

security of the family and in reducing the burden of needlessly broken homes and motherless children.

These provisions for maternal and infant health are positive and constructive, designed especially through their conservation of maternal life and health to make possible the care and security of numberless young children under normal home conditions. Without such safeguards, many children would be robbed of what we hold to be the birthright of every child, rich or poor.

We urge that the provisions on maternal and child health as included in S. 1130 be retained in an effective form in the economic security bill reported by the Senate Finance Committee.

Respectfully submitted.

HARRIET R. HOWE,  
Vice chairman, Legislative Committee.

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THE NATIONAL EDUCATION ASSOCIATION OF THE UNITED STATES,  
Washington, D. C., February 19, 1935.

The Honorable PAT HARRISON,  
The United States Senate, Washington, D. C.

MY DEAR SENATOR: I have received a number of requests from teachers and citizens interested in the economic welfare of teachers, asking to what extent, if any, teachers are included in the economic security program.

Dr. William G. Carr, director of research of the National Education Association, has made a thorough investigation of this field and has prepared the enclosed statement entitled, "Public School Teachers and Economic Security." This statement covers the facts insofar as this branch of public service is concerned. I am taking the liberty of sending this to you for the information of your Committee on Finance, and I respectfully request that the statement be included in the printed report of the hearings on the Economic Security Act.

Very cordially yours,

WILLARD E. GIVENS.

PUBLIC SCHOOL TEACHERS AND ECONOMIC SECURITY

SUMMARY

The extent to which an occupational group is subject to the economic hazards arising from old age and unemployment depends on a variety of factors, including: (a) The probability that a particular hazard, such as unemployment, will occur; (b) the extent to which the occupational group is insured against these hazards by local, State, or national legislation; and (c) the opportunity which exists to accumulate financial reserves.

Such evidence for one large and important occupational group, the 1,000,000 employees of the Nation's public schools, follows. The teaching profession is not now adequately protected against unemployment and old age. Prevailing salaries are utterly inadequate in many cases to permit the accumulation of reserves through private initiative. Since teachers were not included under the industrial codes many are now receiving wages less than those fixed for factory workers. Extensive unemployment also exists among teachers. Estimates by the United States Office of Education and special State-wide surveys indicate that unemployed teachers constitute a group one-fifth as large as employed teachers. Existing teacher retirement systems do not guarantee old-age security to the teaching profession because about 40 percent of all teachers are not included; because several existing systems are financially shaky, because many older teachers have not accumulated any significant reserve, and because the allowances paid are often inadequate.

These facts suggest that any national plan designed to provide a maximum amount of economic security for all citizens must not neglect the economic problems faced by the teaching profession.

NUMERICAL AND SOCIAL IMPORTANCE OF TEACHERS

Education accounts for over one-third of all public employees and for more than 3 percent of all the Nation's workers.<sup>1</sup> There are more teachers than there are carpenters, miners, machinists, bookkeepers, physicians, or lawyers.<sup>2</sup>

<sup>1</sup> Commission of Inquiry on Public Service Personnel, Report, New York; McGraw-Hill Book Co., 1935 pp. 139, 141.

<sup>2</sup> United States Bureau of the Census. Population: Occupations by States. Washington, D. C.: Government Printing Office, 1933; pp. 6-16.

The importance of the teaching profession in American life is not, however, limited to statistical measures. Upon the skill, devotion, and intelligence of teachers depends much of the future social safety and material progress of the country. It is socially important, therefore, that teaching be made a career wherein men and women of highest caliber may render distinguished service without an ever-present fear of future poverty.

#### COMPENSATION AND OPPORTUNITY FOR SAVING

The average annual salary for all teachers, principals, and supervisors during the last 10 years has ranged from \$1,222 to \$1,440.

Highly paid teachers are rare. In 1926, when teachers' salaries were at about the same average level as at present, less than 1 percent of all school teachers and executives received over \$4,000 and less than 2 percent received over \$3,300. At the lower end of the scale, over 15 percent received less than \$700 and nearly 40 percent received less than \$1,000."

Conditions at present are even less satisfactory. Teachers were given no protection whatever under the National Industrial Recovery Act. As a result, it is estimated that 1 teacher in every 3 is now paid less than \$750 per year.<sup>4</sup> In other words, about 250,000 teachers to whom is entrusted the education of some 7,000,000 children receive annual wages below the minimum for factory hands under the "blanket code" of the National Recovery Administration. With compensation at this low level, many thousands of teachers have no reasonable opportunity to provide a reserve against the hazards of old age, illness, and unemployment. Furthermore, the lowest paid teachers are not covered by retirement provisions. Of the 11 States paying lowest average salaries to teachers, only one has a State-wide teacher retirement law in operation.

The damaging effects of such an outlook on the children taught and on the teacher's personal and professional morale are clear.

#### UNEMPLOYMENT AMONG TEACHERS

On January 8, 1934, the United States Office of Education estimated that 200,000 certificated teachers were unemployed.<sup>5</sup> There are today some 24,000 fewer teaching positions than in 1932, and the number of trained candidates for the available positions has definitely increased.<sup>6</sup>

Investigations in several States give further evidence on this point.' Unemployment is not solely a phenomenon of industrial occupations.

#### EXISTING OLD-AGE PROTECTION FOR TEACHERS

In spite of the low active salaries received by teachers it has been exceedingly difficult to secure State or local legislation for the protection of these public servants in their old age. After a half century of effort, only about 60 percent of the Nation's teachers are working under any form of retirement provision.\* State-wide teacher retirement systems exist in less than half of the States of the Union.\* Although a number of independent local retirement systems exist, there yet remain 9 States where no protection under either local or State retirement systems is available to any teacher.

<sup>3</sup> National Education Association, Research Division. *The Scheduling of Teachers' Salaries*. Research Bulletin 5: 146; May 1927. Washington, D. C.: The Association. 25 cents.

<sup>4</sup> National Education Association and Department of Superintendence, Joint Commission on the Emergency in Education. *Major Trends in Public Education*. Washington, D. C.: The Association October 1934. p. 10. 25 cents.

<sup>5</sup> U. S. Department of the Interior, U. S. Office of Education. *The Situation in the Schools*. January 8, 1934. Mimeograph, 1 p.

<sup>6</sup> National Education Association and Department of Superintendence, Joint Commission on the Emergency in Education. *Major Trends in Public Education*. Washington, D. C.: the Association, October 1934; p. 7. 25 cents.

<sup>7</sup> California State Department of Education. "A Survey of Oversupply of Teachers as Reflected in the Placement Agencies of the California Teacher-Training Institutions, November 1, 1930." *California Schools* 2: 27-32; January 1931. Massachusetts, Stiles, Chester D. "Report on Unemployed Teachers in the State of Massachusetts." Westfield, Mass.: Superintendent of Schools, November 1934. 1 p. New York, letter dated October 13, 1932, from Arvie Eldred, executive secretary, New York State Teachers Association. Mr. Eldred called the Teacher Training Division for information. Minnesota, State Department of Education, Statistical Division. *A Study of Unemployed Elementary Teachers in Minnesota, 1932*. St. Paul, Minn.: the Division, 1932; p. 12.

<sup>8</sup> Carr, William G. "The Teacher-Retirement Movement in the United States." *American School Board Journal* 83: 37-38; December 1931.

<sup>9</sup> National Education Association, Research Division. "Current Issues in Teacher Retirement." *Research Bulletin* 5: 68; November 1930. Washington, D. C.: the Association. 25 cents.

Furthermore, many existing systems leave much to be desired as far as soundness and adequacy is concerned. Competent investigating committees have urged early revision and strengthening of the teacher retirement laws in at least 7 of the 22 States where such laws are operative.

The existing systems rarely include the noncertificated school employees or the professional staffs of the State universities and teachers colleges. In only 1 of the 22 State retirement systems were all teachers already in service required to join the retirement system at its inauguration. Several of the retirement systems operate, partly or entirely, on a voluntary basis. Many teachers of advanced age have been quite unable to accumulate any appreciable reserve or to take advantage of the opportunities offered by existing retirement systems. The retirement allowances granted in these teacher retirement systems average not more than \$600 per year.<sup>10</sup> This amount is below the average yearly retirement allowances available to industrial employees, municipal employees, and Federal employees under the retirement systems which now protect these groups.<sup>11</sup> In several States the average allowance paid is entirely inadequate. One State system, for instance, paid an average allowance as low as \$125 per year. A special study of teachers who retired in 1930 reveals that in only one State retirement system did annuitants receive as much as half salary; teachers in three systems received less than one-fifth of their final salary.

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STATEMENT BY MISS MARQUIS ROBB, NEWTONVILLE, MASS.

NATIONAL, STATE, LOCAL, AND INDIVIDUAL REVOLVING FUND TO DEVELOP ANNUITY IN OLD AGE

Provides.—One initial endowment to take care of present accrued liability of age.

Development of fund to make an asset of all age yet to come.

*Operation.*—To function through State and local organizations already existing.

*Values direct.*—To develop taproot growth toward economic independence for the individual and give opportunity for him to assume his personal responsibility in achieving that goal.

To accumulate collective reserves to the end that the age limit may be lowered, and general welfare increased.

*Byproduct values; Continuous inventory of.*—Local, (a) economic dependence, (b) chronic illnesses, (c) juvenile delinquency.

Money is to the body economic what blood is to the body personal.

In a democracy there can be no permanent growth in social security that does not include understanding and responsibility on the part of the individual citizen of his relation to the financial soil in which the aggregate and cumulative units grow in a capitalistic economy.

Every individual tap root toward economic security strengthens national well-being in the same fashion that the native Indian bundle of sticks made powerful the tribe.

“Money—the lifeblood of the Nation  
Corrupts and stagnates in its veins;  
Unless a proper circulation  
Its motion and its heat maintains.”

—DEAN SWIFT.

#### SECURITY FOR CHILDREN

It must not for a moment be forgotten that the core of any social plan must be the child. Every proposition we make must adhere to this core. Old-age pensions are in a real sense measures in behalf of children. They shift the retroactive burdens to shoulders which can bear them with less human cost, and young parents thus released can put at the disposal of the new member of society those family resources he must be permitted to enjoy if he is to become a strong person, unburdensome to the State. Health measures that protect his family from sickness and remove the menacing apprehension of debt, always present in the mind of the breadwinner, are child-welfare measures. Likewise, unemploy-

<sup>10</sup> National Education Association, Committee on Retirement Allowances, Report. Washington, D. C.: The Association, July 1932. 79 p. 25 cents.

<sup>11</sup> National Education Association, Committee on Retirement Allowances, Report. Washington, D. C.: The Association, July 1934. 29 p. 25 cents.