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AGE, LABOR FORCE PARTICIPATION, AND INCOME PATTERNS FOR WORKING-CLASS HOUSEHOLDS IN THE UNITED STATES AND ENGLAND, 1889-1890

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In postindustrial societies retirement from the work force is a common and expected transition made by older members of the population. Yet, it commonly has been held that retirement as a normative later life transition is a relatively recent phenomenon (Graebner 1980; Guillemard 1983; Minkler and Estes 1984; Myles 1984; Olson 1982; Orloff and Skocpol 1984; Quadagno 1982; Williamson 1984). Because this assertion is based on relatively little evidence, the study reported in this paper seeks to add to the stock of knowledge about the history of retirement in industrializing nations by looking at 1889 and 1890 employment and income patterns among a sample of households with members employed in nine industries in the United States and England.

Nineteenth-century Industrial Work and Retirement

Although evidence has suggested that retirement did occur in America's past among farming peasants and for property holders who could secure support from their heirs, it has been estimated that unemployment for men over age fifty-five in nineteenth century Massachusetts was less than ten percent (Chudacoff and Hareven 1978). However, research focusing on industrial workers has indicated that unemployment did tend to be associated with advanced age (Graebner 1980; Haines 1979; 1985; Quadagno 1982), including evidence that from 1840 to 1890 unemployment among white males ages sixty-five and older was a steady thirty percent, most of it voluntary (Achenbaum 1978).

It has been pointed out that workers in industrial occupations involving strenuous labor and unsafe conditions were at great risk of becoming disabled, worn out, or chronically ill by later life. In addition to health factors, it has been suggested that the rate of technological change phased out those older workers who did not acquire the new skills that would allow them to compete with younger workers for the more technologically advanced jobs (Anderson 1977; Graebner 1980; Quadagno 1982). Information has indicated that many workers who did not retire could be found either in older long-established

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occupations, like carpentry, or in low-paying, unskilled, often part-time jobs with little security, like floor sweeper (Achenbaum 1978; Quadagno 1982).

Based on the assertion that retirement was uncommon in the late nineteenth century in the United States and England and that older workers tended either to remain in older long-established occupations, or to remain in or move to unskilled, non-strenuous, menial jobs, support for the following hypotheses would be expected:

- H1: Among 1889-1890 industrial laborers, the most commonly-held occupations differed between age groups, with older workers more likely than younger workers either to be in older long-established occupations, or to be in typically unskilled, undemanding, low-paying, low-status (menial) jobs.
- H2: Among 1889-1890 industrial laborers, older workers were underrepresented in jobs requiring expertise or high technological skill.
- H3: Among 1889-1890 industrial laborers, older workers were overrepresented in jobs requiring only moderate to light physical labor.

England's Compulsory Support Laws

Any of the adverse conditions associated with late nineteenth century industrial employment would seem to promote older workers' retirement from the workforce. On the other hand, because poor laws provided inadequate pecuniary support and old-age pensions were rare (Guillemard 1983; Minkler and Estes 1984; Myles 1984; Orloff and Skocpol 1984; Quadagno 1982; Williamson 1984), it seems likely that late nineteenth century workers would have remained employed for wages for as long as possible (Haines 1979; 1985). While poor laws in late nineteenth century United States did not require family members to support their indigent, disabled, or ill elderly members, it has been argued that these laws effectively encouraged familial support of those unable to work, by providing merely an almshouse where indigent elderly could go to die (Quadagno 1982). Evidence has indicated that those who did retire in the past tended to rely on their families for some of their financial support (Achenbaum 1978; Anderson 1977; Graebner 1980; Haines 1979; 1985; Quadagno 1982).

In support of the proposition that the employment circumstances of industrial workers in later life led them to depend on familial financial support, it would be expected to find that:

- H4: Among 1889-1890 industrial laborers, older workers were overrepresented among those receiving no income or very low incomes.
- H5: Among 1889-1890 industrial laborers, households of older workers depended more on income from children and other sources than did households of middle-aged workers.

In contrast to the situation in the United States, from 1871 until the Old Age Pensions Act was passed in 1908, England did have compulsory support laws requiring children to maintain their aged parents (Anderson 1977). It has been argued that England's compulsory support laws increased tensions between family members and led many children to push their elderly parents into work at menial jobs (Quadagno 1982). Intra-familial tensions aside, it is unapparent how forced parental support in England made objective life circumstances different for England's elderly compared to those in the United States, in terms of labor force participation and family support patterns. That is, research evidence thus far has suggested that in both countries older industrial workers tended to work for as long as possible at menial low-paying jobs, with those who retired tending to rely on kin for support (Gutman 1976; Quadagno 1982).

Because differences in poor laws suggest differences between the two countries in employment and financial support arrangements, a comparative study of employment and household income patterns across age groups will be conducted for the United States and England using the 1889-1890 data. The focus for comparison will be indicators of retirement (e.g., lack of personal income; no listed occupation) occurring only at older ages, indicators of older workers' employment in menial jobs, and evidence of familial support of older household heads. If England's poor laws were effective in enforcing familial support in England, their effectiveness should be evidenced in the extent of children's income contributions to older parents' households.

Further, if children's reactions to England's poor laws included putting pressure on elderly parents to stay in the workforce, it would be expected that most of England's older population would be employed, either in older long-established occupations (e.g., carpenter) or in menial jobs (e.g., floor sweeper). Although similar findings would be expected for the United States during the same time period, familial support of the elderly and employment of older workers should occur at lower rates in the United States than in England.

As evidence of the effect of England's poor laws requiring children to support their elderly parents, it would be expected that:

- H6: Among 1889-1890 industrial laborers, older workers in England were more likely to hold menial jobs than were older workers in the United States.

- H7: Among 1889-1890 industrial laborers the tendency for older workers to be underrepresented in jobs requiring high technological skill and overrepresented in jobs requiring only moderate to light physical labor was more evident in England than in the United States.
- H8: Among 1889-1890 industrial laborers fewer older household heads in England than in the United States contributed no personal income to the household.
- H9: Among 1889-1890 industrial laborers, households with older heads in England were more reliant upon children's income compared to similar households in the United States.

METHODS

Data Source: The 1889/1890 Cost of Living Survey

The 1889/1890 Cost of Living Survey conducted under the direction of U. S. Commissioner of Labor, Carroll Wright, in preparation for debate of the McKinley Tariff of 1890, is a cross-sectional study of family composition, incomes, and budgets of 8,544 families working in nine protected industries (bar iron, pig iron, steel, bituminous coal, coke, iron ore, cotton textiles, woolen textiles, and glass) in the United States and five European Countries (Belgium, France, Germany, England, and Switzerland). Not much is known about the data collection techniques, except that sampling was not random and the resulting sample is not really representative (Haines 1979; 1985; Modell 1978). Only cooperating firms and workers, and only workers living in families, were included, leading to difficulties in generalizing beyond the data set itself. However, according to one researcher who has used these data (Haines 1979:318), "While the 1889/1890 Commissioner of Labor Survey...has inherent biases, the relationships observed as to family income composition and expenditures over the family life cycle are probably quite general."

Because people actually in the workforce were approached for questioning, the data may be biased in terms of inferring labor force participation of older workers. However, it is believed that not all of the participants listed as "heads of household" are the persons originally approached when gaining access to the family (Haines 1979; 1985; Modell 1978). Nevertheless, this possible bias toward high labor force participation must be kept in mind when interpreting the results of the present study.

Characteristics of the Sample

For the study reported in this paper United States respondents were limited to those born in the United States as a means of controlling for possible cultural influence variation among recent immigrants. Because of the extremely small number of household heads listed as female (less than one percent), the sample was limited to male-headed households. The typical household in the United States sample was headed by a 38-year-old male married to a 34-year-old woman, included three children, and accommodated one boarder and had an annual household income of \$647.

The England sample also was limited to male household heads and included no recent immigrants. The typical household in the England sample was headed by a 39-year-old male married to a 37-year-old woman, included three children, accommodated no boarders and had an annual household income of \$605.

Peak household incomes seem to occur, on average, for those households headed by 55- to 64-year-olds in the United States ($M = \$744$) and those households headed by 45- to 54-year olds in England ($M = \$749$). Overall, personal income of household heads tended to be higher for the United States' respondents ($M = \$539$) than for those in England ($M = \$452$), with heads' peak incomes occurring for 35- to 44-year olds in both the United States ($M = \$573$) and England ($M = \472).

In England, fifty-seven percent of the workers came from the textile industries while forty-two percent of those in the U. S. did so. Of those not in textiles, England's workers tended to be in the bar iron and coal industries (26 %), while U. S. workers were clustered more in the pig iron and glass industries (36 %).

Analysis

Households were categorized according to the age of household head, using the following six age groupings: ages 18 to 24; 25 to 34; 35 to 44; 45 to 54; 55 to 64; and ages 65 and over. Frequency distributions of the ten most common occupations of the household heads in each of the six age groups for each country were constructed in order to test the hypothesis that older workers were more likely than younger workers to have menial jobs (H1), and the hypothesis that older workers in England were more likely to be in menial jobs than were older workers in the United States (H6).

To see whether older workers were underrepresented in jobs requiring high technological skill (H2) and overrepresented in jobs requiring only moderate to light physical labor (H3), occupations were re-classified according to technological skill and physical labor requirements. Sources drawn upon for descriptions of the occupations included the following: *International Standard Classification of Occupations* (1968); *Webster's Unabridged Dictionary*;

Immigrants and Their Children, 1850-1950 (Hutchinson 1956); *Encyclopedia Britannica*, and the *Dictionary of Occupational Titles*.

Only those occupations which could be clearly identified as skilled and those which could be clearly identified as requiring light labor were classified as such. Technologically-skilled occupations were selected out rather than unskilled occupations because the former were easier to classify. Although this job classification method is crude, its main drawback is that, with some skilled occupations included in the nonskilled category and with some light labor jobs included in the heavy labor category, there is a greater chance that no clear picture will emerge. Consequently, any findings of differences between age categories and between countries should be conservative.

To test the hypotheses that older workers were overrepresented among those receiving no income or very low incomes (H4), and that this pattern would be more prevalent for the United States than for England (H8), I recoded the household head's income variable so that those earning no income comprised one category, those with incomes more than one standard deviation below the mean for that country were in another category, and the remainder were in the third category.

For testing the hypotheses that households of older workers depended more on income from children and other sources than those of younger workers (H5), and that elderly-headed households in England were more reliant upon children's income than those in the United States (H9), breakdowns were generated for each country of the sources of household income by age of household heads.

RESULTS

Labor Force Participation of Household Heads

The ten most common occupations of household heads in each age group for each country are shown in Table 1. Commonly-held occupations do differ between young and old household heads. In the United States the jobs of carpenter, watchman, cabinetmaker, boxmaker, and blacksmith were more common for the household heads ages 55-and-over than for the younger household heads. Blacksmith and carpentry are old long-established occupations, not arising with technological advancements; watchman is a menial job. In England the jobs more common for older household heads than for their younger counterparts were finisher, furnace helper, straightener, bye-workman, heater, packer, and hauler (representing menial jobs), blacksmith, and carpenter (representing older long-established occupations).

Looking at differences between countries, evidence supports the hypothesis that older workers in 1890 England were more likely to be in menial jobs than those in the U. S. ($\chi^2(2) = 344.76, p < .0001$). On the other hand, high skill

TABLE 1
Ten Most Common Industrial Occupations, by Age, for the United States and England, 1890-1900

| UNITED STATES | | | ENGLAND | | |
|-------------------|------------|------|-------------------|--------------|------|
| Age Group | Occupation | % | Age Group | Occupation | % |
| Ages 18 to 24 | WEAVER | 6.6 | Ages 18 to 24 | SPINNER | 14.9 |
| | BLOWER | 4.3 | | WEAVER | 10.6 |
| | MINER | 3.7 | | LABORER | 10.6 |
| | CARPENTER | 3.7 | | BLACKSMITH | 4.3 |
| | WATCHMAN | 2.6 | | LABORER | 4.3 |
| | BLACKSMITH | 2.6 | | SPINNER | 4.3 |
| | FINISHER | 2.0 | | BLACKSMITH | 4.3 |
| | BLACKSMITH | 1.7 | | BLACKSMITH | 4.3 |
| | BLACKSMITH | 1.7 | | BLACKSMITH | 4.3 |
| | BLACKSMITH | 1.4 | | BLACKSMITH | 4.2 |
| Ages 25 to 34 | BLOWER | 3.2 | Ages 25 to 34 | SPINNER | 14.4 |
| | LABORER | 2.2 | | WEAVER | 9.5 |
| | WEAVER | 2.2 | | MINER | 5.1 |
| | MINER | 2.2 | | LABORER | 4.6 |
| | BLACKSMITH | 2.2 | | SPINNER | 3.3 |
| | BLACKSMITH | 2.2 | | BLACKSMITH | 3.0 |
| | BLACKSMITH | 1.9 | | BLACKSMITH | 2.6 |
| | BLACKSMITH | 1.7 | | BLACKSMITH | 1.9 |
| | BLACKSMITH | 1.7 | | BLACKSMITH | 1.9 |
| Ages 35 to 44 | BLOWER | 10.4 | Ages 35 to 44 | SPINNER | 13.4 |
| | LABORER | 8.7 | | MINER | 8.8 |
| | MINER | 5.1 | | WEAVER | 7.4 |
| | WEAVER | 4.0 | | SPINNER | 6.6 |
| | ENGINEER | 3.3 | | OVERSEER | 5.3 |
| | CARPENTER | 2.8 | | LABORER | 4.7 |
| | BLACKSMITH | 2.8 | | BLACKSMITH | 3.1 |
| | BLACKSMITH | 2.4 | | BLACKSMITH | 2.5 |
| | BLACKSMITH | 2.2 | | BLACKSMITH | 2.3 |
| | BLACKSMITH | 2.1 | | BLACKSMITH | 1.9 |
| Ages 45 to 54 | BLOWER | 17.0 | Ages 45 to 54 | WEAVER | 9.9 |
| | LABORER | 7.6 | | LABORER | 9.0 |
| | OVERSEER | 3.0 | | MINER | 8.4 |
| | FINISHER | 2.8 | | OVERSEER | 8.4 |
| | ENGINEER | 2.6 | | LABORER | 3.9 |
| | CARPENTER | 2.5 | | LABORER | 3.3 |
| | BLACKSMITH | 2.5 | | BLACKSMITH | 3.0 |
| | BLACKSMITH | 2.5 | | BLACKSMITH | 3.0 |
| | BLACKSMITH | 2.5 | | BLACKSMITH | 3.0 |
| | BLACKSMITH | 2.1 | | BLACKSMITH | 2.1 |
| Ages 55 to 64 | LABORER | 21.0 | Ages 55 to 64 | LABORER | 14.0 |
| | BLOWER | 7.4 | | WEAVER | 10.0 |
| | CARPENTER | 7.4 | | MINER | 6.0 |
| | IDLER | 4.8 | | OVERSEER | 4.0 |
| | MINER | 3.5 | | FURNACE HELP | 3.0 |
| | ENGINEER | 3.1 | | SPINNER | 3.0 |
| | WATCHMAN | 2.6 | | PICK RMIHAND | 3.0 |
| | WATCHMAN | 2.6 | | MACHINIST | 3.0 |
| | GAFFER | 2.9 | | LOOM FIXER | 3.0 |
| | ENGINEER | 2.2 | | LOOM FIXER | 3.0 |
| | CUTTER | 2.2 | | ENGINEER | 3.0 |
| Ages 65 and older | LABORER | 28.6 | Ages 65 and older | WEAVER | 17.9 |
| | WATCHMAN | 11.4 | | ENGINEER | 14.4 |
| | INVAID* | 11.4 | | OVERSEER | 10.7 |
| | IRON | 8.7 | | LABORER | 7.1 |
| | CARPENTER | 8.6 | | LOOM FIXER | 3.6 |
| | BLACKSMITH | 5.8 | | WATCHMAN | 3.6 |
| | BLACKSMITH | 5.8 | | SILVERMAKER | 3.6 |
| | GAFFER | 2.9 | | PIPE FITTER | 3.6 |
| | ENGINEER | 2.9 | | IRON | 3.6 |
| | COPPER | 2.9 | | INVALID* | 3.6 |

* These appear to be references to the unemployed

jobs, like engineer, and higher-status jobs, like foreman, also were slightly more common among older workers in England than in the United States.

Evidence provided by these data is consistent with the assertion that the elderly in late nineteenth century United States and England tended to remain in the labor force, and were highly likely to hold menial jobs or to have traditional, non-industrial occupations. However, whether these occupations represent life-long livelihoods or new jobs taken on in old age cannot be determined with these data. Additionally, evidence suggests that among these industrial workers older workers in England were more likely to be in menial jobs, compared to older workers in the United States. Although some older workers in England did appear to have jobs of high skill and high status, the bulk of the findings are consistent with the assertion that England's poor laws pushed older workers into menial jobs.

Figure 1 shows the percentages of household heads in non-technologically skilled jobs by age group and country. Older workers were slightly underrepresented in high skill jobs ($\chi^2(5) = 14.19, p < .02$), a breakdown by country indicating that this trend held both for the United States ($\chi^2(5) = 962, p < .0001$), and for England ($\chi^2(1) = 16, p < .001$). Figure 2 shows percentages of household heads in light labor jobs by age and country. Older workers did tend to be highly concentrated in light labor jobs ($\chi^2(5) = 22.4, p < .001$), again holding both for the U. S. ($\chi^2(1) = 484, p < .0001$) and for England ($\chi^2(1) = 16, p < .001$). England's elderly were no more likely than their U. S. counterparts to be in low-skilled and light labor jobs.

Evidence supports the assertion that older workers in late nineteenth century United States and England tended to be employed in non-technologically skilled jobs and tended to be employed in jobs which did not demand much physical labor.

Findings from these data suggest that older workers' underrepresentation in jobs requiring high technological skill and overrepresentation in jobs requiring only moderate to light physical labor did not differ between England and the United States. This finding, the finding that a relatively high number of England's older workers were in high-skilled high-status occupations, and speculation that England's earlier industrialization may have allowed the 1889-1890 later-life cohorts to have obtained technologically skilled jobs as young adults, the pattern of findings may suggest that some older workers in England were able to remain in their principal occupations rather than re-enter the workforce in menial jobs.

Evidence of Retirement

Of great interest are the findings of the occupations "idle" and "invalid" among older household heads (refer to Table 1). The characteristics of the heads of households listed in the idle and invalid categories support the conclusion that

these were references to nonworking roles. Each of the individuals listed as invalid or idle had no personal income; five of these heads of household had working wives; and only one household—one that has a working wife—did not have income from children.

The ages of these invalids and idles ranged from thirty-eight to seventy-three. Only one household head in England was listed as "idle" (a 48-year-old), and one was listed as "invalid" (additional data not recorded). In the U. S. seventeen of the household heads were listed as "idle", and twelve were "invalid". Among U. S. household heads ages 65-and-older eleven percent were invalids and nine percent were idle, with two percent of the 55- to 64-year-olds listed as invalid and five percent as idle. The high occurrence of invalids and idles among older household heads suggests that some older workers in families of industrial workers did retire in late nineteenth century United States, some for health reasons.

Further analysis of this category of household head, referred to as "retirees," will be reported hereafter as providing information about retirees among families with members engaged in industrial work in 1899-1890 United States and England.

Personal Income of Older Household Heads

As shown in Figures 3 and 4, the hypothesis that older workers were overrepresented among those receiving no personal income or very low wages (H4) tends to be supported overall ($\chi^2(10) = 467.5, p < .00001$, Cramer's $V = .23$) and for both England ($\chi^2(10) = 80.7, p < .00001$) and the United States ($\chi^2(10) = 381.12, p < .00001$). Percentages by age categories of those receiving no income and low incomes are presented in Figure 3 for the United States and Figure 4 for England.

In the U. S., no household heads below age thirty-five reported having no personal income. In England, only one household head (the idle 48-year-old) reported no income for himself. In the U. S., among elderly-headed households seven percent of the 55- to 64-year-olds and twenty percent of those ages sixty-five and older reported having no income, these respondents being the invalid and idle household heads.

While U. S. elderly household heads in comparison to those in England were more likely to have no income, England's aged 65-and-older household heads were twice as likely as those in the U. S. to have been earning low wages ($\chi^2(2) = 9.9, p < .007$). The findings strongly suggest that the tendency to leave the work force was greater in the U. S. than in England in the 1890s; that England's elderly were working, but for low wages. This finding is consistent with the claim that England's compulsory support laws tended to force elderly into low-paying jobs rather than allowing them to retire.

Familial Support of Older Household Heads

Figures 5 and 6 show breakdowns of sources of household income by household heads' ages for each country. Familial financial support of older-headed households was greater in England than in the United States, while at the same time the elderly in England tended to rely more on their own wages than did their U. S. counterparts. Compared to England, older-headed households in the United States tended to rely much more on income from boarders. Very little income was derived from the wife's wages for older-headed households. These countries are remarkably similar in sources of income among the households headed by 55- to 64-year-olds, except that the U. S. families had slightly more income from miscellaneous sources.

For household heads ages sixty-five and older, children in England provided much more support to the total family income than did U. S. children, with household heads and children contributing roughly equal proportions of the total household income.

Looking at England, less reliance on children by household heads aged 55- to 64-year olds compared to the oldest household heads may reflect a tendency for older workers to continue working at their regular jobs as long as possible to prevent becoming a burden to their children. The apparent greater reliance on children's income by household heads ages 45-to-54 compared to those 55-to-64 years old may be due to a combination of the younger heads' relatively lower income, and the presence of more children in the household old enough to work, but not old enough to leave home.

A higher percentage of England's households headed by men ages sixty-five and older reported having at least one working child, compared with U. S. older-headed households ($\chi^2(2) = 10.6, p < .005$). These findings are mitigated somewhat by the fact that, compared to the U.S., a higher proportion of England's households reported having working children for all age categories (see Table 2). Such a difference may reflect the lack of child labor laws in England compared to the United States during this period, but it also may suggest a cultural trend for families in England to pool resources. Importantly, there was a lower percentage of households with working children for the oldest-headed households compared to those headed by 55- to 64-year olds in the United States, whereas the opposite was true for England.

Table 2. Percentage of Households With Working Children by Age of Head of Household and Country For Industrial Workers in the United States and England, 1889-1890

| Ages of Household Heads | United States | England |
|-------------------------|---------------|---------|
| 18 to 24 | 0 | 3 |
| 25 to 34 | 2 | 3 |
| 35 to 44 | 29 | 54 |
| 45 to 54 | 55 | 81 |
| 55 to 64 | 62 | 65 |
| 65 and over | 50 | 75 |

Table 3 shows that for both countries the proportion of working children among children in a household rises with successively older household heads, but drops for household heads aged sixty-five and older. However, this drop in the proportion of working children in the household is greater for England than for the United States.

Table 3. Proportion of Children Who Work in Working-Class Households With Children by Age of Head of Household and Country, 1889-1890

| Ages of Household Heads | United States | England |
|-------------------------|---------------|---------|
| 18 to 24 | .00 | .01 |
| 25 to 34 | .01 | .01 |
| 35 to 44 | .13 | .25 |
| 45 to 54 | .33 | .48 |
| 55 to 64 | .50 | .57 |
| 65 and over | .47 | .53 |

While there is no significant difference between the U. S. and England in the number of children residing in older-headed households, for households with

working children the burden of contributing to household income typically falls on one child in England, but is shared by more than one child in the U. S. ($c^2(2) = 43.5, p < .0001$). This finding may be due to the income brought in by older household heads in England relieving some of the children in the household from working, whereas the higher number of retired older household heads in the U. S. requires more children to work. As further evidence of this, Figure 7 gives a breakdown of average number of children working, in school, and at home (no work, no school) in older-headed households for England, U. S. workers, and U. S. retirees (idle and invalid). The average number of children in the household and average number of working children per household both were dramatically higher for U. S. retirees.

Although findings previously set out in Figures 5 and 6 suggest that the income support provided by children in England's older-headed households was greater than that in the United States, it seems that the role and significance of children's contributions to older-headed households is less straightforward.

Figure 8 shows comparisons of U. S. older-headed households of moderate-to-high income, low income, and retired household heads in terms of percentage contributions to total household income by source. Figure 9 does the same for England's older-headed households of moderate-to-high income and low-income household heads. Table 4 shows income by source in dollar amounts for these households in the U. S. and England.

Table 4. Income in Dollars for Households Headed by Age 55 and Over, By Source, Class, and Country, 1889-1890

| Income Source | United States | | | England | |
|---------------|-----------------|--------------|---------|-----------------|--------------|
| | Nonpoor Workers | Working Poor | Retired | Nonpoor Workers | Working Poor |
| Husband | 546 | 157 | 0 | 394 | 200 |
| Wife | 2 | 12 | 22 | 3 | 0 |
| Children | 180 | 310 | 440 | 186 | 212 |
| Boarders | 60 | 77 | 176 | 33 | 56 |
| Misc. | 33 | 23 | 29 | 7 | 15 |
| Total | 819 | 579 | 667 | 623 | 483 |

In the United States, retiree-headed households tended to have higher income contributions from spouse, children, and boarders, than did other older-headed households. Further, contributions to household income by each wives,

children, and boarders increased in dollar amounts with decreasing amounts of household heads' personal income for these U. S. households. These trends may indicate that the U. S. older were enabled to retire or to take light or part-time low-paying work by the income available from other sources. Just as likely, the observed patterns may indicate that children and wives were forced into work and the household to take in boarders as a result of diminished capacity or willingness for older husbands to earn. In either case, the evidence does suggest that, as household head's income decreases, income from other sources increases, especially income from children's employment.

In England's older-headed households, dollar amounts of children's and boarder's contributions increased slightly with decreasing amounts of household heads' personal income, but wives tended not to contribute to household income. By combining the two oldest age categories, offsetting trends in sources of income contributions for households headed by 55- to 64-year-olds and those with heads ages 65 and older may have masked the elderly's dependence on their children for support.

Given that the proportion of household income contributed by children in England's households headed by men ages sixty-five and older did tend to be high compared to the United States, and that older-headed households in England were highly more likely to have at least one working child (but no more than one working child) in the household, there is some support for the hypothesis that older-headed households in England tended to be more reliant on children's income support than were older-headed households in the United States (H9).

Differences between the two countries in relative income contributions of children may be attributable to the fewer number of working children typically contributing to household income among England's older-headed households, and the greater tendency for U. S. older-headed households to rely on wives and boarders as sources of income.

In some cases, a lack of personal income contribution to household income on the part of family members, indicating lack of labor force participation, actually may be due to involvement in maintaining a boarding house, and the evidence is not inconsistent with this possibility. Unfortunately, these data do not indicate the division of labor among household members in providing for boarders, although knowledge of traditional roles would suggest the burden fell upon wives and female children. Interestingly, there was a tendency for the oldest child in the households of older household heads to be female.

CONCLUSIONS

Altogether the evidence from this sample of nineteenth century families of industrial workers in the United States and England provided by the 1898-1890 Cost of Living Survey is consistent with the assertion that retirement was uncommon in the late nineteenth century in the United States and England and that older workers were more likely to have been working in unskilled, non-

physically demanding, and menial jobs. Further, the evidence suggests that the employment situation and familial support patterns of the elderly in the late nineteenth century differed somewhat between the United States and England.

While both countries showed evidence that older workers were distributed across a variety of occupations, older workers in England were more likely than those in the U. S. to be in menial jobs. United States' elderly tended to be in long-established traditional occupations, such as carpentry. However, in both countries older workers were underrepresented in jobs requiring technological skill and overrepresented in jobs requiring only moderate to light physical labor.

Much more evidence of retirement among industrial workers was found for those in the United States than for those in England; nevertheless, levels of retirement were low. Assuming that the sampling bias does not mask retirement trends, it appears that the assertion that older industrial workers in the latter nineteenth century tended to remain in the labor force is correct.

At the same time that older industrial workers tended to remain in the labor force, older-headed households tended to rely more on familial support than did families with younger heads.

In England, a high reliance by the elderly on children for income support was evident. An increased reliance on children's income in old age was found in the U.S., albeit less so than in England and less commonly occurring, as indicated by a relatively small proportion of U.S. older-headed households having working children. Those households more likely to rely on children's income contributions in the U. S. were headed by low-income and retired elderly.

Wives' wages were important sources of income for retired U. S. household heads, but older wives in England did not contribute income to the household. Otherwise, sources of income outside family members' wages, particularly rents from boarders, were important for older-headed households in the U.S. Of course, the emphasis on wage labor disregards the labor provided by family members in servicing the boarders accommodated by households.

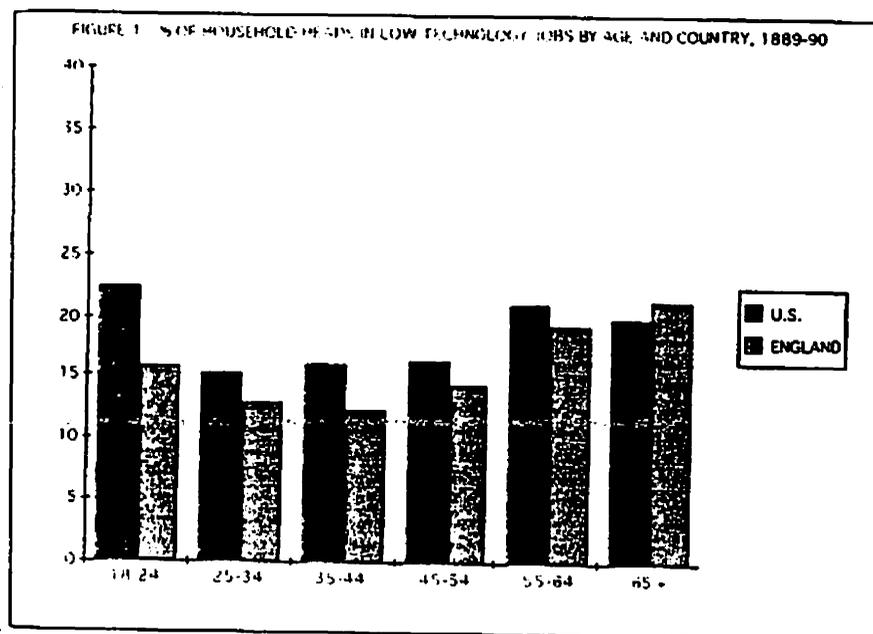
Compared to 1890 United States, the greater tendency for older workers in 1890 England to remain in the work force, and the greater trend for older-headed households to rely heavily on children for support, may both be due to a number of differences between the countries, such as in economic climate, availability of housing, and cultural preferences. Nevertheless, based on the information provided by the 1889-1890 Cost of Living Survey, it does seem likely that the mandatory support laws in England did contribute to older workers' tendency to remain in the labor force in menial jobs and to rely heavily on children for financial support.

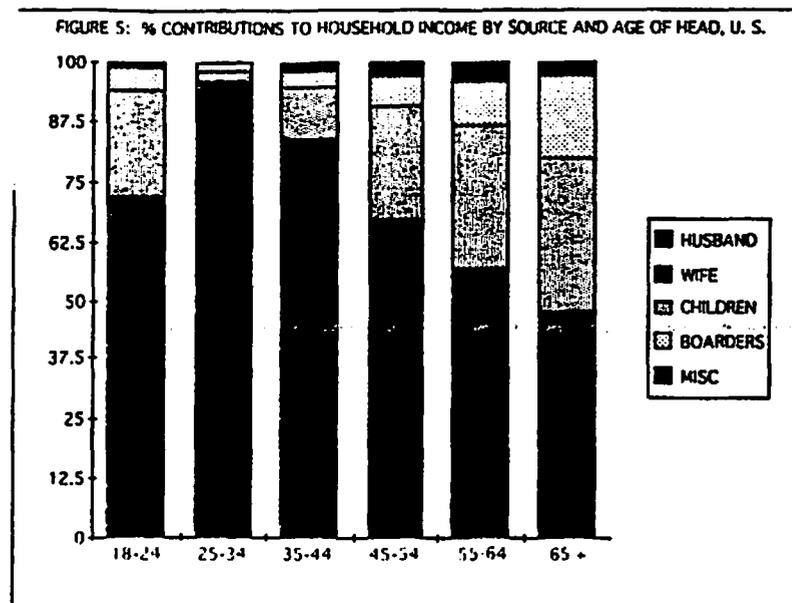
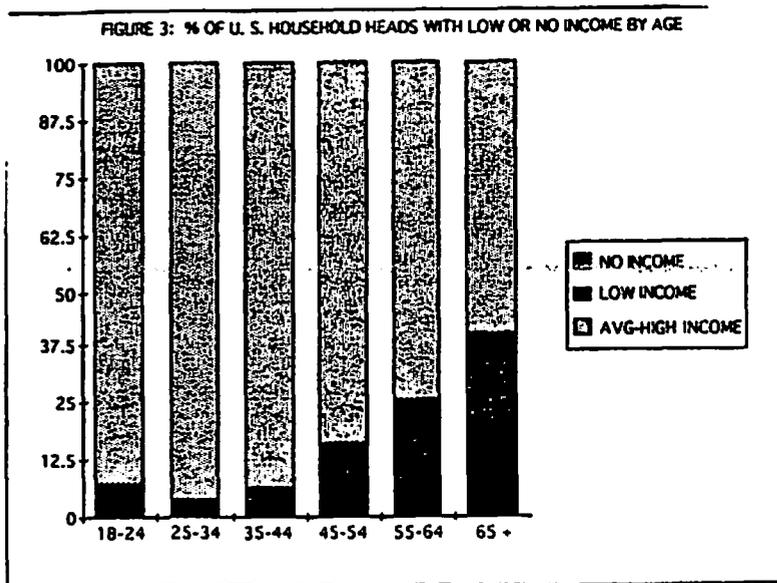
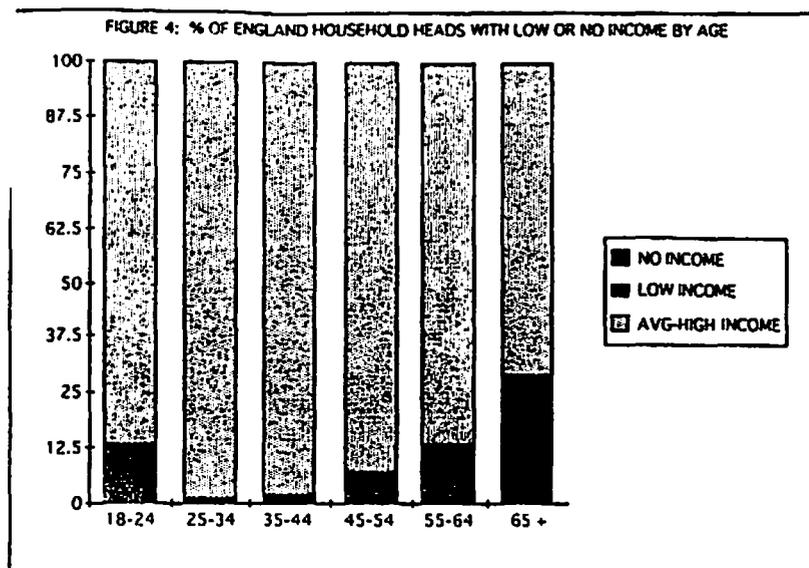
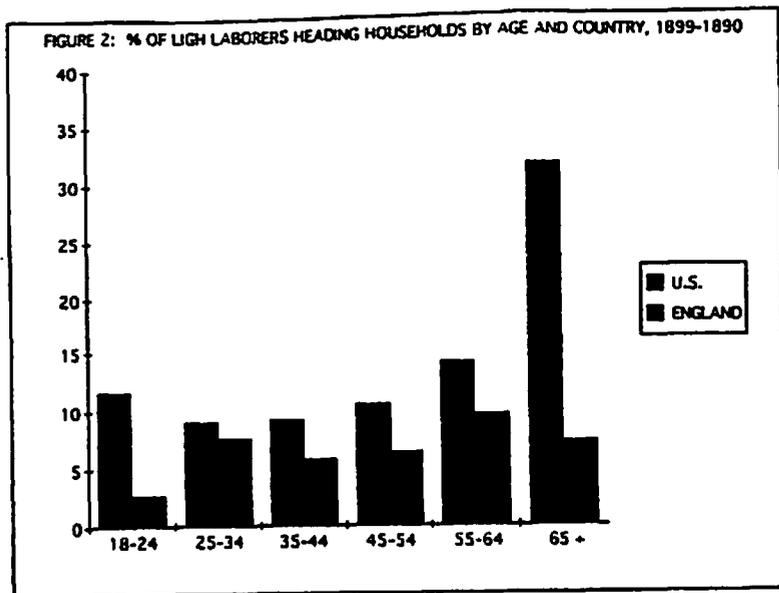
Back to the twentieth century

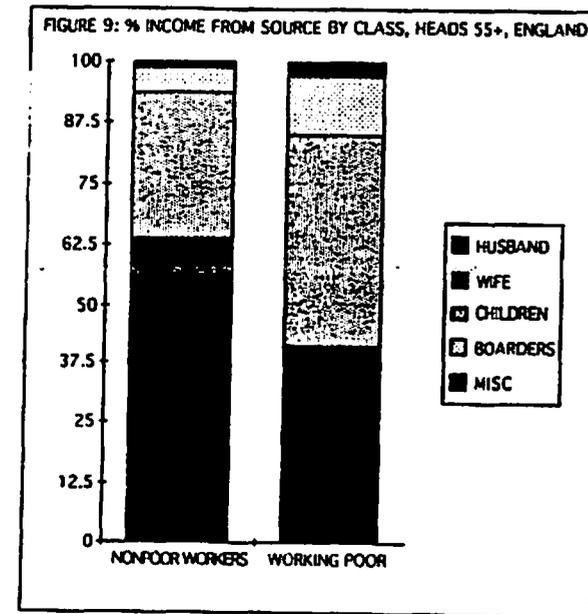
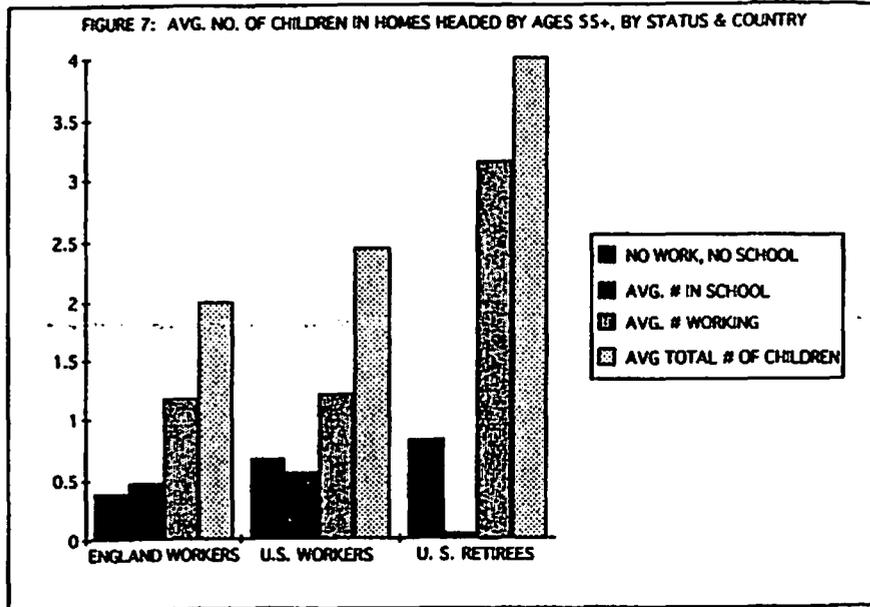
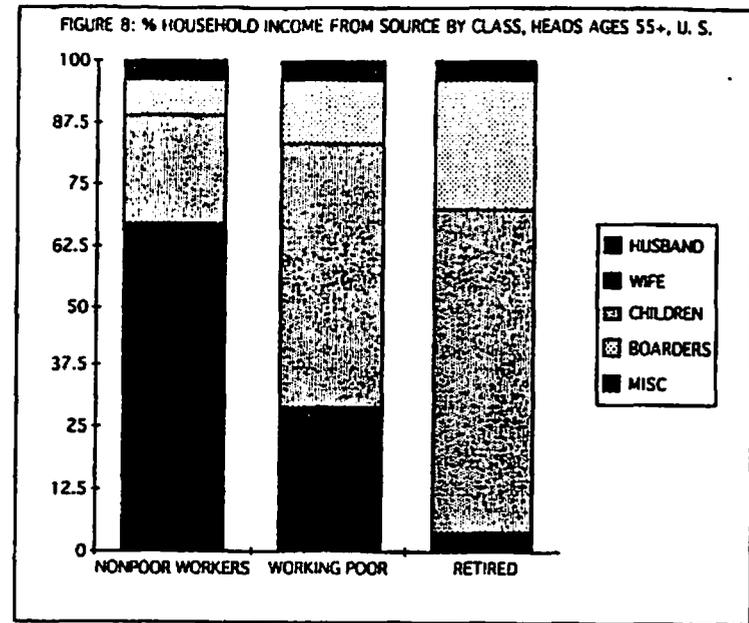
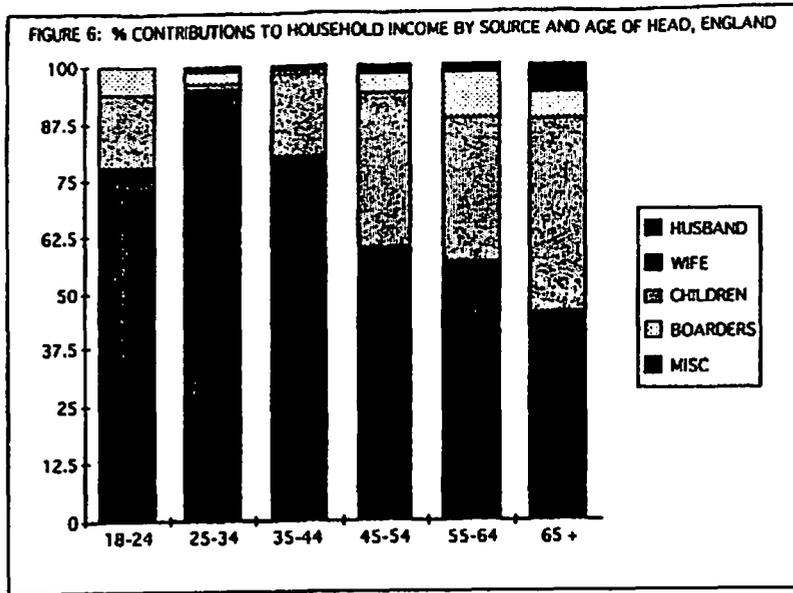
Individuals in industrialized nations today tend to assume they will retire in later life. However, recent economic trends and shifts in the tenor of old age policies in the United States have brought into question the permanence of

instituted retirement and the adequacy of retirement programs. For example, raising the minimum eligibility age for receiving public retirement benefits (e.g., Social Security) encourages workers to delay retirement (Hess & Markson 1984; Guillemard, A. 1989; Myles, J. & Teichroew, L 1989). Also, the absence or the inadequacies of private pension programs leads some would-be retirees to seek part-time work at low-paying, unskilled jobs (e.g., as a cashier at MacDonald's).

Given the effects of recent policy decisions in the United States which shift the burden of caring for the elderly to the family, and in view of policy-making discussions advocating making children responsible for the support of elderly indigent parents (Daniels 1988), knowing about England's experiences with such compulsory support laws may have some relevance for contemporary United States.







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