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UNITED STATES DEPARTMENT OF LABOR

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WOMEN'S BUREAU
MARY ANDERSON, DIRECTOR

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OFFICE WORK IN RICHMOND

1940



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UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR RELATIONS
OFFICE OF THE GENERAL COUNSEL

OFFICE WORK IN RICHMOND

1940



Division of Research and Statistics

Office of the General Counsel
Federal Reserve Bank of St. Louis
Washington, D.C.

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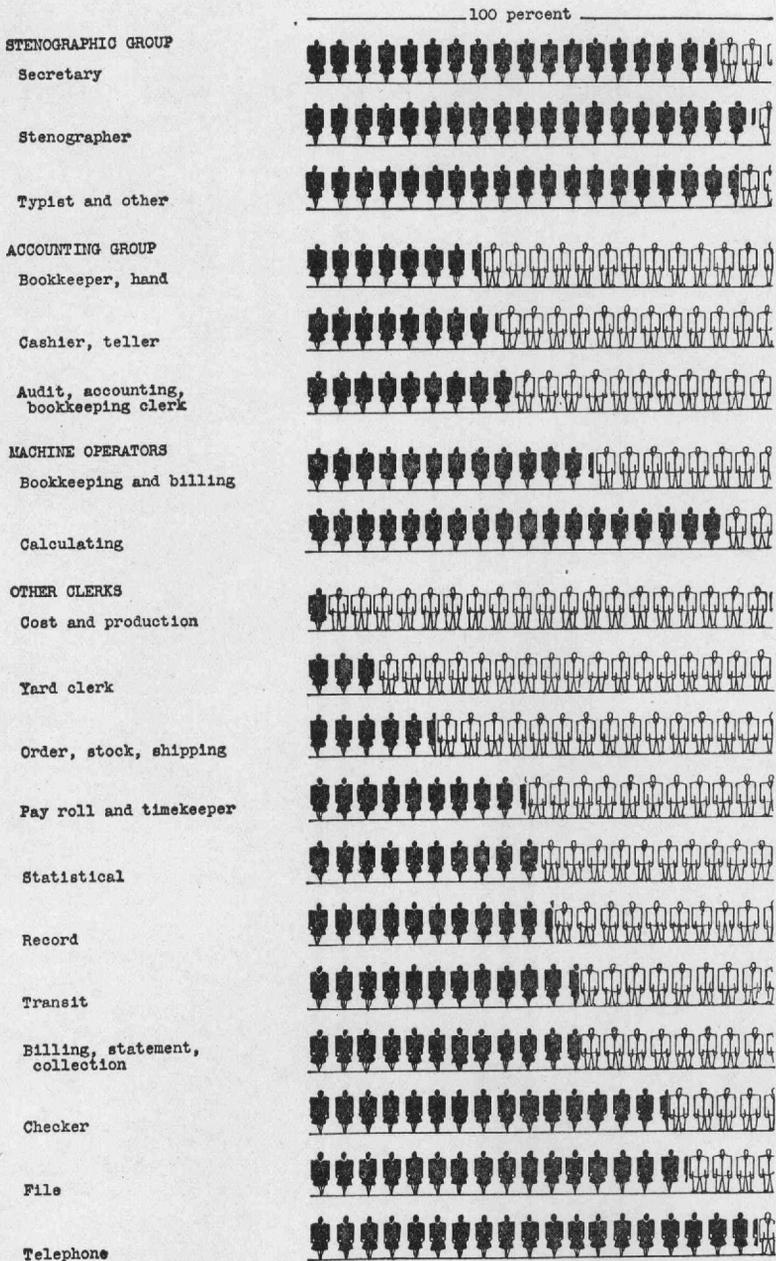
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[Each complete figure=5 percent]



OFFICE WORK IN RICHMOND, 1940

INTRODUCTION

Richmond, the capital and largest city of Virginia, was chosen to represent the South Atlantic section in the office workers' study. The natural trading location of the city, its importance as a manufacturing center, and its position as the State capital make it one of the leading industrial and commercial centers in this section.

Tobacco, paper, printing, iron and steel, and rayon manufacturing predominate, but there are many other small industries in or near the city. In addition to its own population of 193,042, Richmond is reported to service through its retail and wholesale facilities a trade area with approximately 600,000 people. To meet the needs of its manufactures and its trade, as well as its State, city, and Federal business, there are a number of financial institutions, many professional offices, the usual public utility and other facilities demanded in a metropolis. Richmond is served by six railroads, by steamship service, by airplane, and by motor-bus service.

To carry on these many industrial and business activities, it is estimated that there are 13,000 office employees. Government offers the largest single field of employment to such workers. Most of the centralized State offices are in Richmond, where more than 2,500 persons were employed in 1939, 1,800 of whom come within the definition of office workers used for this study. Federal offices, some of which have been developed since 1930, and the city and county offices bring the total of public office workers to almost 2,500 at time of survey.

The next largest number are employed in manufacturing offices. While few manufacturing firms employ 50 or more office workers, the small numbers in over 300 establishments result in a total of more than 1,600 office workers employed by manufacturing companies.

Insurance firms, including home offices, branch offices, and agencies, employ more than 1,400 office workers. Five Richmond banks each give employment to 50 or more workers. In addition to these large banks are a number employing fewer workers, as well as many investment, building and loan, and personal and chattel loan agencies. Together, these financial institutions give employment to over 1,200 workers. Several of the railroad and other public utility offices (electric, gas, telephone) employ in excess of 100, the total for railroads being approximately 1,300 and that for other utilities more than 600.

The total of office workers in wholesale and retail distribution also is large, but in only a few such offices are 50 or more employed. The large total results from one or more office employees in the many retail and wholesale units in the city. The numbers employed in small offices are swelled further by the large number of small professional offices, real-estate offices, and non-profit-making agencies to be found in Richmond.

DEMAND FOR NEW OFFICE WORKERS

The demand for new office workers in a particular area is not constant but is affected by changes in general business conditions and by the turn-over of employees in the various firms. An increasing population and the extension or contraction of production in specific industries necessitate some readjustments in the composition of office forces. Between 1930 and 1940 the population of Richmond increased by 5½ percent, or somewhat less than the increase in the total population in the United States.

Since 1935, however, there have been substantial increases in manufacturing, commercial, and governmental activities in Richmond. According to the Census of Manufactures, the total number of workers employed in Richmond's manufacturing industries increased by 11 percent between 1935 and 1939, but in wholesale trade the number of employees increased by 34 percent and in retail trade by 29 percent. The increase in retail sales by Richmond stores during this period was 36 percent.

Other indications of the recent increase in business activities are given by the Richmond Chamber of Commerce, which reports that electric customers increased by 14 percent and business telephone connections by 22 percent during the period from 1936 to 1940.

Important government agencies that have created demands for new office workers in recent years include the State Planning Board, the Unemployment Compensation Commission, the Department of Alcoholic Beverage Control, and the Federal National Youth Administration, W. P. A. clerical projects, and Wage and Hour district office.

These increasing activities, in addition to replacements necessary for various reasons, make up the demand for new office workers. As used here, the term includes beginners entering office employment for the first time and experienced workers transferring to a specific firm from other firms or other localities. In 1939, it is estimated, all new employees hired comprised something over one-tenth of the total office force employed, or approximately 1,450 persons.

The proportion of new employees in the total office force varies considerably by type of office. Railroads and other public utility companies generally have seniority promotion policies that tend to reduce the turn-over of workers, so these firms have smaller proportions of new office workers than are found elsewhere. In department and apparel stores approximately one-fourth of the office workers were first employed in 1939, and in finance and wholesale distribution about one-fifth are new employees.

Beginners.

Beginners, that is, persons entering office work for the first time, outnumbered the experienced workers taken on by a firm for the first time in 1939. They form, however, only 6 percent of the total numbers in Richmond offices. Beginners were taken on in relatively large proportions by insurance companies and banks, department and apparel stores, but wholesale distributors and manufacturers also served as places in which to attain initial experience.

Experienced workers.

About two-fifths of the workers employed in new positions were persons with office experience. To what extent these had transferred from other positions or to what extent they had been unemployed when taken on is not known. Experienced persons found new employment in excess of beginners chiefly in manufacturing establishments, in government offices, and in the mass of small offices included in the survey.

Extra workers.

Many firms find it necessary to employ extra office workers for short periods. Most of these are employed to substitute for regular employees on vacation, but in some offices there are periodic increases in the work to be done and additional workers must be hired.

The firms reporting the use of extra or part-time workers had employed several hundred such workers in 1939. At the time of the survey there were 129 on the pay rolls. The firms were chiefly small offices, manufacturers, city and county government offices, and finance and insurance firms.

The extra workers employed in finance, insurance, and small offices were largely stenographers, typists, PBX operators, file clerks, and messengers; those in city and county governments were typists; and those in manufacturing offices were stenographers, machine operators, billing clerks, file clerks, and information clerks. Railroads reported their extra employees as general clerks and in wholesale and retail trade such employees were stock clerks, stenographers, machine operators, cashiers, messengers, and general clerks.

SCOPE OF DETAILED SURVEY

A total of 186 offices employing 7,912 workers, were visited in the Richmond survey. In 5 establishments, comprising 2 railroads, a

TABLE I.—Number of offices scheduled, number of men and women they employed, and number of records secured, 1940, by type of office—RICHMOND

| Type of office | Number of offices scheduled | Number of men and women employed | | | Employee records secured | | | |
|--|-----------------------------|----------------------------------|-------|-------|--------------------------|-------|--------|------------------|
| | | Total | Men | Women | Total | Men | Women | |
| | | | | | | | Number | Percent of total |
| All types | 186 | 7,912 | 3,245 | 4,667 | 6,025 | 2,452 | 3,573 | 59.3 |
| Banks | 8 | 877 | 482 | 395 | 877 | 482 | 395 | 45.0 |
| Other finance | 14 | 134 | 62 | 72 | 134 | 62 | 72 | 53.7 |
| Insurance | 17 | 721 | 203 | 518 | 721 | 203 | 518 | 71.8 |
| Railroads | 5 | 1,275 | 1,038 | 237 | 646 | 489 | 157 | 24.3 |
| Other public utilities | 3 | 614 | 182 | 432 | 614 | 182 | 432 | 70.4 |
| Printing and publishing | 16 | 217 | 49 | 168 | 217 | 49 | 168 | 77.4 |
| Tobacco | 5 | 167 | 108 | 59 | 167 | 108 | 59 | 35.3 |
| Other manufacturing | 18 | 537 | 268 | 269 | 537 | 268 | 269 | 50.1 |
| Wholesale distributor, own goods | 15 | 272 | 156 | 116 | 272 | 156 | 116 | 42.6 |
| Wholesale distributor, others' goods | 11 | 219 | 90 | 129 | 219 | 90 | 129 | 58.9 |
| Department and apparel stores | 12 | 284 | 22 | 262 | 284 | 22 | 262 | 92.3 |
| Federal Government | 8 | 349 | 108 | 241 | 349 | 108 | 241 | 69.1 |
| State government | 1 | 1,653 | 343 | 1,310 | 495 | 106 | 389 | 78.6 |
| City and county governments | 2 | 182 | 95 | 87 | 182 | 95 | 87 | 47.8 |
| Other types of office | 51 | 411 | 39 | 372 | 311 | 32 | 279 | 89.7 |

hospital, a school, and the State government office, employment records were obtained only for a representative sample of the employees but in the other cases the data covered all office workers. Thus personnel and pay-roll records were copied for 6,025 employees, or more than 45 percent of the estimated total of office workers in Richmond.

Well over half the employees, 59 percent, were women. Though they comprised only about one-fourth of the workers in railroad offices and just over one-third of those in tobacco firms, nine-tenths or more of the employees in small offices and retail-store offices, and nearly eight-tenths of those in State government and printing and publishing offices, were women. Other types of office in which women outnumbered men are insurance, public utilities other than railroads, Federal Government, wholesale offices distributing other firms' goods, finance, and manufacturing other than tobacco and printing and publishing.

DESCRIPTION OF OFFICE WORK IN RICHMOND'S OUTSTANDING INDUSTRIES

State government.

In Richmond the State government offers a larger field of office employment than does any other single type of business. The functions of the State government probably touch all types of enterprise carried on by the people, and though many branches of the various departments are scattered throughout the State, the central administrative offices are in Richmond.

A considerable proportion of the State employees are technical scientists, medical and social-service workers, engineers and mechanics, custodial workers, and investigators, inspectors, and officers engaged to insure compliance with legal standards and laws, none of whom are within the scope of this study. However, the majority of the more than 2,500 State workers in the Richmond offices are classed as executive and professional workers, engaged in planning, directing and coordinating the work of the various State offices, and clerical workers, engaged in preparing and keeping records and reports of the varied State activities or in other types of routine office work.

Employees in the usual routine office work, such as messengers, mail and file clerks, typists, telephone operators and receptionists, stenographers, stock clerks, order clerks, clerks working on single records, and secretarial workers, are found in all the various offices. Much of the work in the State offices, however, requires persons who have training or experience in preparing and maintaining intricate financial and accounting records, who have a working knowledge of statistical and personnel principles and procedures, or who have knowledge of various laws that apply to State activities; the detailed duties and responsibilities of such workers vary with department, due to the different nature of work being carried on.

According to the Register of the Commonwealth of Virginia, in September 1939 there were 2,081 employees in clerical positions, 415 in executive positions, 112 in fiscal examination and auditing positions, and 32 in statistical positions, and the majority of these are in the central administrative offices in Richmond.

The *Governor's Office* includes five divisions, as follows: *Division of the Budget*, *Division of Grounds and Buildings*, *Division of Statutory Research and Planning*, *Division of Military Affairs*, and *Planning*

Board. Many employees in this branch, which forms the coordinating unit of the State government, are classed in various executive positions and do highly responsible and intricate types of work. In the *Division of the Budget* they must have a working knowledge of preparing and analyzing complex financial statements and be familiar with the accounting systems of the State, as they prepare the State budget from the estimates submitted by the various departments and agencies. They plan and maintain the central personnel files of State employees and the central inventory records of materials and supplies.

Employees in the *Division of Statutory Research and Planning* should have a knowledge of State statutes and administrative regulations. The work of these employees consists of compiling and indexing State laws, collecting and preparing statistical data, and making special research studies for other information relating to State legislation, assisting in the drafting of bills, and checking typed drafts of bills and statutes for accuracy of typing and references.

The duties of the clerical force in the *Military Affairs Division* also are varied. Some clerks are engaged to prepare and maintain special files and to issue orders relating to the status of the National Guard personnel. Others must be familiar with military terms and accounting forms in order to approve for payment and keep records of the accounts and pay rolls of the division. The storekeeping clerks must have a knowledge of military supplies and materials, as they are engaged in keeping inventory records, checking receipts of materials, filing requisitions, and requisitioning additional supplies to maintain sufficient stocks on hand.

Special types of work in the *Attorney General's Division of the Department of Law* requires employees who have a working knowledge of legal forms and terms and are familiar with court reports and other sources of authority on legal questions. Employees in the *Motion Picture Censorship Division* of the Law Department must have a knowledge of the State laws governing the censorship of motion pictures, as they keep a record of the actions and censorships made by the board and of the reports of inspectors.

In the various divisions of the *Department of Finance* the employees are largely trained or experienced in accounting, auditing, or general bookkeeping work. They should be familiar with the State budget system and with accounting and law as applied to the State system of accounts. Examples of the work include preparing and maintaining records and accounts for the various State institutions; reviewing and recording cash receipts and disbursements; keeping inventory records and preparing inventory schedules, summaries, and expense distributions; receiving and accounting for receipts; receiving and recording warrants; auditing vouchers; and keeping a record of the budget. Much of the work is done on bookkeeping machines.

The *Department of Finance* also includes the *Division of Purchase and Printing* and the *Division of Motor Vehicles*. Persons in the Purchase and Printing Division who are in the responsible positions are required to have a knowledge of market conditions, current prices, traffic procedures, and of the various materials and supplies used in the department, as their work includes investigating and making records of sources of supply, preparing specifications, examining bids, and placing orders or making contract awards.

The *Division of Motor Vehicles* has a fairly large office force to do the wide variety of record, bookkeeping, and accounting work, and filing work in connection with administering the motor vehicle license, registration, and fuel tax laws, the licensing of bus lines and motor vehicles for hire, and the licensing of operators of motor vehicles. The more responsible employees, who have some supervisory duties, must have a good knowledge of State laws and regulations relating to motor vehicles and must be familiar with traffic laws and regulations and highway safety principles and practices.

Other clerks are employed in more specialized types of record or bookkeeping work or in routine office work such as filing, mailing, or stenographic and typing jobs. A few examples describing the work of the various record-keeping employees follow:

Hand posting of weekly accounts of licensing agents, branch offices, and tellers. Prepares monthly statements of these accounts. Keeps special fund accounts, writing check against them and reconciling bank statements.

Window teller—Accepts, checks, and approves applications for certificates of title, duplicates, etc., and receives fees therefor.

Issues licenses at window—Accepts applications and issues transfers; delivers title certificates and receives fees; delivers fees to cashier.

Examines and approves applications for refunds of gasoline tax.

Issues duplicate titles, supplemental liens, etc., at window and from mail requests. Checks against files, checks forms for completeness and accuracy.

Checks applications for operators' and chauffeurs' licenses and remittances recorded thereon.

In charge of stolen-car records—Files reports on stolen and recovered cars, prepares monthly statements, prepares daily police bulletin on stolen cars and revocations of operators' licenses.

Auditing motor fuel dealers' tax reports.

In the *Department of Taxation* there are also many highly experienced employees who are responsible for the administration of the various tax laws; these executive employees must have a good understanding of State tax laws, though some may become specialized in the administration of one particular tax law, as the corporation tax, the beverage tax, the inheritance and gift tax. They must have acquired the ability to apply the principles of accounting in interpreting the financial returns of individuals and corporations and the fixing and revising of assessments.

Principal and senior office clerks in this department should have some knowledge of the State tax laws and a working knowledge of bookkeeping or accounting, as they do the routine of checking tax returns. They calculate percentage and depreciation of personal property of corporations for tax purposes, examine records of beverage companies, prepare assessment reports on the stocks of finance companies, and maintain and operate the complex files of the various tax records. Junior clerks make and verify single record entries, examine returns to see that the blanks are properly filled, do simple file work, take care of incoming and outgoing mail, operate various types of office machines, and do other office work of a relatively simple nature.

A large proportion of the employees of the *Department of Education*, particularly the division superintendents, rural supervisors, and the personnel of colleges and schools, are not employed in Richmond. However, several divisions are in Richmond and some of these employ an appreciable number of office workers. The Department of Education sections scheduled include the administrative, maintenance of industrial rehabilitation, maintenance of libraries in public schools,

and two associated agencies, the board of examiners of graduate nurses and the real estate commission.

The administrative staff evaluates the college records of applicants for teaching certificates and keeps a file of such records. It maintains the personnel records for the Department of Education and keeps the inventory records concerning the purchase and distribution of books and other supplies. It prepares annual reports on the operations of the department and makes research surveys on conditions, operations, and transportation facilities at the various public schools.

The office work in the other sections is largely keeping detailed records of the financial transactions of the office, requisitioning and keeping records of supplies and materials, making up the pay rolls, and other routine office work. Some workers in the library division are required to have experience in the handling of archive material as they are engaged in classifying, repairing, indexing, photostating, and filing original historical records; they must know how to operate a photostat machine and have a knowledge of binding old books and manuscripts.

The *Department of Public Welfare* and the *Department of Health* perform numerous functions relating to the health of the public and to its physical and mental welfare. These departments are authorized to make and enforce rules and regulations concerning sanitary conditions in schools, State institutions, hotels, and other public places, and to investigate diseases and epidemics in the State and to find methods of preventing the spread of such diseases. They are to provide for the segregation and care of persons having contagious or infectious diseases, to maintain sanitariums for the treatment of tuberculosis and clinics for treating other diseases, and to appoint and supervise local health boards. They are charged with caring for dependent, neglected, and delinquent children, with handling cases of dependent and defective persons, with supervising mothers' aid, veterans' service, and public assistance programs, and with the operation of penal and other correctional institutions, State hospitals, and institutions for blind and deaf persons. They are required also to collect, compile, and analyze records of marriages, births, and deaths. These examples indicate the wide variety of duties which are carried on in the two departments, and though many divisions are scattered throughout the State, the administrative offices are in Richmond.

A considerable proportion of the employees in the two departments are scientific, professional, and technical workers, such as physicians, psychiatrists, psychologists, pharmacists, dentists, bacteriologists, laboratory technicians and workers, hospital attendants, nurses, social workers, prison guards and other prison attendants, mechanics, sanitary engineers, and many other specialized scientific workers. But each office requires the service of at least general office clerks for routine stenographic, record keeping, and filing work. The central administrative offices in Richmond also require many responsible office workers with specialized training and experience in order to coordinate the extensive financial, statistical, and personnel problems of such widespread organizations, and to carry out research and publicity programs in educating the people to know of the many services available to them.

Secretarial, stenographic, and other general office clerks, as typists, file clerks, record clerks, and so forth, should be familiar with medical and social welfare terms and standards. Accounting, auditing, and bookkeeping workers, in addition to having a working knowledge of accounting practices, must know the State fiscal procedures and the various laws relating to the distribution of funds to specific agencies and localities. These workers prepare estimates for the Bureau of the Budget, maintain detailed finance statistical records of all receipts and disbursements of funds, and prepare reports of such financial transactions. Statisticians and statistical clerks are engaged in assembling detailed reports of the activities of the various agencies and of compiling and tabulating the information to show the activities, progress, and achievements of agencies administering the various programs.

The office employees engaged in planning the work, preparing the various forms for reporting data, and supervising the office force are generally classed as executive employees, but those in the lower executive classes are employed also on the more responsible types of clerical work.

A considerable proportion of the clerical workers are in the more general office positions, reported as secretary, stenographer, stenographer-secretary, stenographer-clerk, stenographer-typist, file-mail clerk, mail-messenger, stock-inventory clerk, stock-mail clerk, PBX operator, typist-record clerk, and office-machine operator (mimeograph operator and key-punch and sorting-machine operator). Other clerks, however, are engaged in keeping various types of financial and statistical records. Examples of the work of these clerks follow:

Department of Public Welfare:

Statistical and audit clerk—hand posting of allotments and expenditures of public assistance funds.

Keeps inventory records, receives goods from prison shops, checks and fills orders.

Requisitions and keeps records of disposal of clothing, books and supplies for clients (child welfare service). Writing case records and keeping card file on cases.

In charge of setting-up and operation of statistical systems in institutions (hospitals) throughout State—involves records on 15,000 or more individuals, use of tabulating equipment.

Department of Health:

Keeps financial records of disbursements; checking expenses, vouchers, and so forth.

Keeps records; compiles reports; incidental typing, filing, and pay-roll duties (Rural Health).

Keeps records of, issues, and requests orders of clinic supplies, stationery, bulletins, instructions, and so forth (Tuberculosis Division).

Indexes marriage reports, assists in searching records for birth certificates (Vital Statistics).

Keeps a record of all requests for birth and death certificates; keeps record of money received for certificates (Vital Statistics).

In charge of silver nitrate for prevention of blindness—keeps a record of silver nitrate and other supplies furnished to physicians and midwives each day. Types and keeps a list of physicians and midwives concerned with treatment of blindness.

Keeps accounts from which vouchers are sent at end of year; opens reports of deaths and births mailed in (Vital Statistics).

The Departments of Agriculture and Immigration and of Conservation and Development also have many divisions outside of Richmond that

employ largely professional, scientific, technical, and other non-clerical employees. However, the administrative offices in Richmond employ workers to plan and coordinate the work of the many divisions and agencies, to prepare and distribute the forms necessary to record the activities and progress of each unit, to set up and operate the central system of fiscal management of the departments, to receive and prepare statistical data regarding activities, and to disseminate information regarding the various laws being administered.

The various classes of executive employees are responsible for planning and supervising the work of the two departments and do the more difficult work of preparing the budget estimates of expenditure and of preparing the publicity material to be distributed. These employees are required to have experience in agriculture, marketing, or conservation work, and to be familiar with the laws and regulations being administered in their departments.

The detailed work in keeping records of investigations and inspections, of issuing and keeping records of permits, certificates, and licenses, and of recording samples received and tested at the laboratories, requires an appreciable number of clerical workers. Many of these clerical workers are employed as stenographers in small divisions and do all routine office work, but some are employed on specialized records, as keeping records of certificates issued and compiling statistics for the monthly bulletin concerning regulations of fertilizer control and analysis; keeping records of samples received at laboratory for chemical analysis and handling correspondence concerning the tests; receiving reports of investigations from weights-and-measures inspectors and preparing statistical data concerning such activities; preparing statistics concerning fish and game licenses issued; and recording other activities of the sections administering conservation regulations.

The *Department of Labor and Industry* is charged with the enforcement of labor laws and laws relating to the inspection of factories, commercial establishments, mines, and other places of business, and with the collection and tabulation of statistics relating to employment and wages. The office executive supervises the force, prepares and keeps official records, and issues the notices, processes, and orders of the department. The statistician drafts questionnaires and survey and reporting forms for distribution to business establishments, compiles and analyzes the statistical data concerning employment, hours of work, and wages in the State, and prepares reports and articles for publication. The few clerical workers in this department do a variety of routine office jobs and assist the office supervisors. They keep books of expenditures, prepare the pay roll, do typing and stenographic work, and make compilations of figures and computations and tabulations in connection with the statistical data obtained from business firms.

The *Unemployment Compensation Commission* is a relatively new unit of the State government and is one of the most important offices from the viewpoint of offering employment to clerical workers. According to the State Register this agency had over 500 employees in September 1939, and a substantial proportion of them had been employed for only 1 or 2 years.

Many of the employees are classed as executive or professional (attorneys, auditors, statisticians, and investigators) and these have

a wide variety of duties to perform. They assist the commissioners in supervising the activities involved in applying the State law and in cooperating with the Federal Government, they install and maintain the intricate record file systems for keeping pay-roll and contribution reports and compensation claims, inform employers as to the requirements of the law and regulations, give aid to the commissioners in interpreting the law and in handling cases and law violations, compile and analyze statistical data concerning the coverage, benefits paid, and other activities, and prepare reports on this information, and prepare budget estimates and pay rolls for the agency. These employees are required to have considerable training and experience in their respective fields and a good knowledge of industrial employment conditions in the State.

The large majority of employees in the Unemployment Compensation Commission are classed as clerical employees. A large and important group of clerks consists of file clerks, who are required to operate the complex system necessary to handle the numerous records used in conducting the compensation work. These clerks are engaged in posting employers' names on the workers' cards, filing addressing machine plates, filing employers' folders and other data put in the folder when received, pulling folders for other clerks to use, filing claims data in claimants' folders, filing benefit folders, assorting debit tickets by employer, arranging ledger cards and filing them, sorting and filing canceled checks, and other office filing duties.

Other clerks are employed as stenographers, typists, messengers, and operators of office machines such as computing, key-punch, duplicating, addressing, and bookkeeping machines. Another group of clerks are engaged in record-keeping work of a more difficult nature. These include accounting and audit clerks, statistical clerks, hand accounting and ledger clerks, and claims clerks, and it is essential that these workers have some training or experience in handling financial accounts and financial and statistical records; they should be familiar also with the terms and record forms and schedules involved in carrying out the work of the unemployment compensation program. These workers are engaged in verifying pay-roll and contribution reports and employees' tax payments, interviewing claimants and reviewing their records, making computations on compensable claims, verifying listings to make corrections on claimants' warrants, compiling daily and monthly reports, checking pay orders for accuracy and completeness, verifying continued pay orders, checking claims with ledger cards to verify amount of earnings when contested, handling interstate claims, sorting and filing canceled checks, maintaining daily bank balances, and compiling coverage and contribution data, claims data by area, and other work of a related character.

The *Department of Workmen's Compensation* is authorized to approve agreements relating to compensation, to handle uncontested claims and arrange settlements, to hear contested cases and make reports of the hearings, to prepare data for the use of the commissioners in settling cases, to keep financial accounts of receipts and disbursements, and to keep and report statistical data of coverage of agreements, of claims, awards, and indemnities, and to maintain records of the activities and orders of the Commission.

Much of the clerical work is of a technical nature requiring persons to have a knowledge of the State insurance law and to have experience

or training in insurance methods and practices in order to review and approve agreements, examining them for amount of insurance, doctor's reports, employee coverage, and other pertinent data. The statistical work is quite complex and requires clerks with previous statistical experience or training; these clerks collect, compile, tabulate, and prepare reports relative to number and coverage of agreements, the nature, frequency, and costs of industrial accidents, nature of settlement and amounts of compensation, number and nature of claims contested and decisions rendered, and they prepare special statistical reports to support legislative proposals. Stenographers and file and mail clerks should have some knowledge of industrial insurance terms and practices, as they handle office correspondence, send out notices, orders, and agreement forms and schedules, and keep the complex file system up to date by recording cancellations, expirations, or other changes in the insurance agreements.

The *Division of Corporations* also performs a variety of functions in regulating public service corporations and much of the work is of a highly technical nature. This division is charged with appraising and evaluating the properties of public service corporations for the purpose of assessing and taxing such companies and of regulating the rates that can be charged for their services; regulating the sale of securities; regulating motor vehicle carriers; and administering the laws and regulations relating to finance and insurance companies.

Many of the employees are classed as executives and as professional and technical workers, such as auditors, accountants, statisticians, attorneys, engineers, investigators, and inspectors, and these are required to have extensive training and experience in their specialized fields. These do the more responsible work of reviewing and auditing the intricate financial statements, and examining for compliance with the laws of banks and other finance companies, insurance and real estate companies, and public service corporations; making appraisals of fixed capital assets, plant construction, maintenance and operation of public utilities, reviewing and passing on qualifications of insurance companies and other corporations to receive licenses or charters to operate under Virginia laws; inspecting airports and landing fields and passing on applications for licenses for airmen and aircraft; assisting in conducting hearings and making prosecutions for law violations; and preparing schedules, forms, and statement and order blanks that are used in carrying out the many duties of the department.

The work of the clerical force also is varied, because of the many specialized records, orders, and notices relating to public utility and insurance rates, sale of securities, property valuations and assessments, licenses and charters, audits and account records, and the reports sent in by the various field investigators, which must be handled and filed, in addition to taking care of the usual routine office bookkeeping records, pay rolls, office correspondence, and statistical data.

Many of the clerical workers do several of the routine office duties, particularly in the smaller divisions that employ only one or two clerks, and these are reported as secretary and stenographer, stenographer-clerk, stenographer-typist, typist-clerk, record clerk and miscellaneous work, stenographer and file clerk, stenographer and general work, and other similar terms. However, others are engaged in keeping

specialized records or doing various specialized jobs. These include auditors employed to audit the public utility company reports, to investigate securities issues, and to receive and check tariff and rate schedules of public utilities so that they comply with the requirements of the commission.

Other clerks required to have some experience in accounting or statistical record work are engaged in making and certifying copies of corporation charters, keeping the weekly docket of hearings, and indexing, filing, and mailing copies of all commission orders; checking proof and entering records of the dissolutions; reviewing applications and issuing licenses to operate under the securities law; checking and recording motor vehicle insurance fees; checking and filing renewal insurance policies for motor vehicles, checking qualifications and issuing licenses to insurance agents and solicitors and maintaining a file of such licenses; and verifying and coding classifications and premium charges on auto risks.

On the basis of number of employees the *Department of Highways* is by far the largest State department, with nearly 4,000 employees reported in 1939, and the *Department of Alcoholic Beverage Control* ranks third, with about 650 employees. The majority of employees are not engaged in clerical work or are not employed in Richmond; these include warehouse custodians, chemical scientists, inspection and enforcement investigators, and the personnel of the many State stores in the Department of Alcoholic Beverage Control and the engineers, mechanics, planning-survey statisticians, inspectors, and district clerical workers in the Department of Highways.

However, the central offices, including the administrative, licensing, merchandise record and warehouse, accounting and stock control, and press relations and statistics divisions in the Department of Alcoholic Beverage Control, and the administration and engineering, and control warehouse and equipment divisions of the Department of Highways, are in Richmond, and these employ an appreciable number of executive, auditing, and clerical workers.

Employees in the various executive classes are required to have considerable experience in specialized fields, such as accounting and auditing, merchandising, statistics, and markets and trade conditions relative to specified materials, and ability to coordinate the activities of an organization consisting of many small units scattered through the State.

The majority of the clerical workers in the *Department of Alcoholic Beverage Control* are reported as secretaries, stenographers, typists, file clerks, mail clerks, and entry and record clerks, as a wide variety of records are checked and filed in the central office and a large amount of correspondence is necessary to conduct the business between the central account control and warehouse sections and the liquor manufacturers and distributors, the State liquor stores and investigators. The file system of this department is one of the most complex operated by any State office.

Other clerical workers reported include record clerks to keep cost price record book, to make up time sheets, compile weekly sales report, keep records of distribution of stock, audit finance reports sent in by State stores, keep records of receipts and disbursements, keep inventory records of stocks in central warehouse, and compile statistical records of liquor prices, sales, licenses issued, and other activities of

the department. To facilitate the enormous amount of record-keeping work, many employees operate office machines, such as bookkeeping, calculating, key-punch, sorting, duplicating, and addressing machines.

A large proportion of the clerical workers in the *Department of Highways* also were reported as stenographers, stenographer-clerks, and typists; in addition to doing routine office work of handling correspondence, taking dictation, and typing and filing many had other record-keeping tasks, such as keeping records on maintenance and construction progress, preparing the pay roll, keeping personnel records, checking industrial accident claims, indexing information relating to deeds, writing quotations on inquiries for materials and supplies for which bids are to be taken, making record cards on projects let to contractors, and other similar jobs.

Another group were reported as audit, accounting, cost-analysis, pay-roll and voucher clerks, and these are on more specialized records of auditing and checking maintenance, construction, and expense reports, supply bills, and vouchers, and checking and filing reports relating to bids, estimates, contracts, number and type of projects, and accidents. Examples of specific duties reported are making time and pay-roll audits; keeping records on claims cases and making invoices for payment of compensation, fire insurance, rentals, doctors' bills, and attorney and witness fees; checking invoices and computing cost reports; keeping files of railroad grade crossings projects; posting to cost analysis sheets from field reports; reconciling bank statements with district ledgers; keeping records of toll tickets; keeping accounts for unit control of perpetual inventory; and keeping account books on valuation of materials and equipment. Other clerks are operators of bookkeeping, check-writing, and calculating machines, file clerks who operate the complex filing system, and stock clerks.

Manufacturing—Tobacco.

Among the manufacturing industries in Richmond the most important from the viewpoint of number of employees and value of product is tobacco. For this reason it is important to know something of the types of work this industry offers to clerical employees. In the present survey five plants were scheduled; of these, one was a leaf-processing firm that purchased, blended, stemmed, and stored tobacco to be used by a different branch, two manufactured cigarettes, one produced cigars, and one made other types of tobacco products. Only one firm reported a departmental classification, but this firm also stated that clerical employees changed from job to job during the day.

Generally speaking, stenographers, typists, mail clerks, file clerks, and PBX operators are employed in all firms to handle office correspondence, take dictation, type letters, reports, and orders, and keep files of all records and reports relating to the business. Some firms employ computing-machine operators.

Other clerks usually found in any large manufacturing concern comprise timekeepers and pay-roll clerks, social-security clerks to compute social-security payments, audit, account, and bookkeeping clerks, cost clerks and sales-ledger clerks to keep records of all receipts and disbursements, order and record clerks, invoice and billing clerks to record daily sales, to prepare and mail invoices covering shipments, and to prepare bills of lading to accompany the shipments.

For some clerical positions it is necessary to be familiar with the kinds of tobacco being processed and with terms and methods used in manufacturing. Receiving clerks and the clerks in the leaf-tobacco department weigh the leaf tobacco when it arrives at the plant to check that the auction tag shows the proper amount and kind in the lot, and keep a record of the different kinds and grades of tobacco in the department; storage clerks, stock and materials clerks, and inventory clerks keep records of the amount, kind, and grade, age, and exact position of each lot in the storage room, and make out floor and stock reports and check receipts and deliveries; and traffic clerks determine method of shipping and keep records of kind and amount of tobacco in each shipment and of the destination and the routing of each shipment.

CHARACTER OF OFFICE OCCUPATIONS

The occupational distribution of office workers is largely determined by the size of the firm and the nature of the business in which it is engaged. Small firms that employ only 1, 2, or 3 office clerks require persons familiar with all routine office work—taking dictation, typing, doing simple bookkeeping and keeping records peculiar to the specific kind of business. These employees usually are classed as stenographers or general office clerks.

In large establishments there is a considerable degree of specialization of the office work and each employee has only one or a few closely related duties. Stenographic workers are employed in all types of office, but the larger firms employ such persons for one particular type of work, as secretary, stenographer, or typist, and ordinarily they are not required to be general all-round clerks. In the larger firms the stenographic workers usually are outnumbered by the specialized record-keeping clerks who work on the intricate production, cost, and financial records, involving accounting, statistical, tax, credit, and innumerable other kinds of work.

OCCUPATIONAL DISTRIBUTION

Most of the offices in Richmond are small firms. Three-fourths of the 186 scheduled employ fewer than 25 workers, and one-tenth have 25 and less than 50. Only 6 firms, in banking, insurance, railroad transportation, other public utilities, and State government, have more than 200 office workers. With so many small offices it is to be expected that stenographic workers would comprise an important part of the total force. More than one-fourth (28 percent) of the 5,437 regular office workers are in the stenographic group. Women generally are employed in these occupations and in Richmond 94 percent of them are women. More than half of the men stenographers are in railroads, manufacturing other than tobacco and printing and publishing, and city and county governments.

Almost one-fifth (18 percent) of the regular workers are in accounting occupations, including bookkeepers, audit, accounting, and bookkeeping clerks, cashiers and tellers. Practically three-fifths of this group, 57 percent, are men. In six types of office, women accounting workers outnumber men; these are insurance, "other public utilities," printing and publishing, State government, retail-store offices, and the group of small offices.

One in every 10 regular workers is employed as a machine operator. Bookkeeping and billing machines, calculating machines, and key-punch and tabulating machines are operated chiefly by women, who comprise seven-tenths of all machine operators. More men than women operate duplicating machines and equal numbers of men and women use addressing machines. Banks, the unspecified public-utility group, and insurance offices employ the largest numbers of machine operators.

The term "other clerks" covers groups of 25 or more persons in a wide variety of occupations; many of these jobs are similar in the various types of office but they differ from one another sufficiently to make it not feasible to put them into specific classes. More than one-third (36 percent) of the regular workers are in this group; they are fairly evenly divided as to sex, 51 percent being men and 49 percent women.

TABLE II.—*Distribution by occupation of all employees reported, and predominance of men or of women in each occupation—RICHMOND*

| Occupation | Total | | Women | | Men | |
|---|--------|------------------------|--------|------------------------|--------|------------------------|
| | Number | Percent of grand total | Number | Percent of group total | Number | Percent of group total |
| All occupations..... | 6,025 | 100.0 | 3,573 | 59.3 | 2,452 | 40.7 |
| Administrative, executive, clerical-professional..... | 459 | 7.6 | 66 | 14.4 | 393 | 85.6 |
| Extra and part-time workers..... | 129 | 2.1 | 114 | 88.4 | 15 | 11.6 |
| Regular office workers..... | 5,437 | 90.2 | 3,393 | 62.4 | 2,044 | 37.6 |
| Regular: | | | | | | |
| Stenographic group..... | 1,506 | 25.0 | 1,423 | 94.5 | 83 | 5.5 |
| Secretary..... | 218 | 3.6 | 193 | 88.5 | 25 | 11.5 |
| Stenographer..... | 903 | 15.0 | 871 | 96.5 | 32 | 3.5 |
| Typist and other..... | 385 | 6.4 | 359 | 93.2 | 26 | 6.8 |
| Accounting group..... | 997 | 16.5 | 432 | 43.3 | 565 | 56.7 |
| Audit, accounting, bookkeeping clerk..... | 611 | 10.1 | 277 | 45.3 | 334 | 54.7 |
| Bookkeeper, hand..... | 133 | 2.2 | 50 | 37.6 | 83 | 62.4 |
| Cashier, teller..... | 253 | 4.2 | 105 | 41.5 | 148 | 58.5 |
| Machine operators..... | 556 | 9.2 | 391 | 70.3 | 165 | 29.7 |
| Bookkeeping and billing..... | 254 | 4.2 | 157 | 61.8 | 97 | 38.2 |
| Calculating..... | 175 | 2.9 | 157 | 89.7 | 18 | 10.3 |
| Other..... | 127 | 2.1 | 77 | 60.6 | 50 | 39.4 |
| Other clerks..... | 1,959 | 32.5 | 955 | 48.7 | 1,004 | 51.3 |
| Billing, statement, collection..... | 151 | 2.5 | 88 | 58.3 | 63 | 41.7 |
| Checker..... | 119 | 2.0 | 92 | 77.3 | 27 | 22.7 |
| Claims examiner..... | 62 | 1.0 | 17 | 27.4 | 45 | 72.5 |
| Cost and production..... | 75 | 1.2 | 3 | 4.0 | 72 | 96.0 |
| Credit..... | 72 | 1.2 | 33 | 45.8 | 39 | 54.2 |
| File..... | 223 | 3.7 | 182 | 81.6 | 41 | 18.4 |
| Mail..... | 57 | .9 | 10 | 17.5 | 47 | 82.5 |
| Messenger..... | 105 | 1.7 | 5 | 4.8 | 100 | 95.2 |
| Order, stock, shipping..... | 193 | 3.2 | 53 | 27.5 | 140 | 72.5 |
| Pay roll and timekeeper..... | 119 | 2.0 | 56 | 47.1 | 63 | 52.9 |
| Record..... | 121 | 2.0 | 63 | 52.1 | 58 | 47.9 |
| Statistical..... | 133 | 2.2 | 66 | 49.6 | 67 | 50.4 |
| Telephone..... | 143 | 2.4 | 138 | 96.5 | 5 | 3.5 |
| Traffic and rate..... | 70 | 1.2 | 2 | 2.9 | 68 | 97.1 |
| Bond and security..... | 70 | 1.2 | 35 | 50.0 | 35 | 50.0 |
| Transit..... | 124 | 2.1 | 72 | 58.1 | 52 | 41.9 |
| Trouble dispatcher..... | 31 | .5 | 26 | (1) | 5 | (1) |
| Yard clerk..... | 91 | 1.5 | 14 | 15.4 | 77 | 84.6 |
| Clerks not elsewhere classified..... | 323 | 5.4 | 180 | 55.7 | 143 | 44.3 |
| Finance and insurance..... | 104 | 1.7 | 58 | 55.8 | 46 | 44.2 |
| Manufacturing and wholesale distributors..... | 83 | 1.4 | 40 | 48.2 | 43 | 51.8 |
| Other types of office..... | 136 | 2.3 | 82 | 60.3 | 54 | 39.7 |
| Special office workers..... | 96 | 1.6 | 12 | 12.5 | 84 | 87.5 |

¹ Percent not computed; base less than 50.

TABLE III.—Number of women and men regular employees in the various types of office, by occupational group—RICHMOND

| Type of office | Number of offices reporting | Number of regular employees | | | | | | | | | | | | | |
|---|-----------------------------|-----------------------------|-------|---------------------|-----|-------------------|-----|--------------------|-----|--|-------|---|-----|------------------------|-----|
| | | Total | | Steno-graphic group | | Ac-counting group | | Ma-chine operators | | Other clerks (see table II for specific occupations) | | Clerks not elsewhere classified (duties depend on type of office) | | Special office workers | |
| | | Women | Men | Women | Men | Women | Men | Women | Men | Women | Men | Women | Men | Women | Men |
| All types..... | 186 | 3,393 | 2,044 | 1,423 | 83 | 432 | 565 | 391 | 165 | 955 | 1,004 | 180 | 143 | 12 | 84 |
| Banks..... | 8 | 377 | 402 | 152 | 7 | 38 | 135 | 23 | 81 | 136 | 153 | 28 | 21 | --- | 5 |
| Other finance..... | 14 | 71 | 50 | 37 | 2 | 16 | 23 | 10 | 1 | 8 | 14 | --- | 10 | --- | --- |
| Insurance..... | 17 | 499 | 151 | 186 | 7 | 43 | 33 | 43 | 15 | 197 | 70 | 30 | 15 | --- | 11 |
| Railroads..... | 5 | 154 | 421 | 78 | 21 | 28 | 156 | 16 | 15 | 29 | 205 | 2 | 23 | 1 | 1 |
| Other public utilities..... | 3 | 397 | 152 | 97 | 9 | 66 | 43 | 64 | 9 | 135 | 71 | 35 | 12 | --- | 8 |
| Printing and publishing..... | 16 | 160 | 41 | 59 | 1 | 14 | 12 | 17 | 3 | 36 | 14 | 33 | 11 | 1 | --- |
| Tobacco..... | 5 | 59 | 96 | 19 | 2 | 4 | 13 | 12 | --- | 24 | 75 | --- | 5 | --- | 1 |
| Other manufacturing..... | 18 | 263 | 233 | 138 | 12 | 19 | 37 | 38 | 11 | 63 | 154 | 3 | 9 | 2 | 10 |
| Wholesale distributor, own goods..... | 15 | 113 | 133 | 53 | 1 | 5 | 34 | 36 | 6 | 18 | 81 | 1 | 9 | --- | 2 |
| Wholesale distributor, others' goods..... | 11 | 127 | 72 | 47 | 2 | 9 | 12 | 41 | 9 | 27 | 34 | 3 | 9 | --- | 6 |
| Department and apparel stores..... | 12 | 246 | 12 | 34 | --- | 90 | 1 | 27 | --- | 91 | 5 | 4 | --- | --- | 6 |
| Federal Government..... | 8 | 227 | 87 | 159 | 2 | 18 | 24 | 15 | 2 | 33 | 34 | 2 | 7 | --- | 18 |
| State government..... | 1 | 377 | 93 | 199 | 4 | 32 | 22 | 37 | 10 | 92 | 51 | 17 | 4 | --- | 2 |
| City and county governments..... | 2 | 69 | 73 | 37 | 11 | 8 | 13 | 3 | 2 | 14 | 30 | --- | 4 | 7 | 13 |
| Other types of office..... | 51 | 254 | 28 | 128 | 2 | 42 | 7 | 9 | 1 | 52 | 13 | 22 | 4 | 1 | 1 |

Many of these clerks, both men and women, are in occupations that require training or experience, such as claims examiners, cost, tax, rate, actuarial, statistical, and billing clerks. Larger groups of men than of women are employed as record, stock, credit, and pay-roll clerks and timekeepers, and in unskilled work usually regarded as beginners' jobs, such as messengers and as mail and transit clerks. The largest groups of women are file clerks, PBX operators, and transit clerks, and information clerks and receptionists, but substantial numbers are checkers and record, stock, and pay-roll clerks.

Another group doing various kinds of work are classed as "clerks not elsewhere classified." They comprise employees for whom no specific occupation was reported or of whom there were too few (less than 25) in a single occupation to show separately. These have been tabulated according to the type of office in which employed. Six in every 100 regular employees are in this class, and not far from three-fifths of the total are women. The small groups for whom the occupations were reported are employed chiefly as board markers, coin-counter clerks, vault clerks, and cancelation or policy-change clerks in finance and insurance offices; as ticket sorters and equipment-repair and replacement-record clerks in railroads; as ticket sorters, draftsmen, and directory clerks in other public-utility offices; as estimators, pricers, and production planners in manufacturing and wholesale offices; and as schedule clerks, copy handlers, and counter and circulation clerks in printing and publishing offices.

Another class is the special-worker group. It consists of employees whose primary duties are not of a clerical nature, since they are court clerks and reporters, purchasing agents, underwriters, loan interviewers, and others doing special and nonclerical work. Only 2 percent of the total office workers fall in this group and the majority of these are men.

In addition to the regular office employees discussed, data were obtained for executive, administrative, and clerical-professional workers. The information regarding such employees in Richmond is incomplete, particularly so in regard to the professional workers. However, of the group scheduled, which comprises approximately 8 percent of the total, about four-fifths are in the various executive and supervisory positions, such as general manager, department and assistant department head, office manager, chief clerk, executive secretary, and comptroller, and the others are accountants, auditors, actuaries, and statisticians. Professional and technical workers who were not included in this survey are attorneys, editors, advertising experts, doctors, pharmacists, chemists, dietitians, nurse-secretaries and supervisors, and various engineers and other scientific workers.

EDUCATION AND EXPERIENCE OF OFFICE WORKERS

In general, young people entering the labor market in recent years have at least finished grammar school and the majority have attended high school. Most of them have no experience in any particular type of work and the extent of practical commercial courses offered by high schools is quite limited, consisting usually of typing, shorthand, and introductory bookkeeping.

Many firms prefer to employ these young inexperienced people on beginning jobs, as messengers, mail and file clerks, typists, PBX operators, and information-desk clerks, and to have them get office experience in the one particular type of business. There are firms, on the other hand, that prefer to employ workers experienced in some specialized type of office work or who have had extensive training in courses offered by colleges or business and commercial schools.

Educational status.

Forty-six percent of the firms require that their new workers have a general education; 43 percent specify that they must have high-school education and 3 percent require college graduation. Sixteen percent of the firms require business or commercial school training in addition. Several other firms, including the various government offices, stated that educational requirements vary according to position to be filled.

Age and experience.

Age records were obtained for nearly all employees, but over-all office experience was reported for only about half of them, so a correlation of age and experience has not been prepared. Generally, however, it is natural to expect older workers to have the longer work records.

The largest group of the total of all women are under 25 years (29 percent, in contrast to men's 24 percent) and the largest group of the total of all men are 40 and over (27 percent, in contrast to women's 22 percent). Aside from these, the distribution by age is practically the same for the two sexes.

Age and type of office.

The age composition of employees varies greatly by type of office. Older workers predominate in railroads, city and county governments, and banks, whereas wholesale firms, manufacturers, and "other finance," "other public utilities," and insurance offices employ considerable numbers of young workers.

More than half of the women in railroads are at least 40 years of age and more than half those in banks are 35 and over. In railroads, banks, printing and publishing, city, county, and State governments, in small offices, and the Federal Government the majority of women are 30 years old and over. In contrast, from one-half to more than three-fifths of the women in insurance, tobacco, wholesale trade, and the residual groups other finance, other public utilities, and other

manufacturing, are under 30 years of age. In fact, over one-third of the women in wholesale offices, insurance, and the three residual groups are under 25.

One-half of the men in railroad offices and nearly three-fifths (56 percent) in city and county government offices are 40 years old or more, and just over half in Federal Government are 35 or over. Other offices in which men of 30 or more predominate are banks, public utility offices other than railroads, wholesale offices distributing other firms' goods, and State government offices. From 30 to 38 percent of the men in tobacco and "other manufacturing," wholesale offices distributing other firms' goods, and insurance offices and banks are under 25.

TABLE IV.—Age of employees, by type of office—RICHMOND

| Type of office | Number of employees reported | Percent of employees whose age was— | | | | | |
|---|------------------------------|-------------------------------------|--------------------|--------------------|--------------------|--------------------|-------------------|
| | | Under 20 years | 20, under 25 years | 25, under 30 years | 30, under 35 years | 35, under 40 years | 40 years and over |
| WOMEN | | | | | | | |
| Total..... | 3,380 | 6.6 | 22.6 | 17.0 | 17.6 | 13.9 | 22.3 |
| Banks..... | 377 | 6.6 | 17.8 | 10.3 | 12.5 | 18.8 | 34.0 |
| Other finance..... | 70 | 11.4 | 27.1 | 21.4 | 15.7 | 11.4 | 12.9 |
| Insurance..... | 498 | 10.0 | 26.1 | 13.5 | 18.1 | 14.7 | 17.7 |
| Railroads..... | 152 | 1.3 | 4.6 | 5.9 | 6.6 | 27.6 | 53.9 |
| Other public utilities..... | 397 | 9.8 | 26.7 | 14.1 | 23.9 | 13.1 | 12.3 |
| Printing and publishing..... | 160 | 3.1 | 19.4 | 12.5 | 21.3 | 15.6 | 28.1 |
| Tobacco..... | 59 | 6.8 | 23.7 | 20.3 | 18.6 | 6.8 | 23.7 |
| Other manufacturing..... | 262 | 7.6 | 28.6 | 25.2 | 19.1 | 7.3 | 12.2 |
| Wholesale distributor, own goods..... | 113 | 8.8 | 31.0 | 19.5 | 15.9 | 10.6 | 14.2 |
| Wholesale distributor, others' goods..... | 127 | 12.6 | 21.3 | 17.3 | 15.7 | 13.4 | 19.7 |
| Department and apparel stores..... | 243 | 4.1 | 27.2 | 18.5 | 16.9 | 12.8 | 20.6 |
| Federal Government..... | 227 | 5.7 | 20.3 | 22.5 | 15.4 | 11.5 | 24.7 |
| State government..... | 373 | 1.1 | 19.3 | 24.7 | 19.3 | 12.9 | 22.8 |
| City and county governments..... | 68 | 8.8 | 13.2 | 17.6 | 13.2 | 19.1 | 27.9 |
| Other types of office..... | 254 | 4.3 | 24.0 | 17.7 | 20.5 | 11.8 | 21.7 |
| MEN | | | | | | | |
| Total..... | 12,040 | 5.9 | 18.5 | 17.8 | 17.7 | 13.6 | 26.5 |
| Banks..... | 402 | 10.2 | 21.9 | 17.7 | 20.1 | 13.2 | 16.9 |
| Insurance..... | 151 | 13.2 | 24.5 | 19.9 | 21.9 | 7.9 | 12.6 |
| Railroads..... | 420 | 1.9 | 6.7 | 3.8 | 14.3 | 23.8 | 49.5 |
| Other public utilities..... | 152 | 5.2 | 17.8 | 26.3 | 15.1 | 8.6 | 27.0 |
| Tobacco..... | 95 | 4.2 | 26.3 | 20.0 | 20.0 | 11.6 | 17.9 |
| Other manufacturing..... | 233 | 4.3 | 26.2 | 29.6 | 17.2 | 9.4 | 13.3 |
| Wholesale distributor, own goods..... | 133 | 6.8 | 20.3 | 27.8 | 16.5 | 12.8 | 15.8 |
| Wholesale distributor, others' goods..... | 72 | 2.8 | 30.6 | 15.3 | 15.3 | 11.1 | 25.0 |
| Federal Government..... | 87 | 4.6 | 11.5 | 14.9 | 17.2 | 12.6 | 39.1 |
| State government..... | 92 | ----- | 17.4 | 28.3 | 18.5 | 9.8 | 26.1 |
| City and county governments..... | 73 | 1.4 | 6.8 | 4.1 | 15.1 | 16.4 | 56.2 |

¹ Includes employees in other finance (49), printing and publishing (41), retail stores (12), and other types of offices (28), not shown separately.

A correlation of age and occupation shows that 50 percent of the men and 52 percent of the women employed as stenographic clerks are under 30, but that 26 percent of the men so employed, in contrast to 19 percent of the women, are 40 or more; that 47 percent of the women and 53 percent of the men in accounting and bookkeeping jobs are 35 or more, most of those so reported being at least 40; and that only 51 percent of the women machine operators, in contrast to 75 percent of the men in such jobs, are under 30, the majority in each case being under 25.

Where clerks other than those specified are concerned, in general larger proportions of men than of women are under 30. For example, 60 percent of the men in finance and insurance together, in contrast to 39 percent of the women, are under 30, and 25 percent of the women but only 12 percent of the men are as much as 40.

Number of positions held.

A considerable proportion of the employees for whom over-all and variety of experience were reported, 56 percent of the 1,568 women and 44 percent of the 1,017 men, had held office positions in more than one firm. This was particularly so in the case of women who had been employed for 3 or more years, almost two-thirds having been employed by other firms. Of the men employed for less than 10 years, only three-tenths had worked with 2 or more firms.

The great majority of women with less than 3 years of office experience had been employed by only 1 firm, but 59 percent of the 503 women with 3 and less than 10 years of office experience, and 66 percent of the women and 55 percent of the men who had been working for 10 or more years, had worked for 2 or more firms. Less than one-sixth of the women, but one-fourth of the men, had seen continuous service in 1 firm for 10 or more years.

Over-all experience and occupation.

The large majority of office workers in the Richmond firms visited had been working for a considerable time; about one-half of the women and three-fifths of the men had service records of 10 or more years, and just over one-sixth of the women and about one-tenth of the men had worked 5 and under 10 years. Only about one-eighth of each group had been working for less than 2 years.

In several occupational classes large proportions of the women had been in office work for 10 or more years—59 percent of the accounting and bookkeeping clerks, 47 percent of the stenographic group, and 46 percent of the machine operators. Of the clerks not elsewhere classified, 49 percent of those in various government offices and 40 percent of those in manufacturing and distribution had seen 10 or more years of service.

Women with office experience of less than 3 years comprised 26 percent of the machine operators, but only 19 and 17 percent, respectively, of the stenographic group and the bookkeeping and accounting group.

No less than 74 percent of the men bookkeepers and accountants had office experience of 10 or more years, and 63 percent of the stenographic group also were so reported; but men machine operators who had worked so long comprised only 32 percent. Among the clerks not elsewhere classified, those with experience of 10 or more years were 90 percent of the total in railroads, 51 percent of that in wholesale distributing, and 40 and 39 percent, respectively, of those in government and manufacturing. Of the special office workers, 68 percent had worked at least 10 years.

Men with office experience of less than 3 years comprised 42 percent of the machine operators, but only 18 percent of the stenographic clerks and an even smaller proportion—9 percent—of the bookkeepers and accountants. Of the clerks not elsewhere classified, those with experience of less than 3 years comprised 30 percent of those in manufacturing, 23 percent of those in wholesale distributing, 18 percent of those

in government, but only 6 percent of those in railroads. And less than 2½ percent of the special office workers had experience of under 3 years.

Experience and type of office.

The number of years employees had been working for the firm in which scheduled was reported for a total of 3,353 women and 1,998 men. Approximately 11 of every 100 women and 16 of every 100 men had been with one firm for 20 years or longer, and similar numbers had worked 15 and under 20 years. However, 34 of every 100 women and 27 of every 100 men had been working for less than 3 years.

An examination of table V shows wide differences in the experience records of employees in the various types of office. Railroad offices employed the largest proportion of experienced workers, as three-fourths of the women and nearly four-fifths of the men had been working for the present companies for 15 or more years and roughly only one-tenth of each group had been employed for less than 5 years.

TABLE V.—Percent distribution of employees according to length of experience with present employer, by type of office—RICHMOND

| Type of office | Total reported | Percent employed by present firm— | | | | | | | | |
|---|----------------|-----------------------------------|------------------|------------------|------------------|------------------|-------------------|--------------------|--------------------|-------------------|
| | | Under 1 year | 1, under 2 years | 2, under 3 years | 3, under 4 years | 4, under 5 years | 5, under 10 years | 10, under 15 years | 15, under 20 years | 20 years and over |
| WOMEN | | | | | | | | | | |
| All types..... | 3,353 | 14.6 | 9.6 | 9.3 | 8.1 | 6.5 | 16.5 | 14.0 | 10.6 | 10.8 |
| Banks..... | 376 | 13.3 | 8.2 | 1.9 | 4.3 | 5.1 | 17.3 | 9.0 | 16.8 | 24.2 |
| Other finance..... | 71 | 25.4 | 7.0 | 5.6 | 14.1 | 5.6 | 16.9 | 16.9 | 7.0 | 1.4 |
| Insurance..... | 497 | 16.7 | 7.6 | 8.0 | 6.6 | 4.6 | 14.1 | 18.3 | 11.9 | 12.1 |
| Railroads..... | 141 | 5.7 | | | 1.4 | 2.1 | 1.4 | 14.9 | 29.1 | 45.4 |
| Other public utilities..... | 397 | 20.4 | 5.0 | 3.8 | 5.5 | 6.5 | 17.4 | 21.9 | 10.8 | 8.6 |
| Printing and publishing..... | 157 | 12.1 | 11.5 | 5.7 | 7.6 | 1.3 | 14.0 | 21.0 | 15.3 | 11.5 |
| Tobacco..... | 57 | 15.8 | 5.3 | 10.5 | 5.3 | 10.5 | 12.3 | 14.0 | 14.0 | 12.3 |
| Other manufacturing..... | 263 | 24.7 | 13.7 | 15.6 | 6.8 | 3.4 | 15.6 | 9.1 | 4.2 | 6.8 |
| Wholesale distributor, own goods..... | 113 | 18.6 | 14.2 | 10.6 | 9.7 | 12.4 | 19.5 | 6.2 | 6.2 | 2.7 |
| Wholesale distributor, others' goods..... | 127 | 11.8 | 13.4 | 7.1 | 10.2 | 5.5 | 18.9 | 16.5 | 7.1 | 9.4 |
| Department and apparel stores..... | 238 | 11.8 | 12.2 | 10.9 | 9.2 | 7.1 | 19.3 | 14.7 | 6.7 | 8.0 |
| Federal Government..... | 218 | 17.9 | 16.5 | 9.6 | 14.2 | 16.5 | 16.5 | 9 | 3.2 | 4.6 |
| State government..... | 376 | .5 | 9.3 | 18.9 | 13.8 | 7.4 | 22.6 | 14.4 | 9.3 | 3.7 |
| City and county governments..... | 68 | 13.2 | 13.2 | 8.8 | 2.9 | 8.8 | 26.5 | 13.2 | 10.3 | 2.9 |
| Other types of office..... | 254 | 16.9 | 11.4 | 17.7 | 9.4 | 7.5 | 13.4 | 12.6 | 7.9 | 3.1 |
| MEN | | | | | | | | | | |
| All types..... | 1,998 | 12.6 | 7.0 | 7.7 | 7.5 | 6.1 | 13.1 | 13.8 | 16.5 | 15.9 |
| Banks..... | 402 | 14.4 | 8.5 | 5.7 | 7.0 | 4.7 | 16.9 | 13.9 | 14.2 | 14.7 |
| Other finance..... | 148 | | | | | | | | | |
| Insurance..... | 151 | 11.9 | 6.0 | 7.9 | 6.6 | 3.3 | 16.6 | 20.5 | 14.6 | 12.6 |
| Railroads..... | 389 | 5.4 | .5 | 1.0 | 2.1 | 2.1 | 1.5 | 8.0 | 40.1 | 39.3 |
| Other public utilities..... | 132 | 13.2 | 5.9 | 3.9 | 13.8 | 7.2 | 13.8 | 23.0 | 9.2 | 9.9 |
| Printing and publishing..... | 140 | | | | | | | | | |
| Tobacco..... | 94 | 11.7 | 2.1 | 4.3 | 12.8 | 4.3 | 12.8 | 22.3 | 10.6 | 19.1 |
| Other manufacturing..... | 231 | 16.9 | 15.6 | 12.6 | 7.8 | 5.6 | 13.4 | 11.7 | 7.8 | 8.7 |
| Wholesale distributor, own goods..... | 133 | 17.3 | 6.8 | 12.8 | 4.5 | 5.3 | 18.0 | 18.0 | 11.3 | 6.0 |
| Wholesale distributor, others' goods..... | 72 | 16.7 | 6.9 | 2.8 | 6.9 | 9.7 | 15.3 | 11.1 | 13.9 | 16.7 |
| Department and apparel stores..... | 111 | | | | | | | | | |
| Federal Government..... | 82 | 17.1 | 9.8 | 14.6 | 9.8 | 31.7 | 17.1 | | | |
| State government..... | 93 | 1.1 | 8.6 | 24.7 | 12.9 | 11.8 | 23.7 | 7.5 | 4.3 | 5.4 |
| City and county governments..... | 73 | 11.0 | 2.7 | 5.5 | 6.8 | 6.8 | 19.2 | 21.9 | 17.8 | 8.2 |
| Other types of office..... | 127 | | | | | | | | | |

¹ Percents not computed; base too small.

One-half of the women in banks and just over one-half of the men in tobacco offices had worked 10 or more years. Service records of 10 or more years were reported also for over two-fifths of both women and men in insurance and "other public utility" offices, of the women in printing and publishing and tobacco offices, and of men in city and county government offices, banks, and wholesale offices distributing others' goods.

In contrast, roughly one-half both of men and of women in "other manufacturing" offices, two-fifths of those in Federal Government offices, and two-fifths of those in wholesale offices distributing their own goods had been employed for less than 3 years, as had more than one-third of the women in other finance, retail stores, and city and county governments, and of the men in State government.

EARNINGS IN 1940

The pay-roll data analyzed in this section were obtained in 186 offices and cover a total of 6,025 employees—2,452 men and 3,573 women. The great majority of the total, 2,044 men and 3,393 women, are regular full-time employees. A relatively small number are employed in supervisory, administrative, and executive positions or are professional accountants and statisticians (393 men and 66 women), and a smaller group work on a part-time or extra basis (15 men and 114 women).

METHOD OF PAY

Most of the employees in the offices scheduled, roughly three-fourths of the total, are paid yearly or monthly rates of pay, but there is considerable variation by type of office and certain classes pay some of their employees by the week or by the day.

All employees in government offices and over 95 percent of those in banks and "other finance" offices are on yearly or monthly rates of pay. The proportion of employees who are paid these rates varies from seven-tenths to nine-tenths or more in manufacturing other than tobacco and printing, insurance offices, wholesale offices that distribute their own merchandise, electric, gas, and telephone offices, and the group of small offices. Nearly two-thirds of both men and women in tobacco offices and nearly as large a proportion of the men in wholesale offices that distribute merchandise of other firms also are paid by the year or the month.

In contrast, all but 1 of 258 office employees in department and apparel stores and more than three-fifths of both men and women in printing and publishing offices and of women in wholesale offices distributing merchandise of other firms are paid by the week. In railroad offices three-fifths of the women are paid weekly rates, but a similar proportion of the men are on a daily rate of pay.

The proportion of men and women in each type of office who are paid yearly or monthly rates of pay follows:

| Type of office | Percent of employees with monthly or yearly rates of pay | |
|---|--|-------|
| | Women | Men |
| Federal Government..... | 100.0 | 100.0 |
| State government..... | 100.0 | 100.0 |
| City and county governments..... | 100.0 | 100.0 |
| Banks..... | 99.7 | 100.0 |
| Other finance..... | 95.8 | 100.0 |
| Other types of office..... | 88.2 | (1) |
| Electric, gas, and telephone utilities..... | 86.1 | 98.0 |
| Insurance..... | 72.5 | 82.8 |
| Wholesale distributor, own goods..... | 79.6 | 82.0 |
| Manufacturing other than tobacco and printing and publishing..... | 71.5 | 70.8 |
| Tobacco..... | 64.4 | 64.6 |
| Wholesale distributor, others' goods..... | 36.2 | 61.1 |
| Railroads..... | 39.6 | 40.1 |
| Printing and publishing..... | 34.4 | (1) |
| Department and apparel stores..... | .4 | (1) |

¹ Percent not computed; base less than 50.

In each type of office one or more persons are employed on a part-time or extra basis. However, approximately three-fourths of the 129 such workers are employed in five types, as follows: Banks, insurance, "other public utilities," and city and county governments, and the group of small offices. The largest group of these part-time or extra workers, just over two-fifths, are paid a weekly rate of pay; one-third are paid daily or hourly rates.

MONTHLY RATES BY TYPE OF OFFICE

The average salary paid to men in Richmond offices amounts to \$133 a month, while women average \$97. As in other cities studied, there are extremely wide variations in the average salaries of employees in the different types of office, and also in the proportion of employees in the relatively high- or low-paid occupations in the same types of office.

Women.

The average monthly salaries of women clerical workers range from less than \$90 in retail department and apparel stores, insurance, small offices, and wholesale offices that handle other firms' goods, to \$110 in tobacco offices and to a high of \$139 in railroad offices.

Women employed in printing and publishing, in electric, gas, and telephone utilities, and in the various government offices have average salaries varying from \$100 to \$109; and those in banks and other finance, in manufacturing other than tobacco and printing, in wholesale offices distributing their own products, with averages at a lower level, varying from \$92 to \$98.

The tables show for the Richmond offices the usual difference between men's and women's salaries. The average salary of women falls below the average of men by \$10 to \$20 a month in State government, small offices, printing and publishing, banks and other finance, and railroad offices, but the difference is over \$30 to \$50 in the wholesale offices, in manufacturing other than tobacco and printing and publishing, and in Federal and city and county government offices.

The amount of the average salaries in the various types of office is influenced to a considerable degree by the proportions of women employed in relatively high-wage or low-wage occupations. For example, more than one-half of the women in railroad offices, working mainly as stenographers, billing and statement clerks, and secretaries, have average salaries of more than \$140 a month; and no occupational group of 5 or more women averages so little as \$120.

In tobacco offices over one-third of the small group of women, including stenographers and pay-roll clerks, average more than \$120, but nearly as many are machine operators and PBX operators with averages below \$100.

In the various government offices also there are fairly large numbers of women in both high-wage and low-wage occupations. Nearly one-fifth of the women in Federal offices are secretaries and bookkeeping or other record clerks with average salaries of about \$130 and over, but nearly one-fourth are typists and file clerks averaging \$94 and \$93. In State offices, which rank next in the wage scale, about one-tenth of the women are secretaries and statistical and tax clerks, with salaries of about \$120 and over, and one-fourth are typists and file clerks

averaging about \$90. More than a third (36 percent) of the women in State offices are stenographers, and these average \$107 a month. One-fourth in city and county offices are secretaries and special office workers, who average over \$120, but nearly as large a group are typists, who average only \$78.

In department and apparel store offices over two-fifths of the women work as cashiers, audit clerks, correspondence clerks, claims examiners, ledger clerks, and typists, with average salaries varying downward from \$78 to \$65. Only one occupational group with five or more women averages as much as \$100; these are secretaries.

In small offices, also, several occupational groups, with about one-half of the women, have salaries varying from \$66 to \$79; these include PBX operators, typists, machine operators, audit and ledger clerks, stenographers, and record clerks. Only two groups, secretaries and hand bookkeepers, with about one-fourth of the women, average as much as \$100.

There is considerable concentration of salaries in finance offices other than banks and in insurance offices. No group in finance with as many as five women averages more than \$95 and no group averages less than \$85. In insurance offices less than one-fourth, including check clerks, cashiers, ledger clerks, and secretaries, average more than \$100, and just over one-third, chiefly typists, file and record clerks, and most machine operators, average less than \$85. In wholesale offices distributing other firms' goods, where the general average salary of women is fairly low, about one-third are stenographers, averaging \$85, but nearly one-fourth are billing and statement clerks, typists, file clerks, and PBX operators, who average less than this.

Banks, wholesale offices distributing their own goods, and manufacturing offices other than printing and publishing and tobacco are in an intermediate position, with average salaries approximating the general average for all women. The largest group of women in each of these, varying from one-fourth in wholesale offices to over one-third in manufacturing other than tobacco and printing and publishing, are stenographers, with average salaries varying from \$96 in wholesale offices to \$108 in banks. However, one-fourth in each type of office, including mainly typists, most machine operators, file clerks, and billing and statement clerks in "other manufacturing" offices, have averages below \$90.

In electric, gas, and telephone offices and in printing and publishing offices there are significant numbers of women in both relatively high-wage and low-wage occupations. More than one-fifth in printing and publishing are secretaries, hand bookkeepers, and cashiers, with average salaries of more than \$115, but nearly as large a group, including PBX operators, copy handling and directory clerks, and typists, average less than \$85. Over one-fifth in the "other public utilities" group, including trouble dispatchers, statistical clerks, secretaries, audit and accounting clerks, and cashiers, average more than \$115, and one-fourth who are machine operators, ticket sorters, and stock clerks have averages below \$85.

Men.

In the case of men, railroad offices have the highest average salary, followed by city and county governments and Federal Government; in each of these the group averages more than \$150. More than

one-fourth of the men in railroad offices are in such high-wage occupations as rate and statistical clerk, claims examiner, secretary, hand bookkeeper, cashier, and repair, replacement, and equipment record clerk, where average salaries are over \$170; almost one-fifth are audit clerks, with an average of \$164.

Almost three-fifths of the small group of men in city and county government offices are special office workers, secretaries, hand bookkeepers, cashiers, and record clerks, and these groups have average salaries of \$140 to almost \$200. Slightly less than one-half of the men in Federal Government offices are special office workers, claims examiners, and audit and accounting clerks, with averages of more than \$140. About one-sixth of the men in Federal offices are stock clerks, and these average \$110. The three classes of government have few men employed as messengers, mail and file clerks, machine operators, or general office workers; as a rule these types of work require little or no skill or extensive training and are low-wage occupations.

Tobacco companies and wholesale offices that distribute their own goods pay somewhat lower salaries though more than the general average for all men. These offices also have substantial proportions of high-wage employees; nearly one-fifth of the men in the wholesale offices are hand bookkeepers, estimators, price and cost clerks, with average salaries of more than \$160, and over one-fourth are credit and statistical clerks and cashiers, who average between \$150 and \$160. About one-fourth of the office men in tobacco companies are cost clerks, with an average salary of \$159, and one-seventh are billing and statement clerks and hand bookkeepers, who average more than \$170. Roughly one-fifth of the wholesale office men are stock, billing, and statement clerks, machine operators, and mail and file clerks, averaging less than \$125, and about one-sixth in tobacco offices are timekeepers, accounting clerks, and general clerks, with averages of \$110 or less.

Men's lowest average salaries, \$115 and less, are found in printing and publishing, State government, insurance, finance other than banks, and small offices. About one-fourth of the small group of men in printing and publishing offices are messengers and file clerks and half as many are circulation, counter, and directory clerks; these average below \$85. Machine operators, file clerks, messengers, record and check clerks, with averages below \$100, comprise approximately one-fourth of the men in the State government offices, and about one-fifth are accounting clerks and mail clerks with averages of \$110 or less.

In insurance offices, messengers, machine operators, and record clerks, mail and general and cancellation clerks, with average salaries of about \$90 or less, make up two-fifths of the men clerical workers, and in finance offices other than banks, board markers, ledger clerks, and accounting clerks, with average salaries varying from \$65 to \$95, account for just over two-fifths of the men. In each of these four office classes only from about one-tenth to approximately three-tenths of the men are employed in occupations where average salaries are as much as \$140.

The average salaries of men in banks and in wholesale offices distributing others' goods also are relatively low. More than two-fifths of the large group of men in banks are transit clerks, machine operators, messengers, and mail and file clerks, and these have averages varying

downward from \$94 to \$60. A large group of men in the wholesale offices, nearly two-fifths, are in occupations—special office workers, pricing clerks, hand bookkeepers, secretaries, cashiers, and several groups of record clerks—averaging more than \$140; however, approximately one-third, consisting chiefly of machine operators, messengers, mail and file clerks, average \$100 or less, half of this group as low as \$60.

The average salaries of men in manufacturing offices other than tobacco and printing and publishing and in electric, gas, and telephone offices are nearly as high as the general average for all men. About one-tenth of the men in manufacturing offices and one-seventh of those in the public-utility group are special office workers, hand bookkeepers, and cashiers or tellers who have average salaries at the levels of \$160 to \$200. In both classes there are fairly large groups of messengers, mail and file clerks, and machine operators with averages varying from \$65 to \$100.

The average and quartile salaries of employees in each type of office are given in table VI.

TABLE VI.—Average monthly salary rates of men and women regular employees in offices, 1940, by type of office—RICHMOND

| Type of office | Women | | | | | Men | | | | |
|---------------------------------------|-----------------------|-----------------------------------|-----------|--------|-------|---------------------|-----------------------------------|-----------|--------|-------|
| | Total number of women | Average salary rates ¹ | | | | Total number of men | Average salary rates ¹ | | | |
| | | Mean | Quartiles | | | | Mean | Quartiles | | |
| | | | First | Median | Third | | | First | Median | Third |
| All types..... | 3,393 | \$97 | \$78 | \$95 | \$114 | 2,044 | \$133 | \$96 | \$131 | \$164 |
| Banks..... | 377 | 98 | 80 | 100 | 111 | 402 | 116 | 85 | 115 | 141 |
| Other finance..... | 71 | 92 | 80 | 89 | 101 | 50 | 109 | 76 | 111 | 134 |
| Insurance..... | 499 | 85 | 66 | 81 | 101 | 151 | 113 | 66 | 94 | 150 |
| Railroads..... | 154 | 139 | 126 | 137 | 152 | 421 | 159 | 136 | 161 | 185 |
| Other public utilities..... | 397 | 101 | 80 | 101 | 118 | 152 | 129 | 101 | 132 | 155 |
| Printing and publishing..... | 160 | 100 | 78 | 98 | 116 | 41 | 115 | ----- | ----- | ----- |
| Tobacco..... | 59 | 110 | 92 | 108 | 126 | 96 | 138 | 93 | 138 | 168 |
| Other manufacturing..... | 263 | 96 | 80 | 95 | 110 | 233 | 131 | 100 | 126 | 151 |
| Wholesale distributor, own goods.. | 113 | 97 | 81 | 94 | 111 | 133 | 140 | 100 | 146 | 170 |
| Wholesale distributor, others' goods. | 127 | 87 | 70 | 87 | 99 | 72 | 120 | 76 | 109 | 143 |
| Department and apparel stores..... | 246 | 80 | 67 | 78 | 88 | 12 | ----- | ----- | ----- | ----- |
| Federal Government..... | 227 | 109 | 86 | 105 | 125 | 87 | 151 | 105 | 150 | 175 |
| State government..... | 377 | 104 | 86 | 100 | 115 | 93 | 114 | 100 | 110 | 126 |
| City and county governments..... | 69 | 103 | 80 | 100 | 121 | 73 | 153 | 135 | 151 | 176 |
| Other types of office..... | 254 | 86 | 66 | 81 | 100 | 28 | ----- | ----- | ----- | ----- |
| Supervisory (not included above): | | | | | | | | | | |
| All types..... | 54 | 157 | 135 | 153 | 174 | 231 | 218 | 171 | 211 | 260 |

¹ Mean—arithmetic average. First quartile—one-fourth of the rates are below and three-fourths above the figure given; median—one-half are below and one-half above; third quartile—three-fourths are below and one-fourth above. Averages not computed on very small bases.

Distribution by rate.

The average is an excellent indicator of the general wage level in the various types of office, but it is also important to know to what extent the salaries of individuals fall above or below the general average and

TABLE VII.—Percent distribution of men and women regular employees in offices according to monthly salary rate, 1940, by type of office—
RICHMOND

| Type of office | Women | | | | | | Men | | | | | | |
|---|-----------------------|--|-------------------|--------------------|--------------------|----------------|---------------------|--|-------------------|--------------------|--------------------|--------------------|----------------|
| | Total number of women | Percent ¹ of women with monthly salary rate of— | | | | | Total number of men | Percent ¹ of men with monthly salary rate of— | | | | | |
| | | Under \$75 | \$75, under \$100 | \$100, under \$125 | \$125, under \$150 | \$150 and over | | Under \$75 | \$75, under \$100 | \$100, under \$125 | \$125, under \$150 | \$150, under \$200 | \$200 and over |
| All types..... | 3,393 | 20.3 | 34.2 | 27.6 | 12.7 | 5.1 | 2,044 | 10.8 | 14.9 | 17.5 | 20.1 | 27.7 | 9.0 |
| Banks..... | 377 | 18.0 | 27.3 | 41.6 | 10.3 | 2.6 | 402 | 16.7 | 19.9 | 22.4 | 18.2 | 18.7 | 4.2 |
| Other finance..... | 71 | 14.1 | 52.1 | 23.9 | 8.5 | 1.4 | 50 | 22.0 | 18.0 | 20.0 | 24.0 | 16.0 | ..... |
| Insurance..... | 499 | 37.1 | 35.7 | 19.0 | 5.0 | 3.2 | 151 | 28.5 | 23.2 | 14.6 | 8.6 | 13.9 | 11.3 |
| Railroads..... | 154 | ..... | 2.6 | 13.0 | 55.2 | 29.2 | 421 | 2.4 | 3.1 | 10.2 | 23.3 | 48.7 | 12.4 |
| Other public utilities..... | 397 | 19.9 | 24.9 | 34.8 | 17.6 | 2.8 | 152 | 9.9 | 12.5 | 21.1 | 25.0 | 28.3 | 3.3 |
| Printing and publishing..... | 160 | 20.6 | 33.8 | 26.9 | 11.9 | 6.9 | 41 | ..... | ..... | ..... | ..... | ..... | ..... |
| Tobacco..... | 59 | 6.8 | 35.6 | 28.8 | 18.6 | 10.2 | 96 | 10.4 | 16.7 | 15.6 | 11.5 | 32.3 | 13.5 |
| Other manufacturing..... | 263 | 14.4 | 45.2 | 26.6 | 11.8 | 1.9 | 233 | 6.0 | 18.5 | 21.9 | 25.3 | 18.0 | 10.3 |
| Wholesale distributor, own goods..... | 113 | 15.0 | 41.6 | 25.7 | 15.9 | 1.8 | 133 | 5.3 | 19.5 | 11.3 | 15.0 | 39.1 | 9.8 |
| Wholesale distributor, others' goods..... | 127 | 33.9 | 41.7 | 19.7 | 3.1 | 1.6 | 72 | 23.6 | 13.9 | 22.2 | 15.3 | 13.9 | 11.1 |
| Department and apparel stores..... | 246 | 44.3 | 43.1 | 11.0 | 1.2 | .4 | 12 | ..... | ..... | ..... | ..... | ..... | ..... |
| Federal Government..... | 227 | 1.8 | 36.1 | 33.5 | 16.7 | 11.9 | 87 | 4.6 | 14.9 | 12.6 | 17.2 | 33.3 | 17.2 |
| State government..... | 377 | ..... | 38.5 | 40.6 | 15.9 | 5.1 | 93 | 1.1 | 21.5 | 36.6 | 32.3 | 6.5 | 2.2 |
| City and county governments..... | 69 | 13.0 | 34.8 | 29.0 | 11.6 | 11.6 | 73 | ..... | 5.5 | 13.7 | 21.9 | 43.8 | 15.1 |
| Other types of office..... | 254 | 35.8 | 34.6 | 19.7 | 5.9 | 3.9 | 28 | ..... | ..... | ..... | ..... | ..... | ..... |
| Supervisory (not included above): All types..... | 54 | ..... | 1.9 | 11.1 | 24.1 | 63.0 | 231 | ..... | .4 | 3.0 | 7.8 | 27.7 | 61.0 |

¹ Percents not computed on very small bases.

where the concentration of salaries occurs in the different offices. The details in regard to salary distribution are given in table VII.

Roughly three-fifths of the men in railroad and city and county government offices earn \$150 and over, but in State government offices less than one-tenth and in finance offices other than banks less than one-fifth earn as much as \$150. The great majority, three-fifths, in insurance, other finance, and wholesale offices distributing other firms' goods have salaries of less than \$125.

The contrast is even more striking among women. More than four-fifths in railroad offices, but less than one-twentieth in retail stores and wholesale offices distributing other firms' goods, are paid salaries of \$125 or more. Considerably more than four-fifths in the retail-store offices and two-thirds or more in "other finance," insurance, small offices, and wholesale offices distributing other firms' goods are paid salaries of less than \$100.

MONTHLY RATES BY OCCUPATION

Salary rates not only vary by type of office but vary among individuals by occupation. Consequently, a clearer understanding must be gained by ascertaining, first, the variations in salaries paid to employees doing different kinds of work, and second, the variations in the salaries of employees in different office classes who are engaged in the same type of work.

Table VIII shows, for men and women in each occupational group, the mean salaries (computed for groups of 25 or more persons) and the quartile salaries (computed for groups of 50 or more).

Stenographic group.

Stenographic workers, chiefly secretaries, stenographers, and typists, are largely women; over two-fifths of all women office workers are in these occupations, more than one-fourth being stenographers. Secretaries are the highest-paid group of women, with an average salary of \$126 a month. They have their highest average in railroad offices, \$170, but also have relatively high averages in insurance offices, \$155, State government, \$148, and in "other public utilities," \$139. Banks, printing and publishing, and city, county, and Federal Governments pay their women secretaries salaries that average approximately \$130. Their lowest averages, varying from \$92 to \$110, are in finance other than banks, retail-store offices, wholesale offices distributing their own goods, and small offices.

Women stenographers have their highest average salaries in railroad offices, \$141, and in tobacco offices, \$121; their lowest are in small offices, \$77, retail-store offices, \$84, and wholesale offices distributing others' goods, \$85. In the remaining 10 classes, stenographers average from \$90 to \$110, the lower amount in insurance and city and county governments and the higher amount in electric, gas, and telephone offices.

Typists and other clerks (correspondence clerks and dictating-machine transcribers) have an average salary of \$83 a month. In railroad offices these women average \$125, and in wholesale offices distributing their own goods they average \$105. They average more than the general average, from \$88 to \$96, in "other public utilities," and State and Federal Government offices, and slightly less, from \$78

TABLE VIII.—Average monthly salary rates of men and women regular employees in offices, 1940, by occupation—RICHMOND

| Occupation | Women | | | | | Men | | | | |
|---|-----------------------|-----------------------------------|-----------|-------|-------|---------------------|-----------------------------------|-----------|-------|-------|
| | Total number of women | Average salary rates ¹ | | | | Total number of men | Average salary rates ¹ | | | |
| | | Mean | Quartiles | | | | Mean | Quartiles | | |
| | | First | Median | Third | | First | Median | Third | | |
| All occupations..... | 3,393 | \$97 | \$78 | \$95 | \$144 | 2,044 | \$133 | \$96 | \$131 | \$164 |
| Stenographic group: | | | | | | | | | | |
| Secretary..... | 193 | 126 | 100 | 126 | 150 | 25 | 167 | | | |
| Stenographer..... | 871 | 102 | 85 | 101 | 120 | 32 | 111 | | | |
| Typist and other..... | 359 | 83 | 69 | 81 | 96 | 26 | 126 | | | |
| Accounting group: | | | | | | | | | | |
| Audit, accounting, bookkeeping clerk..... | 277 | 101 | 76 | 101 | 118 | 334 | 139 | 113 | 141 | 161 |
| Bookkeeper, hand..... | 50 | 119 | 99 | 112 | 140 | 83 | 174 | 136 | 173 | 201 |
| Cashier, teller..... | 105 | 100 | 75 | 95 | 120 | 148 | 149 | 121 | 146 | 171 |
| Machine operators: | | | | | | | | | | |
| Bookkeeping and billing..... | 157 | 91 | 77 | 88 | 101 | 97 | 86 | 75 | 86 | 100 |
| Calculating..... | 157 | 95 | 80 | 92 | 105 | | | | | |
| Other..... | 77 | 89 | 72 | 88 | 101 | 68 | 100 | 76 | 97 | 126 |
| Other clerks: | | | | | | | | | | |
| Billing, statement, collection..... | 88 | 103 | 77 | 97 | 126 | 63 | 139 | 101 | 140 | 166 |
| Checker..... | 92 | 85 | 71 | 82 | 101 | 27 | 110 | | | |
| Claims examiner..... | | | | | | 45 | 174 | | | |
| Cost and production..... | | | | | | 72 | 155 | 131 | 154 | 176 |
| Credit..... | 33 | 81 | | | | 39 | 143 | | | |
| File..... | 182 | 87 | 75 | 86 | 97 | 41 | 93 | | | |
| Mail..... | | | | | | 47 | 87 | | | |
| Messenger..... | | | | | | 100 | 62 | 55 | 60 | 66 |
| Order, stock, shipping..... | 53 | 87 | 71 | 79 | 106 | 140 | 120 | 100 | 120 | 141 |
| Pay roll and timekeeper..... | 56 | 99 | 79 | 98 | 116 | 63 | 122 | 92 | 121 | 150 |
| Record..... | 63 | 93 | 75 | 87 | 113 | 58 | 115 | 91 | 113 | 135 |
| Statistical..... | 66 | 108 | 87 | 109 | 126 | 67 | 156 | 126 | 151 | 180 |
| Telephone..... | 138 | 85 | 74 | 83 | 100 | | | | | |
| Traffic and rate..... | | | | | | 68 | 178 | 161 | 180 | 198 |
| Bond and security..... | 35 | 100 | | | | 35 | 143 | | | |
| Transit..... | 72 | 94 | 80 | 101 | 110 | 52 | 94 | 63 | 100 | 116 |
| Trouble dispatcher..... | 26 | 122 | | | | | | | | |
| Yard clerk..... | | | | | | 77 | 156 | 136 | 156 | 165 |
| Clerks not elsewhere classified in— | | | | | | | | | | |
| Finance and insurance..... | 69 | 91 | 71 | 91 | 111 | 46 | 100 | | | |
| Manufacturing and wholesale distributors..... | 46 | 87 | | | | 45 | 139 | | | |
| Other types of office..... | 116 | 94 | 70 | 90 | 114 | 62 | 129 | 100 | 126 | 153 |
| Special office workers..... | 12 | | | | | 84 | 208 | 170 | 200 | 251 |
| Supervisors ² | 54 | \$157 | \$135 | \$153 | \$174 | 231 | \$218 | \$171 | \$211 | \$260 |

¹ Mean—arithmetic average. First quartile—one-fourth of the rates are below and three-fourths above the figure given; median—one-half are below and one-half above; third quartile—three-fourths are below and one-fourth above. Averages not computed on very small bases.

² Not included in total.

to \$82, in city and county governments, banks, and other manufacturing. Typists earn less than \$70 a month in insurance and retail-store offices and in wholesale offices distributing others' goods.

Relatively few men, about one-twentieth of the total, hold stenographic positions. The average salaries of these men vary from \$111 for stenographers and \$126 for typists and other clerks (correspondence clerks and dictating-machine transcribers) to \$167 for secretaries. Railroad offices pay the highest salaries, the average varying from \$133 for stenographers to \$213 for secretaries. City and county offices pay an average of \$143 to their men secretaries and "other public utilities"

pay them an average of \$131. The typist group in "other manufacturing" averages \$128.

Accounting group.

Men included in this group have average salaries varying from \$139 for the audit, accounting, and bookkeeping clerks and \$149 for cashiers and tellers to \$174 for hand bookkeepers. Men doing hand bookkeeping average \$230 in tobacco offices, just over \$200 in insurance offices, and from nearly \$180 down to \$166 in city and county governments, wholesale offices distributing their own goods, banks, and printing and publishing offices. Such employees have their lowest salaries, from \$131 to \$159, in small offices, wholesale offices distributing others' goods, and the residual groups other finance and other manufacturing.

Railroad and insurance offices pay their cashiers just over \$180, compared to the \$172 average in city and county governments, over \$160 in the electric, gas, and telephone offices, about \$155 in wholesale offices distributing their own goods, and \$140 in banks. The audit group also have their highest average in railroad offices, \$155; these workers average close to \$140 in Federal Government and banks, about \$130 in wholesale offices distributing their own goods, and in "other public utility" and "other manufacturing," and from \$116 down to \$91 in insurance and State government, wholesale offices distributing others' goods, tobacco, and "other finance."

There are fewer women than men in the accounting occupations, and their salaries are considerably lower. Women cashiers and tellers average \$100, the audit, accounting, and bookkeeping group average \$101, and the hand bookkeepers \$119. Printing and publishing and the "other public utilities" group pay their cashiers and their tellers just over \$120, and banks and insurance offices average below \$110, but in retail stores, other finance, and small offices cashiers average from less than \$80 to \$94. Hand bookkeepers average close to \$120 in insurance, "other manufacturing," and small offices, but only \$86 in retail stores.

Federal Government and railroad offices pay women audit, accounting, and bookkeeping clerks salaries that average about \$135, or approximately \$25 a month more than these clerks average in banks, State government, and electric, gas, and telephone offices, about \$45 more than they earn in "other manufacturing," insurance, and "other finance," and about \$60 more than they average in retail stores and small offices.

Machine operators.

Office-machine operators are largely women; they number 391, or 12 percent of all the office women included, while men operating office machines number 165, or about 8 percent of the male office force. The average of the salaries paid to women varies from \$95 for the calculator operators to \$91 for bookkeeping- and billing-machine operators and \$89 for those operating other machines, such as addressing, duplicating, tabulating, key-punch, and check-writing machines.

Women calculator operators have their highest salaries in railroad offices, nearly \$140, followed by wholesale offices distributing their own goods, then State government, tobacco, and wholesale offices

distributing others' goods; they are paid the least, below \$90 in each case, in banks, "other manufacturing," insurance, and the "other public utility" group. Women operating bookkeeping and billing machines average \$100 or more in Federal Government, "other manufacturing," and State government offices, just below \$100 in printing and publishing, wholesale offices distributing others' goods, and "other finance," less than \$90 in wholesale offices distributing their own goods, retail stores, and "other public utility" offices. Railroad offices have a considerably higher average, nearly \$130, for women operating other types of office machines, followed by State government, "other public utilities," and "other manufacturing" offices, with averages below \$100, insurance and bank offices with over \$80, and small offices with an average of \$75.

Men operating bookkeeping and billing machines have an average of \$86 a month. This is slightly less than the average for women operating such machines, due to the fact that four-fifths of the men are in banks and average \$88, whereas only 7 percent of the women are in banks, where they average \$70. Men operating all other types of machines have been tabulated together and these have an average varying from \$87 to \$106 in insurance, "other public utilities," State government, and "other manufacturing," but more than \$125 in railroads.

Other clerks.

There are many other office employees, in a wide variety of occupations, and though a number of them have duties somewhat similar in different types of offices it is not practicable to group them in classes. Many of these employees are doing highly skilled or technical work, such as claims examiners, statistical, rate, and cost and production clerks, and are paid relatively high salaries comparable to those of the better-paid employees in other occupational groups. Others, however, are doing work that requires little or no experience, usually regarded as beginning occupations, and these are paid much lower salaries.

Women tabulated as "other clerks" generally are not those paid at the higher wage levels. Women trouble dispatchers have much the highest average, \$122, followed by statistical and tax clerks with \$108. State government and the "other public utility" group pay a high average to statistical and tax clerks, but in banks and retail stores these workers earn less than the general average.

Women record and transit clerks, pay-roll clerks and timekeepers, bond and security clerks, and billing, statement, and collection clerks are in an intermediate position, with average salaries varying from \$93 to \$103. On the basis of groups of five or more employees, railroad, "other public utility," Federal Government, and tobacco offices usually pay salaries above the general average for women in these groups, and small offices, retail stores, printing and publishing, "other manufacturing," and wholesale offices distributing others' goods pay such workers less than the general average. Insurance offices pay billing, statement, and collection clerks more than the general average, but pay their bond and security and record clerks below such level. In banks the opposite is true; bond and security clerks are paid more and billing, statement, and collection clerks are paid less than the general averages for their respective groups.

Women "other clerks" in low-wage occupations include order, stock, and shipping clerks, file clerks, PBX operators, and check and credit clerks; these have average salaries varying from \$87 down to \$81. Tobacco, bank, and Federal Government offices usually pay these workers relatively good salaries; retail stores and wholesale offices distributing others' goods pay them less than the general average. Insurance offices pay more than the average to check clerks, but less to file clerks and PBX operators. File and order, stock, and shipping clerks have relatively low average salaries and PBX operators a relatively high one in "other manufacturing"; but in the "other public utility" group file and check clerks have averages above the general averages and order, stock, and shipping clerks have one below the figure for all such clerks combined.

There are 994 men classed as "other clerks." The highest-paid groups, with average salaries of \$155 to \$178, are cost and production clerks, statistical and tax clerks, yard clerks, claims examiners, and traffic and rate clerks. Railroad offices pay these workers considerably more than they average in other offices, varying from \$186 to \$200. The "other public utility" and "other manufacturing" offices, as also insurance and banks, pay statistical and tax clerks salaries that average below \$150, and tobacco companies show an average of less than \$150 for traffic and rate clerks. Claims examiners average over \$210 in insurance offices and about \$120 in those of State government. Cost and production clerks earn more than the general average in tobacco offices, but less in "other manufacturing," these two types of office employing nearly nine-tenths of all such clerks reported.

At a lower level in the wage scale, with average salaries varying from \$143 down to \$110, are credit clerks, bond and security clerks, billing, statement, and collection clerks, pay-roll clerks and timekeepers, and order, stock, and shipping, record, and check clerks.

Bond and security clerks in banks earn more than the general average, but those in other finance offices earn less than such average. Credit clerks earn above the general average in wholesale offices distributing their own goods, but less than such average in banks. Billing, statement, and collection clerks have a high average in tobacco offices, one slightly lower in railroad offices, and one considerably less in "other manufacturing" and in banks. The group of "other public utility" offices pay more than the general average to pay-roll clerks and timekeepers, but such workers have lower average salaries in tobacco and "other manufacturing." Order, stock, and shipping clerks, the largest of these occupational groups, have their highest averages in tobacco and "other manufacturing," in wholesale offices distributing their own goods, and in State government, and their lowest in banks and insurance offices, wholesale offices distributing others' goods, Federal Government, and the residual public utility offices. City and county government and "other public utility" offices pay high wages to record clerks, but in "other manufacturing" and insurance offices these clerks are below the general average. Check clerks have their highest average in railroad offices, but relatively low averages in State government and insurance.

The lowest-paid men are transit, file, and mail clerks, and messengers; these have average earnings varying from \$94 down to \$62.

Railroads pay file and mail clerks considerably more than the general average, but pay their messengers about the same as the general average. File clerks have relatively low averages in State government, the "other manufacturing" group, and insurance offices. Mail clerks are paid best in State government, about the same as the general average in banks, and relatively poorly in the "other manufacturing" group. Messengers are paid more than the general average in "other manufacturing," Federal Government, and "other public utilities," and less than the general average in insurance, printing and publishing, and banks.

Clerks not elsewhere classified.

Office employees whose specific occupations were not reported or were in occupational groups of too few employees to show separately, numbering less than 25, are classified by type of office in which employed. Among the few men reported (table VIII), the average salaries of men vary from \$100 in finance and insurance to \$139 in manufacturing and wholesale distributing. In other types of office men have an average salary of \$129.

Women clerks not elsewhere classified have an average of \$87 in manufacturing and wholesale offices, \$91 in finance and insurance, and \$94 in the other types of office.

Special office workers.

These employees are classed separately because usually they have some duties not strictly office clerical work. Eighty-four men but only 12 women are in this group. The men have an average salary of \$208 a month, one-fourth of the group averaging just over \$250. For certain offices the averages follow: Nearly \$240 in Federal Government and in wholesale offices distributing their own goods; something over \$210 in manufacturing other than tobacco and printing and publishing and in retail stores; something over \$190 in banks; and something over \$170 in city and county governments, electric, gas, and telephone utilities, and insurance.

The small group of women classed as special office workers, most of whom are in city, county, or State governments, average \$135.

Supervisory, executive, and clerical-professional.

This includes supervisors, administrators, and executives, and such professionals as accountants and statisticians. The number for whom wage data are reported comprises 393 men and 66 women. The entire group of men have an average salary of \$243. By occupation the average varies from \$218 for supervisors to \$247 for accountants and to \$312 for the administrators and executives.

In the various types of office, men in the supervisory, administrative, and professional group have averages as follows: Less than \$200 in State government; \$209 to \$229 in wholesale offices distributing their own goods, other finance, banks, "other public utilities," and city, county, and Federal Governments; roughly \$250 in wholesale offices distributing others' goods, retail trade, and railroad offices; over \$260 in "other manufacturing," about \$290 in insurance and tobacco; nearly \$325 in printing and publishing.

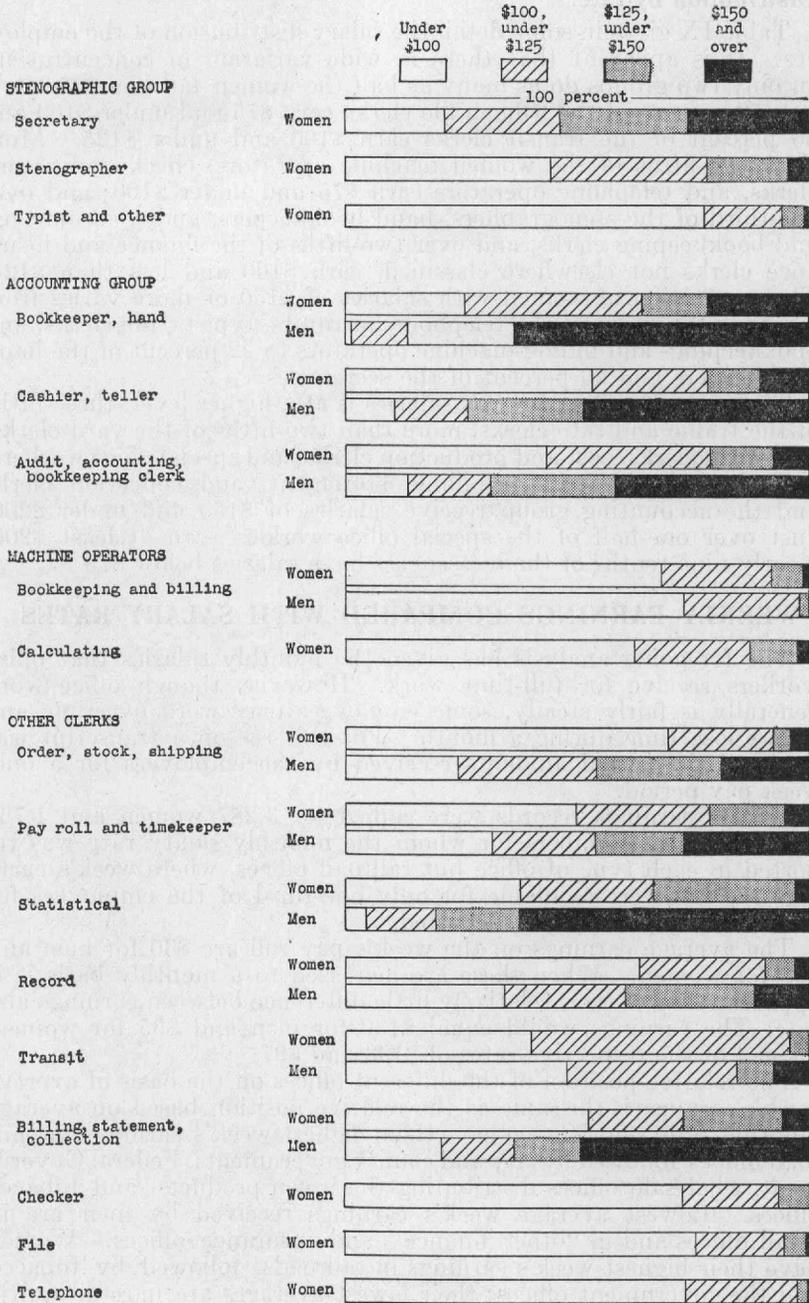
The small group of women in this class, of whom just over four-fifths are supervisors, have an average of \$171; supervisors alone average \$157.

TABLE IX.—Percent distribution of men and women regular employees in offices according to monthly salary rate, 1940, by occupation—
RICHMOND

| Occupation | Women | | | | | | Men | | | | | | |
|---|-----------------------|--|-------------------|--------------------|--------------------|----------------|---------------------|--|-------------------|--------------------|--------------------|--------------------|----------------|
| | Total number of women | Percent ¹ of women with monthly salary rate of— | | | | | Total number of men | Percent ¹ of men with monthly salary rate of— | | | | | |
| | | Under \$75 | \$75, under \$100 | \$100, under \$125 | \$125, under \$150 | \$150 and over | | Under \$75 | \$75, under \$100 | \$100, under \$125 | \$125, under \$150 | \$150, under \$200 | \$200 and over |
| All occupations ² | 3,393 | 20.3 | 34.2 | 27.6 | 12.7 | 5.1 | 2,044 | 10.8 | 14.9 | 17.5 | 20.1 | 27.7 | 9.0 |
| Stenographic group: | | | | | | | | | | | | | |
| Secretary..... | 193 | 2.6 | 19.2 | 24.9 | 27.5 | 25.9 | 25 | | | | | | |
| Stenographer..... | 871 | 11.8 | 32.8 | 33.5 | 17.3 | 4.5 | 32 | | | | | | |
| Typist and other..... | 359 | 34.8 | 42.6 | 16.7 | 5.0 | .8 | 26 | | | | | | |
| Accounting group: | | | | | | | | | | | | | |
| Audit, accounting, bookkeeping clerk..... | 277 | 22.4 | 20.9 | 35.4 | 13.4 | 7.9 | 334 | 3.0 | 10.8 | 17.7 | 26.6 | 36.8 | 5.1 |
| Bookkeeper, hand..... | 50 | 4.0 | 22.0 | 38.0 | 14.0 | 22.0 | 83 | | 1.2 | 12.0 | 22.9 | 33.7 | 30.1 |
| Cashier, teller..... | 105 | 23.8 | 29.5 | 24.8 | 11.4 | 10.5 | 148 | 1.4 | 9.5 | 15.5 | 25.0 | 36.5 | 12.2 |
| Machine operators: | | | | | | | | | | | | | |
| Bookkeeping and billing..... | 157 | 20.4 | 47.8 | 23.6 | 7.0 | 1.3 | 97 | 24.7 | 48.5 | 24.7 | 2.1 | | |
| Calculating..... | 157 | 17.2 | 45.2 | 24.8 | 10.2 | 2.5 | | | | | | | |
| Other..... | 77 | 27.3 | 40.3 | 24.7 | 7.8 | | 68 | 14.7 | 36.8 | 22.1 | 23.5 | 2.9 | |
| Other clerks: | | | | | | | | | | | | | |
| Billing, statement, collection..... | 88 | 22.7 | 29.5 | 20.5 | 21.6 | 5.7 | 63 | 4.8 | 15.9 | 15.9 | 14.3 | 39.7 | 9.5 |
| Checker..... | 92 | 29.3 | 43.5 | 20.7 | 6.5 | | 27 | | | | | | |
| Cost and production..... | | | | | | | 72 | | 2.8 | 15.3 | 27.8 | 43.1 | 11.1 |
| File..... | 182 | 23.6 | 52.2 | 19.2 | 3.8 | 1.1 | 41 | | | | | | |
| Messenger..... | | | | | | | 100 | 87.0 | 11.0 | 2.0 | | | |
| Order, stock, shipping..... | 53 | 35.8 | 34.0 | 22.6 | 3.8 | 3.8 | 140 | 2.1 | 22.1 | 30.0 | 27.1 | 17.9 | 7 |
| Pay roll and timekeeper..... | 56 | 19.6 | 30.4 | 28.6 | 16.1 | 5.4 | 63 | 9.5 | 22.2 | 22.2 | 19.0 | 23.8 | 3.2 |
| Record..... | 63 | 22.2 | 41.3 | 27.0 | 6.3 | 3.2 | 58 | 8.6 | 25.9 | 25.9 | 27.6 | 10.3 | 1.7 |
| Statistical..... | 66 | 10.6 | 27.3 | 28.8 | 30.3 | 3.0 | 67 | | 4.5 | 14.9 | 17.9 | 46.3 | 16.4 |
| Telephone..... | 138 | 28.3 | 44.9 | 23.9 | 2.2 | .7 | | | | | | | |
| Traffic and rate..... | | | | | | | 68 | | | 8.8 | 8.8 | 60.3 | 22.1 |
| Transit..... | 72 | 20.8 | 19.4 | 55.6 | 4.2 | | 52 | 26.9 | 21.2 | 36.5 | 7.7 | 7.7 | |
| Yard clerk..... | | | | | | | 77 | | | 2.6 | 42.9 | 49.4 | 5.2 |
| Clerks not elsewhere classified in— | | | | | | | | | | | | | |
| Finance and insurance..... | 69 | 29.0 | 24.6 | 40.6 | 1.4 | 4.3 | 46 | | | | | | |
| Other types of office..... | 116 | 30.2 | 25.9 | 20.7 | 19.8 | 3.4 | 62 | 4.8 | 17.7 | 21.0 | 27.4 | 25.8 | 3.2 |
| Special office workers..... | 12 | | | | | | 84 | | | 4.8 | 3.6 | 40.5 | 51.2 |
| Supervisors ³ | 54 | | 1.9 | 11.1 | 24.1 | 63.0 | 231 | | .4 | 3.0 | 7.8 | 27.7 | 61.0 |

¹ Percents not computed on very small bases.³ Not included in total.² Total exceeds details due to the omission of occupations having as many as 50 for neither sex.

CHART II.—DISTRIBUTION OF WOMEN AND OF MEN ACCORDING TO MONTHLY SALARY RATES, BY OCCUPATION—RICHMOND.



Distribution by rate.

Table IX gives in some detail the salary distribution of the employees. It is apparent that there is wide variation in concentration. In only two groups do as many as half the women fall in a \$25 interval; 52 percent of the women file clerks earn \$75 and under \$100 and 56 percent of the transit clerks earn \$100 and under \$125. More than two-fifths of the women machine operators, check and record clerks, and telephone operators earn \$75 and under \$100; and over one-third of the stenographers, hand bookkeepers, audit, accounting, and bookkeeping clerks, and over two-fifths of the finance and insurance clerks not elsewhere classified, earn \$100 and less than \$125. The proportion of women with salaries of \$150 or more varies from less than 2 percent of the telephone operators, typists, file clerks, and bookkeeping- and billing-machine operators to 22 percent of the hand bookkeepers and 26 percent of the secretaries.

The concentration of men's salaries is at a higher level; three-fifths of the traffic and rate clerks, more than two-fifths of the yard clerks, statistical clerks, cost and production clerks, and special office workers, and over one-third of the billing, statement, and collection clerks and the accounting group receive salaries of \$150 and under \$200. Just over one-half of the special office workers earn at least \$200. Nearly nine-tenths of the messengers have salaries below \$75.

WEEKLY EARNINGS COMPARED WITH SALARY RATES

The foregoing analysis has given the monthly salaries that office workers receive for full-time work. However, though office work generally is fairly steady, some employees may work overtime and others lose time during a month. For this reason a transcript was made of the actual amounts received by the employees for a one-week pay period.

Week's earnings records were copied for 3,287 women and 1,767 men, the same numbers for whom the monthly salary rate was reported in each type of office but railroad offices, where week's earnings records were available for only one-third of the employees for whom monthly rates were reported.

The average earnings on the week's pay roll are \$30 for men and \$22 for women. When these are increased to a monthly basis it is apparent that there is relatively little difference between earnings and rate: The earnings would equal \$130 for men and \$95 for women, instead of the respective rates of \$133 and \$97.

The relative position of the different offices on the basis of average week's earnings is the same as the relative position based on average monthly rate; that is, men have their highest week's earnings in railroad offices followed by city and county governments, Federal Government, wholesale offices distributing the iron products, and tobacco offices. Lowest average week's earnings received by men are in small offices and in "other finance" and insurance offices. Women have their highest week's earnings in railroads, followed by tobacco and the government offices; their lowest averages are in retail stores, insurance, small offices, wholesale offices distributing others' goods, and "other finance."

There are only 5 instances—men in printing and publishing, the distribution of others' products, finance other than banks, and manufacturing, and women in railroad offices—where the actual earnings exceed the rate by as much as \$3 a month. For the last named the difference was practically \$4, for men in distribution it was well over \$5, and for men in printing and publishing it was more than \$6. The only significant cases of earnings falling below the rate are men in railroads, for whom the difference was \$3, and men in the small offices, for whom it was about \$8.50.

| Type of office | Women employees | | Men employees | |
|---|-----------------|-------------------------|---------------|-------------------------|
| | Number | Average week's earnings | Number | Average week's earnings |
| All types..... | 3, 287 | \$22. 00 | 1, 767 | \$30. 00 |
| Banks..... | 377 | 22. 50 | 402 | 27. 00 |
| Other finance..... | 71 | 21. 50 | 50 | 26. 00 |
| Insurance..... | 499 | 19. 50 | 151 | 26. 00 |
| Railroads..... | 48 | 33. 00 | 144 | 36. 00 |
| Other public utilities..... | 397 | 23. 50 | 152 | 30. 00 |
| Printing and publishing..... | 160 | 23. 00 | 41 | 28. 00 |
| Tobacco..... | 59 | 25. 50 | 96 | 32. 00 |
| Other manufacturing..... | 263 | 22. 50 | 233 | 31. 00 |
| Wholesale distributor, own goods..... | 113 | 22. 50 | 133 | 32. 50 |
| Wholesale distributor, others' goods..... | 127 | 20. 50 | 72 | 29. 00 |
| Department and apparel stores..... | 246 | 18. 50 | 12 | (1) |
| Federal Government..... | 227 | 25. 00 | 87 | 35. 00 |
| State government..... | 377 | 24. 00 | 93 | 26. 50 |
| City and county governments..... | 69 | 23. 50 | 73 | 35. 50 |
| Other types of office..... | 254 | 20. 00 | 28 | 22. 50 |

¹ Not computed; number too small.

HOURS OF WORK

Weekly hours.

There is considerable variety in the number of hours employees are expected to work in the different offices. However, just over half of the employees, 52 percent, employed in 77 of the 160 offices reporting, are on a regular schedule of 39 to 40 hours, and only 12 percent of the workers, employed in 40 offices, have regular working hours of more than 40. Fifteen percent of the workers, employed in 9 offices, have no schedule that is the same from week to week.

Insurance offices maintain the most favorable workweek, as two-thirds of the employees have a regular schedule of less than 37½ hours and no one is on a schedule of more than 39 hours. Approximately half the employees in wholesale offices distributing their own goods and just over half those in electric, gas, and telephone offices are on a regular schedule of 37½ hours. About three-fourths in tobacco offices and three-fifths in "other manufacturing" offices have a workweek of over 35 and including 38 hours.

The most unfavorable workweek is in railroad offices, where more than four-fifths of the employees have irregular work schedules, and in retail-store offices, where nearly nine-tenths are scheduled to work over 44 hours. The majority of the employees in banks (69 percent), in wholesale offices distributing others' goods (64 percent), and in printing and publishing (62 percent) are expected to work 40 hours a week.

All employees in State government offices have a regular schedule of 39¾ hours, and all Federal Government workers and over four-fifths of the city and county government workers have one of 39 hours. About four-fifths in the small-office group are scheduled to work 39 and under 40 hours.

Overtime work and pay.

The policy in regard to overtime work and pay was reported by 154 firms. Of these, 84 reported no overtime work, but in the other 70 there was some overtime during the year. In this latter group were 16 firms (in banks, other finance, insurance, printing and publishing, "other manufacturing," retail stores, Federal Government, and small offices) in which employees worked overtime but received no compensation for such hours. Nine firms (in insurance, tobacco, "other manufacturing," wholesale offices distributing their own goods, stores, and small offices) gave compensatory time off, and in 2 firms employees working overtime were given pay for an evening meal.

Among the remaining 43 offices, the policy in 19 (in banks, other finance, "other public utilities," printing and publishing, tobacco, other manufacturing, wholesale distributing of own goods, stores, and small offices) was to pay the regular rate of pay for overtime hours, and the policy in 24 (in banks, other finance, insurance, railroads, printing and publishing, manufacturing other than tobacco and

printing and publishing, and wholesale offices distributing own or others' products) was to pay time and a half for overtime.

The amount of overtime paid for in the one-week pay period taken was reported by the firms visited. The numbers of employees who received pay for overtime work are 120 women, or 4 percent of the total, and 137 men, or 7 percent of all men. No employee in insurance, tobacco, retail stores, or city, county, and State governments received pay for overtime work in that week.

Of the 120 women paid for overtime work, over seven-tenths were in banks and other finance and wholesale offices distributing own or others' products, and over one-fifth were in printing and publishing and the "other manufacturing" group. Just over one-half of the 137 men were in banks and other finance and "other manufacturing," and nearly three-tenths were in wholesale offices distributing own or others' goods.

The overtime hours worked by women were few, as 65 percent of the group were paid for less than 2 hours and 20 percent for 2 and under 4 hours. Only 7 percent of the group were paid for 6 or more hours of overtime; these were employed in printing and publishing, "other manufacturing," wholesale distributing of others' goods, and small offices.

Though nearly one-third of the men were paid for less than 2 hours of overtime, it appears that men had considerably more overtime work than women had, since one-seventh were paid for as many as 10 hours and nearly one-fifth for 6 and under 10 hours.

EFFECT OF EXPERIENCE AND AGE ON RATES OF PAY

The general differences in salaries paid to employees in various offices and occupations have been discussed. However, experience and age have a significant bearing on the amount of the salaries paid to workers, and it is important to correlate these factors with the salary rates.

Monthly rates paid to beginners.

In the offices visited in Richmond, data were obtained for a total of 250 beginners—144 women and 106 men—who were working at the time of the survey. Wholesale offices employed the largest group, about one-sixth of all, but banks and other finance, "other manufacturing," and government offices each employed about one-eighth of the total. Only three types of office, insurance, printing and publishing, and tobacco, had less than 5 percent.

For the majority of the girls the beginning jobs were as stenographers, typists, machine operators, general office clerks, and telephone operators; about three-fourths of the total were in these occupations. Just over one-tenth were in occupations included in the accounting group of clerks. The remaining girls were employed as billing, statement, record, credit, order, shipping, pay-roll, and file clerks, as tube-room girls, and as messengers and receptionists.

Wage data were reported for 134 girls and their average monthly salary was \$67. About three-fifths of the group earned \$60 and under \$80 and one-fourth earned less than \$60. Only 3 percent received as much as \$100 a month.

One-third of the men were employed as messengers and somewhat more than one-third as machine operators, file clerks, general office clerks, timekeepers, shipping clerks, board markers, receptionists, and as statistical and transit clerks.

The average monthly salary of the 100 men beginners with wage data reported was \$74; more than half the group, 53 percent, had salaries of \$60 and under \$80, and 24 percent earned less than \$60, but as many as 17 percent earned \$100 and over.

| Sex | Number of beginners | Average monthly salary rate | Percent with a beginning monthly rate of— | | | | | | |
|------------|---------------------|-----------------------------|---|------------------|------------------|------------------|------------------|-------------------|----------------|
| | | | Under \$50 | \$50, under \$60 | \$60, under \$70 | \$70, under \$80 | \$80, under \$90 | \$90, under \$100 | \$100 and over |
| Women..... | 134 | \$67 | 4.5 | 20.9 | 35.1 | 23.9 | 9.0 | 3.7 | 3.0 |
| Men..... | 100 | 74 | 5.0 | 19.0 | 37.0 | 16.0 | 4.0 | 2.0 | 17.0 |

Occupational experience and salary advancement.

In many offices employment records in detail were not complete, but records of over-all office experience were available for a total of

2,753 employees, of whom 1,632 were women and 1,121 were men. As there are too few employees in the detailed occupations to show separately, employees doing somewhat similar types of work are combined into major groups. The classes used here are: The stenographic workers, including secretaries, stenographers, typists, and a few dictating-machine transcribers and correspondence clerks; the accounting group, including hand bookkeepers, cashiers, tellers, and audit, accounting, and bookkeeping clerks; office-machine operators; and special office workers. All others are tabulated only by type of office.

On examining table X it is apparent that there is an appreciable advance in the average salaries of employees as their experience in office work increases. Newly employed women, those with less than 2 years in office work, have an average salary of \$71 a month; in contrast, women who have been working 5 but less than 10 years average \$96, and those with 10 or more years of experience have an average of \$115.

Nearly one-half of the women are stenographic workers; with less than 2 years of office experience these average \$72 a month, but as they gain in experience their average salary increases to \$101 for the group at 5 and under 10 years and to \$121 for the large group in office 10 or more years.

The most experienced women in the accounting group, having at least 10 years of office work, average \$50 a month more than the small group who have worked less than 3 years, and the most experienced machine operators average \$27 a month more than those inexperienced.

In the manufacturing and wholesale distributing offices, women doing the more general kinds of clerical work after 10 or more years of office experience average \$39 more than clerks with less than 3 years of experience. In the other types of office such difference is \$40.

The men just starting office work average \$77, or \$13 less than the group with 1 and under 2 years of work, \$31 less than those at 4 and under 5 years, and \$84 a month less than the group with 10 or more years of experience. The average salary of \$161 reported for the men who began work at least 10 years ago is due partly to the fact that a larger proportion of employees have advanced with experience in the higher-wage occupations. For example, nine-tenths of the residual group in railroad offices, seven-tenths of the accounting workers and special office workers, and over six-tenths of the stenographic workers have 10 or more years of experience, in contrast to two-fifths or less of the machine operators and of the residual group in finance and insurance and government offices.

There are large differences in the salaries paid to men in the various experience groups. Those in the accounting group less than 3 years at work have an average salary \$64 below the average for those 10 or more years at work, and the beginners among machine operators average nearly \$40 a month less than the operators at work 5 or more years. Among the clerks classified only by type of office, those in manufacturing offices who have worked 10 or more years have an average over \$70 higher than the average for clerks with less than 3 years of experience.

TABLE X.—Average monthly salary ¹ of employees with over-all years of experience reported, by occupational group—RICHMOND

| Occupational group | Employees with over-all experience reported | | Number and average salary ¹ of employees whose experience since first office job was— | | | | | | | |
|--|---|----------------|--|----------------|------------------|----------------|-------------------|----------------|-------------------|----------------|
| | | | Under 3 years | | 3, under 5 years | | 5, under 10 years | | 10 years and over | |
| | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary |
| WOMEN | | | | | | | | | | |
| All occupations | 1,632 | \$100 | 326 | \$74 | 221 | \$87 | 283 | \$96 | 802 | \$115 |
| Stenographic group | 779 | 104 | 148 | 76 | 116 | 89 | 145 | 101 | 370 | 121 |
| Accounting group | 216 | 103 | 37 | 68 | 21 | 31 | 94 | 127 | 118 | |
| Machine operators | 189 | 98 | 50 | 82 | 26 | 89 | 27 | 100 | 86 | 109 |
| All other ² in— | | | | | | | | | | |
| Finance and insurance | 51 | 77 | 11 | ----- | 6 | ----- | 9 | ----- | 25 | 79 |
| Manufacturing and wholesale distributors | 110 | 91 | 27 | 72 | 15 | ----- | 24 | ----- | 44 | 111 |
| Government | 135 | 97 | 20 | ----- | 24 | ----- | 25 | 96 | 66 | 106 |
| Other types of office | 148 | 91 | 33 | 67 | 13 | ----- | 22 | ----- | 80 | 107 |
| Special office workers | 4 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 4 | ----- |
| MEN | | | | | | | | | | |
| All occupations | 1,121 | \$138 | 203 | \$88 | 121 | \$103 | 121 | \$126 | 676 | \$161 |
| Stenographic group | 40 | 148 | 7 | ----- | 4 | ----- | 4 | ----- | 25 | 173 |
| Accounting group | 308 | 146 | 28 | 96 | 25 | 97 | 26 | 120 | 229 | 160 |
| Machine operators | 66 | 92 | 28 | 74 | 10 | ----- | 7 | ----- | 21 | ----- |
| All other ² in— | | | | | | | | | | |
| Finance and insurance | 46 | 97 | 19 | ----- | 7 | ----- | 4 | ----- | 16 | ----- |
| Railroads | 206 | 163 | 12 | ----- | 8 | ----- | ----- | ----- | 186 | 169 |
| Manufacturing | 166 | 126 | 49 | 91 | 25 | 100 | 27 | 128 | 65 | 163 |
| Wholesale distributors | 98 | 135 | 23 | ----- | 12 | ----- | 13 | ----- | 50 | 160 |
| Government | 85 | 110 | 15 | ----- | 16 | ----- | 20 | ----- | 34 | 119 |
| Other types of office | 65 | 117 | 21 | ----- | 12 | ----- | 10 | ----- | 22 | ----- |
| Special office workers | 41 | 204 | 1 | ----- | 2 | ----- | 10 | ----- | 28 | 219 |

¹ Not computed for groups of less than 25.² Includes both "other clerks" and those "not elsewhere classified."

Figures indicate that, with few exceptions, employees with corresponding experience records have somewhat better salaries when they have remained with one firm than when they have worked for two or more employers.

This difference is much less pronounced in the case of women than of men. Women who have been working 10 or more years average \$4 a month more when their experience is with one firm than when they have worked for two or more employers, and those with 3 and less than 4 years of experience average \$2 a month more when the work has been for one firm. However, the average salaries are the same for the groups with 2 and under 3 years of experience, and women who have had 5 and under 10 years of work in 2 or more firms average \$8 a month more than the corresponding group working with one firm.

The average salaries of men who have worked in only one firm exceed the averages of those who have worked in two or more firms by \$4 a month when the experience is less than 3 years, by \$17 a month when it is 3 and less than 5 years, by \$8 when it is 5 and less than 10 years, and by \$6 when the experience is 10 years or longer.

Type of office and salary advancement.

Records of the number of years that employees had worked in the office in which employed at time of survey were very nearly complete; they were available for 3,353 women and 1,998 men. The average monthly salaries of those employees, grouped according to number of years with the firm, are given in table XI. Though these figures show that continuous service for one firm is important in securing increases in salary, there are extremely wide differences between the beginners' and the experienced workers' salaries in the various types of office.

Continuous service with the same firm appears to be more advantageous to men than to women, as their salary advancement is much more rapid. For example, women who have worked in the same office for 20 or more years have an average monthly salary higher by \$54 than the average of women employed for less than a year, but the difference between the average salaries of the corresponding groups of men is \$98 a month. This probably is due to the fact that of the technical jobs, or jobs that require considerable experience, more are filled by men than by women, and advancement to these jobs from occupations that are more like women's would account partly for the greater increases in the salaries of men. As previously noted, a much larger proportion of the men than of the women are in accounting and bookkeeping occupations, or in keeping various kinds of specialized records, and as special office workers.

From the extreme right-hand columns of table XI it is possible to compare the average salaries of the newer employees and those 15 or more years in the service. For women such averages differ by \$30 to \$38 in stores, manufacturing other than printing and publishing and tobacco, and State government; by \$40 to \$45 in insurance, all offices combined, banks, and the residual group of other types of office; and by respectively \$52 and \$58 in printing and publishing and the "other public utilities" group. Among the men for whom comparisons are possible, the averages for the more experienced employees are \$66 and \$67 above those of recent employees in "other manufacturing" and "other public utilities," \$75 in all offices combined, \$79 in railroads, \$83 in banks, and \$111 in insurance.

The actual change from the first to the present salary in an office was reported for 602 women and 522 men. For the great majority of these employees—83 percent of the women and 86 percent of the men—such change was an increase. For 15 percent of the women and 11 percent of the men there had been no change in salary; the majority of these had been with the firm less than 3 years. For less than 2 percent of the women and between 2 and 3 percent of the men the present salary was less than the first salary; of these 24 employees, 8 had worked for the firm 10 or more years and 7 had worked 5 and under 10 years.

Of the 948 employees who had received increases in salaries, two-fifths of the women and half of the men had been working for 10 or more years, but one-fourth of the women and one-fifth of the men had worked for less than 3 years, so it is to be expected that there would be wide variations in the amount of the increase in salary received by different individuals.

TABLE XI.—Average monthly salary¹ according to length of service with present firm, by type of office—RICHMOND

| Type of office | All employees reported | | Number and average salary ¹ of employees who had been with present firm— | | | | | | | | | | | | | | | | | | | | | | | | |
|--|------------------------|----------------|---|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|-------------------|----------------|--------------------|----------------|--------------------|----------------|-------------------|----------------|---------------|----------------|-------------------|----------------|-------|-------|-------|
| | | | Under 1 year | | 1, under 2 years | | 2, under 3 years | | 3, under 4 years | | 4, under 5 years | | 5, under 10 years | | 10, under 15 years | | 15, under 20 years | | 20 years and over | | Under 3 years | | 15 years and over | | | | |
| | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | | | |
| WOMEN | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 3,353 | \$97 | 490 | \$72 | 322 | \$80 | 312 | \$85 | 271 | \$91 | 219 | \$92 | 553 | \$101 | 470 | \$107 | 355 | \$116 | 361 | \$126 | 1,124 | \$78 | 716 | \$121 | 113 | | |
| Banks | 376 | 98 | 50 | 67 | 31 | 74 | 7 | ----- | 16 | ----- | 19 | ----- | 65 | 103 | 34 | 107 | 63 | 108 | 91 | 116 | 88 | 70 | 154 | 6 | ----- | ----- | |
| Other finance | 71 | 92 | 18 | ----- | 5 | ----- | 4 | ----- | 10 | ----- | 4 | ----- | 12 | ----- | 12 | ----- | 5 | ----- | 1 | ----- | 27 | 76 | 6 | ----- | ----- | ----- | |
| Insurance | 497 | 85 | 83 | 62 | 38 | 68 | 40 | 72 | 33 | 79 | 23 | ----- | 70 | 86 | 91 | 96 | 59 | 102 | 60 | 109 | 161 | 66 | 119 | 106 | ----- | ----- | |
| Railroads | 141 | 139 | 8 | ----- | ----- | ----- | ----- | ----- | 2 | ----- | 3 | ----- | 2 | ----- | 21 | ----- | 41 | 141 | 64 | 147 | 8 | ----- | 105 | 145 | ----- | ----- | |
| Other public utilities | 397 | 101 | 81 | 68 | 20 | ----- | 15 | ----- | 22 | ----- | 26 | ----- | 90 | 69 | 110 | 87 | 116 | 43 | 126 | 34 | 134 | 116 | 72 | 77 | 130 | ----- | |
| Printing and publishing | 157 | 99 | 19 | ----- | 18 | ----- | 9 | ----- | 12 | ----- | 2 | ----- | 22 | ----- | 33 | 107 | 24 | ----- | 18 | ----- | 46 | 76 | 42 | 128 | ----- | ----- | |
| Tobacco | 57 | 111 | 9 | ----- | 3 | ----- | 6 | ----- | 3 | ----- | 6 | ----- | 7 | ----- | 8 | ----- | 8 | ----- | 7 | ----- | 18 | ----- | 15 | ----- | ----- | ----- | |
| Other manufacturing | 263 | 96 | 65 | 79 | 36 | 86 | 41 | 96 | 18 | ----- | 9 | ----- | 41 | 110 | 24 | ----- | 11 | ----- | 13 | ----- | 142 | 86 | 29 | ----- | ----- | 117 | |
| Wholesale distributor, own goods | 113 | 97 | 21 | ----- | 16 | ----- | 12 | ----- | 11 | ----- | 14 | ----- | 22 | ----- | 7 | ----- | 7 | ----- | 3 | ----- | 49 | 83 | 10 | ----- | ----- | ----- | ----- |
| Wholesale distributor, others' goods | 127 | 87 | 15 | ----- | 17 | ----- | 9 | ----- | 13 | ----- | 7 | ----- | 24 | ----- | 21 | ----- | 9 | ----- | 19 | ----- | 41 | 75 | 21 | ----- | ----- | ----- | ----- |
| Department and apparel stores | 238 | 80 | 28 | 63 | 29 | 67 | 26 | 74 | 22 | ----- | 17 | ----- | 46 | 85 | 35 | 88 | 16 | ----- | 7 | ----- | 96 | 96 | 17 | ----- | ----- | ----- | ----- |
| Federal Government | 218 | 108 | 39 | 93 | 36 | 97 | 21 | ----- | 31 | 106 | 36 | ----- | 104 | 36 | 126 | 2 | ----- | 7 | ----- | 10 | ----- | 108 | 90 | 49 | 128 | ----- | ----- |
| State government | 376 | 104 | 2 | ----- | 35 | 87 | 71 | 91 | 52 | 97 | 28 | ----- | 99 | 85 | 107 | 54 | 115 | 35 | 121 | 14 | ----- | 24 | ----- | 9 | ----- | ----- | ----- |
| City and county governments | 68 | 103 | 9 | ----- | 9 | ----- | 6 | ----- | 2 | ----- | 6 | ----- | 18 | ----- | 9 | ----- | 7 | ----- | 4 | ----- | 24 | ----- | 9 | ----- | ----- | ----- | ----- |
| Other types of office | 254 | 86 | 43 | 67 | 29 | 74 | 45 | 78 | 24 | ----- | 19 | ----- | 34 | 92 | 32 | 102 | 20 | ----- | 8 | ----- | 117 | 72 | 28 | ----- | ----- | ----- | ----- |

MEN

| Total..... | 1,998 | \$132 | 251 | \$80 | 139 | \$95 | 153 | \$113 | 149 | \$106 | 121 | \$122 | 262 | \$136 | 276 | \$140 | 329 | \$158 | 318 | \$178 | 543 | \$93 | 647 | \$168 |
|---|-------|-------|-----|-------|-----|-------|-----|-------|-----|-------|-----|-------|-----|-------|-------|-------|-------|-------|-------|-------|-----|-------|-------|-------|
| Banks..... | 402 | 116 | 58 | 63 | 34 | 77 | 23 | ----- | 28 | 93 | 19 | ----- | 68 | 124 | 56 | 127 | 57 | 142 | 59 | 168 | 115 | 72 | 116 | 155 |
| Other finance..... | 48 | 107 | 8 | ----- | 7 | ----- | 5 | ----- | 9 | ----- | 2 | ----- | 3 | ----- | 12 | ----- | 2 | ----- | ----- | ----- | 20 | ----- | 2 | ----- |
| Insurance..... | 151 | 113 | 18 | ----- | 9 | ----- | 12 | ----- | 10 | ----- | 5 | ----- | 25 | 115 | 31 | 114 | 22 | ----- | 19 | ----- | 39 | 59 | 41 | 170 |
| Railroads..... | 389 | 159 | 21 | ----- | 2 | ----- | 4 | ----- | 8 | ----- | 8 | ----- | 6 | ----- | 31 | 141 | 156 | 160 | 153 | 180 | 27 | 91 | 300 | 170 |
| Other public utilities..... | 152 | 129 | 20 | ----- | 9 | ----- | 6 | ----- | 21 | ----- | 11 | ----- | 21 | ----- | 35 | 147 | 14 | ----- | 15 | ----- | 35 | 95 | 29 | 162 |
| Printing and publishing..... | 40 | 115 | 9 | ----- | 3 | ----- | 4 | ----- | 3 | ----- | 1 | ----- | 5 | ----- | 5 | ----- | 7 | ----- | 3 | ----- | 16 | ----- | 10 | ----- |
| Tobacco..... | 94 | 138 | 11 | ----- | 2 | ----- | 4 | ----- | 12 | ----- | 4 | ----- | 12 | ----- | 21 | ----- | 10 | ----- | 18 | ----- | 17 | ----- | 28 | 180 |
| Other manufacturing..... | 231 | 131 | 39 | 98 | 36 | 110 | 29 | 128 | 18 | ----- | 13 | ----- | 31 | 150 | 27 | 136 | 18 | ----- | 20 | ----- | 104 | 111 | 38 | 177 |
| Wholesale distributor, own goods..... | 133 | 140 | 23 | ----- | 9 | ----- | 17 | ----- | 6 | ----- | 7 | ----- | 24 | ----- | 24 | ----- | 15 | ----- | 8 | ----- | 49 | 107 | 23 | ----- |
| Wholesale distributor, others' goods..... | 72 | 120 | 12 | ----- | 5 | ----- | 2 | ----- | 5 | ----- | 7 | ----- | 11 | ----- | 8 | ----- | 10 | ----- | 12 | ----- | 19 | ----- | 22 | ----- |
| Department and apparel stores..... | 11 | ----- | 3 | ----- | 1 | ----- | 1 | ----- | 1 | ----- | 1 | ----- | 3 | ----- | 1 | ----- | ----- | ----- | ----- | ----- | 5 | ----- | ----- | ----- |
| Federal Government..... | 82 | 152 | 14 | ----- | 8 | ----- | 12 | ----- | 8 | ----- | 26 | 143 | 14 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 34 | 133 | ----- | ----- |
| State government..... | 93 | 114 | 1 | ----- | 8 | ----- | 23 | ----- | 12 | ----- | 11 | ----- | 22 | ----- | 7 | ----- | 4 | ----- | 5 | ----- | 32 | 100 | 9 | ----- |
| City and county governments..... | 73 | 153 | 8 | ----- | 2 | ----- | 4 | ----- | 5 | ----- | 5 | ----- | 14 | ----- | 16 | ----- | 13 | ----- | 6 | ----- | 14 | ----- | 19 | ----- |
| Other types of office..... | 27 | 100 | 6 | ----- | 4 | ----- | 7 | ----- | 3 | ----- | 1 | ----- | 3 | ----- | 2 | ----- | 1 | ----- | ----- | ----- | 17 | ----- | 1 | ----- |

¹ Not computed for groups of less than 25.

As shown in the following summary, the increase from the first to the present monthly salary in the same company was less than 50 percent for three-fifths of the women but was at least 100 percent for one-seventh of their group. Among the men, on the other hand, not far from one-half had received salary increases of 100 percent or more, and for only one-third was the increase less than 50 percent.

| Experience with present firm | Number of employees with increases between first and present salaries | Amount of salary increase | | | | |
|------------------------------|---|-----------------------------|----------------------|----------------------|-----------------------|----------------------|
| | | Under 25 percent | 25, under 50 percent | 50, under 75 percent | 75, under 100 percent | 100 percent and over |
| | | <i>Percent of employees</i> | | | | |
| Total women | 499 | 28.3 | 32.3 | 16.4 | 8.6 | 14.4 |
| Under 3 years..... | 120 | 68.3 | 23.3 | 6.7 | .8 | .8 |
| 3, under 5 years..... | 88 | 33.0 | 43.2 | 19.3 | 4.5 | ..... |
| 5, under 10 years..... | 87 | 16.1 | 56.3 | 11.5 | 10.3 | 5.7 |
| 10 years and over..... | 204 | 7.8 | 22.5 | 23.0 | 14.2 | 32.4 |
| Total men..... | 449 | 18.9 | 14.5 | 12.9 | 7.3 | 46.3 |
| Under 3 years..... | 93 | 52.7 | 34.4 | 12.9 | ..... | ..... |
| 3, under 5 years..... | 71 | 19.7 | 25.4 | 29.6 | 11.3 | 14.1 |
| 5, under 10 years..... | 58 | 15.5 | 10.3 | 10.3 | 19.0 | 44.8 |
| 10 years and over..... | 227 | 5.7 | 4.0 | 8.4 | 6.2 | 75.8 |

Age and salary, by type of office.

The average monthly salary increases consistently with age of employees, and the increase is more rapid for men than for women. The youngest women, those under 20, have an average salary of \$68 a month, compared to just over \$100 for those who are 30 and under 35 and \$116 for women of 40 or more, the last named a difference of \$48. Men who are 40 or more years old average \$171, or \$107 above the average of men who are under 20.

As shown in table XII, the extent of salary increase with age varies greatly with type of office. Comparing the women of 20 and under 25 years with those of 40 years and over—the largest groups and almost equal in size—the average salaries of the older women exceed the averages of the younger women by the following amounts: \$20 and under \$30 in stores, the residual “other types,” State government, and wholesalers distributing others’ goods; \$30 and under \$40 in “other manufacturing,” insurance, Federal Government, and the total; and \$40 to \$50 in banks, printing and publishing, and “other public utilities.” For the corresponding age groups of men the differences in average salary are much greater: \$65 in railroads, \$73 in other public utilities, \$78 in “other manufacturing,” \$81 in banks, and \$84 for all offices combined.

TABLE XII.—Average monthly salary ¹ of employees in the various age groups, by type of office—RICHMOND

| Type of office | Total employees | | Number and average salary ¹ of employees whose age was— | | | | | | | | | | | |
|--|-----------------|----------------|--|----------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|-------------------|----------------|
| | | | Under 20 years | | 20, under 25 years | | 25, under 30 years | | 30, under 35 years | | 35, under 40 years | | 40 years and over | |
| | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary |
| WOMEN | | | | | | | | | | | | | | |
| All types | 3,380 | \$97 | 223 | \$68 | 765 | \$79 | 573 | \$93 | 595 | \$102 | 471 | \$110 | 753 | \$116 |
| Banks | 377 | 98 | 25 | 62 | 67 | 75 | 39 | 88 | 47 | 97 | 71 | 105 | 128 | 116 |
| Other finance | 70 | 92 | 8 | | 19 | | 15 | | 11 | | 8 | | 9 | |
| Insurance | 498 | 85 | 50 | 62 | 130 | 72 | 67 | 82 | 90 | 93 | 73 | 98 | 88 | 103 |
| Railroads | 152 | 139 | 2 | | 7 | | 9 | | 10 | | 42 | 140 | 82 | 145 |
| Other public utilities | 397 | 101 | 39 | 66 | 106 | 81 | 56 | 98 | 95 | 115 | 52 | 120 | 49 | 131 |
| Printing and publishing | 160 | 100 | 5 | | 31 | 80 | 20 | | 34 | 92 | 25 | 111 | 45 | 125 |
| Tobacco | 59 | 110 | 4 | | 14 | | 12 | | 11 | | 4 | | 14 | |
| Other manufacturing | 262 | 96 | 20 | | 75 | 85 | 66 | 96 | 50 | 106 | 19 | | 32 | 115 |
| Wholesale distributor, own goods | 113 | 97 | 10 | | 35 | 83 | 22 | | 18 | | 12 | | 16 | |
| Wholesale distributor, others' goods | 127 | 87 | 16 | | 27 | 71 | 22 | | 20 | | 17 | | 25 | 100 |
| Department and apparel stores | 243 | 80 | 10 | | 66 | 69 | 45 | 80 | 41 | 84 | 31 | 89 | 50 | 89 |
| Federal Government | 227 | 109 | 13 | | 46 | 90 | 51 | 106 | 35 | 114 | 26 | 119 | 56 | 124 |
| State government | 373 | 104 | 4 | | 72 | 89 | 92 | 98 | 72 | 108 | 48 | 110 | 85 | 116 |
| City and county governments | 68 | 103 | 6 | | 9 | | 12 | | 9 | | 13 | | 19 | |
| Other types of office | 254 | 86 | 11 | | 61 | 73 | 45 | 83 | 52 | 89 | 30 | 104 | 55 | 97 |
| MEN | | | | | | | | | | | | | | |
| All types | 2,040 | \$133 | 120 | \$64 | 377 | \$87 | 363 | \$119 | 362 | \$142 | 278 | \$155 | 540 | \$171 |
| Banks | 402 | 116 | 41 | 62 | 88 | 79 | 71 | 113 | 81 | 129 | 53 | 145 | 68 | 160 |
| Other finance | 49 | 108 | 3 | | 16 | | 12 | | 14 | | 2 | | 2 | |
| Insurance | 151 | 113 | 20 | | 37 | 76 | 30 | 105 | 33 | 129 | 12 | | 19 | |
| Railroads | 420 | 159 | 8 | | 25 | 108 | 16 | | 60 | 157 | 100 | 161 | 208 | 173 |
| Other public utilities | 152 | 129 | 8 | | 27 | 89 | 40 | 123 | 23 | | 13 | | 41 | 162 |
| Printing and publishing | 41 | 115 | 9 | | 6 | | 7 | | 8 | | 5 | | 6 | |
| Tobacco | 95 | 138 | 4 | | 25 | 93 | 19 | | 19 | | 11 | | 17 | |
| Other manufacturing | 233 | 131 | 10 | | 61 | 95 | 69 | 125 | 40 | 152 | 22 | | 31 | 173 |
| Wholesale distributor, own goods | 133 | 140 | 9 | | 27 | 90 | 37 | 136 | 22 | | 17 | | 21 | |
| Wholesale distributor, others' goods | 72 | 120 | 2 | | 1 | | 11 | | 11 | | 8 | | 18 | |
| Department and apparel stores | 12 | | | | 1 | | 2 | | 3 | | 1 | | 5 | |
| Federal Government | 87 | 151 | 4 | | 10 | | 13 | | 15 | | 11 | | 34 | 196 |
| State government | 92 | 114 | | | 16 | | 26 | 106 | 17 | | 9 | | 24 | |
| City and county governments | 73 | 153 | 1 | | 5 | | 3 | | 11 | | 12 | | 41 | 169 |
| Other types of office | 28 | 99 | 1 | | 8 | | 7 | | 5 | | 2 | | 5 | |

¹ Not computed for groups of less than 25.

Age and salary, by occupation.

There are wide variations with age in the occupational classes also. The larger differences in salaries are found in the occupational groups in which some employees do highly technical or specialized work and others are in jobs requiring little or no skill or training; for example, the stenographic workers include both secretaries and typists, and the accounting group includes hand bookkeepers as well as audit, accounting, and bookkeeping workers.

Women in the stenographic group who are 40 years old and over average \$41 a month more than the larger group who are 20 and under 25. The difference is \$45 for the accounting clerks but only \$29 for the machine operators. Among the women classed only by type of office, the older group averages \$20 more than the younger group in government, \$23 more in insurance, and \$35 more in manufacturing and wholesale distribution and in the residual "other types." For men, the difference between the younger and the older group is \$78 for those in accounting, \$80 for "other clerks" in manufacturing, and \$87 for the unclassified clerks in finance and insurance.

TABLE XIII.—Average monthly salary ¹ of employees of various ages, by occupational group—RICHMOND

| Occupational group | Employees reported | | Number and average salary ¹ of employees whose age was— | | | | | | | | | | | |
|--|--------------------|----------------|--|----------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|-------------------|----------------|
| | | | Under 20 years | | 20, under 25 years | | 25, under 30 years | | 30, under 35 years | | 35, under 40 years | | 40 years and over | |
| | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary | Number | Average salary |
| WOMEN | | | | | | | | | | | | | | |
| All occupations | 3,380 | \$97 | 223 | \$68 | 765 | \$79 | 573 | \$93 | 595 | \$102 | 471 | \$110 | 753 | \$116 |
| Stenographic group | 1,419 | 101 | 102 | 70 | 362 | 82 | 274 | 97 | 230 | 109 | 177 | 115 | 274 | 123 |
| Accounting group | 429 | 103 | 8 | ----- | 73 | 75 | 64 | 94 | 83 | 103 | 69 | 114 | 132 | 120 |
| Machine operators | 390 | 92 | 43 | 72 | 98 | 79 | 59 | 95 | 74 | 97 | 47 | 102 | 69 | 108 |
| All other ² in— | | | | | | | | | | | | | | |
| Finance | 171 | 95 | 13 | ----- | 19 | ----- | 19 | ----- | 24 | ----- | 39 | 102 | 57 | 110 |
| Insurance | 227 | 84 | 15 | ----- | 51 | 74 | 36 | 79 | 45 | 87 | 37 | 96 | 43 | 97 |
| Other public utilities | 170 | 101 | 14 | ----- | 40 | 75 | 25 | 95 | 42 | 116 | 25 | 121 | 24 | ----- |
| Manufacturing and wholesale distributors | 208 | 90 | 15 | ----- | 54 | 76 | 35 | 86 | 35 | 91 | 16 | ----- | 53 | 111 |
| Government | 157 | 98 | 5 | ----- | 32 | 84 | 32 | 93 | 22 | ----- | 26 | 111 | 40 | 104 |
| Other types of office | 197 | 89 | 8 | ----- | 34 | 70 | 28 | 75 | 37 | 83 | 33 | 104 | 57 | 105 |
| Special office workers | 12 | ----- | ----- | ----- | 2 | ----- | 1 | ----- | 3 | ----- | 2 | ----- | 4 | ----- |
| MEN | | | | | | | | | | | | | | |
| All occupations | 2,040 | \$133 | 120 | \$64 | 377 | \$87 | 363 | \$119 | 362 | \$142 | 278 | \$155 | 540 | \$171 |
| Stenographic group | 82 | 133 | 1 | ----- | 25 | 100 | 15 | ----- | 14 | ----- | 6 | ----- | 21 | ----- |
| Accounting group | 504 | 146 | 5 | ----- | 60 | 94 | 98 | 119 | 105 | 142 | 106 | 163 | 190 | 172 |
| Machine operators | 165 | 92 | 15 | ----- | 66 | 79 | 42 | 100 | 23 | ----- | 9 | ----- | 10 | ----- |
| All other ² in— | | | | | | | | | | | | | | |
| Finance and insurance | 282 | 103 | 50 | 57 | 74 | 73 | 44 | 111 | 51 | 125 | 28 | 140 | 35 | 160 |
| Railroads | 228 | 161 | 6 | ----- | 12 | ----- | 5 | ----- | 31 | 155 | 54 | 162 | 120 | 174 |
| Manufacturing | 268 | 125 | 22 | ----- | 67 | 89 | 67 | 127 | 52 | 151 | 26 | 157 | 34 | 169 |
| Wholesale distributors | 133 | 130 | 8 | ----- | 30 | 90 | 37 | 134 | 29 | 151 | 12 | ----- | 17 | ----- |
| Government | 129 | 121 | 4 | ----- | 21 | ----- | 23 | ----- | 21 | ----- | 19 | ----- | 41 | 139 |
| Other types of office | 105 | 115 | 9 | ----- | 21 | ----- | 28 | 117 | 18 | ----- | 10 | ----- | 19 | ----- |
| Special office workers | 84 | 208 | ----- | ----- | 1 | ----- | 4 | ----- | 18 | ----- | 8 | ----- | 53 | 221 |

¹ Not computed for groups of less than 25.

² Includes both "other clerks" and those "not elsewhere classified."

ANNUAL EARNINGS

Regularity of employment.

To show the amount of employment that office workers may expect on an annual basis, records of the number of weeks worked and the earnings received for such work were copied for all employees who had obtained employment prior to 1939. In general, employment is much steadier for office workers than for employees doing other kinds of work, even in the same firm.

A larger number of women than of men lost some weeks of work in 1939, though in both cases the proportion of employees affected was less than 4 percent.

All employees in finance offices other than banks and in city, county, and State government offices, and all men in printing and publishing, tobacco, wholesale, and retail-store offices, were paid for the 52 weeks (including paid vacations) of the year. With one exception, in no type of office were there more than 3 in 100 men who did not work throughout the year, but among the women there were 7 in 100 in "other manufacturing" and insurance offices, 9 in 100 in printing and publishing offices, and 11 in 100 in retail-store offices who lost some time during the year; most of these employees who missed time were in the class who worked 39 and under 52 weeks.

Annual earnings by type of office.

In 1939 the average annual earnings of women office workers in Richmond amounted to \$1,210; one-seventh of the entire group had earnings of less than \$900 and nearly one-eighth had as much as \$1,600 for the year. Railroad offices show much the highest average for women, \$1,674, followed by tobacco offices with an average of \$1,362. In printing and publishing, the "other public utility" group, the various government and finance offices, and wholesale offices distributing their own goods, women's average earnings were between \$1,200 and \$1,300 a year. Lowest average earnings were those in insurance and small offices and wholesale offices distributing others' goods, where women averaged about \$1,080 to \$1,085, and in retail-store offices where they averaged \$980.

Railroad offices also show the highest average earnings for men, \$1,938 for the year. Wholesale offices distributing their own goods and city and county and Federal Government offices paid men amounts that averaged from \$1,801 to \$1,898, and tobacco offices had an average of \$1,736 a year. At the other extreme are finance and insurance offices, where men averaged less than \$1,500, and State government offices, where they averaged \$1,337, equivalent to just over \$110 a month.

There are wide differences in the annual earnings of individual employees in the various types of office. For example, less than one-tenth of the women in retail-store offices and wholesale offices dis-

tributing others' goods earned as much as \$1,500; in contrast, over one-fourth in city and county and Federal Government and in printing and publishing offices, and four-fifths in railroad offices, earned \$1,500 or more. Less than 2 percent of the women in railroad offices, about 14 percent in other public utility offices and banks, but from 37 to 59 percent in wholesale offices distributing others' goods, small offices, and retail offices had annual earnings of less than \$1,000.

The distribution of annual earnings shows a wider range for men than for women. Less than 10 percent of the men in State government offices and 14 percent in banks, compared to 33 percent in city and county government offices and 45 percent in railroad offices, earned \$2,000 or more. No man in city and county governments and only 2 percent in railroads, but 18 percent in banks and State government and 29 percent in insurance, earned less than \$1,000 a year.

Annual earnings by occupation.

On the basis of occupation, the highest-paid women workers are the secretaries, who averaged \$1,517 a year, and the hand bookkeepers, who averaged \$1,452. Several groups, including cashiers, tellers, statistical clerks, billing, statement, and collection clerks, stenographers, audit, accounting, and bookkeeping clerks, transit clerks, calculating-machine operators, unclassified clerks in "other offices," and bond and interest clerks, averaged over \$1,200 but less than \$1,300, or just over \$100 a month through the year. The lowest-paid women, with average earnings of about \$1,050 down to \$1,024, were the file clerks, the PBX operators, and the audit and check clerks. Typists and order, stock, and shipping clerks averaged \$1,067.

The average annual earnings of men varied from a low of \$769 for messengers and \$1,005 for bookkeeping- and billing-machine operators to more than \$2,050 for claims examiners and hand bookkeepers, over \$2,100 for traffic and rate clerks, and \$2,430 for special office workers. Yard clerks, statistical clerks, secretaries, and unclassified clerks in manufacturing and distributing offices also had relatively high earnings, their averages being above \$1,800 a year.

TABLE XIV.—Percent distribution ¹ of employees according to annual earnings for work in 48 weeks or more of 1939, by type of office—RICHMOND

| Type of office | Number of employees reported | Percent ¹ of employees who worked 48 weeks or more in 1939 and earned— | | | | | | | | | | | | | | | | | |
|---|------------------------------|---|--------------------|--------------------|----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------|-------|
| | | Average annual earnings | | | | | | | | | | | | | | | | | |
| | | Under \$700 | \$700, under \$800 | \$800, under \$900 | \$900, under \$1,000 | \$1,000, under \$1,100 | \$1,100, under \$1,200 | \$1,200, under \$1,300 | \$1,300, under \$1,400 | \$1,400, under \$1,500 | \$1,500, under \$1,600 | \$1,600, under \$1,700 | \$1,700, under \$1,800 | \$1,800, under \$1,900 | \$1,900, under \$2,000 | \$2,000, under \$2,200 | \$2,200, under \$2,400 | \$2,400 and over | |
| WOMEN | | | | | | | | | | | | | | | | | | | |
| All types..... | 2,539 | \$1,210 | 2.4 | 5.0 | 6.8 | 13.4 | 13.4 | 10.0 | 13.6 | 10.3 | 5.9 | 7.1 | 4.2 | 2.0 | 2.4 | 1.4 | 1.2 | 0.5 | 0.3 |
| Banks..... | 294 | 1,247 | ..... | 2.4 | 5.1 | 6.1 | 14.6 | 9.9 | 20.1 | 20.7 | 5.4 | 8.5 | 1.7 | 2.7 | ..... | ..... | ..... | ..... | ..... |
| Other finance..... | 41 | 1,221 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Insurance..... | 394 | 1,078 | 9.5 | 7.4 | 13.2 | 14.0 | 16.2 | 9.6 | 6.6 | 8.6 | 4.8 | 3.6 | 2.0 | ..... | 1.0 | 1.3 | ..... | ..... | ..... |
| Railroads..... | 126 | 1,674 | ..... | ..... | ..... | 1.6 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Other public utilities..... | 293 | 1,292 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Printing and publishing..... | 108 | 1,296 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Tobacco..... | 45 | 1,362 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Other manufacturing..... | 169 | 1,196 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Wholesale distributor, own goods..... | 78 | 1,215 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Wholesale distributor, others' goods..... | 94 | 1,086 | 2.2 | 14.9 | 9.6 | 10.6 | 16.0 | 18.1 | 8.5 | 10.6 | 4.3 | 2.1 | 1.1 | 1.1 | ..... | ..... | ..... | ..... | ..... |
| Department and apparel stores..... | 171 | 980 | 6.5 | 18.7 | 15.2 | 18.2 | 15.2 | 9.9 | 7.0 | 4.1 | 3.5 | 1.2 | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Federal Government..... | 155 | 1,286 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| State government..... | 337 | 1,219 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| City and county governments..... | 52 | 1,287 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Other types of office..... | 182 | 1,085 | 3.9 | 15.3 | 10.5 | 17.0 | 11.5 | 4.9 | 14.8 | 7.1 | 3.8 | 3.3 | 1.1 | 1.1 | 3.3 | ..... | 2.2 | ..... | ..... |

MEN

| All types..... | 1, 625 | \$1, 663 | 1.4 | 2.3 | 2.7 | 5.1 | 4.9 | 4.7 | 7.1 | 6.1 | 5.5 | 8.9 | 6.6 | 5.0 | 8.9 | 5.4 | 9.4 | 5.4 | 10.5 |
|---|--------|------------------|-----|-----|-----|------|------|------|------|-----|-----|------|------|-----|------|------|------|------|------|
| Banks..... | 317 | 1,483 | 1.2 | 5.4 | 5.4 | 5.7 | 5.4 | 5.0 | 10.4 | 8.8 | 6.0 | 10.4 | 6.3 | 5.0 | 8.5 | 2.2 | 5.7 | 2.8 | 5.6 |
| Other finance..... | 34 | 1,448 | | | | | | | | | | | | | | | | | |
| Insurance..... | 127 | 1,456 | 8.7 | 4.7 | 5.5 | 10.3 | 11.0 | 7.1 | 6.3 | 3.9 | 5.5 | 6.3 | 2.4 | 8 | 5.5 | 3.2 | 3.9 | 2.4 | 12.6 |
| Railroads..... | 361 | 1,938 | .6 | .6 | .3 | .8 | .8 | .6 | 1.7 | 5.5 | 4.7 | 6.1 | 6.4 | 9.7 | 8.3 | 9.7 | 17.2 | 13.6 | 13.6 |
| Other public utilities..... | 122 | 1,584 | | .8 | 3.2 | 2.4 | 6.6 | 5.7 | 12.3 | 4.9 | 7.4 | 9.0 | 9.8 | 2.5 | 12.3 | 1.6 | 13.9 | 4.1 | 3.3 |
| Printing and publishing..... | 28 | 1,569 | | | | | | | | | | | | | | | | | |
| Tobacco..... | 81 | 1,736 | 1.2 | | 2.5 | 7.4 | 4.9 | 4.9 | 7.4 | 4.9 | 3.7 | 6.2 | 3.7 | 9.9 | 6.2 | 8.6 | 7.4 | 6.2 | 14.8 |
| Other manufacturing..... | 165 | 1,583 | 1.2 | .6 | 3.0 | 4.2 | 6.1 | 11.5 | 7.9 | 6.1 | 8.5 | 10.9 | 7.9 | 2.4 | 4.2 | 6.7 | 4.2 | 3.6 | 10.9 |
| Wholesale distributor, own goods..... | 100 | 1,801 | | 1.0 | 1.0 | 5.0 | 4.0 | 2.0 | 3.0 | 4.0 | 5.0 | 7.0 | 4.0 | 8.0 | 15.0 | 10.0 | 16.0 | 4.0 | 11.0 |
| Wholesale distributor, others' goods..... | 55 | 1,682 | | 1.8 | 3.6 | 7.3 | 1.8 | 10.9 | 9.1 | 9.1 | 3.6 | 10.9 | 5.5 | | 10.9 | 1.8 | 7.3 | 1.8 | 14.5 |
| Department and apparel stores..... | 7 | (²) | | | | | | | | | | | | | | | | | |
| Federal Government..... | 64 | 1,898 | | 4.7 | 3.2 | 3.2 | 4.6 | | 4.6 | 1.6 | 3.1 | 14.1 | 4.6 | 6.3 | 18.8 | | 7.8 | | 23.3 |
| State government..... | 83 | 1,337 | 1.2 | | | 16.8 | 6.0 | 6.0 | 19.3 | 9.6 | 9.6 | 18.1 | 2.4 | 1.2 | 3.6 | 1.2 | | 2.4 | 2.4 |
| City and county governments..... | 63 | 1,874 | | | | | 4.8 | 1.6 | 4.8 | 3.2 | 1.6 | 6.3 | 15.9 | 1.6 | 15.9 | 11.1 | 14.3 | 3.2 | 15.9 |
| Other types of office..... | 18 | (²) | | | | | | | | | | | | | | | | | |

¹ Percents not computed where base less than 50.

² Not computed; number too small.

TABLE XV.—Average annual earnings of employees who worked 48 weeks or more in 1939, by occupation—RICHMOND

| Women | | Men | |
|--|-------------------------|--|-------------------------|
| Occupation | Average year's earnings | Occupation | Average year's earnings |
| Secretaries..... | \$1, 517 | Special office workers..... | \$2, 430 |
| Bookkeepers, hand..... | 1, 452 | Traffic and rate clerks..... | 2, 120 |
| Cashiers, tellers..... | 1, 281 | Bookkeepers, hand..... | 2, 077 |
| Statistical clerks..... | 1, 280 | Claims examiners..... | 2, 057 |
| Billing, statement, collection clerks..... | 1, 267 | Secretaries and correspondents..... | 1, 905 |
| Stenographers..... | 1, 256 | Yard clerks..... | 1, 866 |
| Audit, accounting, bookkeeping clerks..... | 1, 237 | Statistical clerks..... | 1, 855 |
| Transit clerks..... | 1, 229 | Clerks not elsewhere classified, manufac- | |
| Calculating-machine operators..... | 1, 221 | turing and wholesale distributors..... | 1, 807 |
| Clerks not elsewhere classified, other | | Cashiers, tellers..... | 1, 775 |
| types of office..... | 1, 207 | Cost and production clerks..... | 1, 760 |
| Bond and security clerks..... | 1, 203 | Credit clerks..... | 1, 710 |
| Pay-roll clerks and timekeepers..... | 1, 192 | Billing, statement, collection clerks..... | 1, 692 |
| Clerks not elsewhere classified, manu- | | Audit, accounting, bookkeeping clerks..... | 1, 675 |
| facturing and wholesale distributors..... | 1, 160 | Clerks not elsewhere classified, other types | |
| Bookkeeping- and billing-machine opera- | | of office..... | 1, 590 |
| tors..... | 1, 139 | Pay-roll clerks and timekeepers..... | 1, 516 |
| Clerks not elsewhere classified, finance | | Bond and security clerks..... | 1, 485 |
| and insurance..... | 1, 138 | Order, stock, shipping clerks..... | 1, 424 |
| Record clerks..... | 1, 103 | Record clerks and checkers..... | 1, 360 |
| Other machine operators..... | 1, 093 | Stenographers and typists..... | 1, 353 |
| Typists and other..... | 1, 067 | Clerks not elsewhere classified, finance | |
| Order, stock, shipping clerks..... | 1, 067 | and insurance..... | 1, 340 |
| File clerks..... | 1, 054 | Transit clerks..... | 1, 294 |
| Telephone operators..... | 1, 050 | Other machine operators..... | 1, 245 |
| Checkers..... | 1, 024 | Mail and file clerks..... | 1, 196 |
| | | Bookkeeping- and billing-machine opera- | |
| | | tors..... | 1, 005 |
| | | Messengers..... | 769 |

PERSONNEL POLICIES

Employment policies.

In nearly three-fourths of the offices one person or central department is responsible for employing new workers. Usually such person is a firm official, as the president, vice president, executive secretary, or office manager, but in several instances these duties are performed by a lower staff officer, as the auditor, comptroller, cashier, chief clerk, or registrar. Nine percent of the firms have a personnel department or director to handle employee problems. Over one-fifth of the total reported that the employment of new workers is not a centralized function but that the supervisor or head of each department or section does his own hiring.

In regard to source of applicants, 142 offices reported the methods by which they secure new workers; and though many firms obtained workers by several methods, it is interesting to note that in about one-half of the firms applicants obtain jobs through their own initiative, that is, they make personal application or are recommended by friends employed by the firm. Three-tenths of all firms consult high schools, colleges, or business or commercial schools and over one-fifth secure workers through employment agencies or newspaper advertisements.

Sex preferences.

No firms scheduled in Richmond reported that all office positions are open to men only or to women only. Information as to preference for either sex was not reported in 42 firms (including the State government), and the employment of workers in the Federal Government offices is regulated according to Civil Service requirements. Of the remaining firms, however, 101 reported that some positions are filled by women only and 70 employed only men for some jobs; conversely, 35 firms have no jobs exclusively for women and 66 have no jobs to be filled by men only.

In nearly all cases where women are preferred exclusively for some jobs they are employed largely as stenographers, typists, secretaries, PBX operators, and file clerks. This is particularly true in finance and insurance offices, manufacturing offices, wholesale, and retail-store offices, and the small offices. Some of the firms in the factories, stores, and small offices also employ only women as calculating-machine operators, billing clerks, bookkeeping-machine operators, cashiers, and receptionists. Railroad offices prefer women as calculating-machine operators, PBX operators, and file clerks, and prefer men only on jobs that definitely are not suitable for women, such as secretaries who do considerable traveling or clerks in such departments as the round-house and warehouse departments.

The positions filled by men are extremely varied. Generally men are preferred in supervisory positions and in accounting and auditing work. In addition, finance and insurance offices employ men as tellers, messengers, and field representatives or agents, and manufac-

turing and wholesale offices hire them as estimators, pricers, and stock and mail clerks.

Marital status.

Thirty-one firms did not report their policy regarding the employment of married women, but more than four-fifths of the remaining 155 asserted that marital status is not a consideration when employing workers. The types of firm that do not employ married women include finance offices (5), insurance offices (8), railroads (2), manufacturing offices (7), wholesale offices (2), and small offices (4). One-tenth of the firms reported also that women who marry while in service are not allowed to remain with the firm.

Over three-fifths (63 percent) of the women employed are single, less than three-tenths (28 percent) are married, and one-eleventh are widowed or divorced. The proportion of women who are single varies from 50 to 70 percent in all types of office except retail stores, where the proportion is 47 percent, and insurance offices, where 85 percent are single. More than two-fifths (44 percent) of the women in retail-store offices and over one-third of those in tobacco, printing and publishing, and city and county government offices are married. In contrast, married women comprise only one-tenth of the women in insurance offices and just over one-fifth of those in finance offices other than banks.

The majority of the men, 58 percent, are married, but 39 percent are single. Single men outnumber married men in banks, other finance, and insurance offices, printing and publishing, and small offices.

Age.

Many firms did not specify any age requirements for new workers, but some stated that they prefer to employ young workers who may be trained in the practices of the firm rather than workers experienced in other types of business. More than two-fifths of all firms said they would employ beginners under 20 years of age, and only 1 percent reported a minimum age requirement as high as 25 years. Six percent reported that they would not employ anyone over 25 or 30, and 1 percent employ no one over 35 or 40.

Salary reviews.

Nearly one-fourth of the firms stated that they review salaries at periodic intervals, either annually or semiannually, for the purpose of determining promotions and raises, and over one-sixth said they have a promotions policy with irregular advancement or raises depending on seniority, the individual employee's ability, type of job, or on general business conditions.

Dismissal.

Of the 128 firms reporting on dismissal practices, the majority give a dismissal wage, advance notice, or both such wage and notice. In 10 percent of these firms the dismissal wage or notice is for 1 week, in 29 percent for a 2-week or half-month period, and in 8 percent for as much as one month. In 30 percent of the firms a wage or notice is given but the amount was not reported.

Vacations.

The vast majority of firms give their office workers vacations. Three percent in insurance, printing and publishing, manufacturing, retail stores, and small offices, give no vacations, and 16 percent made no statement concerning vacations.

Basic vacations of 1 week or 10 days were reported by 35 percent of the firms, of 2 to 3 weeks by 40 percent. In the majority of these firms the vacation is not granted until after the employee has worked a specified time, usually 6 months or a year. The Federal agencies grant 26 days of annual leave, and one manufacturer allows vacations of 1 month to office workers.

Sick leave.

The amount of sick leave granted to office workers is not so definite as in the case of vacations, but about four-fifths of the firms reported that sick leave is allowed. Of 18 firms reporting the amount of sick leave, 8 allow 15 days, 5 allow 1 week, 4 give 2 weeks, and 1 gives 3 weeks. In the other firms the amount of leave depends on the individual case or on the length of service with the firm.

Insurance and hospitalization policies.

As many as 71 firms reported that their office employees are covered by group life and disability insurance policies; in 58 percent of these the employees pay all costs, in 28 percent both the firm and the employees contribute, and in 14 percent the insurance is supported entirely by the firm.

Seventy-five firms reported hospitalization plans for the workers. In 7 percent of these both the company and the workers make contributions but in the others the workers pay all costs.

Retirement policies.

Retirement pension systems were reported by only about one-fifth of the firms. These are in finance and insurance, railroads and other public utilities, manufacturing, wholesale and retail trade, and Federal Government. Of these, three-fourths reported a definite retirement system for all regular office workers; less than one-tenth had plans that covered only part of the force, and one-sixth stated that retirement plans varied according to individual cases.

RICHMOND'S SCHOOL FACILITIES FOR TRAINING OFFICE WORKERS

There are many educational institutions in Richmond that offer courses designed to qualify students for office work. Some of them teach only a few courses to give a knowledge of one particular line of office work, but others offer complete courses to train the student in the business fundamentals, from typing and filing to bookkeeping and advanced accounting. These schools include public and parochial high schools, colleges, private business or commercial schools, office-machine schools conducted by the machine distributors, a correspondence school, and the Department of Adult Education conducted by the Richmond Public Schools.

Four junior high schools offer typing and business training courses; during the 1939-40 school year a total of 413 students completed business training and 141 completed typing. These subjects are not intended to equip students for immediate office employment but are offered as "try-out" subjects, and to prepare the students to take a commercial course in senior high school.

Three public and three parochial senior high schools offer commercial subjects, and in each group two of the schools are for white children and one is for Negro children. All these schools teach typing, bookkeeping, and shorthand; in addition, some of them give courses in transcribing, office practice, commercial law, commercial art, business arithmetic, or business English.

In the 1939-40 school year, 1,052 students were enrolled in the commercial course in the two public high schools for white students; 114 of them graduated. The school for Negro students has no commercial course, but more than 125 students were enrolled in commercial subjects and as many as 47 of 326 graduates had taken some commercial work.

One of the parochial schools for white students is a 4-year school and about 70 percent of the students were commercial majors, but the other school is only a 2-year commercial school, and the 2-year course is not considered sufficient to prepare a student for office employment. The parochial school for Negro students offers commercial subjects to graduate students only. The enrollment in these three schools in commercial subjects in November 1940 totaled 108 white and 39 Negro (graduate) students, and 45 white and 30 Negro students had been graduated in June 1940.

None of the high schools has an organized placement service and though it was reported that requests for students sometimes were made by employers, the number probably would not exceed 40 or 50 a year.

The Department of Adult Education, part of the public school system, is an evening school for high-school graduates. During the 1939-40 school year there was a total enrollment in the commercial department of 581 students, and 348, or 60 percent, completed the courses they were taking. The subjects given include typing, shorthand, bookkeeping, business English, spelling, arithmetic, and commercial law.

An evening technical school, the Virginia Mechanics' Institute, has a department of business in addition to engineering or science depart-

ments, and offers courses in banking, accounting, business administration, traffic management, and credits and collections. Post-graduate courses in banking and accounting also are given. The total number of students taking business courses was not reported, but 32 students completed a 4-year "diploma" course in 1940. From 90 to 95 percent of the students in the Department of Adult Education and the Virginia Mechanics' Institute were already employed, so both schools consider placement service a very incidental function of the schools.

There is also a branch of an accounting correspondence school in Richmond. In 1939 from 30 to 35 courses were sold, but the local representative had no record of the number who completed the course. Practically all the people taking these courses were employed and could not be considered a potential supply of new office workers.

Four private business schools and four office-machine schools give courses designed specifically to prepare students for office work. All the business schools offer complete stenographic courses, including stenography, typing, business English and spelling, indexing and filing, and office routine; and secretarial courses, including the subjects just mentioned plus bookkeeping, secretarial correspondence, commercial law, accounting, and business administration. One of these specializes in medical secretarial and stenographic courses, and one offers various foreign languages that may be combined with the different courses of study. The other two schools offer advanced business, accounting, and bookkeeping courses in addition to the secretarial and stenographic courses, and one of these also teaches stenotyping.

There is a large turn-over of students in the business schools, as courses vary in length and there is no regular term of semester arrangement; rather, students enroll when convenient and leave when their course is completed. Further, it was reported that there is such a demand for competent office workers that a considerable number leave before they complete the course; one school reported that approximately three-fourths of the students who enroll complete their course, but another reported that only about 3 of every 10 do so.

Each of the business schools maintains a free employment service for their own students and graduates; and 3 of the 4 reported that they also place other persons, charging a registration or placement fee. In November 1940, approximately 835 students and 255 night students were enrolled in these 4 schools. The number of day students who completed their course in 1939-40 totaled roughly 335. Nearly all the night students were employed and were taking the additional training so as to increase their efficiency in their work.

The business-machine schools teach the operation of only the machines distributed by the firms with which they are connected. Only 1 of the 4 offers regular courses of instruction and the other 3 give individual instruction to persons interested in a particular type of machine or to persons working in an office where new types of machines have been installed. The number enrolled in November 1940 totaled 116 persons, but the number completing courses in the year 1939 was estimated to be about 265. The number of placements made by 3 of the 4 schools during the year was estimated to be about 80 in permanent jobs and 410 in temporary jobs; persons placed in temporary jobs more than once during the year are counted each time they are employed.

