6.5 percent for house operation, etc. The mean number of dependency units for this group was 0.6.

^a At less than usual rates for room and board.

^b At usual rates.

^c Not sharing the cost of maintaining the home with any other person.

^d Estimated on basis of only 125 cases in which this item was reported separately.

^e Estimated on basis of only 618 cases in which this item was reported separately.

^f Estimated on basis of only 127 cases in which this item was reported separately.

^g Estimated on basis of only 549 cases in which this item was reported separately.

^h Excess of mean total income over the sum of mean current expenditures.

ⁱ Based on only 241 cases in which this item was reported.

^j Based on only 1,487 cases in which this item was reported.

^k Based on only 145 cases in which this item was reported.

^l Based on only 565 cases in which this item was reported.

tioned above. Before comparing these figures for the different groups, it should be noted that the average income ranged from \$832 for the single women rooming and boarding to \$1416 for the married men renting homes, and that the average number of dependency units ranged from 0.5 in the former group to 2.4 in the latter group. Both of these factors have an important bearing upon the use of income. It should be noted also that the separate figures for food, housing, and house operation are less reliable than the figures for these three items combined, especially in the case of single women not maintaining homes, because not all of the teachers were able to report the three items separately.

In spite of their larger incomes, both the single women and married men renting homes used a considerably larger proportion of income for food, housing, and house operation than did the single women living with relatives or rooming and boarding. This may be accounted for largely by the much greater responsibility for dependents and the larger living quarters of the teachers renting homes. However, the men renting homes used only a slightly larger proportion of income for the three items than did the women renting homes, altho the families of the former were half again as large as those of the latter, on the average. This situation apparently would not have been possible had not the men received an average salary which exceeded that of the women renting homes by about \$400, or 40 percent.

For clothing, the single women living with relatives and those rooming and boarding spent more money, in spite of their smaller incomes, than did the teachers who rented homes. They also spent more than the single women renting homes for donations to nondependents, miscellaneous personal items, and recreation or nonprofessional education, while devoting less to health care and allowances to dependents. The transportation expenses of the women living with relatives were much higher than those of any other group except the men renting homes.

Subtracting the average current expenditures for all purposes from the average current income of each group, we find that the average surplus was greater for both groups of teachers not maintaining homes than for either group

renting homes, in spite of the higher incomes of the renters. The difference was greatest between the single women living with relatives and the single women renting homes, the former having an average surplus of \$156 as compared with only \$73 for the latter.

Four major uses of income—The proportions of income devoted to four major purposes—living expenses, betterments, giving, and saving (surplus) may serve as a rough measure of the degree of balance in an individual's plan of living. While there is no absolute standard for the wise use of money, current living expenses obviously should not be so large, or current income so low, as to prevent the allocation of reasonable amounts to betterments, giving, and saving. As shown in Figure III, the average living expenses of the four groups of teachers ranged from about 70 to 84 percent of their average incomes. The percent so used was highest in the two groups of home renters, and lowest in the group of single women living with relatives. Conversely, both groups not maintaining homes devoted slightly larger proportions to betterments and to giving, and much larger proportions to saving, than did the home renters. The average amount for betterments ranged from 5 to 7 percent; for giving, from 3 to 6 percent; and for surplus, from 7 to 17 percent.

The proportion of annual income saved may be appraised in terms of the retirement income which it will provide if continued thruout the teacher's period of active service. Compound interest and life annuity tables show that a man must invest approximately 20 percent of his income at 3 percent annual compound interest each year for thirty-two years in order to provide himself with a life annuity at age fifty-five equal to 80 percent of his average income during the period of saving.³ A woman would have to invest a similar amount for a somewhat longer period to achieve the same result, because the life expectancy of middle-aged women is greater than that of men. Such a standard for saving was not being maintained by any group of teachers represented in Figure III, and it was not even closely approached by those maintaining homes.

Attention should be directed also to the meager amounts spent for betterments (professional activities, other education, and recreation).

³ Davis, Horace W. *Money Sense*. New York: McGraw-Hill Book Co., 1934. p. 168-70, 242, 246.

These amounts ranged, on the average, from \$48 in the group of single women rooming and boarding to \$70 in the group of married men renting homes. It is difficult to see how a teacher can keep well informed professionally and at the same time provide adequate cultural and recreational opportunities for himself and his dependents without spending larger sums than these.

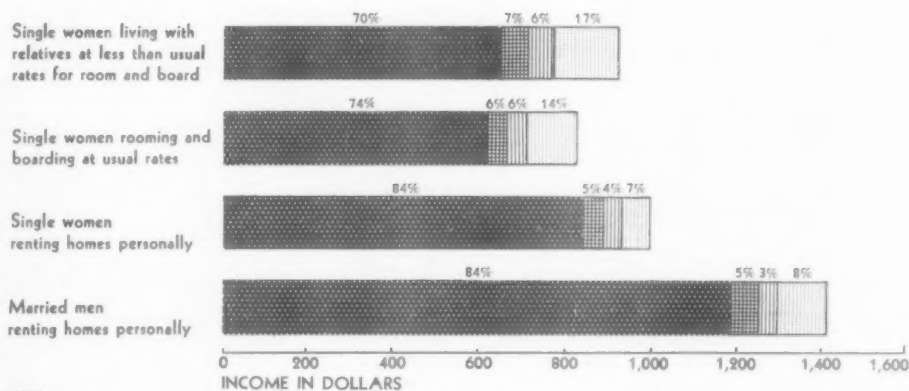
Did the teachers use so much of their incomes for living expenses because of unwise spending habits or because of inadequate incomes? While there may have been room for improvement in money management, the incomes of most rural teachers can hardly be considered sufficient to provide a well-balanced program of living. The situation was apparently least satisfactory among those who were renting homes, whether married men or single women, altho their average incomes were higher than those of single women living with relatives or rooming and boarding. The difference

in income was not enough to compensate for the difference in the family responsibilities of these groups.

Analysis of saving, investment, and repayment of debt—How do rural teachers use that part of their incomes which is not currently paid out for living expenses, betterments, or giving? Table 10 itemizes the average amounts which the four groups of teachers said they devoted to (1) life insurance and annuity premiums, (2) payments of principal on real estate, (3) other savings, and (4) payments on debt incurred in a previous year. The sum of these reported amounts for each group is considerably larger than the average surplus shown in the two preceding tables, because the average surplus is a *net* figure in which the surpluses of some teachers are partially offset by the deficits of teachers whose current expenditures exceeded their incomes. These deficits must have been met either by borrowing or by withdrawing money from savings accumulated

FIGURE III

USES OF INCOME BY WHITE RURAL TEACHERS, 1936 - 37



KEY

- Living expenses: food, housing, house operation, clothing, health care, transportation, allowances to dependents, and miscellaneous personal items.
- Betterments: professional activities, other education, and recreation.
- Giving: donations to nondependents, churches, charitable institutions, etc., and purchase of school supplies for pupils.
- Surplus: Excess of current income over the sum of "living expenses," "betterments," and "giving."

Based on Table 9.

Research Division, National Education Association

earlier. In addition, some teachers found it necessary to borrow in order to meet life insurance or real estate payments. Table 10 therefore shows also the average amount borrowed or withdrawn from earlier savings—a figure which must be subtracted from the average total amount saved, invested, and repaid, in order to obtain the average *net* increase in savings (the average surplus).

While the net increase in savings is the most significant single figure, the gross amounts reported as saved or repaid under various headings are of interest for comparative purposes. For example, the average amount invested in life insurance or annuities ranged from \$39 or 5 percent of income for the single women rooming and boarding, to \$99 or 7 percent of income for the married men renting homes. Amounts as large as or larger than those for life insurance or annuities were used to reduce outstand-

ing debts other than on real estate. Very little on the average, was paid as principal on real estate. Among the single women not maintaining homes, about one-half of the average total savings or repayments was classified as "other savings," while a much smaller proportion was reported under this heading by the teachers who were renting homes.

The average total of reported savings or repayments varied from \$189 or 23 percent of income for single women rooming and boarding, to \$262 or 18 percent of income for married men renting homes. These amounts were offset, however, by average borrowings or withdrawals ranging from \$69 or 8 percent of income in the former group to \$155 or 11 percent of income in the latter group. The resulting figures for average surplus, or net increase in savings, have been discussed in connection with earlier tables.

TABLE 10.—MEAN AMOUNTS SAVED OR INVESTED, PAID ON OLD DEBT, AND BORROWED OR WITHDRAWN FROM EARLIER SAVINGS DURING THE YEAR BY MEN AND WOMEN TEACHERS IN VARIOUS LIVING ARRANGEMENTS

Financial items	Single women living with relatives ^a		Single women rooming and boarding ^b		Single women renting homes personally ^c		Married men renting homes personally ^c	
	Mean amount	Percent of income	Mean amount	Percent of income	Mean amount	Percent of income	Mean amount	Percent of income
1	2	3	4	5	6	7	8	9
1. Saved, invested, or repaid:								
(a) Life insurance and annuity premiums.....	\$41	4.4	\$39	4.7	\$61	6.1	\$99	7.0
(b) Real estate payments (principal only).....	13	1.4	11	1.3	11	1.1	15	1.0
(c) Other savings.....	120	13.0	91	10.9	52	5.2	49	3.5
(d) Payments on old debt.....	53	5.7	48	5.8	68	6.8	99	7.0
Total.....	\$227	24.5	\$189	22.7	\$192	19.2	\$262	18.5
2. Borrowed or withdrawn from earlier savings.....	-71	-7.7	-69	-8.3	-119	-11.9	-155	-10.9
Net increase in savings (surplus) ^d ...	\$156	16.8	\$120	14.4	\$73	7.3	\$107	7.6
Total current income.....	\$928	100.0	\$832	100.0	\$1,000	100.0	\$1,416	100.0
Number of teachers.....	264	.....	1,733	.....	152	.....	576	.....
Mean number of dependency units..	0.6 ^e	.....	0.5 ^f	.....	1.2 ^g	.....	2.4 ^h	.....

Read table as follows: The single women living with relatives reported a mean income of \$928, of which \$41 or 4.4 percent was used for life insurance or annuity premiums, \$13 or 1.4 percent for payments on real estate, etc., the total amount saved, invested, or repaid being \$227 or 24.5 percent of income. However, this group borrowed or withdrew from earlier savings \$71, on the average, thus leaving a net increase in savings of \$156 or 16.8 percent of income.

^a At less than usual rates for room and board.

^b At usual rates.

^c Not sharing the cost of home maintenance with any other person.

^d Excess of total amount saved, invested, and repaid over the total amount borrowed or withdrawn from earlier savings. This net figure is the same as the excess of current income over total current expenditures, shown as "Surplus" in Table 9.

^e Based on only 241 cases in which this item was reported.

^f Based on only 1,487 cases in which this item was reported.

^g Based on only 145 cases in which this item was reported.

^h Based on only 565 cases in which this item was reported.

Comparison of Teachers in Different Types of School

Tables 11 and 12 show the average amounts and percents of income used for various purposes by single women teachers rooming and boarding who were employed in three types of school. The outstanding point in Table 11 is that the higher incomes of teachers in the larger schools were paralleled by larger expenditures for certain important items, so that the proportions of income devoted to such items by these teachers were about as large as, and in some cases larger than, those used by teachers in the smaller schools. For example, the average total amount spent for food, housing, and house operation was \$90 higher for the teachers in town schools than for those in one-teacher schools. As a result, the percent of income used for these items by the town teachers (33.6) was practically the same as that used by the other group, altho the average income of the town teachers was the higher by \$273. For clothing, the town teachers spent 68 percent more dollars than did

those in one-teacher schools, and therefore used 18 percent of their average income for this purpose as compared to only 15 percent of income in the case of the teachers in one-teacher schools. Both groups had the same average number of dependents.

Table 12 summarizes, for these same groups of teachers, the percents of average income devoted to living expenses, betterments, giving, and surplus. Like Table 11, it shows no tendency for the teachers in the larger schools to use smaller proportions of their incomes for current expenses than did the teachers in one-teacher schools, even tho incomes in the larger schools were considerably higher. This fact leads to one or both of the following conclusions: (1) that the costs of identical goods and services were generally higher for the teachers in town and larger open-country schools than for those in one-teacher schools; (2) that the standards of living maintained by the teachers in town and larger open-country schools were higher than those maintained by teachers in

TABLE 11.—MEAN AMOUNTS OF INCOME USED FOR SPECIFIC PURPOSES BY SINGLE WOMEN TEACHERS ROOMING AND BOARDING WHO WERE LOCATED IN DIFFERENT TYPES OF SCHOOL

Use of income	1-teacher schools in open country		2-or-more- teacher schools in open country		Towns under 2,500 in population	
	Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7
1. Food.....	\$136 ^a	20.8	\$178 ^b	21.1	\$202 ^c	21.8
2. Housing.....	66 ^a	10.1	90 ^b	10.7	94 ^c	10.1
3. House operation.....	20 ^a	3.0	20 ^b	2.4	16 ^c	1.7
Total for food, housing, and house operation.....	(222)	(33.9)	(288)	(34.2)	(312)	(33.6)
4. Clothing.....	98	15.0	138	16.4	165	17.8
5. Health.....	36	5.5	42	5.0	42	4.5
6. Transportation.....	65	9.9	95	11.3	86	9.3
7. Money to dependents.....	30	4.6	53	6.3	41	4.4
8. Miscellaneous personal items.....	23	3.5	30	3.6	33	3.6
9. Professional activities.....	18	2.8	22	2.6	24	2.6
10. Other education and recreation.....	18	2.8	23	2.7	31	3.3
11. Donations to nondependents.....	31	4.7	40	4.8	45	4.9
12. School supplies.....	11	1.7	10	1.2	9	1.0
13. Surplus ^d	102	15.6	100	11.9	139	15.0
Total current income.....	\$654	100.0	\$841	100.0	\$927	100.0
Number of teachers.....	484	.....	383	.....	840	.....
Mean number of dependency units.....	0.5 ^e	.....	0.7 ^f	.....	0.5 ^g	.....

Read table as follows: The single women rooming and boarding who were located in one-teacher schools received a mean income of \$654, of which \$136 or 20.8 percent was used for food, \$66 or 10.1 percent for rent, \$20 or 3.0 percent for house operation, etc. The mean number of dependency units for this group was 0.5.

^a Estimated on basis of only 118 cases in which this item was reported separately.

^b Estimated on basis of only 131 cases in which this item was reported separately.

^c Estimated on basis of only 358 cases in which this item was reported separately.

^d Excess of mean total income over the sum of mean current expenditures.

^e Based on only 440 cases in which this item was reported.

^f Based on only 321 cases in which this item was reported.

^g Based on only 704 cases in which this item was reported.

the smaller schools. Unfortunately, data are not available for determining precisely the relative influence of these two factors. It is reasonably certain, however, that many goods purchased in stores were bought in the same stores by teachers from all types of school. Moreover, other data obtained in this survey indicate that housing conditions were generally better among teachers in the town and larger open-country schools than among those in one-teacher schools. For these reasons it seems likely that the larger expenditures of the teachers in the larger schools were due more to higher living standards than to higher costs of identical commodities, altho the latter no doubt exerted some influence, especially in the case of expenditures for food.

It will be noted also that while the percent of average income available as surplus was no greater among the town teachers than among those in one-teacher schools, the amount of money available under this heading was larger for the former group than for the latter. In general, therefore, there is little reason to doubt that the larger incomes of the single women teachers in the larger schools gave them a real economic advantage over those in the smaller schools. On the other hand, the incomes of the former were not large enough to permit them to achieve a better balance in their use of in-

come than did the latter, because of the somewhat higher standards and costs of living among the teachers in the larger schools.

Comparison of Teachers at Different Income Levels

Under similar conditions with respect to cost of living and number of dependents, one would expect the percent of income used for living expenses to decrease rapidly as the income itself increases beyond the level necessary to provide a reasonably good standard of living for the class of persons under consideration. That a large majority of the single women teachers who were rooming and boarding were probably not able to maintain such a standard is indicated in Table 13, which compares the teachers at four income levels with respect to the proportions of income used for living expenses, betterments, giving, and surplus. The proportion for living expenses dropped from 75 percent for the teachers receiving less than \$800 to 71 percent for those receiving \$1600 or more. The smallness of this decrease was undoubtedly due largely to a combination of higher standards and costs of living among the teachers receiving the higher incomes, since these teachers had little if any greater responsibility for dependents than did those with the smaller incomes. If the higher-paid teachers had felt satis-

TABLE 12.—MEAN AMOUNTS OF INCOME USED FOR FOUR MAJOR PURPOSES BY SINGLE WOMEN TEACHERS ROOMING AND BOARDING WHO WERE LOCATED IN DIFFERENT TYPES OF SCHOOL

Use of income	1-teacher schools in open country		2-or-more- teacher schools in open country		Towns under 2,500 in population	
	Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7
1. Living expenses ^a	\$474	72.4	\$646	76.8	\$679	73.2
2. Betterments ^b	36	5.6	45	5.3	55	5.9
3. Giving ^c	42	6.4	50	6.0	54	5.9
4. Surplus ^d	102	15.6	100	11.9	139	15.0
Total current income.....	\$654	100.0	\$841	100.0	\$927	100.0
Number of teachers.....	484	.....	383	.....	840	.....
Mean number of dependency units.....	0.5 ^e	.....	0.7 ^f	.....	0.5 ^g	.....

Read table as follows: The single women rooming and boarding who were located in one-teacher schools received a mean income of \$654, of which \$474 or 72.4 percent was used for living expenses, \$36 or 5.6 percent for betterments, etc. The mean number of dependency units for this group was 0.5.

^a Includes food, housing, house operation, clothing, health, transportation, money to dependents, and miscellaneous personal items.

^b Includes professional activities, other education, and recreation.

^c Includes donations to institutions and to nondependent persons, and cost of school supplies furnished by teacher.

^d Excess of mean current income over the sum of mean current expenditures.

^e Based on only 440 cases in which this item was reported.

^f Based on only 321 cases in which this item was reported.

^g Based on only 704 cases in which this item was reported.

fied with the physical standards of living which could be maintained at the lower income levels, it seems likely that they would have used considerably smaller proportions for living expenses, and larger proportions for betterments, giving, or saving. While the percent saved increased from 12 to 21, the proportions used for betterments and giving either remained constant or decreased slightly as income increased.

Since the lower-paid teachers were located more often in the smaller open-country schools, it may be contended that they did not need to maintain as high standards of living as did the higher-paid teachers in the larger schools. This contention may be true so far as the requirements of the community were concerned. It has little validity, however, so far as the desires and the welfare of the teachers were concerned. If teachers in small open-country schools cannot improve their standards of living where they are, many of them, as in the past, will seek better-paying positions elsewhere

TABLE 13.—PERCENTS OF MEAN INCOME USED FOR FOUR MAJOR PURPOSES BY SINGLE WOMEN TEACHERS ROOMING AND BOARDING WHO RECEIVED DIFFERENT AMOUNTS OF INCOME

Use of income	Income level			
	Below \$800	\$800 to \$1,199	\$1,200 to \$1,599	\$1,600 or more
1	2	3	4	5
1. Living expenses ^a	75.3	73.5	73.6	71.1
2. Betterments ^b	5.8	5.8	5.9	3.9
3. Giving ^c	6.5	5.8	5.3	4.2
4. Surplus ^d	12.4	14.9	15.2	20.8
Total current income....	\$615	\$942	\$1,332	\$1,879
Number of teachers.....	847	702	159	25
Mean number of dependency units.....	0.5 ^e	0.5 ^f	0.5 ^g	0.7 ^h

Read table as follows: The single women rooming and boarding who received incomes below \$800 had a mean income of \$615, of which 75.3 percent was used for living expenses, 5.8 percent for betterments, etc. The mean number of dependency units for this group was 0.5.

^a Includes food, housing, house operation, clothing, health, transportation, money to dependents, and miscellaneous personal items.

^b Includes professional activities, other education and recreation.

^c Includes donations to institutions and to nondependent persons, and cost of school supplies furnished by teacher.

^d Excess of mean total income over the sum of mean current expenditures.

^e Based on only 715 cases in which this item was reported.

^f Based on only 614 cases in which this item was reported.

^g Based on only 134 cases in which this item was reported.

^h Based on only 24 cases in which this item was reported.

as soon as they can qualify themselves for such positions.

Comparison of Teachers with Different Numbers of Dependents

Other factors being equal, one would expect the proportion of income used for living expenses to increase, and the proportion available for betterments, giving, and saving to decrease, as the number of dependents grows larger. Table 14 shows a tendency in this direction among the single women teachers who were rooming and boarding. The percent devoted to living expenses rose from 69 in the group having no dependents to 82 in the group having 1.5 or 2.0 dependency units. It failed to rise any higher, however, in the group having 2.5 or more units of dependency. Variations in income cannot have affected this trend materially, as the mean incomes of all four groups of teachers were between \$800 and \$875, and there was no clear-cut relation between number of dependents and size of average income.

As the number of dependents increased, there was a slight drop in the proportion of income spent for betterments, a slightly larger decrease

TABLE 14.—PERCENTS OF MEAN INCOME USED FOR FOUR MAJOR PURPOSES BY SINGLE WOMEN TEACHERS ROOMING AND BOARDING WHO HAD DIFFERENT NUMBERS OF DEPENDENTS

Use of income	Dependency units			
	None	0.5-1.0	1.5-2.0	2.5 or more
1	2	3	4	5
1. Living expenses ^a	69.0	79.2	81.8	81.8
2. Betterments ^b	6.2	5.3	4.7	5.5
3. Giving ^c	7.6	4.2	4.1	4.1
4. Surplus ^d	17.2	11.3	9.4	8.6
Total current income....	\$822	\$874	\$836	\$807
Number of teachers.....	861	419	130	77
Mean number of dependency units.....	0.0	0.7	1.7	3.4

Read table as follows: The single women rooming and boarding who had no dependents received a mean income of \$822, of which 69.0 percent was used for living expenses, 6.2 percent for betterments, etc.

^a Includes food, housing, house operation, clothing, health, transportation, money to dependents, and miscellaneous personal items.

^b Includes professional activities, other education, and recreation.

^c Includes donations to institutions and to nondependent persons, and cost of school supplies furnished by teacher.

^d Excess of mean total income over the sum of mean current expenditures.

in the proportion for giving, and a considerable drop in the percent available as surplus, especially between the group with no dependents and that with 0.5 or 1.0 dependent.

These data support the conclusion that, because their incomes were little if any higher, on the average, the single women teachers who had dependents were at a distinct disadvantage economically in comparison with those who had no dependents. This disadvantage was apparently felt with respect to both the amounts of money saved and the standards of living maintained by the teachers with dependents. The balance between the amounts used for living expenses and those available for betterments, giving, and saving was also less satisfactory among the teachers with dependents than among those without dependents.

Comparison of Teachers with Different Amounts of Experience

Table 15 shows that while the older and more experienced teachers among the single women rooming and boarding received higher incomes than did the younger ones, they failed to achieve a satisfactory distribution of income among the four purposes listed. Practically all of their additional income was used for living expenses; little or none of it was devoted to betterments, giving, or saving. This situation

may be attributed in part to the fact that the older teachers had slightly greater responsibilities for dependents. It indicates also that standards or costs of living on the material side were probably somewhat higher among the older teachers. Whatever their causes, the higher living expenses of these teachers resulted in a poorer balance between such expenses and the amounts used for other purposes than was found among the younger teachers. It may be concluded, therefore, that the economic advantage of the older single women was, to say the least, far from commensurate with their longer experience in teaching.

Variations in Amounts Used for Specific Purposes by Individual Teachers

The information thus far presented on the use of teachers' incomes has been in the form of averages only. Some idea of the variability in the amounts used for specific purposes by individual teachers who were rooming and boarding is given in Table 16. For example, in the case of food, housing, and house operation combined, the amounts ranged from less than \$50 to more than \$500, the median being \$279. Twenty-two percent of the teachers spent less than \$200 while 18 percent spent \$400 or more for these items.

For every other purpose except clothing and

TABLE 15.—MEAN AMOUNTS OF INCOME USED FOR FOUR MAJOR PURPOSES BY SINGLE WOMEN TEACHERS ROOMING AND BOARDING WHO HAD SPENT DIFFERENT PERIODS OF TIME IN SCHOOL SERVICE

Use of income	Length of school service					
	Below 10 years		10 to 19 years		20 or more years	
	Amount	Percent	Amount	Percent	Amount	Percent
1	2	3	4	5	6	7
1. Living expenses ^a	\$591	73.2	\$702	76.6	\$743	77.1
2. Betterments ^b	49	6.1	51	5.5	43	4.5
3. Giving ^c	48	6.0	52	5.7	58	6.0
4. Surplus ^d	119	14.7	112	12.2	119	12.4
Total current income.....	\$807	100.0	\$917	100.0	\$963	100.0
Number of teachers.....	1,329	.....	288	.....	71	.....
Mean number of dependency units.....	0.5 ^e	.....	0.6 ^f	.....	0.8 ^g	.....

Read table as follows: The single women rooming and boarding who had spent less than 10 years in school service received a mean income of \$807, of which \$591 or 73.2 percent was used for living expenses, \$49 or 6.1 percent for betterments, etc. The mean number of dependency units for this group was 0.5.

^a Includes food, housing, house operation, clothing, health, transportation, money to dependents, and miscellaneous personal items.

^b Includes professional activities, other education, and recreation.

^c Includes donations to institutions and to nondependent persons, and cost of school supplies furnished by teacher.

^d Excess of mean total income over the sum of mean current expenditures.

^e Based on only 1,136 cases in which this item was reported.

^f Based on only 253 cases in which this item was reported.

^g Based on only 65 cases in which this item was reported.

TABLE 16.—DISTRIBUTION OF 2,194 TEACHERS ROOMING AND BOARDING ACCORDING TO AMOUNTS OF MONEY USED FOR SPECIFIC PURPOSES

Amount	Food, housing, and house operation	Cloth- ing	Health	Trans- portation	Money to de- pendents	Miscel- laneous personal items	Pro- fessional activities	Other education and recreation	Donations to nonde- pendents	School supplies	Life insurance and annuity premiums	Real estate payments	Other savings and invest- ments	Payment of old debt
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
\$500 or more.....	160	4	5	76	11	.....	.....	1	.....	.....	2	4	26	14
450-499.....	97	3	.....	21	4	.....	.....	1	.....	.....	.....	2	6	5
400-449.....	140	13	5	38	2	.....	1	2	.....	.....	2	4	26	14
350-399.....	238	18	5	40	4	.....	.....	1	2	.....	4	.....	22	8
300-349.....	324	68	6	56	19	1	2	2	6	.....	5	3	63	22
250-299.....	330	107	11	49	18	.....	8	3	2	.....	7	3	63	48
200-249.....	415	287	28	82	56	2	14	17	15	.....	18	12	162	75
150-199.....	300	367	33	101	50	11	38	30	30	2	57	7	162	108
100-149.....	158	554	96	213	133	59	71	89	111	2	133	31	259	181
50-99.....	25	578	380	497	256	375	178	307	447	34	399	24	241	229
0-49.....	7	195	1,625	1,021	1,641	1,746	1,882	1,741	1,581	2,156	1,567	2,104	1,164	1,490
Median amount.....	\$279	\$129	\$34	\$58	\$33	\$31	\$29	\$32	\$35	\$25	\$35	\$26	\$47	\$37

Read table as follows: Of the 2,194 teachers rooming and boarding who reported their uses of income, 160 spent \$500 or more for food, housing, and house operation combined; 97 spent \$450 to \$499; 140 spent \$400 to \$449; etc., the median amount for these purposes being \$279.

transportation, a majority of the teachers used less than \$50. However, for each purpose except miscellaneous personal items, professional activities, other education and recreation, donations to nondependents, and school supplies, a few teachers reported amounts of \$500 or more. The proportion of teachers devoting less than \$50 to each item was as follows: food, housing, and house operation combined, 0.3 percent; clothing, 9 percent; health, 74 percent; transportation, 46 percent; money to dependents, 75 percent; miscellaneous personal items, 80 percent; professional activities, 86 percent; other education and recreation, 79 percent; donations to nondependents, 72 percent; school supplies, 98 percent; life insurance and annuity premiums, 71 percent; real-estate

payments, 96 percent; other savings and investments, 53 percent; and payment of old debt, 68 percent.

The wide spread of individual expenditures for these purposes reflects to some extent the varied desires and needs of rural teachers as well as differences in cost of living between different areas and types of community. Primarily, however, the variation in expenditures is undoubtedly due to differences in the amounts of income received. While there probably always will be, and should be, considerable variation in the salaries paid to individual teachers for a variety of reasons, it is unfortunate for the schools that so many teachers have so little money for purposes which are essential to a well-rounded program of living.

LEISURE, itself a by-product of money, is absolutely essential to mental and physical vigor. The teacher must have time for reading and study, time for recreation and diversion, time for cultural interests, and time for travel. If the teacher's salary is so low that she must either devote her out-of-school hours to making her own clothes, doing her own laundry, cooking, and cleaning, or else take on odd jobs to help defray expenses, she will have little time and less energy for those outside interests which would contribute to her effectiveness in the classroom. Teachers whose nerves are worn to a fine edge by mental and physical exhaustion, by too much routine and too little diversion, cannot have the patience, the tolerance, and the infinite sympathy which are essential to successful work with children.—Elsbree, Willard S., *Teachers' Salaries*, Teachers College, Columbia University, 1931, p. 4.

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III. Value of Property and Extent of Indebtedness

One of the most important aspects of an individual's economic status is the amount of wealth which he has accumulated for use in emergencies or after reaching the retirement age. To obtain a significant measure of such wealth, it is necessary to consider both the value of property and the extent of indebtedness accumulated by the individual. The cooperating teachers were therefore asked for the following items of information as of April 1, 1937:

Property owned

1. Total estimated market value of home and other real estate owned by the teacher and his dependents (full market value *regardless of mortgages on the property*).

2. Total present value of personal property belonging to the teacher and his dependents (household goods, clothing, automobile, etc., *but not including bank deposits, insurance policies, or other investments*).

3. Total present value of all savings and investments, such as bank deposits, stocks, bonds, notes, retirement deposits, etc., for the teacher and his dependents (*except life insurance policies*).

4. Total face value of life insurance policies in force for the teacher and his dependents (*value if the insured person should die*).

Indebtedness

1. Total amount of indebtedness accumulated by the teacher and his dependents (including money

borrowed but not repaid up to April 1, 1937, *except amounts owed on real-estate mortgages*).

2. Total amount still owed on real-estate mortgages by the teacher and his dependents.

The data thus obtained for white rural teachers are presented in the following pages.

Amounts Reported for Each Type of Property and Indebtedness

Table 17 shows, in addition to the mean amount reported for each type of property and indebtedness, the number of teachers reporting each amount listed in column 1. The mean amounts for the four types of property ranged from \$350 in the case of savings and investments other than life insurance, to \$1454 in the case of life insurance policies. On the other hand, the teachers owed an average of \$243 on real-estate mortgages, and had other debts averaging \$201. Obviously, these figures do not indicate a very high degree of economic security for rural teachers as a group.

The averages, of course, do not tell the whole story. Nearly three-fourths of the teachers had no real estate. Only 22 percent had as much as \$1000, and only 5 percent reported \$5000 or more under this heading. In the case of personal

TABLE 17.—NUMBER OF TEACHERS HAVING DIFFERENT AMOUNTS OF PROPERTY AND INDEBTEDNESS

Amount	Property				Indebtedness	
	Real estates ^a	Personal property (except savings and investments)	Savings and investments (except life insurance)	Life insurance policies (face value)	Money owed (except on real estate)	Balance owed on real-estate mortgages
1	2	3	4	5	6	7
\$5,000 or more.....	436	43	71	604	11	48
4,000-4,999.....	171	22	41	233	5	46
3,000-3,999.....	320	109	62	516	21	68
2,000-2,999.....	444	370	180	1,254	52	143
1,000-1,999.....	588	1,412	445	2,488	234	295
800-999.....	98	480	136	38	123	72
600-799.....	69	740	238	63	215	96
400-599.....	144	1,433	571	271	519	144
200-399.....	95	1,810	1,123	102	1,040	167
1-199.....	59	1,258	1,724	74	1,359	99
None.....	6,609	1,357	4,445	3,391	5,460	7,856
Total number reporting.....	9,033	9,034	9,036	9,034	9,039	9,034
Mean amount.....	\$876	\$638	\$350	\$1,454	\$201	\$243

Read table as follows: Of the 9,033 teachers reporting on the question, 436 reported real estate valued at \$5,000 or more; 171 reported real estate valued at \$4,000 to \$4,999; etc., the mean amount of such property being \$876.

^a Total estimated market value regardless of mortgages on the property.

property other than savings and investments, 71 percent of the teachers reported amounts of at least \$200, but 15 percent had nothing and nearly one-half had less than \$400. About one-half had no savings or investments (other than life insurance), and only 19 percent reported as much as \$400 in this category. Life insurance shows up somewhat better, but can hardly be considered adequate for the protection of the teachers' dependents. While more than half of the teachers had policies of at least \$1000, only 15 percent had as much as \$3000 and 7 percent had \$5000 or more of insurance. The proportion without any life insurance—38 percent—corresponds closely with the proportion having no dependents.

The other side of the picture shows that 40 percent of these teachers had debts (other than amounts owed on real-estate mortgages), and that a majority of those having such debts owed at least \$200. Real-estate mortgages were reported by 13 percent of the teachers, and in about half of such cases the amount still owed was \$1000 or more.

Table 18 presents, for the teachers of each sex and marital status, the mean amount of property and indebtedness of each type, of all types combined, and of total net assets except life insurance. Life insurance was not included in the computation of net assets because only

the face value, and not the cash surrender value, of insurance policies was known.

With respect to these averages, the total group of men stood uniformly higher than the total group of women, altho the differences were not especially striking except in the case of life insurance. In general, the differences between the single and the married teachers of each sex were much larger than those between the sexes, due probably to the fact that the married teachers had been in school service much longer, on the average, than had the single ones. The average assets of the married teachers were the higher except in the case of money saved or invested by the women, and in this case the difference was very small.

Of special interest are the figures for life insurance and for total net assets other than insurance. The average face value of insurance policies ranged from \$986 for single women to \$3101 for married men, while the net total of other assets ranged from \$992 for single men to \$2176 for married women.

Total Assets and Liabilities of Teachers Having Different Amounts of Experience

As shown in Table 19 and Figure IV, length of teaching service was a much more influential factor than sex in determining total net assets

TABLE 18.—MEAN AMOUNTS OF PROPERTY AND INDEBTEDNESS ACCUMULATED BY THE TEACHERS OF EACH SEX AND MARITAL STATUS

Type of property or indebtedness	Men		Women		All men	All women	Both sexes
	Single	Married	Single	Married			
1	2	3	4	5	6	7	8
Property:							
1. Home and other real estate ^a	\$563	\$1,225	\$630	\$1,591	\$986	\$838	\$876
2. Personal property (except savings and investments).....	609	1,035	447	937	881	553	638
3. Money saved or invested (except in life insurance).....	288	419	347	322	372	342	350
4. Life insurance policies (face value).....	1,643	3,101	986	1,337	2,574	1,062	1,454
Indebtedness:							
1. Money owed (except on real-estate mortgages).....	\$267	\$357	\$142	\$213	\$325	\$157	\$201
2. Balance due on real-estate mortgages....	201	381	150	461	316	217	243
Total property (except life insurance).....	\$1,460	\$2,679	\$1,424	\$2,850	\$2,239	\$1,733	\$1,864
Total indebtedness.....	-468	-738	-292	-674	-641	-374	-444
Total net assets (except life insurance).....	\$992	\$1,941	\$1,132	\$2,176	\$1,598	\$1,359	\$1,420
Minimum number reporting on any type ^b	846	1,497	5,238	1,450	2,343	6,689	9,033

Read table as follows: Among the single men reporting on these questions, the mean amount of real estate owned was \$563; the mean amount of personal property (except savings and investments) was \$609; etc.

^a Total estimated market value regardless of mortgages on the property.

^b A few teachers reported on some types of property or indebtedness but not on others.

TABLE 19.—MEAN AMOUNTS OF PROPERTY AND INDEBTEDNESS ACCUMULATED BY MEN AND WOMEN TEACHERS WITH DIFFERENT AMOUNTS OF EXPERIENCE

Property or indebtedness	Men				Women			
	1 to 9 years' service	10 to 19 years' service	20 to 29 years' service	30 or more years' service	1 to 9 years' service	10 to 19 years' service	20 to 29 years' service	30 or more years' service
1	2	3	4	5	6	7	8	9
Total property (except life insurance)	\$1,452	\$3,199	\$4,857	\$4,784	\$1,206	\$2,359	\$3,841	\$4,224
Total indebtedness	505	843	1,063	760	309	468	631	351
Total net assets (except life insurance)	947	2,356	3,794	4,024	897	1,891	3,210	3,873
Life insurance policies (face value)	1,995	3,765	3,863	2,190	888	1,403	1,576	879
Minimum number reporting on any type*	1,500	573	189	55	4,298	1,702	448	95

Read table as follows: Among the men with 1 to 9 years of school service who reported on these questions, the mean value of all property (except life insurance) was \$1,452; the mean total indebtedness was \$505; etc.

* A few teachers reported on some types of property or indebtedness but not on others.

other than life insurance. Among both the men and the women, the average amount of such assets increased steadily with length of service. In each case the teachers with 30 or more years of service had more than four times as much wealth, excluding insurance, as did those with only 1 to 9 years of service.

The face value of insurance policies showed a sharp increase from the first ten-year service period to the second, but only a very slight increase from the second period to the third, and a sharp decline for the teachers of 30 or more years of service. The latter group (among the men as well as the women) reported little or no more insurance, on the average, than did the group with only 1 to 9 years' service. At each service level except the highest, the average value of insurance reported by the men was higher than the average net total of their other assets. On the other hand, the value of insurance held by the women was lower at each service level than the net total of their other assets.

The small number of teachers with 30 or more years of service raises a question as to the reliability of the averages for such teachers. However, the consistency of the trends for men and for women indicates that the figures probably have considerable significance. The relatively small amounts of insurance carried by the older teachers may have at least two con-

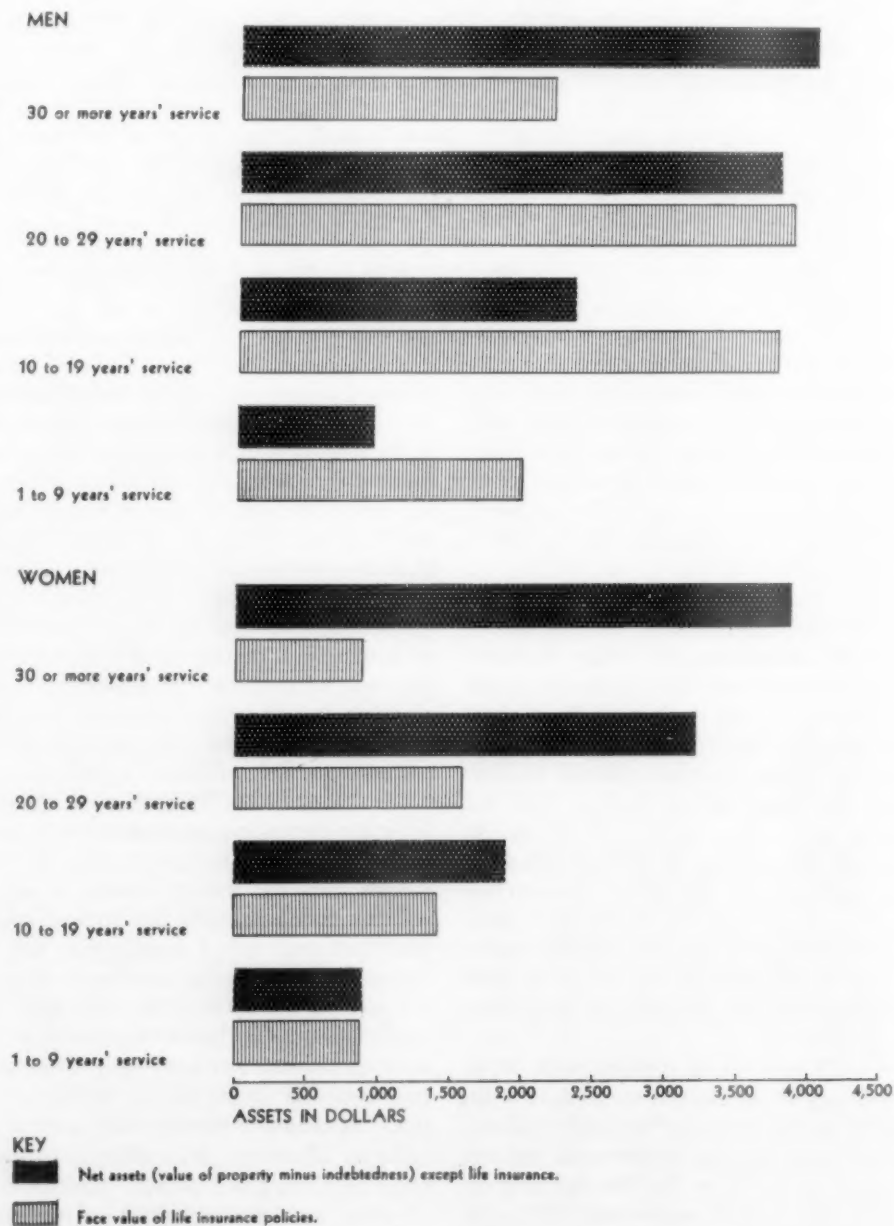
tributing causes: (1) older persons generally have less need for life insurance than do those in the intermediate age range because of their decreased responsibility for dependents; and (2) when the older teachers were at the normal ages for buying life insurance, this form of protection was not so popular as it has become in recent years.

Probably the most important conclusion to be drawn from the data just presented is that the assets of even the older teachers were inadequate as a basis for retirement from teaching. The average net cash value of all assets possessed by the wealthiest group of men in Table 19 could hardly have exceeded \$6000, while the corresponding amount for the women could hardly have been more than \$4500. At present rates the former amount at age sixty will purchase a straight life annuity of about \$485 per year for a man, while the latter amount will purchase an annuity of about \$325 per year for a woman at the same age.¹ These annuities are far below the average yearly amounts used for current expenses by the married men and single women teachers, respectively, as shown in the preceding section of this bulletin. Moreover, it is difficult to see how rural teachers could provide themselves with adequate retirement incomes on the average salaries reported in this survey, even by the most careful management of their money.

¹ Based on data furnished by a large mutual life insurance company. The yearly payments include estimated dividends for the first five years.

FIGURE IV

MEAN FINANCIAL ASSETS OF WHITE RURAL TEACHERS ON APRIL 1, 1937



Based on Table 19.

Research Division, National Education Association

Total Assets and Liabilities in Relation to Home Maintenance and Ownership

It is interesting to compare also the average assets of teachers in different situations with respect to home maintenance and ownership. Table 20 shows that average net assets other than life insurance varied from \$876 for the group not maintaining homes, to \$4089 for the teachers who owned their own homes clear of debt. Of the two groups falling between these two extremes, the teachers with mortgages on their homes had net assets about two and one-half times as great as those of the teachers who maintained homes but neither owned nor were buying their homes. In each of the three groups maintaining homes, the average face value of life insurance policies was close to \$2000, while among the teachers not maintaining homes it was approximately \$1000.

Evidently the average teacher who neither owned nor was buying a home could not afford to buy such property if he so desired. Even those who owned or were buying homes apparently found it necessary to hold their purchases of life insurance to a very low figure, considering the number of dependents for which they were responsible. One wonders how, except for having a roof over their heads and the small

cash value of their insurance policies, these teachers could hope to meet serious emergencies in the present or to live comfortably after retiring from active service.

TABLE 20.—MEAN AMOUNTS OF PROPERTY AND INDEBTEDNESS ACCUMULATED BY TEACHERS IN VARIOUS SITUATIONS WITH RESPECT TO HOME MAINTENANCE AND OWNERSHIP

Property or indebtedness	Teachers maintaining homes			
	Owning homes clear of debt	With mortgages on homes	Not owning or buying homes	Teachers not maintaining homes
1	2	3	4	5
Total property (except life insurance).....	\$4,417	\$4,705	\$1,687	\$1,168
Total indebtedness.....	328	1,643	435	292
Total net assets (except life insurance).....	4,089	3,062	1,252	876
Life insurance policies (face value).....	1,914	1,999	2,219	1,044
Minimum number reporting on any type.....	596	621	1,819	5,111

Read table as follows: Among the teachers owning their homes clear of debt who answered these questions, the mean value of all property (except life insurance) was \$4,417; the mean total indebtedness was \$328; etc.

* A few teachers reported on some types of property or indebtedness but not on others.

TEACHERS ORGANIZATIONS should have a definite program in which all of the factors affecting the economic welfare of teachers are taken into account. It is not sufficient to concentrate upon the problem of teachers' salaries or some other one phase of financial security. Attention should be given to ways and means of improving the status of salaries, insuring continuous employment during efficiency, budgeting one's income wisely, saving money and investing it soundly, providing protection against loss of earning power, providing access to credit facilities at reasonable cost, and protecting one's property against loss. All of these topics may profitably be made subjects for group study in local associations, and some of them offer splendid opportunity for the establishment of actual plans for the relief of teachers in economic need.—National Education Association, Department of Classroom Teachers, *Sixth Yearbook*, p. 180.

IV. What Rural Teachers Think about Their Economic Status

In planning this survey, the Committee felt that the statistical picture of economic conditions among rural teachers, as given in the preceding sections of this bulletin, would be clearer and more significant if it could be viewed against a background of the teachers' own reactions to their economic problems. Consequently, the final page of the questionnaire was set aside for teachers' comments on, and interpretations of, the facts reported in the earlier pages of the blank. The teachers were asked to indicate, especially, any advantages which they were unable to afford and which they "missed keenly" in 1936-37, including:

1. *Material things*, such as better clothing, an automobile, etc.
2. *Professional advantages*, such as attendance at summer school, professional books or magazines, etc.
3. *Cultural advantages*, such as nonprofessional books or magazines, educational trips, attendance at theaters, concerts, etc.

About half of the teachers made use of the space reserved for this purpose. Some of their statements were too brief to throw much light on the teachers' individual problems; some were perfunctory in tone and failed to carry conviction; but others lent color and reality to the factual data reported. While space permits the inclusion of only a few of these statements, it is believed that those reproduced below will give the reader a better understanding of the difficulties with which rural teachers were confronted in the year 1936-37.

Each of the twelve statements included here is accompanied by certain basic facts drawn from the teacher's detailed report.

Teacher A

This teacher was a young unmarried woman with six years of teaching experience, of which only one had been spent in her 1936-37 position in a one-teacher school. She had had some professional training at the college level but not as much as two full years, the completion of which would entitle her to "life" certification. Her school salary was \$440—the only income which she received from any source. Out of this amount she managed not only to pay for her board, room, and other living expenses during the school year, but also to give a little

money to her parents and younger brothers and sisters, with whom she lived on week-ends and during the summer. This left little or no margin for recreation or for professional improvement. She was not a member of any professional association.

In 1936-37 she distributed her income over the following items:

Food and housing.....	\$195	Living expenses = 83 percent of income
Clothing	75	
Health	14	
Transportation	22	
Cash allowances to dependents	45	
Miscellaneous personal items	15	
Professional activities ..	5	Betterments = 7 percent of income
Other education and recreation	25	
School supplies not furnished by school district	6	Giving = 2 percent of income
Other donations to non-dependents	3	
Excess of current income over current expenditures	35	Surplus = 8 percent of income
Total current income	\$440	

Net assets¹ other than life insurance..... \$ 52
Face value of life insurance policies..... 1,000

The teacher's own account of her difficulties is brief but convincing.

Teacher's own statement—I am the oldest of eleven children. The family is on relief and the relief payments are so inadequate that I must supplement them as far as I can. Last summer we did not get relief and, in spite of what I could contribute, we did not have enough to eat.

I am trying to pay for the educational advantages which I have had, by helping the younger members of the family. They must have clothes and I have saved \$35 for this purpose. This is not enough, but it is all that I have been able to put aside up to the present. I myself need glasses and dental work, which I must do without in order to eat. I ought to take out health insurance, for I have no one to fall back on in case of sickness.

As far as professional growth is concerned

¹ Excess of property over indebtedness.

I am standing still, which probably is not conducive to my continued success as a teacher. If only I could have attended summer school last summer, and again this summer, I could qualify for a "standard" certificate. This certificate is issued on a "life" basis and would afford me at least a measure of security for the future.

Teacher B

Widowed at twenty-four years of age, and with two children to support, this teacher has continued her professional education thruout many years of school service. She completed the requirements for her bachelor's degree in 1934 and did some work at the graduate level. She was a member of her state and local education associations in 1936-37.

In that year, as a teacher of English in a village high school on a salary of \$720, she was thankful to be able to maintain a home for her children and contribute to the support of her parents and an aged grandparent. During the summer she earned an additional \$72, thus bringing her total current income from all sources up to \$792 for the year. However, current expenditures of \$1037, plus the retirement of previously contracted indebtedness to the extent of \$250, made necessary the incurrence of new indebtedness and a withdrawal from accumulated savings which together totaled \$495.

The teacher's expenditures in 1936-37 were as follows:

Food, housing, and house operation	\$460	Living expenses = 126 percent of income
Clothing	200	
Health	85	
Transportation	175	
Cash allowances to dependents	65	
Miscellaneous personal items	10	Betterments = 4 percent of in- come
Professional activities	10	
Other education and recreation	20	Giving = 1 per- cent of income
Donations to nondependents	12	
Excess of current expenditures over current income	-245	Deficit = 31 per- cent of income
Total current income	\$792	

Net liabilities² (disregarding life insurance) \$ 550
Face value of life insurance policies 3,000

² Excess of indebtedness over value of property.

According to this teacher's own statement, given below, she and her children lived modestly but happily on their meager income. She took a philosophical view of a situation which compelled continued borrowing in order to make ends meet.

Teacher's own statement—I began teaching in a one-teacher school in 1918, when I was seventeen years of age, at a salary of \$21 a month. This was in an old, dilapidated church where it was necessary to open an umbrella when it rained.

Next I obtained a position in a two-teacher school at \$35, and later at \$50 per month. I continued to teach, altho I was married in the meantime, until the spring of 1921, a few months before my daughter was born. My son was born in November 1922, and before he was two months old my husband, who was also a teacher, was taken seriously ill and I took his place as principal of a two-teacher school. He never regained his health, and I continued to teach in rural schools until his death in 1925, when I found myself twenty-four years old, with two children to rear, and practically no education beyond high school.

By borrowing money I was able to go to summer school each year until I had earned my B.A. degree in 1934. For two years before that I had served as principal of an eight-teacher consolidated junior high school. After obtaining my degree I was given a place as supervisor with the Federal Emergency Relief Administration, and took some postgraduate work in social service. On being dismissed from the FERA, I was elected as teacher of English in the high school of this town. For the first time, I was able to take my children with me. The girl is now a junior, and the boy a sophomore, in high school.

We have a very modest little apartment. I have to help support my parents and grandfather; therefore, with my meager salary, we have to be more than economical. But we are very happy and have few troubles other than financial ones. My philosophy is, "If you can help a thing, do it; otherwise, don't worry about it."

Teacher C

This teacher was a married woman who had completed twenty-eight years of teaching experience by the end of 1936-37. She had had

more than two years of college training for her work, but not enough to fulfil the requirements for a degree. She was a member of her state and local education associations. In her position as teacher of both high-school and elementary grades, which she had held for ten years, she received an annual salary of \$1080. Her husband, a disabled war veteran, received a yearly pension of \$600, bringing their joint income up to \$1680. They had two children.

In 1936-37 they were making payments on the home in which they lived. In addition to her schoolwork, the teacher had the entire care of the home and of the personal needs of her family. She owned an automobile of ancient vintage, in which she traveled the six miles between her home and her school, sharing the operating expense with others. That little beyond the bare necessities was available for the family of four is evident from the expenditure data summarized below. These show a deficit of \$225 in income as compared with current expenditures. This deficit was met by borrowing \$200 and withdrawing \$25 from accumulated savings.

Food, housing, and house operation	\$1,000	Living expenses = 108 percent of income
Clothing	200	
Health	400	
Transportation	125	
Cash allowances to dependents	30	
Miscellaneous personal items	60	
Professional activities	10	Betterments = 3 percent of income
Other education and recreation	50	
Donations to nondependents	30	Giving = 2 percent of income
Excess of current expenditures over current income	-225	Deficit = 13 percent of income
Total current income \$1,680		
Net assets other than life insurance	\$2,300	
Face value of life insurance policies	1,000	

The greatest concern of this teacher, as shown by her statement below, was a lack of money to provide educational advantages for herself and her children. A relatively large part of the family budget necessarily consisted of expenses for medical care and medicines.

Teacher's own statement—I am a married woman with two children. My husband draws a small pension. He is a disabled soldier, hardly able to do chores about the home. As I cannot afford to hire help, I have taught school and cared for my home and children, washing, ironing, sewing, and even gardening in the summer.

Many of the items of expenditure which I have reported are higher than they would be if my husband were teaching and if I were free to devote all my time to the house. My son, as well as my husband, has been sick a great deal, requiring medical care, expensive medicines, and special foods. This means less money for meeting other needs. I am at a disadvantage because I cannot dress properly, and I have not had a vacation in eighteen years.

I had no money for college in the first place, and what college training I have had was gained by teaching for a while and then attending school. I want to take a course in summer school to bring myself up to date with respect to teaching methods in my field, but for the past eight years I have been unable to take even a correspondence course because I could not spare the small sum required. I have tried all my life to get a degree. Since I have taught successfully in larger cities, I could obtain a position, I feel sure, as head of a department in a larger system if only I had a degree.

I want, more than anything else, to send my children to college. But the question is, how?

Teacher D

An unmarried man in his second year of school service, this teacher in 1936-37 earned a salary of \$765 a year in a village high school. On this salary he was able to live and to pay off a part of his previously incurred indebtedness, as well as to give a little financial assistance to two partial dependents. He found, however, that he was unable to afford suitable clothing, or an automobile in which to "escape" occasionally from the community in which he was teaching. He had a college degree, but stated his intention of postponing further education until he was free from debt. He did not belong to a national, state, or local education association.

A summary of his expenditures in 1936-37 follows:

Food and housing	\$384	Living expenses = 68 percent of income
Clothing	50	
Transportation	50	
Cash allowances to dependents	20	
Miscellaneous personal items	20	
Professional activities	15	Betterments = 2 percent of income
Donations to nondependents	3	Giving = less than 1 percent of income
Excess of current income over current expenditures	223	Surplus = 29 percent of income
Total current income		\$765
Net liabilities (disregarding life insurance)		\$ 235
Face value of life insurance policies		1,000

Of the \$223 surplus of income over current expenditures, \$205 was used to repay previously incurred indebtedness, \$11 was used to pay an insurance premium, and the remaining \$7 was saved.

In his statement, which follows, the teacher expressed his dissatisfaction with the level of living which he could afford to maintain, and his sense of isolation from other parts of the state.

Teacher's own statement—On my salary I can buy only the cheapest kind of clothing. I have been unable to repay money which I borrowed in order to attend summer school last year; therefore, I do not intend to go to school any more until I am out of debt.

As for a car, to say that I have missed having one would be putting it mildly. There is no bus service thru this town, and only two trains stop here. One of these trains goes east at 5 o'clock in the morning, and the other goes west at 12:15 at night. From this you can see how much I have wanted a car. However, the railroad section hands have cars. It begins to look as if a college education is a luxury from which one can expect no financial return.

Theoretically, a teacher should receive a salary large enough to enable him to live a cultural life. Salaries paid teachers in this town are barely sufficient to provide the everyday necessities.

Teacher E

This was a married woman who, in 1936-37, had completed ten years of teaching service. For a number of years she had been unable to

afford summer school attendance, and she had completed something less than two full years of training at the college level. She was a member of three professional education associations—local, state, and national.

Her teaching position, which she had held for six years, was in a one-teacher school, where she received a salary of \$810. Her husband's health was poor, but he was able to work about the farm, and during the summer of 1936 he did some outside work for which he was paid \$120. A net income of \$20 was realized from the farm during the year, bringing the total joint income of husband and wife up to \$950. They had one child. Altho paying for a farm of their own, they lived on a rented farm in 1936-37, in order that the teacher might be near her school. The rented house contained a central heating plant but few other conveniences. Expenditures reported by the teacher are summarized below:

Food, housing, and house operation	\$545	Living expenses = 125 percent of income
Clothing	80	
Health	235	
Transportation	300	
Cash allowances to dependents	6	
Miscellaneous personal items	21	Betterments = 4 percent of income
Professional activities	8	
Other education and recreation	30	
School supplies not furnished by school district	3	Giving = 1 percent of income
Other donations to nondependents	10	
Excess of current expenditures over current income	-288	Deficit = 30 percent of income
Total current income		\$950

Total net assets (no life insurance) \$1,329

In addition to spending their current income of \$950, the family borrowed and withdrew from savings a total of \$548 during 1936-37. Of this amount, \$288 was used to pay current expenses in excess of income, and the remainder was applied on the purchase of the farm, on the payment of other debt, and on the purchase of new farm machinery and livestock.

These people were forced to do without many material and cultural advantages. They expected to improve their situation somewhat by moving soon to their own farm.

Teacher's own statement—We have been living on a small rented farm for the past six years. In August 1935 we made a first payment on a farm of our own—sixty acres—but have not lived there because snow is too deep in winter to permit me to travel as far as my present school. Now, however, I have secured a school only a quarter of a mile from our own place, so we will have no rent to pay next year. We have been paying \$60 rent each year, as well as \$35 in taxes on our own farm.

My husband worked out last summer, making \$120. We keep four or five cows, some pigs, chickens, and two horses. Last year we sold \$300 worth of cream, but as we fed the cows ninety sacks of oats and fifteen tons of hay, we really made very little on them. Of course we had our own milk, butter, and eggs.

Our little boy had to be operated on for appendicitis last summer at a cost of \$150, with hospital expenses of \$50. He is not strong; neither is my husband. So we have lots of extras to buy, such as cod liver oil and oranges, which may seem to be luxuries but which I consider necessities.

My husband hasn't had a new suit for six years. We drive a Model A 1929 Ford, which we bought this winter for \$175 and then spent \$40 to repair. I have not been able to save money for summer school since 1933, when I last attended. We should like to give our little boy—eight years old—music and books, but cannot afford it.

Teacher F

A school principal who received a salary of \$1400 in 1936-37 found it insufficient for meeting the needs of himself, his wife, and one child. He was forced to supplement this salary with \$550 earned during the summer months. He also added to his available funds by borrowing.

Of his seven years in school service, two had been spent in the position which he held in 1936-37. He had a college degree and had completed some professional training beyond college graduation. He was a member of his state teachers association.

The family lived in a rented home which was centrally heated and provided with electric current, but which was without running water and all other modern conveniences.

The principal was paying installments on an automobile which he used in connection with his schoolwork.

His expenditures were reported as follows:

Food, housing, and house operation	\$ 527	Living expenses = 89 percent of income
Clothing	150	
Health	50	
Transportation	785	
Cash allowances to dependents	100	
Miscellaneous personal items	125	Betterments = 8 percent of in- come
Professional activities....	50	
Other education and recreation	100	
School supplies not furnished by school district	10	Giving = 2 per- cent of income
Other donations to nondependents	25	
Excess of current income over current expenditures	28	Surplus = 1 per- cent of income ²
Total current income	\$1,950	

Net assets other than life insurance	\$ 625
Face value of life insurance policies	2,000

While the current expenditures of this principal's family came within his total income of \$1950 (but not within his school salary of \$1400), he had to borrow to meet obligations previously incurred, including insurance premiums. Of the \$227 borrowed, \$205 was used in meeting these obligations.

According to his statement below, this principal, like others in the same section, contributed large amounts to the local school system in the form of transportation expense. He also pointed out that the state in which he was employed made no provision for the economic security of teachers after retirement or for their security of tenure during active service.

Teacher's own statement—While I need to go to summer school and have desired, for the past four or five years, to improve further my professional qualifications, I have had to work whenever I could find an opportunity in order to keep living. I have denied myself and my family clothes, entertainment, and many of the better things of life in order to pay for an automobile which I use a great deal for the school. I spend far more in transportation than for any other item. Half of this travel is for the school, for which I do not get a cent. Altho this travel is not absolutely required, all other principals in this locality do it, and it seems necessary in order to keep the job going. If all

items of expense for the school were taken care of, it would mean a substantial saving to me.

One of my greatest criticisms of the school system in this state is that there is no provision for old-age pensions and no tenure law. As a result, many teachers work for a year in one place, and then have to move on to another. All the teacher gets is what he is paid while he works. Young men are taken into the profession, used as long as they are useful, and then turned out, after giving the best years of their life to the service, to try to find some other means of livelihood.

It takes all I can make, winter and summer, to live. What will become of me when I am no longer wanted as a teacher? The only thing to do, as far as I can see, is to get into some other profession in which I can work for a longer period, and in which I can save something for the future.

Teacher G

This is the case of a young unmarried woman with two years of teaching experience, both of which had been spent in the same one-teacher school. Altho the possessor of a bachelor's degree, she received a salary of only \$450 in 1936-37. An additional \$35 was earned during the summer vacation, and this gave her a total income for the year of \$485. She lived within this income, paid off a part of the indebtedness previously contracted for the purpose of obtaining an education, made annuity deposits in the state teachers retirement system, and paid the premium on a \$1000 life insurance policy. She received no financial help from her family or from any other source. During the school year she rented a room in a house located one-half mile from her school. This house provided no modern conveniences.

This teacher's expenditures in 1936-37 were as follows:

Food and housing	\$185	Living expenses = 70 percent of income
Clothing	30	
Health	50	
Transportation	70	
Miscellaneous personal items	2	
Professional activities	3	Betterments = 1 percent of in- come
Other education and recreation	2	
Donations to nondependents	15	Giving = 3 per- cent of income

Excess of current income over current expendi- tures	128	Surplus = 26 percent of in- come
Total current income	\$485	

Net liabilities (disregarding life insurance)	\$ 178
Face value of life insurance policies	1,000

The \$128 surplus, shown above, included \$50 used for the repayment of debt previously contracted, \$56 for annuity deposits and an insurance premium, and \$22 for other savings.

In her own statement the teacher contrasted the living standards which she would like to maintain with her actual way of life, in which she was unable to afford suitable clothing to wear to the district teachers meeting. She was a member of the local teachers association only.

Teacher's own statement—Sometime I hope to have a little home. There will be a piano to practice on and no one to be disturbed by the noise. There will be a bed with a mattress and springs, instead of a straw tick on wooden slats. There will be built-in bookcases, instead of books piled on the floor. Last year I saved \$4 and bought an unpainted chest of drawers. That will be there, too, and it will contain unbleached muslin and cotton prints to be made into school clothes—and yes, even some better cloth so that I can go to the district teachers meeting. I went thru college wearing any old clothes that came my way, but I'm not going to anything bigger than a county institute until I can look fairly respectable.

I hope sometime to have a car in the low-price field, money enough to run it, and even enough money for a little recreation. In the last two years I've gone nowhere that required money, and about the only things I've bought which could have been avoided were the chest of drawers mentioned above, a one dollar plant for my grandmother who was sick, an Easter lily for an aunt who is seventy years old, and a ten dollar violin for a girl who had a chance to obtain lessons free.

Teacher H

This woman teacher was divorced and had one son to support. She had taught in the schools of her state for more than twenty years, and had held the same position as elementary-school teacher in a village of less than 1000 inhabitants for almost eighteen years.

She did not have a college degree but had completed more than two years of training at the college level. She was a member of her state teachers association. Her salary in 1936-37 was \$75 per month for nine months, or \$675 for the whole year. Except for about \$50 in food products from her mother's farm, she received no income from any source other than her school salary.

The teacher and her son lived in a rented home, with no conveniences except electricity. Following is a summary of the expenditure data which she reported:

Food, housing, and house operation	\$400	Living expenses = 129 percent of income
Clothing	75	
Health	350	
Transportation	30	
Cash allowances to dependents	15	
Miscellaneous personal items	65	
Professional activities.....	6	Betterments = 1 percent of income
School supplies not furnished by school district ..	5	Giving = 3 percent of income
Other donations to nondependents	18	
Excess of current expenditures over current income	-239	Deficit = 33 percent of income
Total current income	\$725	
Net liabilities (disregarding life insurance) ..	\$ 300	
Face value of life insurance policies	1,700	

To meet the current deficit of \$239 and to pay the premium on a life insurance policy, the teacher borrowed and withdrew from her savings a total of \$364. Her inability to meet the unexpected cost of illness without borrowing produced a feeling of anxiety which was undoubtedly detrimental to both her health and her teaching.

Teacher's own statement—It would be impossible for me to attend summer school in view of the other demands made upon my meager salary. During the past year my son, who is in high school, had acute diabetes and was in a hospital for one month, critically ill. I myself have arthritis and am under a doctor's and a dentist's care. My drug bill for insulin alone is \$1.25 per week, not including alcohol, cotton, and hypodermic needles. The bill for medicine for both myself and my son averages

about \$3 per week. My eyes failed this year, and so I have had still another expense.

Hospital, doctor, and dentist bills have just about robbed us of clothes and a livable home. The meager salary which teachers receive does not permit provision for meeting emergency expenses. Many uneducated laborers are better paid than teachers. Teachers, harassed with financial worries, do not have a chance to give their best, which I am sure they all want to do.

I am now forty-seven years old and have been teaching for more than twenty years. I have been economical, have cut expenses here and there, have lived in a home without modern conveniences, and have denied myself many cultural advantages. Now, after all the struggle, I am in debt.

This is a hasty explanation from a depressed and worried teacher whose son wants to go to college next year. I still hope to see him graduate, and to see the day when I shall own a small home with modern conveniences.

Teacher I

A married man with fifteen years of school experience, this teacher was employed in 1936-37 in a six-teacher school located in the open country. He held a master's degree and was a member of his state teachers association. He received a school salary of \$1100, which he had to supplement with income earned during the summer vacation in order to provide for the needs of himself and his wife and child. In the summer of 1936 he earned \$350, thus bringing his income for 1936-37 up to \$1450.

The family managed to live within this income, but their rented house was without conveniences except for electric current, and they did without many of the things which help to make life worthwhile. The teacher was free from debt, except for doctor and hospital bills of \$150.

Data on the family expenditures are given below:

Food, housing, and house operation	\$ 825	Living expenses = 87 percent of income
Clothing	125	
Health	150	
Transportation	100	
Cash allowances to dependents	50	
Miscellaneous personal items	15	

Professional activities	10	} Betterments = 2 percent of income
Other education and recreation	15	
School supplies not furnished by school district	5	} Giving = 2 percent of income
Other donations to nondependents	25	
Excess of current income over current expenditures	130	} Surplus = 9 percent of income
Total current income	\$1,450	
Net assets other than life insurance	\$ 350	
Face value of life insurance policies	2,000	

The teacher questioned whether he and others similarly situated could be expected to maintain a proper professional spirit when practically all their time and attention were taken up with the struggle for existence. His statement follows.

Teacher's own statement—It is necessary for me to find work during the summer in order to provide fuel to keep my home warm in winter, and sufficient clothing for me to wear when I am teaching. My current expenses keep me at the task so continually that travel or further education during the summer months is out of the question. Fortunately, I received my master's degree in 1933; I do not believe that I could afford the time or money to attend school now for that purpose. For the past two years I have been unable to reduce further the doctor and hospital bills which I incurred in the summer of 1934.

The supply of current magazines and professional literature in my house is at a minimum, and many other worthwhile things must be entirely eliminated. My car now is six years old and badly needs replacing. These material things may seem unnecessary, and each one alone would possibly be insignificant. Collectively, however, they are of the utmost importance in the life of a teacher. It appears to me that not only I, but also other teachers similarly situated, are having a very hard struggle to retain the spirit and self-respect that a member of the teaching profession should have.

Teacher J

This teacher, a married woman with three children, received \$720 during the school year 1936-37 for teaching in a one-teacher school. She earned an extra \$170 by teaching in summer school during the vacation months. Her

husband's earnings amounted to \$1000, thus increasing the current family income for the year to \$1890.

The family expenditures during 1936-37 are summarized below:

Food, housing, and house operation	\$1,100	} Living expenses = 101 percent of income
Clothing	150	
Health	10	
Transportation	300	
Cash allowances to dependents	350	
Miscellaneous personal items	5	
Professional activities	2	} Betterments = 1 percent of income
Other education and recreation	15	
School supplies not furnished by school district	5	} Giving = 1 percent of income
Other donations to nondependents	10	
Excess of current expenditures over current income	-57	} Deficit = 3 percent of income
Total current income	\$1,890	
Net assets other than life insurance	\$1,850	
Face value of life insurance policies	4,000	

To meet the excess of current expenditures over income, and to pay the premiums on life insurance, \$97 was withdrawn from the family's accumulated savings.

As shown above, the total income of this family from all sources was more than double the amount of the teacher's own salary. However, while both the family income (\$1890) and the family expenditures (\$1947) were considerably above the average for rural teachers' families in 1936-37, this teacher's statement indicates that her family was not able to indulge in many luxuries. She expected to move soon to another state, and to leave the teaching profession permanently because she believed that economies effected as a result of her full-time management of the home would more than offset the loss of her salary as a rural teacher.

Teacher's own statement—We have not had the "extras" in food or good times that we needed. We have not been cold or wet for lack of clothing, but I would have liked silk stockings occasionally instead of cotton, and better than homemade cotton dresses for myself and the girls (two in high school). My boy, also

in high school, wore overalls all winter while many of his classmates had tweeds or "cords."

I am not going to teach next year, nor again at all. My husband has gone to an adjoining state and found steady work at better pay. I have liked teaching and hate to leave the profession, but I think I can earn more by staying home and keeping chickens and a cow or two, by canning fruits and vegetables, and by having time to provide my family with more home-made luxuries.

Teacher K

This teacher was an unmarried woman who taught high-school grades in a six-or-more-teacher school in the open country. She was a member of both the local and the state associations of teachers. Altho she had completed three years of graduate study and had had previous experience in college teaching, she received only \$1120 during the school year 1936-37. By money earned in summer school teaching, she brought her total receipts from teaching up to \$1200. She reported having one total dependent and one partial dependent, the latter contributing \$300 to the family income and thus raising it to a total of \$1500.

The teacher's home, which was equipped with all modern conveniences, had once been fully paid for, but was again encumbered with debt in 1936-37, and she was struggling to pay off this debt. She owned no automobile and traveled the twenty miles between her home and her school by motor bus. Her expenditures for the year were as follows:

Food, housing, and house operation	\$ 950	Living expenses = 84 percent of income
Clothing	100	
Health	25	
Transportation	150	
Cash allowances to dependents	20	
Miscellaneous personal items	25	Betterments = 3 percent of in- come
Professional activities	20	
Other education and recreation	20	
Donations to nondependents	10	Giving = 1 per- cent of income
Excess of current income over current expenditures	180	Surplus = 12 percent of in- come
Total current income \$1,500		

Net assets other than life insurance	\$4,800
Face value of life insurance policies	7,500

Of the surplus shown above, \$165 was invested in life insurance. The remainder, combined with \$85 withdrawn from savings, was used to pay \$100 on the indebtedness on the home.

This teacher blamed public selfishness and stupidity, as well as a shortsighted school administrative policy, for the economic situation of teachers in her community.

Teacher's own statement—I appreciate the opportunity to present a few statements concerning conditions which are typical not only of my own situation, but also of the situation of other teachers of my acquaintance.

First, we live in an area where the riches of the land produce fine crops and livestock rather than fine intellects. The mental self-satisfaction of the district results in the construction of school buildings which are beautiful to look at. Splendid efforts are made to pay off the debt on these buildings, but the salary cut of the depression has not been restored to teachers and prices are about the same, locally, as in pre-depression years.

In a community as rich as this, an income of \$1120 is completely inadequate for the maintenance of a family and the pursuit of such activities as give even a minimum of intellectual growth and self-respect. If I had not already finished three years of graduate study I would be even worse off, for I could not now reserve enough money to pay the expense of summer school attendance. I, like some of the men, have a family to support. It cannot be done on a basis of security at the present level of salaries. I am unable to afford an automobile (and so waste time waiting for buses); or a cook, to take over the household duties which members of my family are unable adequately to assume; or trips, to provide the recreation needed to stimulate my mind and (very important) my disposition and nerves. There is little hope of cutting off the debt on my home, altho home ownership provides the most economical means of housing my family. In short, the administrative policy and low salary level in this district create a sense of futility and a loss of self-respect.

A brilliant young woman of my acquaintance who loved her own community but who was free to get away, did so when a position

opened which had a future. The community thereby lost one of its greatest assets. This county does not realize that it is driving away its most valuable human assets by its policy of maintaining fine buildings at the expense of its teachers, who are mere "slaves" to the community. Unfortunately some school administrators are willing to sacrifice their faculties in order to cater to public popularity by exhibiting evidences of so-called thrift.

The above is offered as an unexaggerated statement of a situation as shameful as it is commonplace in our public schools. It is my earnest hope that the National Education Association will find interest in forcefully attacking these problems in communities where they exist. Teachers acting as individuals without protection, who are dependent upon arbitrary employment for even the necessities of life, are helpless. The National Education Association, like the American Association of University Professors, can be beneficial as an instrument for publicizing unfair practices.

Teacher L

A young unmarried woman, this teacher in 1936-37 earned \$464 teaching in an elementary school in a village of less than 1000 inhabitants. She had completed two years of college training and was working toward a degree. She was a member of her state and local teachers associations.

For support she depended only partially on her salary from teaching. During the year she received \$300 from her mother, \$210 of which was in the form of free board and lodging. The school district provided her with free transportation between her home and her school which was five miles away.

Following is a summary of the expenditure data which she reported in 1936-37:

Food and housing	\$210	Living expenses = 73 percent of income
Clothing	250	
Health	50	
Transportation	20	
Miscellaneous personal items	25	
Professional activities	80	Betterments = 17 percent of income
Other education and recreation	50	
Donations to nondependents	40	Giving = 5 percent of income
Excess of current income over current expenditures	39	Surplus = 5 percent of income
Total current income	\$764	
Net liabilities (no life insurance)		\$113

The figures reported by the teacher show an excess of \$39 in current income over current expenditures. This surplus was used toward the repayment of previously contracted indebtedness.

Because of the financial aid received from a relative, this teacher did not lack material comforts. She found her income insufficient, however, to provide for the professional development which she desired, or to permit saving for future economic security.

Teacher's own statement—I cannot say that I especially missed any material advantages during the past year. Living with my mother, I do not pay for board or laundry, and simply try to stretch my income to cover my other expenses.

I attend one summer school term each year, and would like to attend two so that I might get my degree more quickly. When I get my degree, I can draw a larger salary. I am still in debt for my teacher training and am anxious to get that paid off.

Thus far in my career I have been unable to make any savings or investments for sickness, accident, or old age.

V. Summary of Facts and Conclusions

The survey on which this bulletin is based obtained information from rural teachers in twenty representative states for the year 1936-37. The following aspects of teacher status were investigated: (1) professional status; (2) family responsibilities and living conditions; (3) transportation facilities; (4) cultural, recreational, and economic opportunities; and (5) financial status, including school salaries and other income, uses of income, value of property, extent of indebtedness, and reactions of individual teachers to their financial problems. The preceding sections* of the bulletin have presented detailed information for white teachers on the last of these topics—financial status. This concluding section summarizes the findings for these teachers under all five of the topics mentioned above. The summary is arranged in three parts: (1) a brief, generalized picture of the rural teacher and his environment, (2) a tabular review of differences in teacher status according to type of rural school, and (3) a discussion of outstanding points and their implications.

A Composite Picture of the Rural Teacher

The following description of the white rural teacher is based very largely on the responses of the entire reporting group. It does not usually take account of differences associated with such factors as sex, marital status, and type of rural school. Moreover, the reader should bear in mind that where averages are given, there are usually wide individual variations above and below the average.

The white teacher in rural areas is three times as likely to be a woman as a man. For convenience, however, the masculine pronoun is generally used in referring to this composite teacher.

Professional status—The rural teacher is more likely to be employed in an open-country school than in a town school. If he works in the open country, the chances are about even that he is the only teacher in his school.

In two cases out of three, the teacher is employed solely to teach children in the elementary grades. The chances are 7 to 1 against his having the title of principal, supervisor, or superintendent. He has served in the schools

for about seven years, and in his present position for three years, on the average. He usually has had at least two years of college or normal school training, and in two cases out of five he has a degree from a four-year college.

This teacher usually belongs to his state teachers association, and he is more likely than not to belong to a local or county teachers association also. Seldom, however, is he a member of a national organization of teachers. He rarely desires to leave teaching for another gainful occupation, and he would generally prefer to continue teaching in rural schools if salaries there were the same as in city schools. If there were no difference in salaries, he would, more often than not, prefer to remain in the same general type of rural community in which he is now located—that is, either in the open country or in a town under 2500 in population. If he teaches in a one-teacher school, however, he has a 4-to-1 preference for a larger school.

Family responsibilities and living conditions—Altho the rural teacher is twice as likely to be single as married, he has, on the average, the equivalent of one other person wholly dependent upon him for support. In two out of five cases he maintains a home either personally or in cooperation with someone else, but as a rule he neither owns nor is buying a home. Rooming and boarding is nearly as frequent as the maintenance of a home, while in only one case out of five does the teacher live with relatives at less than usual rates for room and board. His residence on week-ends is usually the same as during the school week.

The availability of modern facilities at the teacher's living quarters varies according to type of facility. The teacher usually has magazines, newspapers, and a radio. A little more often than not he also has electric current, running water, a bathtub or shower, and an indoor toilet. On the other hand, the chances are against his having a telephone, central heating, a heated bedroom, and gas for cooking or heating.

Transportation facilities—The chances are nearly 2 to 1 that the rural teacher owns or is buying an automobile. However, since he lives only about one mile from his school, on the average, he is as likely to walk as to ride

to and from school. When he rides, he usually does so in his own car or in that of a friend; he rarely uses a bus or a train.

Cultural, recreational, and economic opportunities—In two cases out of five the rural teacher does not have access to a good library during the school week, and in only one case out of three does he have access to a collection of 1000 books or more. He usually subscribes for at least one professional magazine, and is more likely than not to subscribe for at least one nonprofessional magazine. The chances are only 50-50 that he will buy any professional books during the year, and they are 2 to 1 against his buying books of any other kind.

On the average, this teacher attends a total of 83 group gatherings of various types during the year. Of these, 38 are religious services; 20 are commercial affairs of a recreational or educational nature; 16 are social events of a non-commercial character; and 9 are professional meetings of teachers.

Three times during the school year, on the average, the teacher takes a trip of at least fifty miles outside his school community, not including week-end visits to relatives. He spends the summer vacation in a variety of activities, of which working at his own or his parents' home without pay occupies the most time, with attendance at college summer school not far behind. In one case out of six he devotes a part of the summer to working for pay at an occupation other than teaching. He often spends some time either resting or traveling, but rarely gives such activities more than a minor fraction of his time.

Financial status—On the average, the rural teacher receives a total income of \$967, of which \$876 or 91 percent is his salary for school service. The remainder consists largely of contributions from relatives who live with him, and of his own earnings from work other than teaching.

The single woman teacher rooming and boarding has an average total income of \$832, of which 74 percent is used for living expenses, 6 percent for betterments (professional activities, other education, and recreation), 6 percent for donations to institutions or to persons not dependent on the teacher, and 14 percent for saving or for payment of old debt. The married man teacher who rents a home personally has an average total income of \$1416, of which 84 percent is used for living expenses,

5 percent for betterments, 3 percent for donations, and 8 percent for saving or for payment of old debt.

After serving in the schools for seven years, on the average, our composite rural teacher owns property (other than life insurance) having an average value of \$1864, and he has an average indebtedness of \$444. His total net assets other than insurance thus amount to \$1420. In addition, he has life insurance policies with a total face value of about \$1500.

Differences According to Type of Rural School

Since the foregoing picture of the composite rural teacher does not show differences in teacher status according to type of rural school, Table 21 summarizes certain findings for white teachers in three types of school: (1) one-teacher schools, (2) two-or-more-teacher schools in the open country, and (3) schools in towns under 2500 in population. The relative importance of these three groups is indicated by the fact that of all the white rural teachers employed in the United States, approximately 26 percent are in the first group, 33 percent in the second group, and 41 percent in the third group.

Outstanding Points and Their Significance

1. *While the professional qualifications of rural teachers are by no means ideal, they are high enough to justify the payment of larger salaries, on the average, than these teachers now receive.* A large majority of teachers in rural schools have had previous teaching experience. Nearly all of them have had at least two years of college or normal school training, and nearly 40 percent are graduates of four-year colleges. Many belong to local or county teachers associations, and most of them are members of state education associations. They are not, as a rule, interested in leaving the educational field to enter other occupations. Neither would they prefer positions in urban schools if salaries in rural and urban schools were the same. In fact, if salary differentials are left out of consideration, a majority of the open-country teachers would prefer to continue in open-country schools, and most of the town teachers would prefer to teach in towns under 2500 in population.

TABLE 21.—SUMMARY OF CERTAIN ASPECTS OF TEACHER STATUS IN THREE TYPES OF RURAL SCHOOL

Aspect of teacher status	1-teacher schools in open country	2-or-more teacher schools in open country	Towns under 2500 in population
1	2	3	4
<i>Professional status:</i>			
1. Percent teaching elementary grades only.....	94.0	65.0	49.8
2. Median years of school service to date.....	5.3	7.3	7.1
3. Median years in present position.....	2.9	3.4	3.5
4. Percent with 2 years or more of college training.....	62.3	88.8	95.2
5. Percent with 4-year college degrees.....	10.0	38.9	56.9
6. Percent belonging to state teachers associations...	74.7	88.4	93.4
7. Percent belonging to national teachers associations.....	8.7	15.9	19.6
8. Percent choosing education as permanent career.....	75.6	85.5	79.0
9. Percent preferring to continue in present type of school ^a	22.7	50.4	63.1
<i>Family responsibilities and living conditions:</i>			
1. Percent who are men....	15.8	25.8	29.2
2. Percent who are married.	26.6	37.5	31.6
3. Mean number of dependency units ^b	1.0	1.2	1.1
4. Percent maintaining homes.....	31.0	47.5	42.0
5. Percent owning or buying homes.....	14.6	19.7	15.3
6. Percent having same residence on week-ends as during school week....	72.3	84.1	86.6
7. Percent having heated bedrooms.....	39.3	40.1	50.4
8. Percent having electric current.....	40.2	60.4	85.7
9. Percent having running water.....	33.3	55.3	72.5
10. Percent having bathtub or shower.....	28.2	50.8	69.8
<i>Transportation facilities:</i>			
1. Percent owning or buying automobiles.....	61.6	69.1	60.7
2. Percent riding to school..	55.8	63.8	31.7
3. Median miles to school..	1.9	2.0	0.4
<i>Cultural, recreational, and economic opportunities:</i>			
1. Percent having access to library of 1,000 books or more.....	28.9	39.4	33.0
2. Percent purchasing 1 or more professional books	43.0	49.5	52.5
3. Percent purchasing 1 or more nonprofessional books.....	27.1	33.4	37.5
4. Percent subscribing for 1 or more professional magazines.....	87.1	84.8	84.6
5. Percent subscribing for 1 or more nonprofessional magazines.....	56.1	67.3	73.0
6. Median number of religious services attended	30.6	40.0	42.4
7. Median number of commercial events attended	13.8	18.0	25.6
8. Median number of social events attended.....	12.4	15.1	20.2
9. Median number of professional meetings attended.....	5.0	10.3	12.9
10. Median number of special trips taken during school year.....	2.5	3.3	4.2
11. Percent attending college summer school.....	22.8	33.2	32.5
12. Percent traveling at least 2 weeks during summer.	20.4	24.9	29.4
13. Percent earning money during summer (not teaching).....	18.9	15.5	16.1
Mean school salary.....	\$668	\$881	\$1,005

^a "Present type of school" refers to one of the three main types indicated in the headings of columns 2, 3, and 4.

^b A "dependency unit" represents one person wholly dependent or two persons partially dependent.

The situation revealed here is much better than that found in most rural schools a decade or two ago. Moreover, in the Committee's judgment, the facts indicate a degree of professional interest and competence among rural teachers with which the present low level of their salaries is distinctly inconsistent. Even if these teachers were never to become better qualified than they now are, most of them would deserve more money than they now receive for teaching. Furthermore, a higher salary level would enable many teachers in service to improve their qualifications in ways which they cannot now afford.

2. *A majority of rural teachers have family responsibilities.* It has frequently been assumed that teachers—especially those who are unmarried—have few if any dependents. According to this survey, however, nearly two-thirds of the teachers in rural communities are supporting one or more other persons wholly or in part. A fourth of them have the equivalent of two or more total dependents, and a few have ten or more such dependents. While the married teachers have more dependents, on the average, than do the single teachers, half of the latter have some responsibilities of this kind. Of special significance is the fact that

teachers with the larger families receive substantially less salary *per family member* than do those with few or no dependents.

The Committee believes that salary scales for rural teachers should make more adequate provision for dependents. Rural communities need a reasonable proportion of teachers who have families and who want their homes to be vital factors in community life. Such a teacher cannot be expected to maintain an appropriate standard of living or to give maximum service on a salary which is barely sufficient for a single person without dependents. Moreover, the best teachers among those who have families are not likely to remain long in a school district which fails to provide adequately for their economic welfare. If the American people really want the kind of rural school service which these teachers are capable of giving, they will furnish the additional money necessary to obtain it.

3. *Home ownership is not common among rural teachers.* One would perhaps not expect to find many of the unmarried teachers owning homes. Even among the married teachers, however, only about a third own or are buying homes. This situation may probably be attributed to three major factors: (1) rural teachers usually cannot afford to purchase homes of their own; (2) many of them do not wish, or are not permitted, to remain in one school district long enough to make the purchase of a home a wise investment; and (3) many rural schools do not serve any true community, and hence are not especially attractive to teachers who wish to become closely and permanently identified with community life.

If rural schools generally are to attract and keep competent teachers who wish not only to raise families but also to establish homes of their own on a more or less permanent basis, the salaries offered to such teachers must be sufficient to permit the acquisition of modest homes within a reasonable period without too much sacrifice in other important aspects of living. The problem, however, is not one of teachers' salaries alone. Rural teachers need assurance that they will not lose their positions for reasons unrelated to their effectiveness as teachers and community leaders. In addition, thousands of rural school districts need to be reorganized in such a way that each new district will represent a genuine community in which the teacher who loves rural life will be

eager to participate both as teacher and as citizen, and in which he can be proud to establish his own home.

4. *The housing facilities of rural teachers as a group are inadequate.* Fewer than half of these teachers have the advantages of central heating, a heated bedroom, or a telephone. Nearly half of them do not have an indoor toilet, a bathtub or shower, or even running water. One-third do not have electric current, and one-fifth are without a radio. The situation is about the same whether the teachers maintain homes, room and board away from home, or live with relatives. Moreover, nearly half of the unmarried teachers in rural areas have one or more roommates, whereas every teacher needs a room in which he can work or relax without interruption. The conditions just described are not, of course, found in all rural areas; in some areas the housing facilities of teachers are much better, while in others they are much worse, than the foregoing picture indicates.

Higher salaries alone cannot be expected to solve the problem of housing for rural teachers. The poverty and backwardness of many rural districts are such that adequate living quarters cannot be obtained there at any price. In many other communities the people who live in the better homes neither need nor wish to rent rooms to teachers. These people could make an important contribution to the school and the community by providing teachers with comfortable and attractive places in which to live. In localities where no adequate quarters are available, the schoolboard or other citizens should see to it that present facilities are modernized or that new quarters are constructed and equipped to meet the needs of teachers. In a few states, local districts have sought to solve the problem by establishing teacherages—homes purchased or built at public expense for the use of teachers, and either rented to them at reasonable rates or provided as part payment for their teaching services. Among those who have tried such a plan, opinion seems to be divided as to its desirability.

5. *In spite of the importance of the automobile in rural areas, a substantial proportion of rural teachers are without this means of transportation.* That these teachers need cars of their own can hardly be doubted. Many of them have to travel several miles to and from school each day. Shopping trips must be made

to neighboring towns, and occasionally to more distant centers. Numerous cultural and recreational opportunities can be enjoyed only if rapid and dependable transportation is continuously available. The use of buses and trains is often impracticable; in fact, most rural school districts are not touched by railway or commercial bus lines. Hence, the teacher who has no automobile of his own must usually either walk or await the pleasure of a friend who will take him where he wants to go.

In the face of this situation, more than a third of the rural teachers have no cars at all, and many who have them own them jointly with other persons. This statement will occasion little surprise in view of the salary situation among these teachers. Indeed, a study of their annual expenditures suggests that many who have automobiles are able to maintain them only by seriously curtailing other essential elements of living. In readjusting salary scales in rural schools, therefore, due allowance should be made for the purchase and operation of automobiles by the teachers.

6. *Many rural teachers lack adequate facilities for cultural and professional improvement during the school year.* According to this survey, about 38 percent have no reasonably good library available during the school week, and 28 percent have access only to libraries containing fewer than 1000 books. Probably most of these small libraries are located in schools, as other studies show that nearly three-fourths of the entire rural population of the United States are without public library service. This proportion varies widely from state to state, and from one major section of the nation to another. However, except in a very few states, the unit for providing public library facilities is still the city rather than the county or small town, and most rural counties have no such facilities.

In addition to the lack of sufficient school and public libraries, there is room for much improvement in the building of private libraries by rural teachers. In a year's time probably 15 percent subscribe for no professional magazines, and one-half buy no professional books; one-third subscribe for no nonprofessional magazines, and two-thirds buy no nonprofessional books.

Such conditions obviously handicap the cultural and professional growth of teachers. Every teacher should be familiar with recent

publications in his own field; he also needs the stimulating and enriching influence of significant literature which is not directly related to teaching. At least two steps are necessary if all rural teachers are to enjoy these essential influences thruout the school year: (1) the teachers must be paid enough so that they can afford to develop small libraries of their own; and (2) additional funds must be made available in most rural areas for both school and public libraries.

7. *Rural teachers generally devote more time to work than to rest or recreational activities during the summer vacation.* The popular notion that teachers take life easy for several months each year has little or no basis in fact so far as those in rural schools are concerned. According to this survey, 42 percent of them spend more time in working without pay at their own or their parents' homes than in any other way. Twenty-seven percent give more time to attendance at college summer school, while 12 percent give more time to working for pay at an occupation other than teaching. In contrast, only 15 percent devote more of the summer to rest or travel than to any other activity.

These facts, together with the data on rural teachers' salaries, leave little room for doubt that the financial resources of many such teachers provide little opportunity for relaxation or recreation while schools are not in session. Indeed, lack of money is undoubtedly one of the chief reasons why more of the teachers do not attend college summer schools each year. The relatively infrequent pursuit of paying occupations during the summer is probably due largely to the widespread scarcity of such jobs in recent years.

It should be financially possible for every teacher to enjoy a stimulating and invigorating vacation each year, including occasional trips to places of historical, occupational, or scenic interest. Such opportunities are essential to the teacher's professional efficiency as well as to his personal well-being. As a rule, the teacher's vacation need not occupy the entire period between the spring and fall sessions of school; perhaps one month would be sufficient in most cases. During the remainder of the summer, most rural teachers would be willing, even eager, to engage in useful work for the school or local community if they were to receive adequate remuneration for it. There are many

cultural and recreational possibilities in rural life which could be realized more fully thru the utilization of competent teachers as leaders during the summer months. In addition, regular attendance at college summer school might legitimately be included among the activities by which the teacher would be expected to earn a year-round salary.

It is doubtful whether rural teachers generally should be encouraged to obtain commercial jobs during the summer. While occasional experiences in other fields may broaden the outlook and enrich the background of the individual teacher, it should not be necessary for him to augment his school salary by work unrelated to teaching. Teaching and its related activities should be a full-time occupation and should be paid for on a full-time basis.

8. *The salary situation among rural teachers as a group is unsatisfactory.* The mean annual salary of all such teachers is less than \$900, and while a few receive more than \$2000, some receive less than \$200 per year. Not only are the salaries of beginners very low in most districts, but additional experience and training are not sufficiently rewarded. As a rule, elementary-school teachers receive substantially less than do high-school teachers, even when the comparison is limited to teachers of the same sex. Teachers' dependents are not adequately provided for; salaries, especially among the women, have little relation to the number of dependents.

Because of this situation, rural teachers generally are unable to maintain appropriate standards of living or to provide adequately for the future. Even with a supplementary income of nearly \$100, on the average, they have to spend too large a part of their incomes for ordinary living expenses, and have too little left for betterments, giving, and saving. The problem is especially acute among teachers who have dependents and among those who are attempting to maintain homes. As a result, most of the teachers have very little in reserve for future emergencies or for retirement. Even those who have been in school service for thirty or forty years do not have enough assets to yield adequate retirement incomes. It is estimated that the average net assets of the men teachers who have served this long do not exceed \$6000, and that those of the women teachers do not exceed \$4500. At present rates, these amounts at age sixty will purchase

straight life annuities of about \$485 per year for a man, and about \$325 per year for a woman. In contrast, the average married man teacher who rents a home has living expenses of about \$1190 per year (not including betterments, giving, or saving), and the average single woman teacher rooming and boarding has living expenses of about \$615.

While there may be room for improvement in the spending habits of rural teachers, no marked gain in their economic status can be achieved by this means alone. Significant advance will require a general increase in rural school salaries. The need for such an increase is especially great among teachers in elementary schools, among those with the larger amounts of suitable training and successful experience, and among those with the larger numbers of dependents, regardless of the sex of the teacher.

9. *Generally speaking, conditions among rural teachers are less satisfactory in the open-country districts than in the town districts, and are least adequate in the one-teacher schools.* Teachers in the smaller open-country schools have had less training and experience; fewer of them belong to professional organizations; more of them are dissatisfied with their present positions; more of them live with relatives at low cost; fewer of them stay in the school district on week-ends; fewer of them have modern conveniences in their living quarters; fewer of them have access to good libraries; they buy fewer books; they attend fewer gatherings of a religious, social, recreational, or professional character; they take fewer special trips during the school year; they attend college summer school less frequently; and their salaries are much lower than those of teachers in the towns and larger open-country schools.

Most of these inequalities could be eliminated, reduced, or compensated for if the smaller and poorer rural schools were adequately financed. While complete equality of financial support is not likely to be achieved, much progress can be made in many areas by the establishment of larger districts as a basis for financing as well as administering the schools. Such reorganization should be accompanied, as it is in a few states, by the collection of a substantial share of school revenue by the state, and the distribution of such state funds to local school units in accordance with their needs. Other studies have shown, however, that even under a superior plan of taxation

a number of states could not afford to maintain a defensible minimum program of education in all schools without undue effort. The situation therefore requires, in addition to all that can be done to improve the financing of schools within each state, an equitable plan of federal aid to education based in some degree upon the needs of the several states. In accordance with our generally accepted theory of education as a function of the individual states and their duly constituted subdivisions, an acceptable plan of federal aid will not permit the federal government to exercise control over the schools of any state.

10. *Better financing of rural schools should be accompanied by further improvement in the selection and training of teachers for these schools.* Rural teachers should not only have high natural aptitudes for teaching, but should have a sincere liking for rural life. Institutions for the preparation of teachers should strive to give their students a greater appreciation of the importance of rural teaching, placing special emphasis on the needs and opportunities in open-country schools. In addition, requirements for admission to the teaching profession in every state should be raised as rapidly as possible to include four years of college training for the work the teacher expects to do,

whether it be in the high school or the elementary school, and whether it be in an urban or a rural area. To facilitate the attainment of this goal, salary scales in all schools should place a salary premium on appropriate college training in excess of two years, and especially on graduation from a four-year college. Rural schoolboards will not usually obtain teachers of superior training and ability unless they are willing and able to pay more to such teachers than to those who are less well prepared.

When persons of the required abilities and interests—of whom there are many now employed in rural schools—can be assured that rural teaching offers a social, cultural, and economic status befitting the members of a true profession, there should be little difficulty in recruiting and retaining a corps of teachers for rural schools which will be second to none in the nation. Responsibility for the attainment of this goal rests partly upon the teachers. In a larger measure, however, it rests upon local schoolboard members, upon state and national legislators, and ultimately upon the rank and file of citizens everywhere. The people of the United States, by and large, will have the kind of rural schools they want and are willing to pay for.

TWO GENERAL CONSIDERATIONS should be kept paramount with respect to adjustments in teachers' salaries: (1) To obtain and keep teachers with the natural ability, professional training, and general culture needed in a modern program of education, the salaries paid must provide standards of living fully as attractive as those enjoyed by persons of comparable ability and training in other fields of work; and (2) in a nation having the natural wealth and productive power of the United States, the mere maintenance of present purchasing power for most of our people is socially indefensible; the buying ability of *all* low and moderately paid groups, at least, should be continuously increased for many years to come.—National Education Association, *Research Bulletin*, September 1935, p. 256.

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APPENDIX

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A. SCOPE AND PROCEDURE OF THE STUDY

Specific Purposes

The survey of rural teachers reported in the preceding pages was guided by the following specific purposes:

1. To examine the professional status of the teachers, including the size and location of the schools in which they are employed, the kinds of school position which they hold, their teaching experience and tenure, their academic and professional training, their membership in professional organizations, their attitudes toward education as a career, and their attitudes toward *rural* teaching as compared with teaching in cities.
2. To discover something about the family responsibilities and living conditions of the teachers, including their sex and marital status, number of dependents, housing arrangements during the school week, residence on week-ends, home ownership, facilities available at living quarters, and the household duties of unmarried teachers.
3. To investigate the transportation situation among the teachers, including their ownership and operation of automobiles, their means of travel to and from school, and the distance traveled between home and school.
4. To obtain information concerning the cultural, recreational, and economic opportunities of the teachers, as judged by their access to good libraries, the number of professional and nonprofessional books and magazines which they purchase, the number of social and other affairs attended, the number of special trips made outside the community during the school year, and the types of activity engaged in during the summer vacation.
5. To show the amounts of school salary and of other income received by the teachers.
6. To determine how teachers under various conditions with respect to race, sex, marital status, housing arrangements, size of income, and number of dependents actually use their incomes during a period of twelve months, and thus to shed light on the adequacy of those incomes.
7. To ascertain the total amounts of property and of indebtedness accumulated by the teachers in relation to the length of their service in teaching, and in relation to the maintenance and ownership of a home.
8. To study the reactions of individual teachers to their economic problem.

Obtaining the Data from Teachers

In the spring of 1937 a six-page printed questionnaire¹ covering the above points was

distributed to about 38,000 rural teachers, supervisors, and administrators in 265 counties or comparable school units scattered thru twenty representative states. The questionnaire requested information for the year beginning June 1, 1936, and ending May 31, 1937. Where a teacher's status with respect to certain factors changed during the year, information was requested to represent *most* of the year. Some questions, however, dealt only with conditions existing during the school week, the school year, or the summer vacation period.

The twenty states were chosen on the basis of their geographical location, principal agricultural commodities, income per school child, percent of school support furnished by the state, and the existence or absence of laws providing for minimum salaries, tenure, and retirement allowances for teachers. Seven of the states were among those generally recognized as "southern," namely, Florida, Georgia, Kentucky, Louisiana, North Carolina, South Carolina, and Texas. The other thirteen were California, Colorado, Connecticut, Idaho, Indiana, Iowa, Kansas, Maine, Michigan, New Mexico, North Dakota, Oregon, and Pennsylvania.

The counties or comparable units within each state were selected to represent several different economic levels, as measured by the value of farm products per rural farm inhabitant.² Each state superintendent was asked to modify the list for his state if he deemed it advisable, and to urge the superintendent of each county, parish, town union, or supervisory district on the list to cooperate in the study. A letter from the chairman of the Committee was then sent to the superintendent of each county or comparable unit, asking for his assistance and for information as to the number of questionnaires needed to supply all the rural teachers, supervisors, and administrators in his unit.

The questionnaires were then sent from the National Education Association to each county or comparable superintendent, and were distributed to the teachers by him. The teachers were given the option of returning the an-

¹ The questionnaire is reproduced in Appendix B.

² The data used to compute this measure were those of the United States Census for 1930. The seven levels used were as follows: \$0 to \$149, \$150 to \$299, \$300 to \$449, \$450 to \$599, \$600 to \$899, \$900 to \$1199, and \$1200 or more (as given in: Goodrich, Carter, and others. *Migration and Economic Opportunity*. Report of the Study of Population Redistribution. Philadelphia: University of Pennsylvania Press, 1936. Chart facing p. 14).

TABLE 22.—NUMBERS OF RURAL TEACHERS IN THREE TYPES OF SCHOOL FOR THE ENTIRE UNITED STATES AND FOR THE SAMPLES INCLUDED IN THIS STUDY

Type of school	All rural teachers in the United States ^a						Rural teachers included in this study											
	White						Negro (South only)						White					
	Southern states ^b			Other states			All states			Southern states ^c			Other states ^d			All states		
	Number	Percent		Number	Percent		Number	Percent		Number	Percent		Number	Percent		Number	Percent	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
1-teacher schools in open country.....	28,634	15.8	88,145	33.8	116,779	26.3	13,431	34.5	336	8.8	2,406	41.6	2,742	28.6	455	34.5		
2-or-more-teacher schools in open country.....	84,838	46.6	61,236	23.4	146,074	33.0	18,768	48.3	1,625	42.5	1,147	19.9	2,772	28.8	684	52.0		
Towns under 2,500 in population.....	68,390	37.6	111,927	42.8	180,317	40.7	6,681	17.2	1,865	48.7	2,225	38.5	4,090	42.6	178	13.5		
Total.....	181,862	100.0	261,308	100.0	443,170	100.0	38,880	100.0	3,826*	100.0	5,778†	100.0	9,604	100.0	1,317*	100.0		

Read table as follows: Of the 181,862 rural teachers in all the southern states in 1935, it is estimated that 28,634 or 15.8 percent were in one-teacher schools; that 84,838 or 46.6 percent were in schools of two or more teachers in the open country; and that 68,390 or 37.6 percent were in towns under 2,500 in population. Similarly read figures for all rural teachers in the other states, and for those included in this study.

^a Figures on rural teachers in the entire United States are estimates, based on reports to the Federal Office of Education for 1935 by 52 percent of all county and other rural school superintendents. The figures for teachers in towns under 2,500 population were adjusted to include the teachers of schools in independent school districts as well as those in districts under the jurisdiction of the county superintendents.

^b Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

^c Florida, Georgia, Kentucky, Louisiana, North Carolina, and Texas.

^d California, Colorado, Connecticut, Idaho, Indiana, Iowa, Kansas, Maine, Michigan, New Mexico, North Dakota, Oregon, and Pennsylvania.

* Not including 100 teachers who taught in more than one type of school during the year.

† Not including 118 teachers who taught in more than one type of school during the year.

* Not including 159 teachers who taught in more than one type of school during the year.

swered questionnaires either to the superintendent or directly to the Research Division of the National Education Association.

In each of the seven southern states, questionnaires were distributed to Negro teachers as well as to white teachers. Nearly half of the questionnaires were sent to these states.

Editing and Tabulating the Replies

Upon their receipt in the Research Division, the questionnaire replies were carefully examined for evidences of misunderstanding and incorrect reporting by the teachers. For some items there was no way of judging the accuracy of the answers given. In many instances, however, the consistency or inconsistency with which different items were answered by the same individual gave fairly definite clues as to the correctness of his responses. Doubtful or obviously inaccurate responses to particular items were crossed out and those items were left blank, or, if the situation in question was made clear by some other part of the report, the correct answer was substituted for the erroneous one. In some cases the questionnaires had been so inaccurately or so incompletely filled out that they were discarded entirely.

Of the 12,262 replies received, 11,298 were considered usable at least in part. After being edited, these were appropriately coded and the information was punched on Hollerith cards. The data were then sorted and tabulated for various groups of teachers by running the punched cards thru the Hollerith electrical sorting and tabulating machines. In view of the detailed analysis desired in many of the original tabulations, the task would have been quite impracticable without the aid of mechanical equipment.

In assembling the data, the responses of rural school supervisors and administrators were combined with those of classroom teachers. However, supervisors and administrators who were doing no teaching comprised less than 1 percent of the entire group.

Adequacy of Sampling

Of the 11,298 usable replies to the questionnaire, 3926 came from white teachers in

the southern states; 5896 from white teachers in the other states; and 1476 from Negro teachers in the South.³ These returns represent about 2 percent of the white rural teachers in all southern states; about the same proportion of those in all other states; and about 4 percent of the Negro rural teachers in all southern states. Hence, altho the number of replies from Negroes was small in comparison with that from white teachers, the proportion of all Negro rural teachers responding was slightly greater than the proportion of all white rural teachers responding.

Table 22 shows the estimated number of rural teachers in three types of school in the entire United States, and compares this distribution with that of the teachers included in this survey. Apparently the latter represents the nation as a whole rather well so far as type of rural school is concerned. The least satisfactory sample was that of white teachers in the southern states, in which 49 percent were in town schools whereas it is estimated that only 38 percent of all rural teachers in the southern states were located in towns. The cooperating group of white teachers in the other states was considerably more representative with respect to the proportion in town schools, but contained a disproportionately large number of teachers in one-teacher schools. However, when the white teachers in all states are combined, the distribution of those in this survey according to type of school (column 15) is seen to be very similar to that found among the total population of white rural teachers (column 7). Moreover, 40 percent of those reporting were located in southern states, as compared with 41 percent of all white rural teachers in the nation. Table 22 shows also that the sample of Negro teachers, altho small, was no less representative with respect to type of school than was the total group of white teachers reporting from all states combined.

Data are not available for checking precisely the representativeness of the white and Negro samplings with respect to school salary received in 1936-37. According to the latest information on rural school salaries for the United States as a whole, the estimated mean salary of all rural teachers, principals, and supervisors (white and Negro combined) was

³ The number of white teachers reporting from each county or comparable school unit within each state is given in Table 23 on pages 52-54. A similar tabulation for the Negro teachers will be found in the complete report of the survey.

\$827 in 1935-36.⁴ Separate estimates for white and Negro rural teachers are not obtainable for that year. To obtain a roughly comparable figure for the present survey, therefore, it is necessary to combine the mean salaries of the white and Negro samplings, weighting each according to the proportion of white or Negro rural teachers in the entire United States.

When this is done, the composite mean salary obtained from the present study for 1936-37 is \$833. The close agreement between this figure and the one given above for the United States as a whole in 1935-36 indicates that the teachers covered by this study probably were fairly representative of the nation's rural teachers so far as average salary was concerned.

⁴ Blose, David T., and Alves, Henry F. "Statistics of State School Systems, 1935-36." *Biennial Survey of Education in the United States: 1934-36*. U. S. Dept. of the Interior, Office of Education, Bulletin, 1937, No. 2. Washington, D. C.: Government Printing Office, 1938. Vol. II, p. 49. (Advance pages.)

TABLE 23.—NUMBER OF WHITE RURAL TEACHERS REPORTING FROM EACH COUNTY OR COMPARABLE DISTRICT IN THE TWENTY SELECTED STATES

States and districts	Men	Women	Both sexes	States and districts	Men	Women	Both sexes
1	2	3	4	1	2	3	4
California (counties).....	82	383	465	Florida (counties), <i>continued</i>			
Colusa.....	10	23	33	Marion.....	17	54	71
Inyo.....	6	18	24	Putnam.....	2	9	11
Kern.....	7	33	40	Santa Rosa.....	13	35	48
Madera.....	4	19	23	Sumter.....	5	16	21
Merced.....	11	53	64	Suwanee.....	14	77	91
Monterey.....	7	28	35	Walton.....	17	33	50
Placer.....	6	32	38	Georgia (counties).....	83	291	374
San Bernardino.....	12	77	89	Bulloch.....	11	52	63
Sonoma.....	6	62	68	Camden.....	5	18	23
Trinity.....	12	28	40	Carroll.....	14	19	33
Tuolumne.....	1	10	11	Clinch.....	5	29	34
Colorado (counties).....	56	175	231	Colquitt.....	14	35	49
Archuleta.....	1	8	9	Floyd.....	11	57	68
Baca.....	8	22	30	Jones.....	3	22	25
Gilpin.....	3	8	11	Laurens.....	2	6	8
Kit Carson.....	8	38	46	Morgan.....	3	17	20
La Plata.....	9	30	39	Oglethorpe.....	0	1	1
Mesa.....	9	30	39	Sumter.....	5	6	11
Moffat.....	2	9	11	Walton.....	10	29	39
Rio Blanco.....	0	1	1	Idaho (counties).....	63	149	212
Saguache.....	11	18	29	Ada.....	3	18	21
San Miguel.....	5	11	15	Bannock.....	14	26	40
Connecticut (supervisory districts)*.....	14	155	169	Boise.....	5	12	17
1.....	0	25	25	Bonner.....	7	12	19
2.....	2	17	19	Butte.....	1	3	4
3.....	3	53	56	Cassia.....	15	15	30
4.....	0	13	13	Clark.....	5	8	13
5.....	3	21	24	Custer.....	1	4	5
6.....	4	19	23	Kootenai.....	2	13	15
7.....	1	6	7	Lemhi.....	4	21	25
8.....	1	1	2	Owyhee.....	6	17	23
Florida (counties).....	158	540	698	Indiana (counties).....	187	254	441
Alachua.....	23	82	105	Allen.....	32	48	80
Brevard.....	11	34	45	Clay.....	10	14	24
Dade.....	10	28	38	Jay.....	33	49	82
De Soto.....	1	1	2	Johnson.....	12	10	22
Duval.....	6	46	52	Knox.....	32	60	92
Franklin.....	3	14	17	Lawrence.....	26	15	41
Gulf.....	5	9	14	Rush.....	15	22	37
Hendry.....	2	7	9	Starke.....	11	11	22
Hillsborough.....	18	70	88	Spencer.....	7	10	17
Lake.....	11	25	36	White.....	9	15	24

* Towns represented in each of the supervisory districts listed under Connecticut are as follows: 1. Columbia, Coventry, Mansfield, Tolland, and Willington; 2. Ashford, Eastford, Hampton, Pomfret, and Woodstock; 3. Avon, Burlington, Canton, East Granby, Granby, and Rocky Hill; 4. Beacon Falls, Bethany, Middlebury, Oxford, Prospect, Southbury, and Wolcott; 5. Bolton, Ellington, and Somers; 6. Canaan, Cornwall, Goshen, Norfolk, North Canaan, Salisbury, and Sharon; 7. Chester, Essex, North Branford, Old Saybrook, and Westbrook; 8. Colchester and Marlborough.

TABLE 23.—NUMBER OF WHITE RURAL TEACHERS REPORTING FROM EACH COUNTY OR COMPARABLE DISTRICT IN THE TWENTY SELECTED STATES
(Continued)

States and districts				States and districts			
	Men	Women	Both sexes		Men	Women	Both sexes
1	2	3	4	1	2	3	4
Iowa (counties).....	110	706	816	Maine (town unions) ^b	39	126	165
Allamakee.....	3	24	27	1.....	0	5	5
Cedar.....	15	66	81	2.....	3	7	10
Franklin.....	1	47	48	3.....	2	21	23
Guthrie.....	5	68	73	4.....	4	5	9
Lucas.....	1	15	16	5.....	6	4	10
O'Brien.....	2	43	45	6.....	0	8	8
Pottawattomie.....	18	150	168	7.....	3	5	8
Ringgold.....	16	65	81	8.....	0	17	17
Van Buren.....	22	58	80	9.....	6	9	15
Webster.....	5	60	65	10.....	1	0	1
Winnebago.....	22	110	132	11.....	6	7	13
Kansas (counties).....	94	239	333	12.....	4	4	8
Brown.....	11	27	38	13.....	0	5	5
Chase.....	0	10	10	14.....	1	5	6
Comanche.....	9	18	27	15.....	3	24	27
Crawford.....	6	12	18	Michigan (counties).....	142	452	594
Decatur.....	4	5	9	Branch.....	23	54	77
Dickinson.....	13	40	53	Cass.....	3	24	27
Ellis.....	5	5	10	Dickinson.....	11	8	19
Franklin.....	6	32	38	Gogebic.....	10	25	35
Gray.....	5	10	15	Hillsdale.....	9	33	42
Scott.....	5	12	17	Ionia.....	14	62	76
Sumner.....	17	47	64	Isabella.....	12	43	55
Thomas.....	13	21	34	Livingston.....	19	80	99
Kentucky (counties).....	202	529	731	Macomb.....	9	30	39
Bath.....	6	48	54	Muskegon.....	20	48	68
Bourbon.....	7	31	38	Osceola.....	12	45	57
Boyle.....	4	19	23	New Mexico (counties).....	29	56	85
Breathitt.....	43	50	93	Eddy.....	1	9	10
Clay.....	4	6	10	Hidalgo.....	1	2	3
Fayette.....	21	77	98	Luna.....	1	9	10
Grant.....	18	29	47	Otero.....	2	3	5
Grayson.....	11	20	31	Quay.....	16	28	44
Hopkins.....	0	1	1	Roosevelt.....	5	4	9
Jefferson.....	31	99	130	Socorro.....	3	1	4
Lewis.....	24	53	77	North Carolina (counties).....	131	424	555
Nelson.....	4	15	19	Bertie.....	6	27	33
Pulaski.....	1	1	2	Bladen.....	12	39	51
Union.....	14	31	45	Guilford.....	11	53	64
Warren.....	14	49	63	Halifax.....	5	14	19
Louisiana (parishes).....	184	632	816	Haywood.....	14	28	42
Avoyelles.....	50	99	149	Macon.....	8	30	38
Bossier.....	11	38	49	Montgomery.....	9	24	33
Calcasieu.....	22	134	156	Pitt.....	14	74	88
Claiborne.....	12	43	55	Stokes.....	27	74	101
Concordia.....	6	14	20	Wilkes.....	25	61	86
De Soto.....	1	0	1	North Dakota (counties).....	138	506	644
East Carroll.....	3	11	14	Cass.....	23	90	113
Franklin.....	8	28	36	Dunn.....	6	24	30
Grant.....	18	55	73	Grant.....	14	39	53
Jackson.....	17	54	71	Hettinger.....	9	32	41
La Salle.....	7	17	24	Kidder.....	4	35	39
Morehouse.....	6	29	35	La Moure.....	7	33	40
Plaquemines.....	5	33	38	McIntosh.....	19	31	50
St. Charles.....	7	23	30	Ramsey.....	11	36	47
St. Martin.....	11	54	65	Rolette.....	4	25	29
				Ward.....	15	38	53
				Williams.....	26	123	149

^b Towns represented in each of the districts listed under Maine are as follows: 1. Albany and Lovell; 2. Alexander, Crawford, Grand Lake Stream Plantation, and Princeton; 3. Anson, Embden, New Portland, North Anson, and Solon; 4. Ashland, Garfield Plantation, Masardis, and Oxbow Plantation; 5. Bingham, Concord Plantation, Moscow, Pleasant Ridge Plantation, and West Forks Plantation; 6. Bluehill, Brooklin, and Sedgwick; 7. Lee, Prentiss, Springfield, and Webster Plantation; 8. Corinna, Detroit, Newport, and Plymouth; 9. Cornish, Kezar Falls, Limington, Parsonsfield, and Porter; 10. Greenville; 11. Eastbrook, Franklin, Hancock, and Lamoine; 12. East Machias, Machias, Machiasport, and Marshfield; 13. Monmouth, Richmond, and Wales; 14. Fayette, Livermore Falls, Mount Vernon, and Wayne; 15. Mechanic Falls, Minot, and Poland. A few of these towns are not included in any of the town unions listed for Maine in the 1938 *Educational Directory* published by the federal Office of Education. However, teacher responses from all the towns in each district listed here were received thru the same union superintendent or state supervising agent.

TABLE 23.—NUMBER OF WHITE RURAL TEACHERS REPORTING FROM EACH COUNTY OR COMPARABLE DISTRICT IN THE TWENTY SELECTED STATES
(Continued)

States and districts	Men	Women	Both sexes	States and districts	Men	Women	Both sexes
1	2	3	4	1	2	3	4
Oregon (counties).....	105	299	404	South Carolina (counties), <i>continued</i>			
Baker.....	6	19	25	Barnwell.....	7	14	21
Clackamas.....	11	38	49	Calhoun.....	10	24	34
Clatsop.....	20	63	83	Charleston.....	3	15	18
Crook.....	0	8	8	Chester.....	5	23	28
Douglas.....	2	8	10	Colleton.....	9	66	75
Grant.....	2	5	7	Darlington.....	2	3	5
Josephine.....	3	14	17	Greenville.....	12	58	70
Lake.....	6	10	16	Hampton.....	4	18	22
Lane.....	15	39	54	Harry.....	3	24	27
Lincoln.....	19	41	60	Laurens.....	0	17	17
Malheur.....	5	17	22	Orangeburg.....	2	21	23
Morrow.....	14	37	51	Saluda.....	4	17	21
Union.....	2	0	2	Spartansburg.....	12	27	39
Pennsylvania (counties).....	415	922	1,337	Williamsburg.....	5	7	12
Bradford.....	34	60	94	York.....	1	4	5
Centre.....	44	55	99	Texas (counties).....	81	177	258
Clarion.....	22	57	79	Cameron.....	0	1	1
Columbia.....	31	92	123	Clay.....	2	1	3
Crawford.....	75	216	291	Denton.....	13	38	51
Franklin.....	37	56	93	Frio.....	2	1	3
Indiana.....	41	88	129	Hays.....	4	13	17
Lancaster.....	55	116	171	Hudspeth.....	0	1	1
Lehigh.....	16	20	36	Palo Pinto.....	3	7	10
McKean.....	35	107	142	Red River.....	7	11	18
Monroe.....	10	12	22	Smith.....	12	32	44
Washington.....	15	43	58	Tom Greene.....	1	4	5
South Carolina (counties).....	94	400	494	Tyler.....	9	6	15
Anderson.....	14	60	74	Washington.....	9	8	17
Bamberg.....	1	2	3	Wharton.....	19	54	73

B. COPY OF QUESTIONNAIRE SENT TO TEACHERS

Confidential Report

to the

COMMITTEE ON THE ECONOMIC STATUS OF THE RURAL TEACHER

of the

National Education Association of the United States

1201 Sixteenth St., N. W.

Washington, D. C.

March, 1937

To Teachers, Principals, and Superintendents:

ONLY AS THE PUBLIC COMES TO UNDERSTAND MORE FULLY THE ECONOMIC STATUS OF RURAL TEACHING, CAN THE WORKER IN THIS IMPORTANT FIELD OF SOCIAL SERVICE HOPE FOR SIGNIFICANT IMPROVEMENT. Persons entering this field are not likely to regard it as a permanent profession worthy of their best efforts unless they can see in it a chance to earn a reasonable wage and maintain an adequate standard of living.

TO GIVE THE PUBLIC THE FACTS OF THE SITUATION, the National Education Association's Committee on the Economic Status of the Rural Teacher is making a survey of economic conditions among rural teachers—those in the open country and in communities under 2500 in population. The survey will include CLASSROOM TEACHERS, SUPERVISORS, AND ADMINISTRATORS holding school positions in such areas. WE ASK YOU TO HELP US by answering the questions in this blank.

These questions cover such matters as your professional status, money income, expenditures, savings, debts, living conditions, number of dependents, and social and cultural opportunities. Please answer *each question* as accurately as possible. If you cannot give exact answers to certain questions, be sure to give your best estimates. Directions for answering are given in each question. You will find it helpful to read thru the entire blank before answering any of the questions.

All questions, unless otherwise indicated, refer to the period of TWELVE MONTHS from June 1, 1936, to May 31, 1937. To give a complete picture of your situation for the year, you will need to estimate what your income, expenditures, and certain other financial items *will be* from the date of answering the questionnaire to May 31. Please be sure that your figures for such items represent the ENTIRE YEAR from June 1, 1936, to May 31, 1937.

YOU NEED NOT GIVE YOUR NAME if you prefer not to do so, altho space is provided below for that purpose. All information which you give will be held strictly confidential, and *will never be used in connection with you as an individual*. It will be combined with information from other teachers and used to help improve the teaching profession in rural areas.

Send your response *as soon as you can* to your county, district, or union superintendent, or to the Research Division, National Education Association, 1201 Sixteenth St., N. W., Washington, D. C. An addressed envelope is supplied for your convenience.

Your cooperation in this survey will be greatly appreciated and will, we believe, contribute significantly to the economic and social welfare of rural teachers.

Sincerely yours,

Wm. McKinley Robinson

WILLIAM MCKINLEY ROBINSON, Chairman
Committee on the Economic Status of the Rural Teacher

Teacher's name.....

Mailing address.....

I. Professional Information

1. STATE, COUNTY, AND TOWN (IF ANY)—

Write the names of the state, county, and town (if any) where you have been employed during the school year 1936-37:

State

County

Town

2. TYPE OF SCHOOL OR COMMUNITY WHERE

EMPLOYED—Indicate by check mark (✓) the type of school or community in which you were employed during the school year 1936-37:

- (1) One-teacher school in open country
- (2) Two-to-five-teacher school in open country
- (3) Six-or-more-teacher school in open country
- (4) Town or village less than 1000 in population
- (5) Town or village 1000 to 2500 in population

TIGH

BOU

GHTLY

OUND

3. TYPE OF SCHOOL OR COMMUNITY PREFERRED—Indicate by check mark (✓) the type of school or community in which you would prefer to work if salaries were similar in all types:

- (1) One-teacher school in open country
- (2) Two-to-five-teacher school in open country
- (3) Six-or-more-teacher school in open country
- (4) Town or village less than 1000 in population
- (5) Town or village 1000 to 2500 in population
- (6) City over 2500 in population

4. PRESENT SCHOOL POSITION—Indicate by check mark (✓) the one item which best describes the kind of school position you held during the school year 1936-37:

- (1) Elementary-school teacher only
- (2) High-school teacher only
- (3) Both elementary and high-school teacher
- (4) Teaching principal, supervisor, or superintendent
- (5) Non-teaching principal, supervisor, or superintendent
- (6) Other (name it)-----

5. VOCATION ULTIMATELY DESIRED—Indicate by check mark (✓) the vocation which you hope to follow ultimately:

- (1) Elementary-school teacher
- (2) High-school teacher
- (3) Principal, supervisor, or superintendent of schools
- (4) Home-maker (full time)
- (5) Other vocation (name it)-----

6. TEACHING EXPERIENCE AND TENURE—Write the total number of school years you have spent in active school service, and the number spent in the position which you have held during the school year 1936-37:

----- total school years of active school service, including 1936-37
(how many?)
----- school years in present position, including 1936-37
(how many?)

7. ACADEMIC AND PROFESSIONAL TRAINING—Indicate by check mark (✓) the one item which best describes the total amount of schooling you have had:

- (1) Less than high-school graduation
- (2) High-school graduation only (no college or normal-school work)
- (3) College or normal-school work, but less than two years (72 weeks)
- (4) At least two years (72 weeks) of college or normal-school work, but less than graduation from a four-year college
- (5) Graduation from a four-year college, with degree
- (6) Some training beyond graduation from a four-year college

8. MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS—Indicate by check mark (✓) each type of teachers organization to which you belonged in 1936-37:

- (1) Belonged to no teachers association or club
- (2) Local or county teachers association (or club)
- (3) State teachers association
- (4) National teachers association
- (5) Other (name it)-----

II. Income and Other Receipts in 1936-37

Please report below, to the best of your knowledge, the amounts of money which you received from various sources (including the money value of commodities or services received without cost to you—such as board, lodging, farm products, laundry, etc.), during 1936-37. If you received nothing from a particular source, write a zero (0) in the appropriate space. The year 1936-37 means the ENTIRE TWELVE MONTHS from June 1, 1936, to May 31, 1937.

Nature of receipts	Annual amounts received, 1936-37 (in dollars)	
1. MONEY WHICH YOU RECEIVED AS SALARY FOR SCHOOL SERVICES RENDERED DURING ENTIRE YEAR—including any part of your salary which was paid into, or deducted for, a teachers' retirement or insurance fund.....	\$-----	
2. ESTIMATED MONEY VALUE OF COMMODITIES OR SERVICES RECEIVED AS PARTIAL PAYMENT FOR SCHOOL SERVICES RENDERED.....	\$-----	
3. YOUR OWN EARNINGS FROM OTHER KINDS OF WORK—such as writing, selling books, or farming (including estimated money value of commodities produced for your own consumption).....	\$-----	
4. INCOME CONTRIBUTED BY RELATIVES (INCLUDING PARENTS) LIVING IN SAME HOUSEHOLD WITH YOU—including money value of commodities or services received from such relatives.....	\$-----	
5. ALL OTHER CURRENT INCOME—Do not include money borrowed or withdrawn from savings.....	\$-----	
6. TOTAL CURRENT INCOME—sum of items 1 to 5, inclusive.....	\$-----	\$-----
7. DEBT INCURRED DURING YEAR BUT NOT REPAYED DURING SAME YEAR—Include money borrowed to meet operating expenses, and charge accounts incurred but unpaid. (Do not include money borrowed for investment purposes.).....	\$-----	
8. WITHDRAWALS FROM ACCUMULATED SAVINGS OR INVESTMENTS TO MEET OPERATING EXPENSES—including sale of securities, real estate, etc. (Do not include amounts withdrawn and then re-invested.).....	\$-----	
9. SUM OF ITEMS 6, 7, AND 8.....	\$-----	\$-----

III. Expenditures, Saving, and Repayment of Debt in 1936-37

Please report in column 2 below, your best estimates of the amounts of money (including the money value of commodities or services received without cost to you) which you used during the year 1936-37 for the purposes listed in column 1. Include all cash payments, and all bills incurred but unpaid during the year. If the correct amount for any purpose is "none," write a zero (0) in the appropriate space.

In column 3, 4, or 5 please indicate by check mark (✓) your judgment as to the adequacy of each amount reported in column 2. For example, if you consider that the amount reported for food was *quite adequate*, place a check in column 3; if *barely adequate*, place the check in column 4; if *quite inadequate*, place the check in column 5.

The year 1936-37 means the ENTIRE TWELVE MONTHS from June 1, 1936, to May 31, 1937.

Special note: If you cannot separate the amounts spent for purposes 1, 2, and 3 (food, housing, and house operation), write the total amount for these three purposes as requested in item 4.

Purposes for which money was used	Amounts used in 1936-37 (in dollars)	Check here if amount was Quite ade- quate	Barely ade- quate	Quite inade- quate
(1)	(2)	(3)	(4)	(5)
1. FOOD—all meals and food supplies for yourself and dependents living with you	\$-----	(---)	(---)	(---)
2. HOUSING—rent for living quarters of yourself and dependents living with you; or taxes, interest, and upkeep if you own or are buying your home. (<i>Omit payments of principal on home</i>)	\$-----	(---)	(---)	(---)
3. HOUSE OPERATION AND FURNISHINGS—everything used to clean, heat, light, and furnish your living quarters (<i>including musical instruments</i>)	\$-----	(---)	(---)	(---)
4. SUM OF FOOD, HOUSING, AND HOUSE OPERATION—Report here only if items 1, 2, and 3 cannot be answered separately	\$-----	(---)	(---)	(---)
5. CLOTHING—purchase, repair, and cleaning of clothing for yourself and your dependents	\$-----	(---)	(---)	(---)
6. HEALTH—medical and dental care, hospital or nursing service, medicines, health appliances, and accident or health insurance for yourself and your dependents	\$-----	(---)	(---)	(---)
7. TRANSPORTATION AND TRAVEL—carfare, railway, or bus fare, and payments for purchase and operation of automobile for yourself and your dependents	\$-----	(---)	(---)	(---)
8. ALLOWANCES OR GIFTS OF MONEY TO YOUR DEPENDENTS—dependents living with you, and dependent children, parents, brothers, or sisters not living with you	\$-----	(---)	(---)	(---)
9. ALL OTHER DONATIONS—to persons not dependent upon you, and to churches, charitable institutions, and relief or character-building agencies	\$-----	(---)	(---)	(---)
10. MISCELLANEOUS PERSONAL ITEMS—(<i>other than those listed above and below</i>), including barber service, toilet articles, tobacco, stationery, children's toys, etc., for yourself and your dependents	\$-----	(---)	(---)	(---)
11. YOUR OWN PROFESSIONAL ACTIVITIES—professional literature, membership in professional organizations, professional courses, etc. (<i>Omit cost of travel</i>)	\$-----	(---)	(---)	(---)
12. RECREATION AND NON-PROFESSIONAL EDUCATION—all social, recreational, and educational expenses for yourself and your dependents, <i>except expenses included under item 11 above</i> . (<i>Omit cost of travel</i>)	\$-----	(---)	(---)	(---)
13. SCHOOL OR CLASSROOM SUPPLIES—furnished at your own expense because of the school district's failure to provide them	\$-----	(---)	(---)	(---)
14. LIFE-INSURANCE AND ANNUITY PREMIUMS—for yourself and your dependents (<i>including amounts paid into, or deducted for, a teachers' retirement fund</i>)	\$-----	(---)	(---)	(---)
15. PAYMENTS OF PRINCIPAL TOWARD PURCHASE OF HOME OR OTHER REAL ESTATE—for yourself and your dependents	\$-----	(---)	(---)	(---)
16. ALL OTHER AMOUNTS SAVED OR INVESTED DURING THE YEAR—for yourself and your dependents (<i>in banks, stocks, bonds, loans to others, etc.</i>)	\$-----	(---)	(---)	(---)
17. REPAYMENT OF OLD DEBT—payments of principal and interest on debt incurred in a previous year for yourself and your dependents. (<i>Do not include payments to purchase home.</i>)	\$-----	(---)	(---)	(---)
18. GRAND TOTAL OF ALL THE ABOVE ITEMS—This sum should be approximately equal to the total of receipts reported in item 9 of Section II	\$-----	(---)	(---)	(---)

IV. Value of Property and Amount of Accumulated Indebtedness

Please report as accurately as possible the amounts requested below, as of April 1, 1937. If the correct answer for any item is "none," write a zero (0) in the appropriate space.

Items of property and indebtedness	Amounts on April 1, 1937 (in dollars)
1. TOTAL ESTIMATED MARKET VALUE OF YOUR HOME AND OTHER REAL ESTATE owned by you and your dependents (<i>full present market value regardless of mortgages against the property</i>)	\$
2. TOTAL PRESENT VALUE OF PERSONAL PROPERTY belonging to you and your dependents (household goods, clothing, automobile, etc., <i>but not including bank deposits, insurance policies, or other types of investment</i>)	\$
3. TOTAL PRESENT VALUE OF ALL SAVINGS AND INVESTMENTS, such as bank deposits, stocks, bonds, notes, retirement deposits, etc., for yourself and your dependents (<i>except life-insurance policies</i>)	\$
4. TOTAL FACE VALUE OF LIFE-INSURANCE POLICIES IN FORCE for yourself and your dependents (<i>value if the insured persons should die</i>)	\$
5. TOTAL AMOUNT OF INDEBTEDNESS ACCUMULATED by yourself and your dependents (including money borrowed but not repaid up to April 1, 1937, <i>except amounts owed on real-estate mortgages</i>)	\$
6. TOTAL AMOUNTS STILL OWED ON REAL-ESTATE MORTGAGES by yourself and your dependents	\$

V. Social and Economic Factors

Unless otherwise specified, the year 1936-37 means the twelve-months period from June 1, 1936, to May 31, 1937. The "school week" means those days of the week during which school was in session.

1. RACE—Indicate by check mark (✓):

- (1) White
- (2) Negro
- (3) Other

2. SEX AND MARITAL STATUS—Indicate by check mark (✓) your status during most of the year 1936-37:

- (1) Single man (unmarried, widowed, separated, or divorced)
- (2) Single woman (unmarried, widowed, separated, or divorced)
- (3) Married man
- (4) Married woman

3. LIVING ARRANGEMENTS DURING THE SCHOOL WEEK—Indicate by check mark (✓) the one phrase that best describes your living arrangements during the school week in 1936-37:

- (1) Maintained a home *personally* (paid entire operating cost of a house or apartment)
- (2) Maintained a home *jointly* (shared operating cost of house or apartment with one or more other persons)
- (3) Rented a room (or rooms) and boarded or purchased meals at rates generally prevailing in the community
- (4) Lived with parents or other relatives (except husband or wife) at less than the usual rates for room and board
- (5) Lived with school patrons and received board and room free of charge
- (6) Other (describe briefly)

4. RESIDENCE ON WEEK-ENDS—Indicate by check mark (✓), and by a brief statement if necessary, where you usually resided on week-ends during the school year 1936-37:

- (1) Same place as during the school week
- (2) Elsewhere (state where)

5. HOME OWNING OR RENTING—If you "maintained a home," either personally or jointly, during most of 1936-37, indicate by check mark (✓) your situation as to owning or renting:

- (1) Owned home clear of debt
- (2) Home fully paid for, but encumbered by debt
- (3) Buying home on installment or time-payment plan
- (4) Rented home
- (5) Home provided rent-free by school district

6. FACILITIES AVAILABLE AT LIVING QUARTERS DURING SCHOOL WEEK—Indicate by check mark (✓) each of the following facilities which were available for your use at your living quarters during the school week in 1936-37:

- (1) Central heating
- (2) Heated bedroom
- (3) Gas
- (4) Electricity
- (5) Running water
- (6) Indoor toilet
- (7) Bathtub or shower bath
- (8) Telephone
- (9) Radio
- (10) Current magazines and newspapers
- (11) None of the above facilities

(Questions continued on page 5.)

7. OTHER LIVING CONDITIONS (SINGLE PERSONS ONLY)—If you were a single person during most of 1936-37, please answer questions *a* and *b* below:

a. Household duties—Indicate by check mark (✓) each of the following duties which you were expected to perform at your place of residence during the school week in 1936-37:

- (1) No household duties
- (2) Keeping your own sleeping room in order
- (3) Helping keep other parts of house in order
- (4) Helping with preparation of meals
- (5) Other duties (state them) -----

b. Sharing of sleeping room—Write the number of other persons with whom you usually shared a sleeping room at your place of residence during the school week in 1936-37 (if none, write a zero):

----- other persons
(how many?)

8. DEPENDENTS—Write in each space below, the number of persons (not counting yourself) who during most of 1936-37 were dependent upon your personal income for support in the manner indicated. Include all dependent persons living with you, as well as your own children, parents, brothers, or sisters who were dependent upon you but not living with you. Write a zero (0) for any type of dependents which you did not have.

----- Wholly dependent upon you, and living with you
(how many?)

----- Wholly dependent upon you, but not living with you
(how many?)

----- Partially dependent upon you, and living with you
(how many?)

----- Partially dependent upon you, but not living with you
(how many?)

9. AUTOMOBILE OWNERSHIP—Indicate by check mark (✓) your situation as to ownership of an automobile during most of 1936-37:

- (1) Neither owned nor was buying an automobile
- (2) Owned an automobile free of debt
- (3) Buying an automobile on installment or time-payment plan
- (4) Joint ownership or operation with another person

10. MEANS OF TRAVEL TO AND FROM SCHOOL—Indicate by check mark (✓) the one means by which you usually traveled to and from school during the school week in 1936-37:

- (1) Walked
- (2) Rode on bus or train at own expense
- (3) Rode on bus or train at expense of school district
- (4) Drove an automobile at own expense
- (5) Drove an automobile at expense of school district
- (6) Rode in automobile and shared cost of its operation with others
- (7) Other means (state it) -----

11. DISTANCE TO SCHOOL—Write the number of miles (or fraction of a mile) from your living quarters to your school during the school year 1936-37:

----- miles between living quarters and school, by
(how many?) route commonly traveled (one way only)

12. SPECIAL TRIPS OUTSIDE THE SCHOOL COMMUNITY—Write the approximate number of times during the school year in 1936-37 that you went on trips of at least 50 miles (one way) from the school community in which you worked (except regular week-end trips to visit relatives):

----- trips of at least 50 miles
(how many?)

13. ACCESS TO A GOOD LIBRARY—Indicate by check mark (✓) whether or not you usually had access to a reasonably good library (either public or private) during the school week in 1936-37:

- (1) Did not have access to any good library
- (2) Had access to good library of less than 1000 books
- (3) Had access to good library of at least 1000 books

14. BOOKS AND MAGAZINES PURCHASED—Write in each space below, the number of books purchased or magazines subscribed for by you during 1936-37 (if none, write a zero):

----- Non-professional books purchased
(how many?)

----- Non-professional magazines subscribed for
(how many?)

----- Professional books purchased
(how many?)

----- Professional magazines subscribed for
(how many?)

15. SOCIAL AND OTHER AFFAIRS ATTENDED—Write the approximate number of such affairs which you attended during 1936-37 (if none, write a zero):

----- Affairs requiring an admission fee (such as commercial lectures, concerts, motion pictures, dances, etc.)
(how many?)

----- Social affairs not requiring an admission fee (such as parties, picnics, club meetings, parent-teacher meetings, etc.)
(how many?)

----- Religious services
(how many?)

----- Professional meetings (teachers conventions, institutes, faculty meetings, etc.)
(how many?)

16. USE OF SUMMER VACATION—Indicate by check mark (✓) each type of activity in which you engaged during the summer vacation of 1936. Use a double check (✓✓) to indicate the activity to which you gave the most time:

----- (1) Attended summer school at a college or university

----- (2) Worked at own home, without financial remuneration

----- (3) Worked at home of parents without financial remuneration

----- (4) Worked for financial remuneration at an occupation other than teaching

----- (5) Taught in summer school

----- (6) Took a trip of at least two weeks within the United States

----- (7) Took a trip abroad

----- (8) Rested at home (own or parents' home)

----- (9) Other activity (state it) -----

(See space for remarks on page 6)

Table

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THE ECONOMIC STATUS of any teacher is naturally of major personal concern to that teacher. The economic status of teachers as a group is, or should be, a matter of fundamental professional concern to all educators and to parents and citizens generally. From the purely personal point of view, a satisfactory economic status is important because it means having the necessities of life in sufficient amounts for one's self and dependents; a reasonable amount for giving to worthy causes outside one's own household; ample opportunity for wholesome recreation and for cultural and professional growth; and a chance to make adequate provision for future emergencies and for retirement. From the strictly professional point of view, these things are important because they help to maintain the morale of teachers and to improve generally the efficiency of our schools. The profession of education may well give even more careful consideration than in the past to the economic conditions and problems of its members and to ways of getting other citizens to do the same.—National Education Association, *Research Bulletin*, September 1935, p. 169.
