

Negro Domestic Workers in Private Homes in Baltimore

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THE NEED TO EXTEND old-age and survivors insurance to domestic workers in private homes, a group on the lowest rung of the economic ladder, has, in general, not been questioned or denied. This article presents the results of a limited sample study of these workers in their present relation to the program—the extent to which they now contribute through their wages derived from covered employment, their success or failure in obtaining insured status, their chances of attaining such status if their employment were covered, and the measure of protection received by married women in domestic service through the insured status of their husbands.¹

The Sample

The study was conducted by the Bureau of Old-Age and Survivors Insurance during the first 3 weeks of January 1941. Interviewers visited every second home in 53 census tracts in 19 wards of the city of Baltimore and interviewed women who were or had been domestic workers. The tracts and streets included in the sample areas were carefully selected after consultation with various well-informed persons, and organizations such as the Urban League, the Y. W. C. A., and the State Employment Service, so as to obtain an adequate representation of individuals in various wage classes. Interviews were carried on in the homes of the domestic workers themselves and in the homes in which they were employed. In all, 1,211 persons were interviewed. For various reasons, 72 schedules were discarded, and the final sample included 1,093 Negro and 46 white women.

Analysis of the sample was limited to data on Negro women because of the predominance of Negroes in domestic service in Baltimore.² The study included 453 workers in full-time jobs

(resident and nonresident), 95 in part-time jobs, 259 working for one or more employers as regular day workers, 33 temporary day workers (casual workers), and 48 employed outside private homes at time of interview. For purposes of the study, full-time employment was considered to exist where the domestic worker lived in the home of the employer or lived outside the employer's home but worked regularly for the same employer every day in the week (except days off) for more than 6 hours a day and for more than 36 hours during the week. Part-time employment was indicated where the worker was employed less than 36 hours a week, or less than 6 hours a day, or for more than one employer, and was paid by the week. Day work was noted where the worker worked one or more full days (more than 6 hours per day) during the week or during the month by arrangement with more than one employer and was paid by the day. When a worker reported a combination of these types of employment, she was classified by the type of employment in which the major part of her time was spent.

The sample also included 88 Negro women who were unemployed and seeking work and 117 not seeking work at time of interview. With few exceptions, the women reported household employment in private families as their usual occupation.

The sample included the various types of employment characteristic of domestic service. The large proportion of nonresident full-time workers, in contrast to the small group of resident full-time workers, and the relatively large proportion of regular day workers, are typical of Negro household workers in general. A study of white domestic workers would probably have shown considerably more resident and fewer day workers.

Data on the age and marital status of the Negro women included in the sample conformed closely to findings of the 1930 census on Negro household workers in the city of Baltimore. The ages of the women interviewed ranged from 15 to 73 years; 32 percent were in the 25–34 year age group, and

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¹ For a general discussion of the characteristics of domestic servants, see Needleman, Rae L., "Domestic Workers in Private Homes," *Social Security Bulletin*, Vol. 2, No. 3 (March 1939), pp. 10–20.

² Of 28,778 women listed by the 1930 census as engaged in "other domestic and personal service" in Baltimore, 22,822 or more than 76 percent were Negro.

Table 1.—Negro women in domestic service in Baltimore:¹ Distribution by age group and marital status

Age at time of interview	Total		Single	Married	Widowed	Separated and divorced
	Number	Percent				
Total ²	1,030	.....	242	507	140	104
Percent of total .....	.....	100.0	22.2	46.6	15.4	17.8
Under 17.....	6	.6	6	0	0	0
17-19.....	48	4.4	36	9	0	3
20-24.....	162	14.9	80	65	1	16
25-29.....	189	17.2	49	101	3	36
30-34.....	150	14.6	29	84	10	30
35-39.....	147	13.5	16	80	20	31
40-44.....	144	13.2	11	75	23	35
45-49.....	89	8.2	6	40	25	18
50-54.....	71	6.5	5	20	32	14
55-59.....	42	3.9	2	20	18	2
60-64.....	17	1.6	0	7	7	3
65 and over.....	15	1.4	2	6	7	0

¹ Women who were in domestic service in private homes at time of interview, or who had been in such domestic service prior to time of interview.
² Excludes 4 women whose ages were unknown.

73 percent in the 25-54 year group (table 1). About 22 percent of the women were single, 47 percent were married, 13 percent were widowed, and the rest were separated or divorced.

A survey similar to that discussed here was made in Philadelphia in the spring of 1940, under the auspices of the National Council on Household Employment and the Committee on Social Security of the Social Science Research Council. A carefully selected sample of 560 domestic workers was chosen for this study. Although the study was not confined to Negro women (slightly more than 25 percent of those interviewed were white), the general findings and conclusions were similar to those found in the present survey.³

Earnings in Domestic Service

In analyzing weekly earnings from household work, consideration was given only to earnings in the job which the women held when interviewed, or if unemployed, in the last job, provided this job had ended within 12 months prior to the interview. In view of the numerous variations in payments in kind and the considerable difficulty in evaluating these payments for each worker in the sample, the analysis was restricted to cash payments.

Weekly cash earnings ranged from less than \$2 to slightly more than \$18 for all women in the sample (table 2). The median earnings of women holding full-time jobs were \$8.89; for part-time

³ Mimeographed copies of the summary and conclusions of the Philadelphia study may be obtained from the Bureau of Old-Age and Survivors Insurance, Analysis Division.

workers median earnings were \$5.73, and for regular day workers, \$4.83. There was no marked concentration in any one wage group. This lack of concentration and also the wide range of earnings reflect absence of standardization of wages in domestic service and indicate the extent to which individual agreements between employer and employee define the economic status of workers employed in private families.

Although the weekly cash earnings as well as the daily and hourly rates were known for the great majority of the women interviewed, the data did not allow for more than rough estimates of the annual cash earnings. This limitation was due to the absence of detailed reports on periods of unpaid vacation of regular day workers and periods of unemployment of less than one month's duration. Estimates of annual cash earnings were possible for only 255 women—slightly more than 30 percent of all women who held regular jobs at the time of interview—who had been at their present full-time jobs for more than 12 consecutive months. The earnings of these women ranged from about \$300 to more than \$900, with a median of \$497. It should be emphasized that these estimates cannot be applied to the whole sample group, since they undoubtedly overstate the average annual earnings of the average household worker in the sample, who did not have full-time employment throughout the year.

The fact that most of the workers received payments in kind in addition to their cash wages undoubtedly operated in many instances to augment their comparatively low weekly cash earnings. The type of payment in kind varied considerably for the individual worker. For 339 women who worked part-time and by the day, 37 different combinations of payments in kind were found in addition to cash wages; and for 448 who were employed as full-time workers, 12 combinations of payments in kind were recorded. Quite apart from the difficulties of setting cash values on such common types of payments as meals, lodging, and clothes, for example, these numerous variations in a very small sample would seem to offer sufficient evidence of the problem that would be involved in any attempt to evaluate individually for each worker the cash value of payments in kind received in addition to cash wages. At the same time, the fact that payments in kind generally constitute a part of the earnings of domestic work-

ers in regular jobs points to the conclusion that they cannot be disregarded in devising a contribution and benefit system if coverage is extended under the old-age and survivors insurance program. State employment security agencies have devised methods for evaluating payments in kind for various classes of service workers who come within the coverage of unemployment compensation systems.

Considering the average earnings found in the study, there would seem to be little probability that workers would have savings or substantial private insurance payments to guarantee protection during old age. It was not surprising, therefore, to find that although four-fifths of the women had made insurance payments—half of them for life insurance and half for sickness, accident, or burial insurance—the largest proportion had made payments ranging from 25 to 50 cents per week. Less than 10 percent of the women stated that they had savings to live on during periods of unemployment.

The need for old-age and survivors insurance coverage was further indicated by the fact that, to a large extent, the earnings of the women interviewed appeared to be used to support dependents either by supplementing the family income or by supporting the family entirely. About one-half of those employed or seeking work reported dependents. Although the majority of the women with dependents were married, widowed, separated, or divorced, it is significant that 37 percent of the single women in the sample had other persons who were dependent on their earnings. About 55 percent of the women with dependents

supported children under the age of 18. This group included a considerable percentage of unattached workers, i. e., women who were single, widowed, separated, or divorced (table 3). It seems reasonable to assume that the majority of the unattached women supported their dependents entirely, while married women—with the exception of those whose husbands were unemployed—supplemented the family income with their earnings.

Participation in the Old-Age and Survivors Insurance System

In analyzing the data on occurrence, extent, and character of work performed outside of private families by the workers in the survey, it should be remembered that the study was conducted in a city where, according to available census data, less than one-fourth of all gainfully employed Negro women were employed in work outside private families in 1930.⁴ It is not surprising, therefore, that jobs outside private homes were found to be an insignificant part of the employment history of the great majority of the women interviewed. This finding held both for the period 1936-40 and for the total working life of the women. According to numerous comments received from the women interviewed, the small degree of industrial mobility was not due to lack of interest in other work but to lack of employment opportunities and training.

About 28 percent of the 1,093 women stated

⁴ Of 30,087 gainfully employed Negro women in Baltimore in 1930, 7,265 had been employed outside domestic service. *Fifteenth Census of the United States: 1930, Population*, Vol. III, Pt. 1, p. 1062.

Table 2.—Negro women in domestic service in Baltimore:¹ Distribution by employment status² and amount of weekly cash wages received³

Type of job and employment status	Number receiving weekly cash wages of—										
	Total	Less than \$2.00	\$2.00-\$3.99	\$4.00-\$5.99	\$6.00-\$7.99	\$8.00-\$9.99	\$10.00-\$11.99	\$12.00-\$13.99	\$14.00-\$15.99	\$16.00-\$17.99	\$18.00 or more
Total ⁴	956	37	110	200	215	179	132	59	12	3	9
Employed in private homes.....	804	32	91	160	182	147	114	49	11	3	6
Full-time.....	448	0	4	55	112	120	96	43	10	3	5
Part-time.....	93	3	11	38	24	7	5	3	1	0	1
Regular day work.....	253	25	71	75	46	20	13	3	0	0	0
Temporary day work.....	10	4	5	1	0	0	0	0	0	0	0
Employed outside of private homes.....	42	2	6	5	8	7	8	5	0	0	1
Unemployed.....	110	3	13	26	25	25	10	5	1	0	2
Seeking work.....	56	2	4	17	13	10	6	3	0	0	1
Not seeking work.....	54	1	9	9	12	15	4	2	1	0	1

¹ See table 1, footnote 1.

² Employment status at time of interview.

³ For employed persons, weekly cash wages are those earned during week of interview, i. e., any of first 3 weeks in January 1941; for unemployed persons,

weekly cash wages are those earned in last job held in household employment, provided such employment was not more than 12 months prior to interview. Excludes 80 women who had no regular jobs during 1940 and 48 whose wages were unknown.

Table 3.—Negro women in domestic service in Baltimore: ¹ Distribution by type of dependents and marital status

Type of dependent	Marital status						
	Total		Single	Married	Widowed	Separated	Divorced
	Number	Percent					
Total ¹	976	100.0	231	430	132	158	25
None.....	505	51.7	145	211	76	60	13
Children only ²	218	22.4	18	116	25	51	8
Parents only ³	58	5.9	12	26	7	11	2
Other family members only	141	14.8	48	55	16	23	2
Children and parents.....	2	.2	0	1	1	0	0
Children and other family members.....	38	3.9	3	15	7	13	0
Parents and other family members.....	9	.9	5	4	0	0	0
Children, parents, and other family members.....	2	.2	0	2	0	0	0

¹ See table 1, footnote 1.

² Excludes 117 women not seeking work at time of interview.

³ Children under 18 years. Children 18 and over are listed among other family members.

⁴ Parents 65 years and over. Parents under 65 are listed among other family members.

that they had held jobs other than domestic service in private homes at some time in the period 1936-40. However, jobs insignificant in length of time and in weekly hours of work were included in these figures. Almost half the women had spent less than a year in outside employment during this time, and 63 percent had spent less than 2 years.

Analysis of the work histories of 694 women who had records covering their total working life showed that 45 percent of them had held jobs outside private families during their working lives. About one-third of this group had worked less than a year in outside employment, and almost half less than 2 years. Work outside of private families was reported less frequently by women who were over 45 years of age at time of interview. These findings were markedly similar to those in the Philadelphia survey, where 28 percent of the women reporting outside employment had been so employed for less than a year and 44 percent had had such employment for less than 2 years during their working lives.

Although the types of other industry and occupation varied considerably, the largest concentration of jobs was found in other service industries.⁵ Approximately one-third of the women who had held other jobs during 1936-40 had been

⁵ The industry of the job held longest during 1936-40 or the industry in which most time was spent was used in determining the prevailing industries.

employed in hotels, restaurants, boarding houses, and similar establishments, and about one-fifth had held jobs in manufacturing industries. The rest had been self-employed or had worked in agriculture or in various other types of industry.

More shifts from other jobs to domestic work in private homes were found during this period than from domestic employment to outside jobs. Of a total of 481 shifts listed, 251 were movements into domestic service and 181 from domestic service to other industries. That only part of these shifts represented shifts between covered and noncovered employment is suggested by the reports of the women interviewed and by the findings on their insured status under the old-age and survivors insurance program.

Insured Status

Although 363 women, one-third of the sample claimed social security account numbers, accounts for only 289 could be identified in the wage-record files of the Bureau of Old-Age and Survivors Insurance. About one-fifth of the latter had obtained account numbers for work in covered employment; the rest had received them while on relief work or in search of a job. More than half of the women whose accounts could be identified had no wage credits, and only about one-eighth of those with wage credits had accumulated sufficient quarters of coverage to achieve insured status.⁶

Data from the wage records substantiated facts suggested by the general work histories. Other service industries represented the type of employment for which more than two-fifths of wages in covered employment were paid.⁷ Work in covered employment was more frequently obtained by women in the younger age groups; about 16 percent of the women aged 25-34, for example, accumulated wage credits, as compared with 12 percent for all women. Work in covered industries included many jobs of insignificant length; about 30 percent of the women received wages of less than \$50 during the 3-year period 1937-39,

⁶ For the group under consideration, insured status would have been achieved as of December 31, 1939, if the worker had acquired at least 6 quarters of coverage; for a full definition of quarters of coverage and of insured status see the Bulletin, December 1939, pp. 5-6.

⁷ The industry of the employer who paid the largest part of the worker's wages in 1939 was used in determining the major type of covered employment. Among the types most frequently reported were work in personal-service establishments and hotels, restaurants, and lodging places, accounting altogether for more than 40 percent of industries in which taxable wages were earned.

and about 60 percent received less than \$200 during that time. Moreover, work in covered employment was scattered irregularly over different quarters, preventing the women who contributed to the system from accumulating potential protection from it.

Protection Through Husband's Social Security Status

The lack of insurance protection based on the women's own records was found to be partially compensated by the fact that the husbands of some of the 508 married women held jobs in covered employment. Only 178 husbands, however, were found to have any quarters of coverage, and only 142 had insured status. The measure of protection was especially small for older women. Of the 142 women who would have been eligible for survivors' benefits in the event of their husbands' death, only 22 were 45 years of age or over; 35 of the women whose husbands had social security accounts but not sufficient quarters of coverage for insured status were 45 years of age or over. In only 3 cases were both husband and wife found to have insured status.

Effect of Coverage Under Old-Age and Survivors Insurance

Taxable wages of only \$4 a week, if regularly and continuously received over a 13-week period, are sufficient to yield a quarter of coverage under the old-age and survivors insurance program. If workers were eligible for benefits on the basis solely of their earnings, the study would indicate that, in spite of their comparatively low cash earnings, the great majority of the women interviewed might have been able to attain insured status on this basis. About 85 percent of the women with wages had earned \$4 or more per week, and 64 percent had earned \$6 or more. But in view of the requirement that a specified number of quarters of coverage must be acquired for insured status at any given time, the degree of regularity and continuity of employment is a controlling factor.

Evidence from the work histories as to regularity and continuity was limited in two respects. It was difficult to get complete records of unemployment of less than a month and of voluntary partial unemployment and voluntary unpaid vacations of regular day workers who stayed with their employ-

ers over a period of years. Because of these limitations, it is not possible to draw general conclusions from the findings of the study, although they seem to indicate general trends of employment experience in private families.

The women interviewed had been in household employment for periods ranging from less than 1 year to more than 20 years. But data available for complete histories, showing continuous records from the first job up to the time of interview, indicated that on the average the total time spent in household work was rather short.⁸ The median number of years was less than 7 for all women who were employed or unemployed and seeking work. It was found to be slightly higher both for women holding full-time jobs and for those having regular day work at time of interview—slightly more than 7 and more than 9 years, respectively. About 37 percent had been employed more than 10 years in various types of work for private families, and about 25 percent had done such work for more than 15 years. These findings corresponded, in general, to those of the Philadelphia study. The median length of employment in Philadelphia was slightly more than 7 years, and about 37 percent of the women interviewed reported more than 10 years of domestic work in private families.

As could have been expected, the great majority of older women had more than 10 years of work experience in private homes. About 80 percent of the women 45 years of age and over, 59 percent of those aged 40 and over, and only 37 percent of those between 25 and 40 had had the equivalent of more than 120 months of paid household employment.

At first glance, these data seem to suggest that if domestic employment were covered by the insurance program the majority of the women interviewed might eventually fulfill the requirement of earnings of \$50 in each of 40 calendar quarters which would give them permanent and fully insured status. But the tendency to shift from full-time to part-time or day work may prevent any such possibility. Only 20 percent of all women interviewed had spent more than 10 years in regular full-time employment; 37 percent had held different types of household jobs for that length of time. Less than 8 percent had worked

⁸ Information on work experience was obtained principally for the 5-year period prior to the interview. Complete histories of women with work experience prior to 1936 were obtained only for 694 women for whom records were available.

as regular day workers for more than 10 years. Although four-fifths of all women interviewed reported some periods of full-time employment during their working lives, more detailed data on the years of employment might disclose periods of partial employment with less than the minimum wages required for a quarter of coverage. The study, therefore, did not yield a conclusive picture regarding the insurability of these workers with more than 10 years of work experience.

Work histories for the period 1936-40 revealed that more than half of the 976 women who were in the labor force in January 1941 had been employed continuously in private homes for a period of 55-60 months (table 4). Moreover, almost three-quarters of the women interviewed had spent more than 30 out of a possible 60 months working for private families. The length of employment experience varied considerably with the worker's age. Of the women aged 45 years and over, 86 percent had spent more than 30 months in household work during this period. This compares with 47 percent for those under 25 years of age.

Only part of the working time of these workers had been spent in full-time jobs. About 37 percent of the women had had full-time employment for more than 30 out of 60 months, the proportion being considerably higher for older women. It seems reasonable to conclude that these women may be able eventually to meet the qualifying requirements of the old-age and survivors insurance system, and it is also possible that women

doing regular day work for more than one employer or working several days per week may acquire sufficient wages to meet these requirements. A detailed analysis of periods of partial employment might, however, disclose a number of workers who worked for only 1 day a week and thus would not earn enough to qualify, even though they were employed in a sufficient number of quarters.

If the present exclusion from coverage of domestic service in private homes were withdrawn, domestic workers might still experience some difficulty in obtaining insured status under the present interpretation of casual labor, which is excluded from coverage under the old-age and survivors insurance program. By ruling,⁹ casual labor is defined as services which are not in the course of the employer's trade or business and which are performed on not more than 10 calendar days within a period of 2 consecutive calendar months. The data did not disclose any considerable amount of casual or temporary day work in private families—that is, periods during which the women did not have regular employment but instead picked up a day's work at their convenience. There is reason to believe, however, that part of the periods of partial employment in regular day work might be excluded as casual labor. Thus, a domestic worker who worked only 1 day a week for each of her employers might be excluded as a casual worker from coverage, unless

⁹A & C Mimeograph Collector No. 5121, rule A, Oct. 12, 1940, Bureau of Internal Revenue.

Table 4.—*Negro women in domestic service in Baltimore: Distribution by number of months in regular employment in private homes and number of months unemployed and seeking work, 1936-40*

Number of months unemployed and seeking work	Number with specified months of employment in regular household jobs												
	Total		None	1-6	7-12	13-18	19-24	25-30	31-36	37-42	43-48	49-54	55-60
	Number	Percent											
Total ¹	975	.....	37	90	63	49	62	67	50	30	45	47	420
Percent of total .....	.....	100.0	3.8	9.2	6.5	5.0	6.4	6.9	5.1	3.7	4.6	4.8	44.0
None.....	702	81.4	29	58	42	31	42	49	35	25	34	35	412
1-6.....	80	8.8	3	13	6	7	13	4	2	6	6	10	16
7-12.....	29	3.0	1	3	7	4	2	0	2	4	3	2	1
13-18.....	18	1.8	1	5	3	0	3	1	3	0	2	0	0
19-24.....	9	.9	0	0	1	1	1	0	5	1	0	0	0
25-30.....	18	1.8	1	4	0	1	0	9	3	0	0	0	0
31-36.....	10	1.0	0	2	1	2	1	4	0	0	0	0	0
37-42.....	4	.4	0	3	0	1	0	0	0	0	0	0	0
43-48.....	5	.5	0	0	3	2	0	0	0	0	0	0	0
49-54.....	1	.1	0	1	0	0	0	0	0	0	0	0	0
55-60.....	3	.3	2	1	0	0	0	0	0	0	0	0	0

¹ See table 1, footnote 1.

² Excludes 1 person for whom period of unemployment was unknown and 117 persons not seeking work at time of interview.

the maintenance of a household were defined for purposes of the Social Security Act as a trade or business.

In this connection, it may be noted that the extent of partial employment was found to be much greater than that of involuntary unemployment. Periods of unemployment of a month or more during which the women were seeking work formed a distinctly minor part of the work experience. Voluntary withdrawals from the labor market were both more frequent and longer.¹⁰ About 18 percent of the women had been unemployed and seeking work for 1 month or more during the period 1936-40; about 30 percent had voluntarily withdrawn from the labor market during the same period.¹¹ For women who had been unemployed at any time during this period, the median length of unemployment while seeking work was 7.8 months, as compared with 15 months for periods of withdrawals from the labor market. These findings, both for the relatively small group of women who had suffered periods of involuntary unemployment and for the larger number of workers who had withdrawn from the labor market, conformed, by and large, to the data obtained in Philadelphia.

Conclusions

Information obtained on the extent to which the Negro domestic workers in the study had acquired any protection under the present old-age and survivors insurance system and on the insurability of the workers covered in the study pointed to problems characteristic of Negroes and of women workers in general.

Insofar as length of employment experience and regularity and continuity of employment are concerned, the study emphasized problems existing to some extent for women workers in general.¹² Frequent withdrawals from the labor market

¹⁰ Of the women not available for work at time of interview, about two-fifths were not working because of domestic duties, while about one-fourth were out of work because of temporary disability, sickness, or poor health.

¹¹ These figures are based on records of women who were in the labor force when interviewed.

¹² See U. S. Department of Labor, Women's Bureau, *The Woman Worker*, Vol. 21, No. 4 (July 1941), pp. 7-8.

shorten their work experience in both covered and noncovered industry.¹³ Insofar as there was a problem inherent in the occurrence of periods of partial employment, there is reason to believe that it is primarily a problem of Negro domestic workers, since white women are employed in day work to a much smaller degree.

The wage level of the majority of the women interviewed indicated that, if coverage were extended to household employment, a large part of these women, even if they could otherwise meet the eligibility requirements, would not be entitled to more than the minimum amount of benefits available under the Social Security Act. In this respect their situation is similar to the general situation of Negro workers now in covered employment.¹⁴

Any insurance protection obtained by the Baltimore workers under the present old-age and survivors insurance program was due largely to the insured status of their husbands. An insignificant number of the women interviewed had been able to obtain insured status on the basis of their own earnings in covered employment. This number was far surpassed by that of the women who had accumulated some wage credits from covered employment, but not enough for insured status. In the absence of available data on the extent of movement between covered and noncovered employment on the part of white workers, it is not possible to estimate the effect of racial differences on this problem. The evidence obtained on shifts between domestic service and covered employment suggests that—notwithstanding the fact that only a part of the Negro women interviewed had had experience in work outside private homes—more of the women might have acquired potential rights to benefits on the basis of their own employment experience if, by abandoning the distinction between covered and noncovered employment, it were possible to treat their employment as an unbroken unity.

¹³ Palmer, Gladys L., "The Mobility of Weavers in Three Textile Centers," *Quarterly Journal of Economics*, Vol. 55, No. 5 (May 1941), p. 485.

¹⁴ Franklin, Charles L., "Characteristics and Taxable Wages of Negro Workers, 13 Selected Southern States, 1938," *Social Security Bulletin*, Vol. 4, No. 3 (March 1941), pp. 21-31.