
Making Ends Meet: Wives and Children in the Family Economy of Indianapolis, 1860–1920

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Few American families in the late nineteenth and early twentieth centuries had much economic security. Inadequate life insurance and the absence of unemployment compensation and Social Security meant that the death or sudden unemployment of the husband and father could plunge even a middle-class family into financial crisis. For working-class families the low wages of an unskilled workman could make life a daily struggle. To meet such crises families often turned to the paid work of wives and children. Three income-generating strategies were available to supplement or substitute for the wages of husbands: (1) the wife could take a job, (2) the wife could care for boarders or lodgers at home, or (3) the children (including adult sons and daughters) could seek employment.

In addition to the economically important but unpaid contributions that wives and children made to their families by doing such household tasks as cooking, canning, gardening, making and laundering clothing, cleaning, and caring for children, they could bring in income through taking in boarders and paid employment. The income they earned was usually far less than the wages of an able-bodied husband, yet it could be enough to tide a working-class family over a financial crisis or to allow a middle-class or affluent family to pay for their children's education, purchase a home, or maintain a higher standard of living. In Indianapolis, the focus of this article, women working in manufacturing from 1850 to 1880 earned from two-fifths to one-half the wages of men.¹ A wife could earn \$150 annually from taking in one boarder, and more from

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¹ Robert V. Robinson and Ana-Maria Wahl, "Industrial Employment and Wages of Women, Men, and Children in a 19th Century City: Indianapolis, 1850–1880," *American Sociological Review*, LV (December, 1990), 912–28.

lodging a family.² Boys and girls working in the city's shops and factories earned only one-third of men's wages, the boys earning slightly more than the girls.³ As children grew older, their wages gradually approached those of adults of their sex.⁴

The roles that wives and children played in families were fluid, changing with the "life cycle" position of the family. Just as individuals experience life cycle transitions such as birth, school entry, work entry, home leaving, marriage, family formation, retirement, and death,⁵ so the family may be conceived as having a life cycle of transitions, including marriage; the birth of children; the children's attending school, entering the work force, marrying, and leaving home; and the parents' retiring from work and dying. These transitions do not occur in the same order and at the same pace for all individuals or all families; nonetheless, their regularity across families suggests that the economic circumstances of families, as well as the availability of family members to carry out economic strategies, depends on the family's position in the life cycle.⁶

American families in the late nineteenth and early twentieth centuries were at a crossroads of broad changes in the economy and society, changes that demanded considerable resourcefulness and flexibility in economic strategies. Children were becoming less an economic asset and more a liability as state after state adopted child labor and mandatory schooling laws.⁷ Employment opportunities for women—including married women—were opening up in the nation's factories, shops, and offices.⁸ Concerns about family privacy and the dangers that male boarders presented to the daughters of the family transformed boarding from a practice that affluent and middle-class families undertook out of a charitable spirit to one that working-class and poor families relied on to make ends meet.⁹ Faced with declining opportunities for some family members to

² An 1893 survey of employed women in Indianapolis found that they paid an average of \$2.83 per week for board. Indiana Department of Statistics, "Women Wage-Earners of Indianapolis," *Fifth Biennial Report for 1893-94* (Indianapolis, 1894), 47-48.

³ Robinson and Wahl, "Industrial Employment and Wages of Women, Men, and Children in a 19th Century City," 912-28.

⁴ Michael R. Haines, "Industrial Work and the Family Life Cycle, 1889-1890," *Research in Economic History*, IV (1979), 302.

⁵ For an analysis of life cycle transitions to adulthood in Indianapolis, see Linda L. Dahlberg, "Pathways of Change: The Transition to Adulthood in Nineteenth Century Indianapolis, 1860-1880" (Ph.D. dissertation, Department of Sociology, Indiana University, Bloomington, 1995).

⁶ Haines, "Industrial Work and the Family Life Cycle," 290.

⁷ Viviana A. Zelizer, *Pricing the Priceless Child: The Changing Social Value of Children* (New York, 1985).

⁸ Alice Kessler-Harris, *Out to Work: A History of Wage-Earning Women in the United States* (Oxford, 1982), 109.

⁹ John Modell and Tamara K. Hareven, "Urbanization and the Malleable Household: An Examination of Boarding and Lodging in American Families," *Journal of Marriage and the Family*, XXXV (August, 1973), 467-79.

bring in income and better opportunities for other family members, families began to shift primary responsibility for generating income from children to wives, thus reversing the pattern of early industrialization.

Analyzed in this article are two samples of approximately five hundred individuals each that were drawn from the 1860 and 1900 federal censuses of Indianapolis and followed for twenty years in later censuses. The following examples of lives reconstructed from these censuses illustrate the resourcefulness of families and the roles that wives and children played in the family economy:

In 1860 Mary Bennett,¹⁰ twenty-eight years old and born in New York, lived on West Washington Street with her husband, George, a thirty-two-year-old milliner from Massachusetts, their nine-year-old daughter, and five-year-old son. Mary took in a twenty-year-old boarder, who was also a milliner. Ten years later Mary Bennett, now divorced from George and working as a milliner herself, lived with her two children, both of whom were still in school, and her mother, aged sixty-five. The family took in a nineteen-year-old domestic from Ireland as a boarder. A decade later, in 1880, Mary was still a milliner and was living with her son (now twenty-four and working as a clerk); her daughter and son-in-law (a thirty-year-old clerk from New Jersey) and their two young children; her mother (now seventy-six); and a fourteen-year-old female servant from Germany.

Henry Weiss, a German-born grocer aged forty, lived on Noble Street in 1860 with his wife, Mary, aged thirty-eight and also born in Germany, and their two daughters aged six and four and son aged one. Mary cared for a fifteen-year-old boarder from Baden, Germany, Henry's birthplace. A decade later all three children were still living at home, along with a twenty-one-year-old relative of Henry's who worked as a painter. Henry himself was now unemployed, perhaps due to illness, and the oldest daughter worked as a seamstress. The Weiss household in 1880 included only Mary and her twenty-one-year-old son Henry, who worked as a laborer, the elder Henry having died in 1878.

At the turn of the century, Annie Schroeder, forty years old and from Ohio, and her husband, Joseph, a thirty-nine-year-old engineer from the same state, lived with their eleven-year-old son and eight-year-old daughter on Gale Street. By 1910 the family had grown to include another son. The two older Schroeder children were employed, the son, now twenty-one, as a bookkeeper at his father's coal dealership, and the daughter, now eighteen, as a saleswoman at L. S. Ayres & Co. Ten years later, in 1920, George's coal business was still in operation, with Annie now working as assistant manager for the dealership. Only the youngest son, Forrest, now seventeen, still lived with his parents, and he was working as a helper at a garage.

Dennis Williams, a twenty-nine-year-old black hostler born in Kentucky, and his wife, Sallie, twenty-five years old and from Tennessee, lived in 1900 on West 12th Street with a boarder, Robert Williams, who was no relation to Dennis but also worked as a hostler. A decade later, Dennis, now working as a street laborer, and Sallie, now doing housework for a family, remained childless. Ten years later in 1920, the Williams were still living alone and were both employed, he as a laborer and she as a day worker.

¹⁰ The names of individuals have been changed to ensure anonymity.

Analyses of many such families living in Indianapolis from 1860 to 1880 and from 1900 to 1920 suggest that families were remarkably flexible in adapting economic strategies of wives and children to their changing needs and opportunities as they grew in size, as other kin moved into or out of the household, as the parents became too old for work or died, as the children reached employment age, and as the older children moved away. Families also responded to their economic and social environment as opportunities for employment increased for some members and declined for others and as the social acceptability of these strategies changed.

Research in this article builds on earlier research on the "family economy" that views the family as "the mediating institution between individuals and processes of large scale structural change in which they found themselves."¹¹ The industrial family economy involved the family's pooling its wages and services for mutual survival, putting the collective economic requirements of the family above individual needs and goals, adjusting its composition by encouraging children to leave home or marry or by bringing in other relatives to help support the family, and using income-generating strategies of wives and/or children to supplement or replace husbands' earnings.¹²

Researchers on the family economy have demonstrated in a number of settings that income-generating strategies were used by families in economic need. Families headed by men in unskilled jobs were more likely to rely on wives and/or children for income than those headed by proprietors and professionals.¹³ Researchers have also uncovered important cultural differences in the use of these strategies. Studies of Italian, Irish, German, and French-Canadian immigrants, who brought with them cultural traditions based on agricultural family economies that stressed female domesticity and male authority, have found that families of immigrants

¹¹ Louise A. Tilly, "The Family Wage Economy of a French Textile City. Roubaix, 1872-1906," *Journal of Family History*, IV (Winter, 1979), 383.

¹² *Ibid.*, 384. Christine E. Bose, "Household Resources and U.S. Women's Work. Factors Affecting Gainful Employment at the Turn of the Century," *American Sociological Review*, XLIX (August, 1984), 475; Pamela Barnhouse Walters and Philip J. O'Connell, "The Family Economy, Work, and Educational Participation in the United States, 1890-1940," *American Journal of Sociology*, XCIII (March, 1988), 1117.

¹³ Martha Norby Fraundorf, "The Labor Participation of Turn-of-the-Century Married Women," *Journal of Economic History*, XXXIX (June, 1979), 401-17; Lawrence A. Glasco, "The Life Cycles and Household Structure of American Ethnic Groups: Irish, Germans, and Native-born Whites in Buffalo, New York, 1855," in *A Heritage of Her Own: Toward a New Social History of American Women*, ed. Nancy F. Cott and Elizabeth H. Pleck (New York, 1979), 268-89; Claudia Goldin, "Family Strategies and the Family Economy in the Late 19th Century. The Role of Secondary Workers," in *Philadelphia. Work, Space, Family, and Group Experience in the Nineteenth Century*, ed. Theodore Hershberg (New York, 1981), 277-310; Patrick M. Horan and Peggy G. Hargis, "Children's Work and Schooling in the Late Nineteenth-Century Family Economy," *American Sociological Review*, LVI (October, 1991), 583-96; Bose, "Household Resources and U.S. Women's Work," 474-90.

were less likely than families of the native-born to employ wives and more likely to employ children.¹⁴ Black families were more likely than white families to employ wives and take in boarders but less likely to send their children out to work. African-American women may have taken jobs so that their children could stay in school or because there were few job openings for their children.¹⁵ Other researchers have documented the importance of life cycle processes in the family economy. Michael Haines's study of working-class families in 1889–1890, for example, suggested that taking in boarders and children's employment increased in response to the decline in the husband's income as he aged.¹⁶

While much has been learned from research on the family economy, earlier work usually examined only one or two income-generating strategies, focused on a single time period, and failed to follow families over time. The data for Indianapolis analyzed here are unique in that they allow analyses of (1) how families' social class, race, and nativity affected the economic strategies they adopted, (2) how families changed strategies as they moved through the life cycle, and (3) how these strategies were used by families in periods forty years apart that differed in their economic, social, and demographic climates.

As Robert G. Barrows has noted in several articles in the *Indiana Magazine of History*, the manuscript schedules of the federal censuses contain a wealth of information about who lived in a household, their age, sex, race, occupation, place of birth, marital status, relationship to the head of household, etc.¹⁷ The two samples analyzed in this article were drawn from the manuscript schedules for Indianapolis in 1860 and in 1900. The data were gathered by the author and twenty-eight graduate and undergraduate students

¹⁴ Virginia Yans McLaughlin, "Patterns of Work and Family Organization. Buffalo's Italians," *Journal of Interdisciplinary History*, II (Autumn, 1971), 299-314; Greg A. Hoover, "Supplemental Family Income Sources: Ethnic Differences in Nineteenth-Century Industrial America," *Social Science History*, IX (Summer, 1985), 293-306; Thomas J. Keil and Wayne M. Usui, "The Family Wage System in Pennsylvania's Anthracite Region: 1850-1900," *Social Forces*, LXVII (September, 1988), 185-207; John Modell, "Patterns of Consumption, Acculturation, and Family Income Strategies in Late Nineteenth-Century America," in *Family and Population in Nineteenth-Century America*, ed. Tamara K. Hareven and Maris A. Vinovskis (Princeton, N.J., 1978), 206-40.

¹⁵ Elizabeth Pleck, "A Mother's Wages: Income Earning Among Married Italian and Black Women, 1896-1911," in *The American Family in Social-Historical Perspective*, ed. Michael Gordon, (2nd ed., New York, 1978), 490-510; Stewart E. Tolnay, "Family Economy and the Black American Fertility Transition," *Journal of Family History*, XI (July, 1986), 270.

¹⁶ Haines, "Industrial Work and the Family Life Cycle," 289-356.

¹⁷ Robert G. Barrows, "The Manuscript Federal Census: Source for a 'New' Local History," *Indiana Magazine of History*, LXIX (September, 1973), 181-92; Barrows, "The 1900 Federal Census. A Note on Availability and Potential Uses," *ibid.*, LXXIV (June, 1978), 146-52; Barrows, "The 1910 Federal Census: A Note," *ibid.*, LXXVIII (December, 1982), 341-45; and Barrows, "The 1920 Federal Census: A Note," *ibid.*, LXXXVIII (December, 1992), 320-25.

in sociology at Indiana University, Bloomington, as part of the Sociological Research Practicum. Only men and women aged eighteen to forty were selected for the samples, so that individuals and families could be studied from the early stages of family formation. Each of the individuals in the 1860 and 1900 samples, their spouses (if they were married), and any children were followed in the two succeeding censuses (1870 and 1880 for the 1860 sample and 1910 and 1920 for the 1900 sample). City directories, business directories, marriage records, birth registrations, death certificates, wills, cemetery records, and probate records were used to refine and check information in the censuses and to help link individuals across censuses.¹⁸ The censuses give a "snapshot" of these individuals and their families at ten-year intervals. Although the decennial censuses miss many changes in the families' composition and use of economic strategies between censuses, they contain enough information to suggest clear patterns.

Over the sixty years from 1860 to 1920, the economic, social, and demographic climates in which Indianapolis families lived changed dramatically. Indianapolis moved from its first hesitant steps toward industrialization to become one of the nation's most important manufacturing centers. The city in 1860, with 18,611 inhabitants, was the forty-eighth largest in the nation.¹⁹ In the Census of Manufactures for that year, Indianapolis ranked ninetieth among the nation's cities in the value of its manufactured product (\$780,955).²⁰ While the pace of industrialization was far from constant and several panics and booms hit the city over the next sixty years, by 1919 Indianapolis firms were putting out almost \$400 million in manufactured products, rising to a rank of nineteenth among the nation's cities.²¹ The city's population grew to 314,194 in 1920, making it the twenty-sixth largest city in the nation.²²

Indianapolis as a setting for a study of the family economy is advantageous because it provides a different regional focus from all previous work. From the nearly exclusive focus of prior research on the towns and cities of the Northeast, researchers have concluded erroneously that findings based on that region are generalizable to all regions of the country. The northeastern mill towns were often dominated by a single industry (textile manufacturing) and single

¹⁸ Further details on the 1860 and 1900 samples and their respective follow-ups are given in the Appendix, pp. 231-34.

¹⁹ U.S., *Population of the United States in 1860, Compiled from the Original Return of the Eighth Census* (1864), xviii.

²⁰ *Ibid.* The 1860 Census of Manufactures missed businesses in several industries; James H. Madison, "Businessmen and the Business Community in Indianapolis, 1820-1860" (Ph.D. dissertation, Department of History, Indiana University, Bloomington, 1972), 142.

²¹ U.S., *Manufactures: Report for States, with Statistics for Principal Cities, Fourteenth Census* (1923), 398.

²² U.S., *Fourteenth Census, 1920: Vol. I, Population*, 78.

mode of production (the factory). In contrast, Indianapolis, like cities outside the Northeast such as Philadelphia and Milwaukee,²³ had a wider range of industries (including clothing manufacturing, lumber and wood, meat packing, machine tools and hardware, among others) and a broader range of forms of production (including small artisan shops, larger hand-powered manufactories, and water- or steam-powered factories).²⁴ Rapid industrialization in the textile towns of the Northeast often meant expanded opportunities for women and children as mechanization allowed their unskilled labor to replace the skilled labor of men.²⁵ No such replacement of skilled men by unskilled women and children occurred in Indianapolis. From 1850 to 1880, when employment in the city's factories rose from one-quarter of all employees in manufacturing to two-thirds, industries that used factories rarely substituted women or children for men. In Indianapolis opportunities opened up for women, but these were in industries that did not initially rely on factory production (e.g., men's clothing, dressmaking, and millinery work).²⁶ Since midwestern cities such as Indianapolis have thus far escaped the attention of researchers on the family economy, the study of the Hoosier capital city helps to extend knowledge of the economic strategies of families to a different economic, cultural, and social milieu.

In addition to the different course that industrialization took in Indianapolis, the character and pace of social and cultural change in the Hoosier capital were distinctive in several other respects that may have affected the family economy. Throughout the period considered here no "protective" legislation limited the hours or industries in which Indiana women could work.²⁷ In contrast, by 1914 twenty-seven other states had regulated women's employment.²⁸ Even though women's employment was not legally constrained, from the 1860s until the 1890s it was widely regarded as socially unacceptable for a married woman to be employed. The "cult of True Womanhood," as promulgated in nineteenth-century

²³ Bruce Laurie and Mark Schmitz, "Manufacture and Productivity. The Making of an Industrial Base, Philadelphia, 1850–1880," in Hersberg, *Philadelphia*, 43–92; Margaret Walsh, "Industrial Opportunity on the Urban Frontier: 'Rags to Riches' and Milwaukee Clothing Manufacturers, 1840–1880," *Wisconsin Magazine of History*, LVII (Spring, 1974), 174–94.

²⁴ Robinson and Wahl, "Industrial Employment and Wages of Women, Men, and Children." For further details on Indianapolis manufacturing see Robert V. Robinson and Carl M. Briggs, "The Rise of Factories in Nineteenth-Century Indianapolis," *American Journal of Sociology*, XCVII (November, 1991), 622–56.

²⁵ Claudia Goldin and Kenneth Sokoloff, "Women, Children, and Industrialization in the Early Republic: Evidence from Manufacturing Censuses," *Journal of Economic History*, XLII (December, 1982), 741–74.

²⁶ Robinson and Wahl, "Industrial Employment and Wages of Women, Men, and Children in a Nineteenth Century City," 912–28.

²⁷ Clifton J. Phillips, *Indiana in Transition: The Emergence of an Industrial Commonwealth, 1880–1920* (Indianapolis, 1968), 330.

²⁸ Kessler-Harris, *Out to Work*, 188.

women's magazines and religious literature, celebrated wives who lived on their husbands' wages.²⁹ This message was brought home to Hoosier women in such magazines as *The Ladies Own Magazine*, published in Indianapolis until 1873, and *The Christian Monitor*, published in Indianapolis after 1863. Yet largely in response to increased employment opportunities for women and to changes in family structure described below, wives' employment became far more permissible, if still not desirable, as the period progressed. In 1870 (the first census to report occupations separately for males and females), females aged ten years and older made up 16.6 percent of the city's employees, a figure slightly higher than that for the nation as a whole (14.7 percent).³⁰ Over the next fifty years opportunities for women's employment grew in the clothing industry, laundries, teaching, sales, and clerical work. The percentage of the city's work force made up of women and girls increased to 24.7 percent in 1920 (20.5 percent nationally).³¹ The expanding job opportunities for women and girls in Indianapolis had a profound effect on which members families turned to when they needed income.

Indianapolis was also distinctive in its racial and ethnic composition and in the ways this composition changed between 1860 and 1920. The city had only a small percentage of blacks—2.6 percent—in 1860.³² The black population increased gradually over the next sixty years to reach 11.1 percent in 1920, an increase that gave the city a higher percentage of African Americans than all neighboring cities except Louisville. While the immigrant populations of many northeastern cities swelled in the late nineteenth and early twentieth centuries as Italians and East Europeans entered in large numbers, Indianapolis had a declining percentage of foreign-born citizens over time. It has been estimated that at least 20 percent of the city's population was foreign-born in 1860. Early immigrants to the city were primarily Germans, who arrived after the revolutions of 1848, and the Irish, who arrived after the potato famine. The proportion of foreign-born citizens increased slightly to 22.1 percent in 1870 but declined steadily thereafter to only 5.4 percent in 1920, a lower percentage than all neighboring cities except

²⁹ Barbara Welter, "The Cult of True Womanhood, 1820–1860," *American Quarterly*, XVIII (1966), 151–74; Carl N. Degler, *At Odds: Women and the Family in America from the Revolution to the Present* (Oxford, 1980), 375. This domestic ideology may have been strictly an urban phenomenon. Barbara Steinson has argued that it has little applicability to the experiences of wives in the agricultural family economies of rural Indiana; "Rural Life in Indiana, 1800–1950," *Indiana Magazine of History*, XC (September, 1994), 230.

³⁰ U.S., *Ninth Census, 1870*; Vol. I, *Population*, 698, 732.

³¹ U.S., *Fourteenth Census, 1920*; Vol. IV, *Population. Occupations*, 168; U.S., *Historical Statistics of the United States, Colonial Times to 1970* (2 vols., Washington, D.C., 1975), II, 129.

³² Hester Anne Hale, *Indianapolis: The First Century* (Indianapolis, 1987), 113.

Louisville. Southern and eastern European peoples, who made up a sizable proportion of the immigrants to the United States after 1900, did not come to Indianapolis in large numbers.³³

The declining influx of foreign-born people may also be responsible for another distinctive feature of Indianapolis, one which more directly affected opportunities for families to use economic strategies. It has been argued that an abundance of cheap foreign labor was the motivation behind much of the early child labor legislation.³⁴ Since Indiana and its principal manufacturing city Indianapolis had a declining immigrant population, there was little incentive to legislate children out of the labor market, and state legislation on child labor and mandatory schooling lagged behind that of other states. Through a series of laws passed from 1867 to 1893, child labor in Indiana was restricted in ages or hours of employment in several industries, but none of these laws was strictly enforced. In 1897 the General Assembly prohibited the employment of children under the age of fourteen in manufacturing. Two years later this law was extended to include mercantile establishments, laundries, bakeries, and printing shops. A 1911 law expanded the restriction on employment of children under fourteen to include all occupations except agriculture and domestic service. Mandatory school legislation in 1897 required children between the ages of eight and fourteen to attend twelve consecutive weeks of school. In 1913 the age of mandatory attendance was increased to sixteen, but employed children aged fourteen and older who had passed fifth grade were exempted.³⁵ The reluctance of Indiana legislators to pass and enforce laws on children's work and schooling suggests that child labor in the Hoosier state may have been an important element in family strategies much longer than it was in states with stricter child labor and mandatory schooling statutes.

Dubbed the "City of Homes" by Hoosier author Meredith Nicholson, Indianapolis was promoted by local boosters as place where even working-class families could afford a home. From 1870 to 1920 Indianapolis was well below the national average for cities in the number of excess persons per dwelling—the difference between the number of persons to a family and the number of persons to a home or apartment. The number of excess persons declined from 0.9 in 1870 to 0.5 in 1920 locally versus 1.7 and 1.8,

³³ *Ibid.*, 94-95; Frederick D. Kershner, Jr., "From Country Town to Industrial City: The Urban Pattern of Indianapolis," *Indiana Magazine of History*, XLV (December, 1949), 329, 330; Robert G. Barrows, "A Demographic Analysis of Indianapolis, 1870-1920" (Ph.D. dissertation, Department of History, Indiana University, Bloomington, 1977), 54, 270, 271.

³⁴ Paul Osterman, "Education and Labor Markets at the Turn of the Century," *Politics and Society*, IX (No. 1, 1979), 103-22.

³⁵ Phillips, *Indiana in Transition*, 330-34, 389.



“BOYS WORKING IN A CANNERY, INDIANAPOLIS. UNLOADING FREIGHT CARS FULL OF NEW TOMATO CANS.”

LEWIS W. HINE, THE PHOTOGRAPHER, WORKED ON BEHALF OF THE NATIONAL CHILD LABOR COMMITTEE IN AN UNSUCCESSFUL ATTEMPT TO REFORM CHILD LABOR LAWS IN INDIANA.

Courtesy Library of Congress, Washington, D.C., National Child Labor Committee Collection. Reproduced from Stephen J. Fletcher, “The Business of Exposure: Lewis Hine and Child Labor Reform,” *Traces of Indiana and Midwestern History*, IV (Spring, 1992), 13.

respectively, nationally.³⁶ The tendency of families in Indianapolis to limit their households to family members suggests that boarding may have been a less common means of generating extra income in Indianapolis than in other cities of the period. That Indianapolis households were also less likely as this period progressed to include people outside the family hints at the decline in the practice of boarding that has been observed in other cities.

In addition to these economic and social changes, profound changes in family structure and living arrangements took place between 1860, when the first sample of Indianapolis residents was interviewed by census canvassers, and 1900, when the second sample was interviewed. These changes also had important implications for the economic strategies used by families. Paralleling a long-term national trend toward smaller families,³⁷ married people in the 1900 sample had fewer children than married people forty years earlier. Table 1 shows some household characteristics of the married people in the 1860 and 1900 samples. In reading this table one can make comparisons across the two samples by comparing the 1860 sample with the 1900 sample, the 1870 follow-up with the 1910 follow-up, and the 1880 follow-up with the 1920 follow-up. There were fewer families with children living at home in the 1900 sample and its follow-ups than in the 1860 sample and its follow-ups. The mean number of children living at home, as calculated from the Indianapolis data, was also considerably smaller in the twentieth century (1.2, 2.1, and 1.6 in 1900, 1910, and 1920, respectively) than in the nineteenth century (1.9, 3.2, and 2.7 in 1860, 1870, and 1880, respectively).

The smaller family sizes after the turn of the century had implications for the family economy. Fewer children at home meant that wives were freed to seek employment and that fewer children were available to substitute for their mothers in the labor market.³⁸ Smaller family sizes may also have led families to hold on to their sons and daughters longer in order to extract the most income from them and may also have meant that taking in boarders became for wives a less appealing alternative to taking a job since there was less need to remain at home caring for children.

Counterbalancing the tendency for families to have fewer children after the turn of the century was a tendency to have more relatives living at home (see Table 1). Nearly one-quarter of

³⁶ Meredith Nicholson, "Indianapolis: A City of Homes," *Atlantic Monthly*, XCIII (April, 1904), 836-45; Robert G. Barrows, "Hurryin' Hoosiers and the American 'Pattern,'" *Social Science History*, V (Spring, 1981), 206, 209.

³⁷ Frances E. Kobrin, "The Fall in Household Size and the Rise of the Primary Individual in the United States," in *The American Family in Social-Historical Perspective*, ed. Michael Gordon (2nd ed., New York, 1978), 69-81.

³⁸ Elyce J. Rotella, "Women's Labor Force Participation and the Decline of the Family Economy in the United States," *Explorations in Economic History*, Ser. 2, XVII (April, 1980), 96-97; Kessler-Harris, *Out to Work*, 109.

Table 1
 Number and Percentage of Families Having Children, Relatives, and Servants in their Households:
 Indianapolis, 1860-1880 and 1900-1920

Percent of Families with:	1860 Sample			1880 Sample			1900 Sample		
	#	%		#	%		#	%	
Children	243	78.6		129	89.6		174	61.3	
Any relatives	55	17.8		24	16.7		69	24.3	
Parents	20	6.5		6	4.2		41	14.4	
Siblings	20	6.5		11	7.6		34	12.0	
Other relatives	27	8.7		11	7.6		22	7.7	
Servants	20	6.5		20	13.9		12	4.2	
Total number of families	309			144			284		
				138			144		
							131		

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census.

households in 1900 included kin outside the nuclear family of the husband, wife, and their children, up from less than one-fifth of households in 1860. Twenty years later, in 1920, nearly one-third of these families had other relatives living at home compared with just over one-quarter of families in 1880. Twice as many families had parents of either the husband or wife living in the home after the turn of the century as did so forty years earlier. That parents were more likely to live in the households of their adult sons and daughters after the turn of the century may reflect the longer life-spans of people in this period, yet the incorporation of other kin in the household may itself have been in part an economic strategy that had important implications for the family economy. Although such relatives meant more mouths to feed, they could free a wife to take a job by helping with housework or childcare. At the same time, however, relatives took up space in a home and could preclude the option of taking in boarders. Since some resident kin worked, they might allow a child to stay in school and out of the work force longer.

Another change in family living arrangements, as shown in Table 1, is the decline in the number of families employing servants in the early twentieth century relative to families forty years earlier. Expanding opportunities for women in clerical and sales work and in factories made domestic service less attractive to the immigrant women for whom this had been the only employment option.³⁹ The availability of laundry services, factory-made clothing, and prepared foods reduced the need for servants. At the same time, new household technologies, such as sewing machines, wringers, and washing machines, shifted the burden of duties performed by servants in some homes to housewives themselves.⁴⁰

The living arrangements of single people in the Indianapolis samples also suggest broad social and demographic changes that affected the family economy. Single people represented a cusp in family economic strategies. Some lived at home with their parents and brought income into their families, thus were part of the family economy of their family of origin. Others lived away from home as boarders or servants in other families before they married and began their own families. Table 2 shows the relationship of the single men and women in the 1860 and 1900 samples to the heads of their households. The percentage of single people living at home with a relative (usually their parents) increased dramatically from 1860 to 1900 (from two-fifths to nearly two-thirds). In their classic

³⁹ Degler, *At Odds*, 370-73; Hasia R. Diner, *Erin's Daughters in America. Irish Immigrant Women in the Nineteenth Century* (Baltimore, 1983). In the 1860 Indianapolis sample, 91.7 percent of the single, foreign-born women who were employed worked as servants compared to 62.5 percent of such women in 1900.

⁴⁰ Ruth Schwartz Cowan, *More Work for Mother: The Ironies of Household Technology from the Open Hearth to the Microwave* (New York, 1983).

Table 2

Relationships of Single Men and Women to Heads of Household:
Indianapolis, 1860 and 1900

Relationship to Household head	1860				1900			
	Men		Women		Men		Women	
	#	%	#	%	#	%	#	%
Relative	53	40.8	29	37.7	70	61.9	65	68.4
Boarder	68	52.3	21	27.3	26	23.0	13	13.7
Servant	4	3.1	25	32.5	3	2.7	12	12.6
Head	4	3.1	2	2.6	11	9.7	1	1.1
Other	1	0.8	0	0.0	3	2.7	4	4.2
Total	130	100.1	77	100.1	113	100.0	95	100.0

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900. "Other" includes partner, nurse, supervisor, prisoner, inmate, pupil, doctor, and nun.

study of Hamilton, Ontario, from 1851 to 1871, Michael Katz and Ian Davey found that, with industrialization, "a new phase had entered the life cycle: a prolonged period of time spent with parents between puberty and marriage." These authors speculated that sons and daughters had begun to live with their parents for a longer time than at any previous time in Western history. Far from breaking up families, industrialization, at least initially, bound families together. The increased residence of adult children at home was not, however, entirely a matter of choice or of closer family ties as Katz and Davey suggest.⁴¹ It may also reflect a tendency for parents to hold on to their smaller number of children longer in order to draw the maximum income from their employment.

In 1900 only half as many single men and women boarded with another family as did so forty years earlier (23.0 percent and 13.7 percent, respectively, in 1900 versus 52.3 percent and 27.3 percent in 1860). This decrease suggests a preference of adult sons and daughters for remaining in their parents' households or at least a willingness to continue contributing to the family economy and reflects no doubt as well the declining popularity of boarding as a "respectable" means of generating income (see Table 2).⁴² In both 1860 and 1900 boarding was far less common among single women than among single men. For single women, working as a servant for another family served a similar function to boarding in affording

⁴¹ Michael B. Katz and Ian E. Davey, "Youth and Early Industrialization in a Canadian City," *American Journal of Sociology*, LXXXIV, supplement (1978), s92, s116.

⁴² Modell and Hareven, "Urbanization and the Malleable Household," 467-79.

TWO SEAMSTRESSES IN INDIANA-
POLIS, INDIANA

MARY LYON TAYLOR, THE PHOTOGRAPHER,
WAS A MARRIED WOMAN WHO TOOK UP
HOME PORTRAITURE IN 1906 TO TIDE HER
FAMILY OVER A FINANCIAL CRISIS.



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MAID IRONING, INDIANAPOLIS, INDIANA

FEWER WOMEN FOUND WORK AS SERVANTS IN PRIVATE HOMES AFTER THE TURN OF THE CENTURY.

Photograph by Mary Lyon Taylor.
Indiana Historical Society Library, Indianapolis
(Neg. no. 288).



MAID AT SINK, INDIANAPOLIS, INDIANA

Photograph by Mary Lyon Taylor.
Indiana Historical Society Library, Indianapolis
(Neg. no. 283).

them some independence from their families.⁴³ Reflecting the decline in the use of servants seen above as well as increased opportunities for employment in other occupations is the fact that less than half as many single women worked as servants in another household in 1900 (12.6 percent) as in 1860 (32.5 percent).

The best overall sense of how Indianapolis families adapted their economic strategies to the changing social, economic, and demographic milieus in which they lived can be seen in Table 3. Over the forty-year period between the samples, the employment of wives increased by two- or threefold. In the initial samples 2.9 percent of families used wives' employment as an income-generating strategy in 1860 versus 7.7 percent in 1900. Twenty years later, in 1880, 7.2 percent of the families relied on wives' employment compared to 18.3 percent of the families in 1920. Married women's employment increased in a context in which the "cult of True Womanhood" was fading in popularity, in which smaller family sizes meant that women spent less time on childcare at home and had fewer children to substitute for them in the labor force, in which the greater number of relatives at home could provide childcare, thus allow wives to take jobs, and in which employment opportunities for women—both married and single—in Indiana grew unimpeded by "protective" legislation.

Acceptance of boarders in the home declined in popularity after the turn of the century, as is indicated above in the analyses of single people. Of the two strategies available to wives to bring in income, however, taking in boarders was generally more common than entering the labor force, as other researchers have also found.⁴⁴ The preference for boarding over employment was especially true of wives in the 1860 sample. The larger family sizes in the nineteenth century meant that there were more children to take care of at home and that there was more incentive for wives to care for boarders at home. The greater number of relatives in the home after the turn of the century may have prohibited taking in boarders and allowed the wife to take a job. Not until 1920 did wives' employment surpass taking in boarders as the preferred strategy. Comparison of the levels of boarding in Indianapolis with levels in other cities suggests that Indianapolis families were somewhat less likely to undertake this practice than families in other cities.⁴⁵

⁴³ Glasco, "The Life Cycles and Household Structure of American Ethnic Groups," 283.

⁴⁴ Hoover, "Supplemental Family Income Sources," 303.

⁴⁵ Modell and Hareven, "Urbanization and the Malleable Household," 467-79; Barrows, *A Demographic Analysis of Indianapolis*, 96; Modell, "Patterns of Consumption, Acculturation, and Family Income Strategies in Late Nineteenth-Century America," 206-40; Glasco, "The Life Cycles and Household Structure of American Ethnic Groups," 268-89; Lynn Y. Weiner, *From Working Girl to Working Mother: The Female Labor Force in the United States, 1820-1980* (Chapel Hill, N.C., 1985), 88.

Table 3
Number and Percentage of Families with Wife Employed,
Children Employed, and Boarders: Indianapolis, 1860-1880 and 1900-1920

Family Strategy	1860 Sample			1880 Sample			1900 Sample			1920 Sample		
	#	%		#	%		#	%		#	%	
Wife employed	9	2.9		6	4.2		10	7.2		22	7.7	
Takes in boarders	41	13.3		32	22.2		19	13.8		30	10.6	
Children employed	10	3.2		38	26.4		81	58.7		15	5.3	
Sons employed	9	2.9		34	23.7		67	48.6		6	2.1	
Under age 15	2	0.6		2	1.4		2	1.4		1	0.4	
Aged 15 or over	9	2.9		32	22.3		67	48.6		5	1.8	
Daughters employed	1	0.3		6	4.2		22	15.9		9	3.2	
Under age 15	1	0.3		0	0.0		2	1.4		2	0.7	
Aged 15 or over	0	0.0		6	4.2		22	15.9		7	2.6	
Total number of families	309			144			138			284		
										144		
												131

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census. The percent of families with sons employed and the percent with daughters employed do not always sum to the percent with children employed because some families had both sons and daughters employed. The percent of families with sons or daughters under 15 employed and the percent with sons or daughters 15 and over employed do not always sum to the percent with sons or daughters employed because some families had sons or daughters of both age ranges employed.



"CIGAR FACTORY, INDIANAPOLIS, IND.
BOYS IN FOREGROUND."

LEWIS W. HINE, PHOTOGRAPHER

Courtesy Library of Congress, Washington, D.C.,
National Child Labor Committee Collection.
Reproduced from Stephen J. Fletcher, "The Business of Exposure: Lewis Hine and Child Labor Reform," *Traces of Indiana and Midwestern History*, IV (Spring, 1992), 18.

Child labor and mandatory schooling legislation should have reduced the employment of children in the 1900 samples relative to the 1860 samples, yet levels of children's employment as a strategy of families in Indianapolis rose somewhat from 1860 to 1900 and from 1870 to 1910. Not until 1920 did the employment of children fall off relative to that of forty years earlier. Several elements that help to explain the shift in levels of children's employment need to be elaborated. First, few Indianapolis families employed children under age fifteen in any of the sample years. Most of the employed "children" in families were children only in the sense of being offspring and were well beyond the ages at which they would have been considered children in the contemporary sense of the word.⁴⁶ The average age of employed children in these samples was over seventeen in all years. It is not surprising, therefore, that child labor and mandatory schooling legislation had little effect on overall levels of children's employment.

Second, state legislation on children's employment and education initially did little to limit the employment of young children. As noted above, a driving force behind such legislation in other states was an ever-increasing pool of cheap immigrant labor. In states with large supplies of foreign-born workers, child labor was not

⁴⁶ Joseph Kett, *Adolescence in America, 1790 to the Present* (New York, 1977).



“OPERATIVES AT AN INDIANAPOLIS COTTON MILL.”

LEWIS W. HINE, PHOTOGRAPHER

Courtesy Library of Congress, Washington, D.C.,
National Child Labor Committee Collection.
Reproduced from Stephen J. Fletcher, “The Business of Exposure: Lewis Hine and Child Labor Reform,” *Traces of Indiana and Midwestern History*, IV (Spring, 1992), 21.

needed, and children were legislated out of the labor market by social reformers.⁴⁷ Indiana and its capital city had a *declining* number of immigrants from 1860 to 1920. There was little economic impetus to restrict children’s employment, and the state lagged behind other states in legislation on children. Spotty enforcement made the laws that were enacted ineffective. The state’s Department of Factory Inspection, created in 1899, consisted of one factory inspector and two deputies, a fact that allowed only one inspection per factory each year at best. In 1904 Harriet Van Der Vaart, a special investigator for the National Child Labor Committee, observed extensive misreporting of children’s ages on affidavits intended to prevent underage employees from working, as well as inaccuracies in the inspector’s reports on children’s employment in specific factories.⁴⁸

⁴⁷ Osterman, “Education and Labor Markets at the Turn of the Century,” 103-22.

⁴⁸ Stephen J. Fletcher, “The Business of Exposure: Lewis Hine and Child Labor Reform,” *Traces of Indiana and Midwestern History*, IV (Spring, 1992), 16-17.

Third, reflecting the growing job opportunities for women in Indianapolis, the employment of daughters actually increased in the post-1900 period relative to the post-1860 period, even as the employment of sons declined (see Table 3). Three times as many families relied on sons' employment as on daughters' employment in 1880 (48.6 percent versus 15.9 percent, respectively), yet in 1920 only a slightly higher percentage of families depended on sons' employment than depended on daughters' employment (30.5 percent versus 24.4 percent).

The increasing reliance of parents on daughters' employment can also be seen among the single men and women in the Indianapolis samples. Parents may have made up the income gap caused by the smaller number of children born after the turn of the century by holding on to their children longer, by sending more of their children living at home out to work, and by encouraging them to marry later. Table 2 indicated that single men and women were far more likely to live at home after the turn of the century. In the first decades of the twentieth century single people were also more likely to be employed than were their counterparts forty years earlier. The percentage of single men at home who were employed rose from 84.9 percent in 1860 to 90.0 percent in 1900, while the corresponding percentages of single women at home who were employed jumped from 27.6 percent to 43.1 percent. Greater employment opportunities for daughters meant that their employment increased more over these forty years—by over 50 percent—than did the employment of sons (6 percent). Given daughters' increased economic value to their parents after the turn of the century, it is not surprising that women married later in 1900 (ages twenty-two to twenty-four) than in 1860 (ages eighteen to twenty) while men married at roughly the same ages in 1900 as in 1860 (ages twenty-five to twenty-seven).⁴⁹ While research on American families today suggests that coresidence of adult children with parents is largely to the children's benefit,⁵⁰ coresidence in the early twentieth century may have been at least as much to the parents' benefit as to the children's.

The use of specific economic strategies by Indianapolis families across the periods considered here shifted away from the use of boarding and sons' employment and toward the use of wives' and daughters' employment. Boarding and son's employment were used

⁴⁹ Further information on age at marriage of 1860 sample members is given in Dahlberg, *Pathways of Change*, chapter 5. For a detailed analysis of the role of parental authority and daughters' employment in daughters' age at marriage in nineteenth-century Verviers, Belgium, see George Alter, *Family and the Female Life Course: The Women of Verviers, Belgium, 1849–1880* (Madison, Wis., 1988).

⁵⁰ For a discussion of recent research on coresidence of young adults in their parents' homes, see Lynn White, "Coresidence and Leaving Home: Young Adults and Their Parents," *Annual Review of Sociology*, XX (1994), 81–102.

by 15.6 percent of families in 1860 and 54.3 percent of families in 1880 but by 12.3 percent and 38.2 percent of families in 1900 and 1920, respectively. The use of wives' and daughters' employment increased from 2.9 percent of families in 1860 and 21.0 percent in 1880 to 10.6 percent and 42.0 percent in 1900 and 1920, respectively.

As earlier research on the family economy suggests, wives' employment, boarding, and children's employment were not random occurrences but were structured by the families' economic circumstances, racial or ethnic origin, and composition. Tables 4, 5, and 6 show how characteristics of the families of married people in the Indianapolis samples affected whether or not they adopted income-generating strategies.

The economic status of families conditioned their use of economic strategies. Wives in families that had servants were generally less likely to take jobs than wives in families without servants (see Table 4). The unemployment, absence, or death of a husband made a wife more likely to take a job; yet, in several years, wives of men in white-collar and professional jobs were more likely to work outside the home than wives of men in other occupations. In his study of the Union Park community in Chicago in the late nineteenth century, Richard Sennett also found a tendency for greater employment of wives in middle-class than in working-class families, a condition he said arose because an employed wife presented less of a challenge to the authority of a white-collar husband than to a blue-collar husband.⁵¹

As others have observed, boarding appears to have changed over this broad period from being a common practice of affluent families, who may have taken in boarders out of a sense of charity, to a strategy of less well off families, who probably undertook the practice out of economic necessity.⁵² In the 1860 sample and its follow-ups, families employing servants were more likely to take in boarders than those without servants (see Table 5). In the 1900 sample and follow-ups, however, families employing servants were generally less likely than those not employing servants to accept boarders. The husband's occupation was less clearly related to taking in boarders, but there is some tendency for boarding to be more common among the higher-paying occupations in 1860 and 1870, and among the lower-paying occupations in the 1900 sample and its follow-ups.

Children's employment was also affected by some aspects of the family's economic status. Levels of children's employment tended to be higher in families not employing servants than in those with servants (see Table 6). In several census years, children in

⁵¹ Richard Sennett, *Families Against the City: Middle Class Homes of Industrial Chicago, 1872-1890* (New York, 1974), 123-24.

⁵² Modell and Hareven, "Urbanization and the Malleable Household," 467-79.

families with an absent, unemployed, or deceased husband were more likely to be employed than children in families with an employed husband. Otherwise, however, the husband's occupation was not consistently related to children's employment.

Analyses of the economic characteristics of the families of single people who were living at home shed further light on children's employment (see Table 7). Sons of fathers who were absent, deceased, or unemployed were generally more likely to be employed than sons of fathers who were employed. Employment of sons also tends to increase as one moves down the occupational scale. The likelihood of a daughter being employed had little to do with the occupation of her father. Both sons and daughters of families that had servants, however, were considerably less likely to be employed than children of families without servants.

Thus the economic circumstances of families in Indianapolis tended to affect their use of income-generating strategies, a conclusion borne out by other studies of the family economy.⁵³ The preceding tables further indicate, however, that not only poor or working-class families used these strategies but also some middle-class and affluent families who hoped to enhance their economic position.

By any standard, blacks in the late nineteenth and early twentieth centuries were far worse off economically than whites. The economic disadvantage of African Americans should have made them more likely to adopt income-generating strategies, but cultural factors probably led them to choose some strategies over others. There were, unfortunately, too few blacks in the 1860 sample to say whether they were more likely than whites to adopt income-generating strategies. Black families in the 1900 sample and its follow-ups were generally more likely to use both of the strategies of wives—employment and taking in boarders—but less likely than white families to send their children out to work, findings which are consistent with prior research on other cities (see Tables 4, 5, and 6).⁵⁴ It is not clear whether African Americans made this choice because of poor employment opportunities for black children and young adults or because of the willingness of black mothers to sacrifice in order to keep their children in school.⁵⁵

Foreign-born people tended to be less advantaged than native-born people, thus might be expected to have used income-generating strategies disproportionately. As studies of the Irish and Italians in other cities have found, however, Indianapolis families

⁵³ Goldin, "Family Strategies and the Family Economy in the Late 19th Century," 277-310; Horan and Hargis, "Children's Work and Schooling in the Late Nineteenth-Century Family Economy," 583-96; Bose, "Household Resources and U.S. Women's Work," 474-90.

⁵⁴ Pleck, "A Mother's Wages," 490-510.

⁵⁵ Tolnay, "Family Economy and the Black American Fertility Transition," 270.

Table 4
 Wife's Employment by Selected Social Characteristics of Families:
 Indianapolis, 1860-1880 and 1900-1920

Social Characteristic	Families with Wife Employed									
	1860 Sample					1900 Sample				
	#	%	#	%	#	#	%	#	%	#
<i>Race</i>										
Husband and wife are white	8	2.6	6	4.2	10	7.4	14	5.5	13	9.8
Husband and/or wife black	1	(25.0)	0	(0.0)	0	(0.0)	8	25.8	1	8.3
<i>Nativity</i>										
Husband and wife native-born	6	3.8	4	5.3	8	10.8	20	8.3	12	10.0
Husband and/or wife foreign-born	3	2.0	2	2.9	2	3.1	2	4.7	2	8.3
<i>Husband's occupation</i>										
High white collar & professional	2	18.2	0	(0.0)	0	(0.0)	1	10.0	1	(16.7)
Low white collar & proprietary	1	1.7	1	2.3	1	2.8	2	2.7	2	4.9
Skilled craft	4	2.7	0	0.0	4	9.8	4	3.5	2	3.8
Unskilled, specified	1	5.6	0	(0.0)	0	(0.0)	3	8.3	0	0.0
Unskilled, unspecified	0	0.0	1	7.1	1	5.0	3	9.4	3	15.0
Not employed, absent, deceased	1	7.7	4	30.8	4	12.5	9	47.4	6	42.9
<i>Employment of servants</i>										
No servants employed	9	3.1	5	4.0	9	7.5	22	8.1	13	9.3
Servants employed	0	0.0	1	5.0	1	5.6	0	0.0	1	(25.0)
<i>Presence of any relatives in household</i>										
No relatives	7	2.8	4	3.3	3	3.0	16	7.4	11	10.2
Relatives in household	2	3.6	2	8.3	7	18.4	6	8.7	3	8.3

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census. See Table 1 and the Appendix Table for the total number of cases in social categories. Percentages based on fewer than 10 cases are given in parentheses.

Table 5
Boarding by Selected Social Characteristics of Families:
Indianapolis, 1860-1880 and 1900-1920

Social Characteristic	Families taking in Boarders									
	1860 Sample					1900 Sample				
	#	%	#	%	#	#	%	#	%	#
<i>Race</i>										
Husband and wife are white	40	13.1	32	22.4	19	14.0	23	9.1	12	9.1
Husband and/or wife black	1	(25.0)	0	(0.0)	0	(0.0)	7	22.6	4	33.3
<i>Nativeity</i>										
Husband and wife native-born	20	12.7	16	21.3	11	14.9	27	11.2	14	11.7
Husband and/or wife foreign-born	21	13.8	16	23.2	8	12.5	3	7.0	2	8.3
<i>Husband's occupation</i>										
High white collar & professional	3	27.3	2	(100.0)	0	(0.0)	0	0.0	1	(16.7)
Low white collar & proprietary	10	16.9	16	37.2	4	11.1	6	8.1	2	4.9
Skilled craft	18	12.3	8	12.3	4	9.8	11	9.7	4	7.7
Unskilled, specified	0	0.0	1	(11.1)	0	(0.0)	9	25.0	2	18.2
Unskilled, unspecified	9	14.5	1	7.1	3	15.0	3	9.4	4	20.0
Not employed, absent, deceased	1	7.7	4	30.8	8	25.0	1	5.3	3	21.4
<i>Employment of servants</i>										
No servants employed	38	13.1	21	16.9	13	10.8	28	10.3	15	10.7
Servants employed	3	15.0	11	55.0	6	33.3	2	6.7	1	(25.0)
<i>Presence of any relatives in household</i>										
No relatives	32	12.6	29	24.1	16	16.0	24	11.2	14	13.0
Relatives in household	9	16.4	3	12.5	3	7.9	6	8.7	2	5.6

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census. See Table 1 and the Appendix Table for the total number of cases in each social category. Percentages based on fewer than 10 cases are given in parentheses.

Table 6
Children's Employment by Selected Social Characteristics of Families:
Indianapolis, 1860-1880 and 1900-1920

Social Characteristic	1860 Sample						Families with Children Employed						1900 Sample					
	1860			1870			1880			1900			1910			1920		
	#	%		#	%		#	%		#	%		#	%		#	%	
<i>Race</i>																		
Husband and wife are white	9	3.0		38	26.6		81	59.6		15	5.9		46	34.8		53	44.9	
Husband and/or wife black	1	(25.0)		0	(0.0)		0	(0.0)		0	0.0		1	8.3		2	15.4	
<i>Nativity</i>																		
Husband and wife native-born	9	5.7		17	22.7		39	52.7		12	5.0		38	31.7		43	40.2	
Husband and/or wife foreign-born	1	0.7		21	30.4		42	65.6		3	7.0		9	37.5		12	50.0	
<i>Husband's occupation</i>																		
High white collar & professional	1	9.1		0	(0.0)		1	(25.0)		0	0.0		1	(16.7)		1	(14.3)	
Low white collar & proprietary	3	5.1		13	30.2		21	58.3		4	5.4		14	34.1		19	51.4	
Skilled craft	5	3.4		16	25.4		25	61.0		8	7.1		18	34.6		12	37.5	
Unskilled, specified	0	0.0		1	(11.1)		1	(20.0)		2	5.6		1	9.1		6	42.9	
Unskilled, unspecified	0	0.0		2	14.3		16	80.0		1	3.1		5	25.0		6	60.0	
Not employed, absent, deceased	1	7.7		6	46.2		17	53.1		0	0.0		8	57.1		11	35.5	
<i>Employment of servants</i>																		
No servants employed	7	2.4		34	27.4		74	61.7		15	5.5		47	33.6		55	42.6	
Servants employed	3	15.0		4	20.0		7	38.9		0	0.0		0	(0.0)		0	(0.0)	
<i>Presence of any relatives in household</i>																		
No relatives	8	3.1		33	27.5		57	57.0		13	6.0		38	35.2		43	48.3	
Relatives in household	2	3.6		5	20.8		24	63.2		2	2.9		9	25.0		12	28.6	

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census. See Table 1 and the Appendix Table for the total number of cases in each social category. Percentages based on fewer than 10 cases are given in parentheses.

Table 7
 Number and Percentage of Employed Single Men and Women Living at Home
 by Selected Social Characteristics:
 Indianapolis, 1860 and 1900

Social Characteristic	1860				1900			
	Men		Women		Men		Women	
	#Employed	%Employed	#Employed	%Employed	#Employed	%Employed	#Employed	%Employed
<i>Race</i>								
Both parents white	44	84.6 (52)	8	28.6 (29)	57	89.1 (64)	26	43.3 (60)
One parent black	1	(100.0) (1)	—	— (0)	6	(100.0) (6)	2	(40.0) (5)
<i>Nativity</i>								
Both parents native	29	85.3 (34)		29.4 (17)	43	91.5 (47)	20	44.4 (45)
One parent foreign	16	84.2 (19)	3	25.0 (12)	20	87.0 (23)	7	35.0 (20)
<i>Father's occupation</i>								
High WC & prof'l	4	(66.7) (6)	2	(100.0) (2)	—	(0)	0	(0.0) (1)
Low WC & proprietor	10	76.9 (13)	0	(0.0) (7)	9	81.8 (11)	7	41.2 (17)
Skilled craft	12	100.0 (12)	2	(40.0) (5)	16	84.2 (19)	9	52.9 (17)
Unskilled, specified	3	(100.0) (3)	0	(0.0) (1)	8	(88.9) (9)	2	(40.0) (5)
Unskilled, unspec	7	(87.5) (8)	1	(16.7) (6)	13	92.9 (14)	2	(33.3) (6)
Not employed, absent, deceased	9	81.8 (11)	3	(37.5) (8)	17	100.0 (17)	8	42.1 (19)
<i>Employment of servants</i>								
No servants employed	42	87.5 (48)	8	29.6 (27)	60	92.3 (65)	28	47.5 (59)
Servants employed	3	(60.0) (5)	2	(0.0) (2)	3	(60.0) (5)	0	(0.0) (6)

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900. Percentages based on fewer than 10 cases are given in parentheses.

with a foreign-born husband or wife had lower rates of wives' employment than those in which both were native-born (see Table 4).⁵⁶ There was little difference by nativity in the use of boarding as a strategy (see Table 5), but families of foreign-born individuals as compared to those of natives were generally more likely to put their children to work (see Table 6).

Separate analyses of the single men and women living at home show that daughters of foreign-born people were somewhat less likely than those of native-born parents to be employed in both 1860 and 1900 (see Table 7). The fact that nativity differences in employment were greater for daughters than for sons suggests that cultural traditions viewing women's place as in the home may have been partly responsible for the slightly lower employment rates of daughters of foreign-born parents. Families of foreign-born individuals apparently relied on strategies involving children, but especially employment of sons, to keep wives at home yet maintain their standard of living.⁵⁷

Other relatives living in the home made it more likely that a wife would be employed, probably because these kin relieved the wife of housework so that she could take a job (see Table 4). Such relatives, no doubt because they occupied space in the home, generally made it less likely that a family took in boarders (see Table 5). Relatives in the household had no consistent effect on children's employment in the 1860 sample but, as Claudia Goldin found for Philadelphia,⁵⁸ had a strong effect in freeing children from the obligation to work in the 1900 sample (see Table 6). Since children's employment was probably viewed less favorably after the turn of the century, some of the relatives in the homes of the 1900 families may have been taken in with an eye toward keeping children in school and out of the labor market.⁵⁹

Earlier research on the family economy suggests that one of the most important factors affecting the use of income-generating strategies is the family's position in the life cycle. As families "aged," the age distributions of the husband, wife, and children changed, a fact that created greater economic need in some stages of the life cycle and greater opportunities for employment of family

⁵⁶ See, for example, McLaughlin, "Patterns of Work and Family Organization," 299-314.

⁵⁷ *Ibid.*, 201; Modell, "Patterns of Consumption, Acculturation, and Family Income Strategies in Late Nineteenth-Century America," 206-40; Hoover, "Supplemental Family Income Sources," 303.

⁵⁸ Goldin, "Family Strategies and the Family Economy in the Late 19th Century," 277-310. See also Cheryl Elman, "Turn-of-the-Century Dependence and Interdependence: Roles of Teens in Family Economies of the Aged," *Journal of Family History*, XVIII (No. 1, 1993), 65-85.

⁵⁹ For a multivariate regression analysis of some of the factors affecting economic strategies in the 1860 sample, see Robert V. Robinson, "Economic Necessity and the Life Cycle in the Family Economy of Nineteenth-Century Indianapolis," *American Journal of Sociology*, XCIX (July, 1993), 49-74.

members in other stages. The life cycle position of families may be most succinctly described by the age of the wife (or husband). Table 8 shows the age distribution of children in the 1860 and 1900 samples for three broad age cohorts (groupings) of wives and indicates the ways this distribution changed as the wives (and families) aged ten and twenty years. This table can best be read by following the same cohort of wives as they aged. For example, families of the youngest cohort of wives, who were aged 15-24 in 1860, can be followed across the table to 1870, when the wives would have been aged 25-34, and to 1880, when the wives would have been aged 35-44. Simply put, as they aged, families had more children; the children grew older; and more and more of them reached peak employment ages of fifteen and over.

These shifts in composition as families moved through the life cycle had important implications for the family economy. Table 9 shows how each of the strategies was used by the cohorts of wives. All three income-generating strategies tended to follow a rise-and-fall pattern as families moved through the life cycle. Wife's employment, for example, rose among the two youngest cohorts of wives (aged 15-24 and 25-34) in the 1860 sample as they aged ten and twenty years but declined among the oldest cohort of wives (aged 35 and over) as they aged. When families were young, the only income-generating strategies available to them were those of wives. Taking in boarders was preferred over taking a job because it allowed a wife to work at home with her young children. Several factors created greater economic need as the family aged: (1) the number of children grew (see Table 8); (2) the earnings capacity of husbands began to fall as men reached their thirties and early forties;⁶⁰ and (3) the number of families without income from the husband because of his death, absence, or unemployment increased (see the distribution of husband's occupation in the Appendix Table). As need increased, wives made up the gap between their husbands' income and what was needed by taking jobs or, more likely, taking in boarders. Once the children were old enough to work, however, their employment became the preferred alternative to their mothers' employment or taking in boarders, and the two latter strategies fell off. Later, as the children began to leave home or marry, use of children's employment as an income-generating strategy also fell off.

One exception to these rise-and-fall patterns is that wives' employment did not fall off in the 1900 sample. The growing employment opportunities available to women as the twentieth century progressed must have kept some wives in the labor force

⁶⁰ Haines, "Industrial Work and the Family Life Cycle," 289-356; Valerie Kincaid Oppenheimer, "Women's Rising Employment and the Future of the Family in Industrial Societies," *Population and Development Review*, XX (June, 1994), 319.

Table 8
Life Cycle Position of Families:
Indianapolis, 1860-1880 and 1900-1920

Wife's Age in Initial Sample Year	1860 Sample		1870 Sample		1880 Sample		1900 Sample		1910 Sample		1920 Sample	
	#	%	#	%	#	%	#	%	#	%	#	%
<i>Wife aged 15-24</i>												
No children	31	34.4	3	8.1	3	8.3	29	50.9	10	38.5	7	33.3
All children aged 1-14	59	65.6	33	89.2	2	5.6	28	49.1	14	53.8	2	9.5
Some children aged 15 and over	0	0.0	1	2.7	24	66.7	0	0.0	2	7.7	6	28.6
All children aged 15 and over	0	0.0	0	0.0	7	19.4	0	0.0	0	0.0	6	28.6
Category total	90	100.0	37	100.0	36	100.0	57	100.0	26	100.0	21	100.0
<i>Wife aged 25-34</i>												
No children	29	19.1	6	7.7	10	13.5	64	39.3	21	25.6	26	32.5
All children aged 1-14	119	78.3	29	37.2	1	1.4	9	58.3	28	34.1	4	5.0
Some children aged 15 and over	4	2.6	35	44.9	37	50.0	4	2.5	22	26.8	17	21.3
All children aged 15 and over	0	0.0	8	10.3	26	35.1	0	0.0	11	13.4	33	41.3
Category total	152	100.0	78	100.1	74	100.0	163	100.1	82	99.9	80	100.1
<i>Wife aged 35 and over</i>												
No children	6	9.0	6	20.7	5	17.9	17	26.6	7	19.4	11	36.7
All children aged 1-14	38	56.7	2	6.9	1	3.6	25	39.1	1	2.8	2	6.7
Some children aged 15 and over	18	26.9	15	51.7	4	14.3	16	25.0	8	22.2	2	6.7
All children aged 15 and over	5	7.5	6	20.7	18	64.3	6	9.4	20	55.6	15	50.0
Category total	67	100.1	29	100.0	28	100.1	64	100.1	36	100.0	30	100.1

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census.

Table 9

Use of Economic Strategies by Life Cycle Position (Wife's Age) of Families:
Indianapolis, 1860-1880 and 1900-1920

Wife's Age in Initial Sample Year	Number and Percent of Families Adopting Strategy											
	1860 Sample			1880			1900			1910 Sample		
	#	%	#	%	#	%	#	%	#	%	#	%
<i>Panel A: Wife's Employment</i>												
Wife aged 15-24	1	1.1	3	8.1	5	13.9	3	5.3	1	3.8	5	23.8
Wife aged 25-34	5	3.3	3	3.8	5	6.8	15	9.2	11	13.4	15	18.8
Wife aged 35 and over	3	4.5	0	0.0	0	0.0	4	6.3	2	5.6	4	13.3
<i>Panel B: Taking in Boarders</i>												
Wife aged 15-24	11	12.2	8	21.6	7	19.4	3	5.3	3	11.5	1	4.8
Wife aged 25-34	22	14.5	18	23.1	8	10.8	16	9.8	9	11.0	10	12.5
Wife aged 35 and over	8	11.9	6	20.7	4	14.3	11	17.2	4	11.1	3	10.0
<i>Panel C: Children's Employment</i>												
Wife aged 15-24	0	0.0	1	2.7	24	66.7	0	0.0	2	7.7	7	33.3
Wife aged 25-34	2	1.3	23	29.5	41	55.4	5	3.1	36	31.7	35	43.8
Wife aged 35 and over	8	11.9	14	48.3	16	57.1	10	15.6	19	52.8	13	43.3

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census. See Table 8 for the total number of cases in each category of wife's age.

longer than their counterparts forty years earlier. The twentieth-century wives also had fewer children to care for at home or to take their places in the labor market and more relatives who could care for their children while they worked. No doubt some of these wives, especially the better educated among them in clerical, sales, and professional jobs, enjoyed the intrinsic rewards of employment as well as the power and independence that their jobs afforded them.⁶¹

Another exception to the rise-and-fall patterns is that children's employment rose but did not fall in the 1860 sample. Had these families been followed for a longer period than twenty years, children's employment would certainly have fallen as the children moved out of their parents' homes.

Families living in Indianapolis in the late nineteenth and early twentieth centuries stood at a crossroads of dramatic changes in the economy and society. Falling family sizes and growing opportunities for women's employment meant that wives and daughters came to play far larger economic roles in the survival or advancement of their families than they had before. As boarding and domestic service declined in popularity, adult children lived with their parents longer, possibly so that their parents could garner as much income as possible from their smaller number of children. Moreover, the larger number of parents, in-laws, and other relatives living with families after the turn of the century freed wives to take jobs in the labor market, limited the possibilities for taking in boarders, and helped to keep children out of the labor market. Although few families relied heavily on the labor of very young children, child labor laws and mandatory schooling legislation, once they began to be more strictly enforced, took away the option of young children's labor for some families. Later, as the educational and skill requirements of jobs escalated, as the demand for unskilled child labor diminished, and as children stayed in school longer, fewer and fewer families could count even on older children for much income.⁶² The flow of income between generations reversed direction. Whereas in the nineteenth century children were sent out to work to support their mothers, in the twentieth century a new pattern began to emerge as more and more mothers took jobs outside their homes to support their children. In what historian William O'Neill called "the most significant event in the modern history of women,"⁶³ a revolution was occurring in women's roles in both the family economy and the local or national economy.

⁶¹ Kessler-Harris, *Out to Work*, 217-36.

⁶² Oppenheimer, "Women's Rising Employment and the Future of the Family in Industrial Societies," 333.

⁶³ William L. O'Neill, *Everyone Was Brave: The Rise and Fall of Feminism in America* (Chicago, 1969), 147.

In 1990 fully 73.0 percent of Indianapolis women with children under eighteen at home were employed.⁶⁴

Were much the same changes occurring in other cities across the nation? Since this is one of the first studies to compare family strategies in the twentieth century with those in the nineteenth century, it is difficult to say. In terms of its implications for the family economy, the most important sense in which Indianapolis was distinctive was the reluctance of state legislators to restrict either women's or children's employment. The lack of "protective" legislation for women and the foot dragging on child labor laws meant that opportunities for women's employment—including that of married women—rose unchecked throughout this period and that young children's employment was used by some Indianapolis families after this strategy had declined in communities with stricter state laws. Yet the broad outlines of change in Indianapolis were probably true of other communities as well. Today it is wives and not children who are the principal earners in the family beyond the husband, and few families take in boarders to help support themselves.

The two samples of married and single people in this study were captured in time for only twenty years of their lives; yet through this score of years they showed remarkable flexibility in adapting to changing times and to the inevitable ebb and flow of family life as children were born, came of working age, married, and left home and as mothers and fathers aged and died. Over the brief periods in the lives of the married people and their families portrayed here, most families used at least one of the three strategies to support themselves or to enhance their social position.⁶⁵ The single people, many of whom were still contributing economically to their families of origin, typically went on to marry and form families of their own.⁶⁶ No doubt their families as well had to respond creatively to good times and bad, to birth, growth, aging, and death, just as did the Indianapolis families portrayed in this study.

⁶⁴ U.S., *1990 Census of Population and Housing Summary Tape File 3C on CD-ROM*, Disk C890-3C-2 (Washington, 1993).

⁶⁵ In the 1860 and 1900 samples, 82.2 percent and 78.4 percent, respectively, of families used at least one strategy in the three census years; Robert V. Robinson, "Family Economic Strategies in 19th and Early 20th Century Indianapolis," *Journal of Family History*, XX (March, 1995), 1-22.

⁶⁶ Nearly three-fourths of the single people in 1860 and 1900 who remained in the city married within the next twenty years (72.7 percent and 73.9 percent, respectively).

APPENDIX

The Indianapolis Samples

To ensure random samples every nth⁶⁷ man or woman, aged eighteen to forty years, was selected from the 1860 and 1900 schedules. This selection resulted in initial samples of 516 individuals in 1860 and 492 in 1900. The analyses in this article were conducted separately for ever-married men and women and their families (309 cases in 1860 and 284 cases in 1900) and single men and women (207 cases in 1860 and 208 cases in 1900).

Individuals were linked across censuses by closely examining and tracking their name, address, age, occupation, family members' names, place of birth, and parents' place of birth. To facilitate making linkages across censuses at ten-year intervals, individuals were also followed year by year in the city directories for Indianapolis. All linkages were independently reviewed by at least two members of the research team for accuracy, and ambiguous linkages were not included in the follow-ups. In 1880 and 1920 the Soundex indices, which group similar sounding names together, were used to locate individuals and family members in the 1860 and 1900 samples, respectively. Soundex indices were not available for 1870 and 1910. The 1870 census of Indianapolis was searched twice by the research team for members of the 1860 sample, as was the second enumeration of this census in 1871.⁶⁸ In locating individuals in the 1900 sample in 1910, addresses, as determined from the city directories for 1909, 1910, and 1911, were cross-referenced with the location of addresses in the census to narrow down the location of individuals in the census. The 1910 census was then scanned twice by the research team to locate individuals who had not already been found. While researchers were very thorough in attempting to locate individuals in the 1870 and 1910 censuses, undoubtedly some were missed who might have been picked up had there been Soundex indices for these censuses.

Because it proved more difficult to follow single people across censuses and because most of the single people who persisted in the city for ten or twenty years had by then married, the analyses of single people in this article are limited to the initial samples for 1860 and 1900. Married people in the 1860 sample are followed in 1870 and 1880, and those in the 1900 sample are followed in 1910 and 1920. In the decade after the two initial sample years, 46.6 percent of the 1860 sample of married persons and 50.7 percent of the 1900 sample remained, the rest having either moved from the city

⁶⁷ N was chosen to yield samples of approximately 500 individuals in each census year. The selection of each sample was begun with a random start from 1 to n.

⁶⁸ Robert G. Barrows, "The Ninth Federal Census of Indianapolis: A Case Study in Civic Chauvinism," *Indiana Magazine of History*, LXXIII (March, 1977), 1-16.

or died. Twenty years after the initial samples were drawn, 44.7 percent of the 1860 sample and 46.1 percent of the 1900 sample could be found. These persistence rates are within the range of what has been found for other cities of the period although they are not as high as Barrows found for male heads of household listed in the city directory for Indianapolis, men who were probably more geographically stable.⁶⁹ The follow-ups of married people consist of 144 cases in 1870, 138 cases in 1880, 144 cases in 1910, and 131 cases in 1920.

The most likely reason that individuals dropped out of the initial samples is that they moved on to seek their fortunes elsewhere. A small percentage of individuals died before the next census.⁷⁰ A tendency for some types of people to persist more than others could affect findings based on the "stayers" in 1870, 1880, 1910, and 1920. In this study a selectivity model was estimated by using a logistic regression equation in which persistence to each of the follow-ups (versus nonpersistence) was regressed on the social characteristics of individuals in the initial samples (sex, wife's age, race, nativity [foreign- vs. native-born], husband's occupation⁷¹ and employment, the presence of servants, and the use of each of the income-generating strategies).⁷² These regressions (available on request from the author) showed that none of the characteristics of married individuals in either initial sample was significantly related to persistence ten or twenty years hence. Either the follow-ups are random samples of the initial samples, or biases, if they do exist, do not arise from the social characteristics included in the selectivity model.

The income-generating strategies are measured as follows: *Wife employed* indicates whether the wife, widow, or divorcée reported an occupation in the census or did not report an occupation.⁷³ Since not all wives or husbands would feel comfortable acknowledging the wife's employment and since some informal forms of employment in the home such as taking in sewing or laun-

⁶⁹ Barrows, "Hurrying Hoosiers and the American 'Pattern,'" 200.

⁷⁰ Between 1860 and 1870, 2.3 percent of the individuals in the 1860 sample were either listed in the death records for the city or, in the case of men, their wives were listed as widows in the city directory; between 1871 and 1880, 3.2 percent of the 1860 sample reportedly died. Of the 1900 sample, 2.8 percent were reported as dying between 1900 and 1910, and 4.6 percent reportedly died between 1911 and 1920. These figures understate the percentage of sample members who died because they include only those who died in the city.

⁷¹ Occupation was coded in a five-category schema developed by Theodore Herzberg and Robert Dockhorn, "Occupational Classification," *Historical Methods Newsletter*, IX (March/June, 1976), 59-89.

⁷² For a discussion of this technique, see James J. Heckman, "Sample Selection Bias as a Specification Error," *Econometrica*, XLVII (January, 1979), 153-62.

⁷³ Relationships among household members are derived in 1860 and 1870 by using a procedure described in Richard A. Easterlin, George Alter, and Gretchen A. Condran, "Farms and Farm Families in Old and New Areas: The Northern States in 1860," in *Family and Population in Nineteenth-Century America*, ed. Tamara K. Hareven and Maris A. Vinovskis (Princeton, N.J., 1978), 74-83.

Appendix Table
Social Characteristics of Families:
Indianapolis, 1860-1880 and 1900-1920

Social Characteristic	1860 Sample				1900 Sample			
	1860	%	#	%	1860	%	#	%
<i>Race</i>								
Husband and wife are white	305	98.7	143	99.3	136	98.6	253	89.1
Husband and/or wife black	4	1.3	1	0.7	2	1.4	31	10.9
Total	309	100.0	144	100.0	138	100.0	284	100.0
<i>Nativeity</i>								
Husband and wife native-born	157	50.8	75	52.1	74	53.6	241	84.9
Husband and/or wife foreign-born	152	49.2	69	47.9	64	46.4	43	15.1
Total	309	100.0	144	100.0	138	100.0	284	100.0
<i>Husband's occupation</i>								
High white collar & professional	11	3.6	2	1.4	4	2.9	10	3.5
Low white collar & proprietary	59	19.1	43	29.9	36	26.1	74	26.1
Skilled craft	146	47.2	63	43.8	41	29.7	113	39.8
Unskilled, specified (e.g., carter, ditch digger)	18	5.8	9	6.3	5	3.6	36	12.7
Unskilled, unspecified (e.g., laborer)	62	20.1	14	9.7	20	14.5	32	11.3
Not employed, absent, deceased	13	4.2	13	9.0	32	23.2	19	6.7
Total	309	100.0	144	100.1	138	100.0	284	100.1

SOURCE: Samples drawn from the U.S. Census of Indianapolis, 1860 and 1900, followed at 10 and 20 year intervals in the census.

dry were probably not mentioned by women, wife's employment is probably understated in the census data. *Children employed* indicates whether any sons or daughters (including stepchildren) living at home were listed as having an occupation or no child was listed as employed. Occupations were recorded by census canvassers for children aged ten years and over except in 1860, when occupations were supposed to be recorded only for children aged fifteen and over. Some children under this age, however, were reported as employed by census canvassers in Indianapolis. Of course, this variable misses the employment of children not living at home, some of whom may have been giving some of their wages to their parents.⁷⁴ *Takes in boarders* indicates whether the family accepted any boarders or took in no boarders.

The distributions of race, nativity, and husband's occupation for the samples of married people are given in the Appendix Table.

⁷⁴ Two-fifths of single women working as servants in an 1893–1894 Indianapolis study reported sending some money home to their parents; Indiana Department of Statistics, "Domestic Labor," *Fifth Biennial Report for 1893–94* (Indianapolis, 1894), 221.