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UNITED STATES DEPARTMENT OF LABOR  
FRANCES PERKINS, Secretary  
WOMEN'S BUREAU  
MARY ANDERSON, Director



# OFFICE WORK IN PHILADELPHIA

## 1940



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OFFICE WORK IN PROGRESS  
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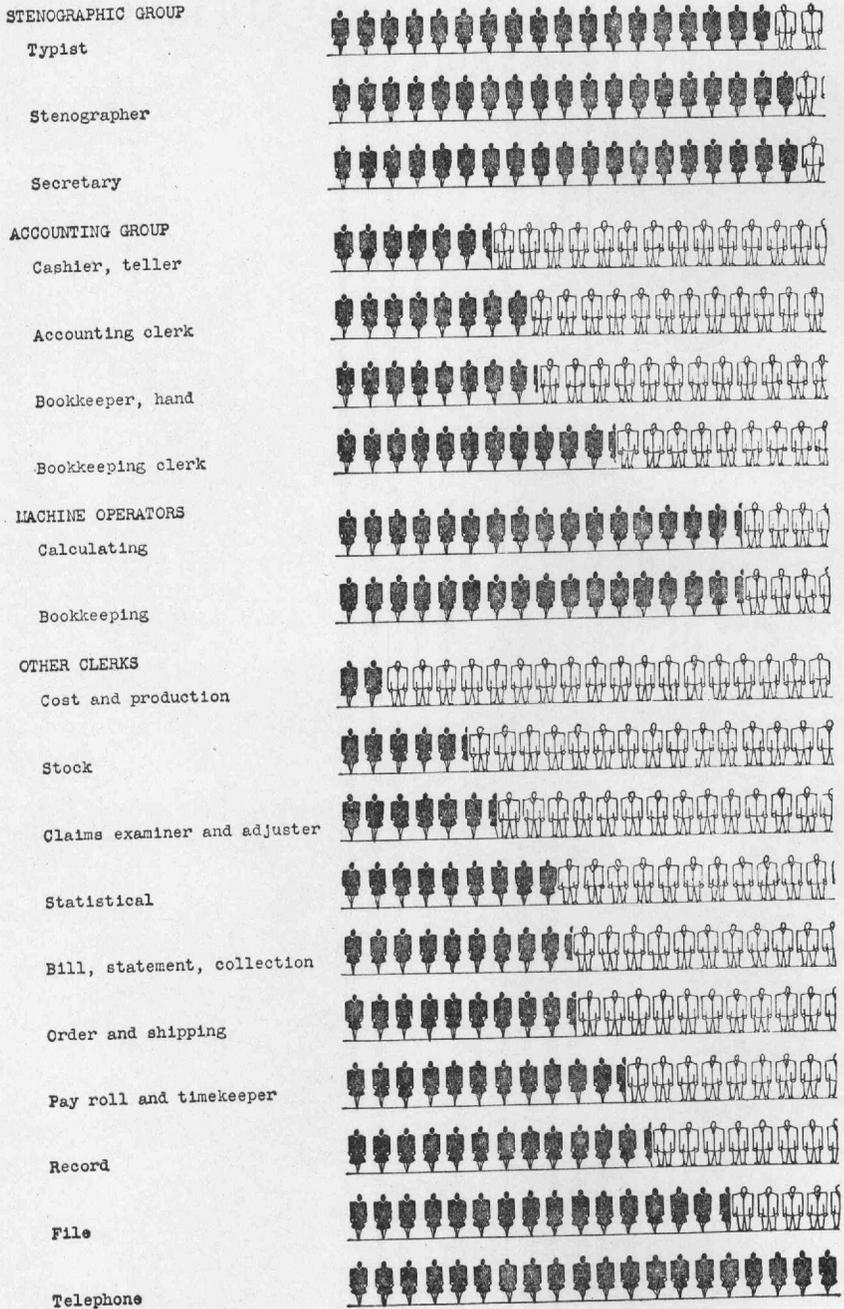
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[Each complete figure=5 percent]



# OFFICE WORK IN PHILADELPHIA

## INTRODUCTION

Philadelphia, with a population of nearly two million, is the third largest city in the United States. It is known also as the third richest city and is third in the value of its manufactured products.

Manufacturing is the backbone of Philadelphia's economic life. Nearly 200,000 wage earners were employed in Philadelphia's manufacturing concerns in 1939 in a striking variety of industries. Among the most important of the city's manufactures, marketed throughout this country and abroad, are textiles and textile products, iron and steel and their products, chemicals and allied manufactures, machinery, foods, and printed and published matter. Philadelphia is an especially important center for the manufacture of transportation equipment for public service and National defense.

Distributing the city's many products as well as the products of numerous outside firms are more than 4,000 wholesale houses. In 1939 these concerns sold over one and a half billion dollars' worth of merchandise and carried on 48 percent of the wholesale business of the State. Though the retail trade of the city is not so important as its wholesale trade, retail establishments in 1939 employed 91,000 people, more than twice as many as the wholesale houses. Furthermore, the retail outlets served a trade area comprising well over 3,000,000 inhabitants, all within 40 miles of downtown Philadelphia. This is especially true of the city's large department stores, whose importance in Philadelphia's retailing is a striking feature of the city's economy. They far outsell their nearest competitors outside of the department store group and have as habitual customers many people living as far as an hour's travel from the city.

A vast network of transportation facilities serves Philadelphia's large population and complex industrial life by air, land, and water. Five major airline companies have offices in the city and operate through 16 airports in its metropolitan area. Three great trunk-line systems of railroads provide fast transportation by land. The large general offices of two of these are in Philadelphia, while nearly 100 additional major and minor roads have branch offices there. The port of Philadelphia, at the confluence of the Delaware and Schuylkill Rivers 88 nautical miles from the Atlantic Ocean, is the second seaport in the United States in tonnage of export and import trade. At the city wharves are busy private shipbuilding yards and a large United States Navy Yard.

Philadelphia operates its shipping piers as a public-service enterprise. Other public-service enterprises of the city consist of an airport, a public market, and the sewage disposal and waterworks systems. The communications, electric, gas, and street-railway utilities are privately operated.

As the seat of the Third Federal Reserve District, Philadelphia is an active securities trading center and supports more than 60 banks. Its Federal Reserve Bank alone employed about 750 people in 1939.

A large percentage of the building and loan associations in the country are in Philadelphia, as are 3,000 home and agency offices of insurance and real-estate concerns and a wide variety of other financial establishments.

Noted as an educational and medical center, Philadelphia is the home of several leading colleges, universities, and medical schools, as well as many other professional, artistic, religious, and technical institutions of learning.

Many agencies of the Federal Government maintain offices there, some of them exceedingly important. Among the most active of these are the United States Navy Yard, the Frankford Arsenal, the Bureau of Internal Revenue, and the Home Owners' Loan Corporation.

The Philadelphia population is served by a great many city and State government workers, by a variety of professional people, service establishments, construction companies, nonprofit agencies, and numerous other specialized types of enterprise, all of which contribute to the complexity of Philadelphia's economic life.

In almost all the types of business mentioned, part, and in some instances the greater part, of each organization's activities is concerned with keeping records or performing office work. This has become true to an extraordinary degree since the accelerated enactment in the past decade of Federal social and tax legislation that requires concerns to keep detailed records. Many small business owners in the past have carried on few if any accounting operations and what clerical work was required was done by themselves or their families. In recent years some of these have found it necessary to employ full-time office workers, while larger concerns have been forced to increase their staffs to meet the new conditions. The field offices of the Federal Government also have been greatly expanded to shoulder the added responsibilities of administration and inspection.

It is estimated by the Women's Bureau from field information and United States Census and other published data that in 1939 Philadelphia's enterprises employed roughly 85,000 office workers. With the speeding up of defense production in Philadelphia and the corresponding expansion of all business activity in 1940 and 1941, this figure undoubtedly has increased considerably, and it is reasonable to estimate that Philadelphia's economic structure at time of writing supports an office force of somewhere around 100,000. The Women's Bureau in the spring of 1940 scheduled 20,477, or roughly one-fourth, of the city's office workers.

This office population, according to the Women's Bureau definition, includes not only those who unquestionably are clerical, such as secretaries, stenographers, typists, file clerks, machine operators, accounting clerks, and record clerks of various kinds, but many employees whose work may be largely nonclerical. For example, the survey in Philadelphia covered the occupations of appraiser, interviewer, cashier-wrapper in stores, claims examiner, credit man, and purchasing agent, each of which is in few respects a clerical job. Such professional-clerical people as legal clerks, attorneys, auditors, accountants, and draftsmen also are included, except those whose duties are not performed in the office headquarters—traveling auditors, for example. Furthermore, the study covers supervisors of office workers, including those whose sole function is the efficient administration of their department as well as those who must perform some of the routine duties of

the clerks who work under them. The supervisors may be office managers, head tellers, and supervisors of underwriting, tabulating, and outgoing mail, to name only a few possibilities. In addition to these, the Bureau scheduled personnel who have responsibility of an administrative and even an executive order. All these, from the receptionist to the administrative assistant, are employees who work in offices or have duties commonly designated as "office" or "clerical," and as such come within the purview of this study. The exceptions to this are salespeople on the one hand and nonclerical professional people on the other.

## TYPES OF BUSINESS THAT EMPLOY OFFICE WORKERS

The livelihood of a considerable proportion of Philadelphia's workers depends directly or indirectly on its extensive and diversified operations in manufacturing and distributing goods. There are approximately 5,000 factories and 4,000 manufacturers' distributing outlets in Philadelphia alone, employing about 20,000 office workers.<sup>1</sup> Many such establishments employ no paid office personnel, and though a large proportion of those with paid workers find one or two sufficient for their needs, there are numerous plants in Philadelphia, especially in textiles, machinery, chemicals, and printing and publishing, that in the carrying on of large-scale operations require an office force of great size and complexity. It should be emphasized here that corporation officers and salespeople who work in offices were not included in the Women's Bureau estimates. If firm officials and sales force are added to the office employees counted by the Bureau in manufacturing and distributing, the estimated office personnel for this group would be greater.<sup>2</sup>

Printing and publishing employs nearly two-fifths of the office workers in Philadelphia's manufacturing firms. This is because they must operate with a much larger proportion of clerical as compared with plant personnel than any other single industry in the manufacturing group. For the country as a whole in 1939, "clerks" as defined in the 16th Census<sup>3</sup> comprised nearly 22 percent of all workers in printing and publishing, but only approximately 9 percent of those in machinery (excluding electrical), 7 percent of those in chemicals, 5 percent of all in iron and steel and in food, and 2 percent of all in textiles and textile products. However, fully one-third of the office workers in Philadelphia's printing and publishing industry were in only about 2 percent of the firms, since few of the approximately 1,000 small establishments employ more than 1 paid office worker, while of the comparatively small number of book, periodical, and newspaper houses several employ more than 75.

Seven of the approximately 60 banks in Philadelphia and 6 of the insurance home offices together had over 5,000 office workers in 1940. Insurance agencies, real estate, brokerage, building and loan, and other financial houses are very much smaller, few of them affording more than 10 office positions. Together the approximately 4,700 real estate, insurance, finance, and banking establishments in Philadelphia had roughly 17,000 office workers in 1939, and in this respect ranked second only to the manufacturing and distributing concerns.

<sup>1</sup> Estimates of the number of office workers in Philadelphia's enterprises are based on data of the 15th and 16th Population Census, the Census of Business of 1935, the Ordinances for Adoption of a Financial Program for the City of Philadelphia for 1940, the Directory of Federal and State Departments and Agencies in Pennsylvania compiled by the Office of Government Reports as of October 15, 1939, the Philadelphia Telephone Directory issued in July 1939 and 1941, and information secured through field investigation.

<sup>2</sup> The Research and Information Bureau of the Philadelphia Chamber of Commerce reports a total of 46,131 salaried persons and office force in Philadelphia's manufacturing and distributing industries for 1938.

<sup>3</sup> Clerks, stenographers, and other clerical employees.

The public utilities of Philadelphia have the tremendous responsibility of providing electric, gas, transportation, and communication facilities to a population of well over 2,000,000. Furthermore, they operate virtually without competition, and a few companies carry the burden. These concerns have grown large as the metropolitan community of Philadelphia has expanded. Consequently in 1940 the gas, electric, and street-railway companies alone employed approximately 3,000 office workers, and the telephone and telegraph companies about 2,500.

In contrast, transportation facilities by sea, rail, and air that connect the industries and population of the Philadelphia area with the rest of the country are provided by numerous concerns with between 200 and 300 branch, ticket, or information offices in the city. Most of these companies or agencies employ comparatively few office workers. Two major railroads, however, whose headquarters offices are in Philadelphia, employ together over 7,000.

There are more retail establishments in Philadelphia than concerns of any other kind, but most of them are small and the proprietors themselves keep what accounts are necessary. In over 30,000 firms reported in the 1939 Census of Business, office workers were estimated to number less than 10,000. About one-third are employed in the city's 5 largest department stores.

There are many government offices in Philadelphia. Less than half of them, however, are concerned with city and State administration, in connection with which nearly 3,000 office workers are employed. The remainder are Federal offices, employing almost as many office workers as city and State departments together. In this 1941 defense period, furthermore, additional Federal offices are being established, while others are expanding rapidly. By 1940, the Philadelphia Navy Yard alone afforded jobs to over 800 office workers. Other government agencies in Philadelphia that are important in the number of office positions they offer are the State Department of Public Assistance, also with more than 800, and the Federal Bureau of Internal Revenue, the Frankford Arsenal, the Department of City Commissioners of Philadelphia, and the State Employment Service and Unemployment Compensation Commission, each with between two and three hundred office employees.

Hotels, restaurants, dry-cleaning plants, laundries, beauty parlors, repair shops of various kinds, and other service establishments employ very few office workers in comparison with their number. There are, however, more than 10,000 firms in Philadelphia that can be classed among the service industries and their employment of office workers probably aggregates several thousand.

There are comparatively few nonprofit organizations in Philadelphia. Though most of them do not employ office workers, the 75 scheduled by the Women's Bureau in connection with this survey show an average of about 8 per office, or 600. The establishments represented include private social agencies, hospitals, and clubs. There are, in addition, fraternal orders, church organizations, labor, trade, and other associations, some of which have office personnel.

Philadelphia has a large public-school enrollment, for which approximately 500 office workers are employed to keep records and accounts. The numerous institutions of higher learning for which Philadelphia is well known also afford some office positions. However, whereas 3

of these alone employed not far from 500 office workers in 1940, all the others and in addition the approximately 450 private schools of various kinds in the city, i. e., preparatory schools, schools of business, art, dramatics, music, engineering, aeronautics, photography, and others, probably do not provide more than an average of one office position each. The total office employment in the education field in Philadelphia, therefore, may not exceed 1,500.

The construction industry is booming and probably shows many more workers today than the 24,000 reported by the census as employed in Philadelphia in 1939. But only about 2 percent of the total employees are office workers. Other types of office to be found in Philadelphia are chiefly those in which self-employed professional people offer services of one kind or another. Together there are more than 10,000 of these, including offices of physicians, dentists, accountants, engineers, architects, and many others. A significant proportion of these require the services of at least one office worker to make appointments, act as receptionist, and do simple bookkeeping.

It is apparent that the ordinary office is small and that a considerable proportion of the office workers are scattered by ones and twos throughout the many and complex business and social enterprises of the city. There are only a few provinces in which office workers as a usual thing are concentrated. They are the central offices of transportation and other public-utility concerns, insurance home offices, certain government offices, and large banks, department stores, publishing houses, and manufacturing firms. Philadelphia has a considerable share of such places, yet the numerous office workers to be found in them probably do not fill more than half of the office jobs in the city.

### DEMAND FOR OFFICE WORKERS

In the two decades between 1910 and 1930 clerical workers in Philadelphia showed a larger absolute increase than any other occupational group, but the introduction of office machines slowed down the rate of growth in opportunities for their employment. By 1933, at the depth of the depression, office workers were the fourth largest group registered at the State employment office in the city, and even through 1936 they continued to be one of the most numerous classes on the rolls.<sup>4</sup>

This situation was primarily the result of general business conditions. A large labor reserve was created as business declined to an all-time low in 1932 and 1933, and though considerable improvement occurred in the years from 1933 to 1936 the employment slack was not taken up. In 1936, 30 percent of all employable individuals in Philadelphia were unemployed, and even in 1937, the best recovery year in Philadelphia since 1932, 25 percent of the employables were idle. However, by 1937 the rate of unemployment among the clerical workers had been reduced somewhat more than that of most of the other occupational groups, with the incidence for men higher than that for women. In that year also the hard core of unemployed is reported to

<sup>4</sup> Palmer, Gladys L. *Thirty Thousand in Search of Work*. Pennsylvania Department of Labor and Industry, State Employment Commission, 1933, p. 13; and same author, *Recent Trends in Employment and Unemployment in Philadelphia*. Philadelphia Labor Market Study No. P-1 of the National Research Project of the Work Projects Administration in cooperation with the Industrial Research Department of the University of Pennsylvania, 1937, p. 19.

have had fewer clerical workers proportionately than workers in other occupations.<sup>5</sup>

After the 1938 recession, business, and with it income, employment, and pay rolls, showed a general tendency to rise in Philadelphia as everywhere else in the country, until in 1940, in response to the defense program, the peak of 1937 had virtually been reached. In 1941 this peak was overtaken and passed by a soaring business index. To what degree the demand for office workers in particular is increasing because of the vital part Philadelphia industry is playing in shipbuilding, ordnance, arms, and related or dependent work cannot be determined, since dislocations in consumer-goods plants caused by silk and metal shortages, Government priorities, and the like may be serving as a counterbalance.

The Women's Bureau in this survey studied the question of turn-over in the employment of office workers in Philadelphia in 1939 and the first 6 months of 1940, but the data secured did not indicate to what extent absolutely new openings were being created. Of the total number of 6,302 men and 10,968 women for whom applicable data were reported, approximately 14 in every 100 had been hired for the first time by the office where scheduled in 1939 or the first half of 1940. Women were taken on in slightly greater proportion than their number in the sample warranted. The entire group of "new" employees, 2,349, included not only those who were filling newly created positions because of firm expansion, but those who were merely replacing employees who had left. The last named may have taken another office job, entered another occupational field, or left the labor market temporarily or permanently. It was impossible to determine, from the data available, the increased demand as compared with the turn-over in the period studied.

### Beginners.

A measure was secured of the rate at which newly trained office workers just out of the public schools or colleges were fed into the labor market; this sheds some light on the question of relative demand from the point of view of the placement rate of the newest supply. It is significant, for example, that over 8 in 10 of those office workers scheduled by the Women's Bureau in Philadelphia who began their office work in the period 1935 to June 1940 had secured their jobs within a year after leaving school; approximately 7 in 10 had found a position within 6 months. These figures compare with those published by the Philadelphia Junior Employment Service in 1939 concerning the employment status of Philadelphia public-school graduates of 1935 and 1936 on April 1, 1937, and May 1, 1938, respectively.<sup>6</sup>

The Employment Service reported that in spite of the recession the average duration of unemployment among the senior-high-school graduates of the classes of 1935 and 1936 who sought work was respectively 7 and 5 months. Most of the graduates of the business curriculum, 8 in 10 of both classes, were found to have used some part of their

<sup>5</sup> See Reports Nos. P-1, P-3, P-7, and P-8 of the Philadelphia Labor Market Studies prepared by the National Research Project of the Work Projects Administration in cooperation with the Industrial Research Department, University of Pennsylvania, 1937, 1938, and 1939.

<sup>6</sup> Junior Employment Service of the School District of Philadelphia of the Pennsylvania State Employment Service, affiliated with the United States Employment Service. How Fare Philadelphia Public School Graduates. Philadelphia, February 1939, 35 pp. See also Pavan, Ann, A Follow-up Study of Philadelphia Public School Graduates, *Occupations*, Vol. 16, December 1937, pp. 252-259.

vocational training since graduation; their average length of unemployment was about 7 months.

Of the 1936 senior-high-school graduates from whom information was received by the Junior Employment Service, 35 percent had taken the business curriculum, but of those working on May 1, 1938, 58 percent were employed in office positions. This is a reflection of the fact that half of those who had enrolled in day schools after graduation to take such courses as stenography, typing, office-machine operation, and the like, were graduates of the academic curriculum.

Of the class of 1935 for whom the Junior Employment Service had data, about 1 in 5 of those who had taken the business curriculum were unemployed and seeking employment in April of 1937; about 1 in 4 of the business students who graduated in 1936 were unemployed and looking for work in May of 1938. This indicates high turn-over and the possibility of oversupply at least in 1937 and 1938.

What difficulty the young graduates had in securing office jobs was reported to have been correlated more specifically on the one hand with their standing in school and intelligence as measured by the I. Q., and more generally on the other hand with their youth and inexperience. In times of a depression such as that of 1938, Philadelphia employers are said to be especially exacting in setting up their employment qualifications, making it difficult sometimes even for well-qualified workers, much more the inexperienced beginner, to find a job. There tends to be a higher incidence of unemployment among the inexperienced as compared with the experienced at any time, but this is much less marked in periods of recovery or business activity.

Among the office workers scheduled by the Women's Bureau who were hired by their firms in 1939 or the first half of 1940, 4 in 10 were beginners. It is interesting that proportionately more men than women beginners were taken on.

Inexperienced workers in most cases were hired as messengers, file clerks, typists, stenographers, and general office clerks. Printing and publishing houses and other manufacturing and distributing firms, insurance companies, banks, and department and apparel stores employed more beginners than the other types of office visited.

#### **Extra and part-time workers.**

One of the Philadelphia Labor Market Studies made by the National Research Project of the Work Projects Administration in collaboration with the Industrial Research Department of the University of Pennsylvania reports that part-time employment appears in Philadelphia to be primarily a device used by management to prevent dropping personnel in dull times. Business recovery, therefore, is accompanied by an increase of full-time employment coinciding with a decrease in part-time employment.<sup>7</sup>

Even in the best of times, however, industry is not yet equipped to overcome seasonal fluctuations sufficiently to do without extra employees in peak periods, and even some regular part-time personnel is retained. For example, the Philadelphia department and apparel stores employ thousands of extra office workers before the Christmas and Easter holidays. They employ a great many part-time workers also, not only during busy seasons but sometimes on a regular basis to

<sup>7</sup> Palmer, Gladys L. Recent Trends in Employment and Unemployment in Philadelphia. Philadelphia Labor Market Study No. P-1, December 1937, p. 10.

take care of monthly and weekly peaks. Over half of the extra and part-time workers scheduled in Philadelphia offices by the Women's Bureau were employed in the department and apparel stores, and it is significant that the pay rolls secured in this type of office did not coincide with a peak season.

Periodical-publishing houses are very busy in the late fall months, before Christmas, and during that time they use many extra subscription and circulation clerks. Some offices put on part-time or full-time extra workers to help with their fiscal closings and many use extra help for short periods to take the place of employees on vacation.

Most of those employed as extra or part-time workers on the records transcribed in the Women's Bureau survey were stenographic personnel, machine operators, general clerks, and file clerks, and such department and apparel store clerks as cashier-wrappers and tube clerks. These occupational groups account for over 6 in 10 of the extra or part-time workers scheduled.

## CHARACTER OF OFFICE OCCUPATIONS

In addition to securing data concerning the demand for and distribution of office workers in the various phases of Philadelphia's industrial life in the spring and summer of 1940, Women's Bureau agents visited a sample of 334 offices in that city, representing almost every field of activity in which office help is employed. For a total of 20,477 men and women in these offices, the agents investigated salaries, hours, general conditions of work, education, and occupational

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

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.....	334	26,969	10,826	16,143	20,477	7,988	12,489	61.0
Banks and other finance.....	18	2,702	1,522	1,180	2,702	1,522	1,180	43.7
Insurance.....	18	3,559	1,516	2,043	3,029	1,273	1,756	58.0
Railroads.....	3	2,553	2,189	364	1,097	911	186	17.0
Telephone.....	3	1,936	446	1,490	1,080	267	813	75.3
Telegraph.....	2	509	165	344	509	105	344	67.6
Other public utilities.....	3	2,960	1,797	1,163	1,393	842	551	39.6
Printing and publishing.....	15	2,355	429	1,926	1,500	330	1,170	78.0
Other manufacturing.....	80	3,731	1,622	2,109	3,731	1,622	2,109	56.5
Department and apparel stores.....	12	3,407	467	2,940	2,179	383	1,796	82.4
Federal Government.....	6	505	265	240	505	265	240	47.5
State government.....	2	1,046	268	778	1,046	268	778	74.4
Education.....	4	923	60	863	923	60	863	93.5
Nonprofit organizations.....	75	597	56	541	597	56	541	90.6
Miscellaneous small offices.....	93	186	24	162	186	24	162	87.1

and work history. This information was in most cases transcribed from actual personnel and pay-roll records and supplemented by personal interviews with firm officials.

The study was further carried into the many public and private schools in Philadelphia in an effort to discover the kind of training that was being offered to prepare students for office work and how many students were availing themselves of such training. In this way some conclusion could be reached concerning the number and quality of office workers who attempt to enter the office labor market and the relation of this labor supply to the demand.

### OCCUPATIONAL DISTRIBUTION

Philadelphia, with its many diversified industrial activities, afforded an excellent medium in which to find examples of the widest variety of office workers. With this variety, however, there appears also some striking concentration of office personnel in a few occupational fields.

For example, more than one-fourth of the workers scheduled in Philadelphia are typists, stenographers, or secretaries, operate transcribing machines, or act as correspondents. These belong to the stenographic group of occupations as defined in this survey and are almost entirely women. It is of interest, however, that half of the stenographic group in railroad offices are men, as are a third of those in the Federal offices scheduled.

In contrast to the stenographic group, men predominate in hand accounting and bookkeeping jobs, in which such workers as accounting and audit clerks, hand bookkeepers, and cashiers and tellers are employed. Bookkeeping clerks who merely post or enter are in most cases women. About 10 in every 100 office workers in the Women's Bureau sample are in the accounting group of occupations. The same proportion are operators of office appliances such as addressing, billing, bookkeeping, calculating, duplicating, key-punch, and tabulating machines. A good many more women than men are employed on all but duplicating and tabulating machines. About as many men as women operate those last named.

Unlike the large groups mentioned above, a wide variety of clerical employees were encountered who did not fall into well-defined major groups. Of these, such comparable workers as timekeeper and payroll clerks, cost and production clerks, bond, security, and draft clerks are tabulated together, and all such occupations as employed 50 or more people are listed as "other clerks" in table II. Clerks in less common jobs are grouped by type of office under the caption "clerks not elsewhere classified." Together these two classes account for about 44 in 100 of all the workers scheduled.

Workers who attend the tubes, sit at service desks, and act as cashiers in the selling departments of retail stores, grouped as "service desk" under "other clerks" in table II, were found in the offices scheduled to be exclusively women, as were telephone clerks and receptionists. Draftsmen, and rate, cost, and production clerks, were predominantly men.

Another miscellaneous group has been classed as "special office workers." These hold positions of considerable responsibility that are not always clerical in nature. They comprise a very small group, only 2 in every 100 of the persons scheduled, and nearly 90 percent are men, with such titles as legal clerk, purchasing agent, interviewer, appraiser, mortgage clerk, real-estate analyst, and paymaster. Among the 44 women classed as "special office workers" are several underwriters, a few purchasing agents and interviewers, personnel assistants, and clipping and file clerks in newspaper reference rooms or "morgues."

Another small category of office personnel scheduled in Philadelphia hold administrative, executive, and clerical-professional positions. The entire class comprises only 8 in 100 of the workers whose records were secured. More than two-thirds of these are called supervisors (tables VI and VII of this report) and include such workers as section chiefs or other supervising heads of clerical departments, found in the larger offices. A few are high-salaried executive personnel with jurisdiction over important departments of the firms in which employed. Some of their titles are junior executive, personnel manager, administrative assistant, and assistant to the treasurer. Included

among the clerical-professional personnel are accountants, auditors, analysts, statisticians, and actuaries. Professional people such as physicians, architects, metallurgists, and the like, though employed by some of the offices scheduled, obviously are not engaged in clerical work and were not included in this survey. Of the administrative, executive, and clerical-professional office workers scheduled, a considerably larger proportion were men than women.

Almost 9 in 10 of the extra or part-time office workers for whom records were secured were women. More than half of these women were in department and women's apparel stores in a variety of common clerical occupations, chiefly as typists, stenographers, and calculating-machine operators.

Administrative, executive, clerical-professional, and extra workers will be discussed separately in this report, since their special conditions of employment and unusual wage levels would tend to distort the general picture for the great majority of office workers in the city.

In the accompanying table III the distribution of women and men in these same occupational groups is shown by type of office in which employed.

There are almost twice as many women as men regular employees in the offices scheduled. Three facts are at once clear: (1) That the largest number of women are in the stenographic group of occupations; (2) that more women are in manufacturing than in any other type of office; and (3) that the State government averages the largest number per office (374).

More than half of the men scheduled are in the miscellaneous occupations classed as "other clerks;"<sup>8</sup> the next largest number are in the accounting group.

Manufacturing also claims more men than any other type of office. The fewest men, and the smallest average number per office, are in the miscellaneous group of small offices, in nonprofit organizations, and in education offices, where it is customary to employ largely women. Railroads and the electric, gas, and street-railway companies average by far the largest numbers of men per office visited.

All told, the Bureau secured schedules for workers in almost every type of office with the exception of the service industries and construction companies. However, though the data are spread in this manner, a somewhat disproportionate number of individual records were secured in concerns where office personnel is concentrated. Small offices and stores may or may not have office employees; consequently, many visits are required to yield even a limited number of individual records. In the retail trade group, for example, the department and women's apparel stores, which employ two-fifths of all office workers in retail trade, were sampled adequately, but food, drug, and other stores in which office workers are found only occasionally have little representation. The major omission is of city offices; this was because lack of records, and constantly changing duties, make an analysis of city office work impracticable.

<sup>8</sup> For definition see p. 11.

TABLE II.—Distribution by occupation of all employees reported, and pre-dominance of men or women in each occupation—PHILADELPHIA

Occupation	Total		Women		Men	
	Number	Percent of grand total	Number	Percent of group total	Number	Percent of group total
All occupations	20,477	100.00	12,489	61.0	7,988	39.0
Administrative, executive, clerical-professional	1,683	8.2	407	24.2	1,276	75.8
Extra and part-time workers	288	1.4	251	87.2	37	12.8
Regular office workers	18,506	90.4	11,831	63.9	6,675	36.1
<b>Regular:</b>						
Stenographic group	5,226	25.5	4,811	92.1	415	7.9
Secretary	1,323	6.5	1,265	95.6	58	4.4
Stenographer	1,830	8.9	1,721	94.0	109	6.0
Typist	1,717	8.4	1,534	89.3	183	10.7
Dictating-machine transcriber	195	1.0	195	100.0		
Correspondent	161	.8	96	59.6	65	40.4
Accounting group	1,937	9.5	763	39.4	1,174	60.6
Accounting clerk	523	2.6	211	40.3	312	59.7
Audit clerk	260	1.3	48	18.5	212	81.5
Bookkeeping clerk	419	2.0	239	57.0	180	43.0
Bookkeeper, hand	301	1.5	125	41.5	176	58.5
Cashier, teller	434	2.1	140	32.3	294	67.7
Machine operators	1,948	9.5	1,519	78.0	429	22.0
Addressing	146	.7	114	78.1	32	21.9
Billing	191	.9	169	88.5	22	11.5
Bookkeeping	520	2.5	430	82.7	90	17.3
Calculating	648	3.2	534	82.4	114	17.6
Duplicating	121	.6	60	49.6	61	50.4
Key punch	182	.9	155	85.2	27	14.8
Tabulating	140	.7	57	40.7	83	59.3
Other clerks	6,890	33.6	3,471	50.4	3,419	49.6
Actuarial	89	.4	54	60.7	35	39.3
Bill, statement, and collection	324	1.6	152	46.9	172	53.1
Bond, security, draft	215	1.0	34	15.8	181	84.2
Checker	160	.8	89	55.6	71	44.4
Circulation and subscription	153	.7	153	100.0		
Claims examiner and adjuster	268	1.3	86	32.1	182	67.9
Coin counter	86	.4	50	58.1	36	41.9
Cost and production	351	1.7	34	9.7	317	90.3
Credit	176	.9	112	63.6	64	36.4
Draftsman	104	.5			104	100.0
File	776	3.8	606	78.1	170	21.9
Mail	196	1.0	122	62.2	74	37.8
Messenger	496	2.4	111	22.4	385	77.6
Order and shipping	359	1.8	170	47.4	189	52.6
Pay roll and timekeeper	303	1.5	174	57.4	129	42.6
Rate	138	.7	4	2.9	134	97.1
Receptionist	95	.5	95	100.0		
Record	461	2.3	287	62.3	174	37.7
Renewal	65	.3	20	30.8	45	69.2
Route	80	.4	18	22.5	62	77.5
Service desk	122	.6	122	100.0		
Sorter	116	.6	108	93.1	8	6.9
Statistical	404	2.0	178	44.1	226	55.9
Stock	441	2.2	117	26.5	324	73.5
Telephone	356	1.7	356	100.0		
Transit	312	1.5	99	31.7	213	68.3
Trouble dispatcher	244	1.2	120	49.2	124	50.8
Clerks not elsewhere classified	2,098	10.2	1,223	58.3	875	41.7
Finance and insurance	489	2.4	206	42.1	283	57.9
Public utilities	322	1.6	208	64.6	114	35.4
Manufacturing	396	1.9	209	52.8	187	47.2
Government	570	2.8	340	59.6	230	40.4
Other types of office	321	1.6	260	81.0	61	19.0
Special office workers	407	2.0	44	10.8	363	89.2

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

Type of office	Number of offices reporting	Number of regular employees													
		Total		Steno-graphic group		Account-ing group		Machine 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.....	334	11,831	6,675	4,811	415	763	1,174	1,519	429	3,471	3,419	1,223	875	44	363
Banks and other finance...	18	1,124	1,207	432	25	71	303	246	95	297	624	74	113	4	47
Insurance.....	18	1,722	1,033	802	39	130	196	182	92	463	356	132	170	13	180
Railroads.....	3	185	786	50	50	13	245	57	72	63	385	2	31	---	3
Telephone.....	3	734	164	124	---	40	26	102	2	314	80	151	51	3	5
Telegraph.....	2	336	144	176	35	35	9	3	1	108	87	14	12	---	---
Other public utilities.....	3	537	699	183	29	51	155	101	37	161	435	41	20	---	23
Printing and publishing...	15	1,116	275	354	19	70	32	122	13	466	152	97	47	7	12
Other manufacturing.....	80	2,058	1,449	786	83	131	147	412	92	612	942	112	140	5	45
Department and apparel stores.....	12	1,595	314	293	27	139	22	251	7	740	211	169	45	3	2
Federal Government.....	6	221	236	149	51	12	23	18	11	33	69	7	41	2	41
State government.....	2	748	260	384	43	---	---	---	---	31	28	333	189	---	---
Education.....	4	791	45	701	9	18	2	13	2	32	24	21	7	6	1
Nonprofit organizations...	75	505	39	251	3	44	11	12	5	138	17	59	3	1	---
Miscellaneous small offices.	93	159	24	126	2	9	3	---	---	13	9	11	6	---	4

## DESCRIPTION OF OFFICE WORK IN CERTAIN OUTSTANDING INDUSTRIES

In the office-work study by the Women's Bureau, a city of the size and importance of Philadelphia naturally outranked the four other cities surveyed in number of establishments scheduled and number of employees for whom records were secured. Because of this fact, several types of office common to most communities are given their occupational analysis in the Philadelphia section of the report. In the case of insurance offices, for example, those in Philadelphia had more than four-fifths as many women as were in the four other cities combined; in the case of printing and publishing offices, those in Philadelphia had more than twice as many women as were in the three other cities in which this industry was reported.

In the pages following are presented brief analyses of the office set-ups in insurance, banking, telephone and telegraph, retail trade (department stores), and printing and publishing. A description of the occupations in outstanding types of office in Houston (oil producing, refining, and distributing), Kansas City (meat packing and mail-order distributing), and Richmond (State government and tobacco manufacturing) will be found in the sections of this report devoted to those cities.

### INSURANCE

Clerks, stenographers and typists, bookkeepers and cashiers form the majority of workers in the insurance field. Their duties, generally speaking, are the basic ones performed by workers in such occupations everywhere, though employment by insurance companies naturally introduces certain specialized duties pertaining only to insurance work. The size of the office and the type of insurance the company writes also make differences in the variety of duties.

In Philadelphia at the time of the Women's Bureau study 58 percent of the office workers in the insurance firms surveyed were women but in the four other cities such proportion ranged from 62 to 72 percent.

The work to be done in insurance offices may be described under eight broad classifications: (1) Actuarial, (2) underwriting, (3) agencies, (4) policies, (5) claims, (6) accounting and statistical, (7) investments, and (8) administrative and miscellaneous. Actuarial work, though carried on for various types of insurance, applies mainly to life insurance, while underwriting is most important in fire and casualty insurance where risks cannot be so readily graded and classified. As in other industries, the division of work is by no means standardized and the classifications used here are chiefly for the convenience of description.

In the Dictionary of Occupational Titles compiled by the United States Employment Service, there are 231 job titles applying specifically to work in insurance companies, and 126 of them use the word "clerk" preceded by a defining word or phrase. The remainder com-

prise jobs of a professional nature, duplicate titles, and many jobs obviously clerical, for example, correspondent, reviewer, checker.

### Actuarial.

Actuarial work deals primarily with the determination of rates to be charged for different types of insurance, and involves research into mortality and accident rates and causes of lapsed policies, as well as calculation of dividends to be paid to policyholders and evaluation of the assets and liabilities of the company in order to determine proper reserves. The actuarial work of an insurance company is carried on in the home office, though some phases of it may be done in the larger district offices.

Aside from professional (actuary and actuary assistant) and general clerical occupations, there are in this division certain specialized jobs which require training in mathematics and the use of calculating machines. The duties of the *actuarial clerks* include computing rates, dividends, commissions, and so forth. These clerks make the various computations from basic tables relating to mortality, accidents, policy valuations, and dividends prepared by the professional employees.

### Underwriting.

Underwriting is determining the nature and classification of risks in order to prevent an adverse selection of risks against the company and to secure an adequate distribution of each class of risk so that the liability of the company does not become concentrated. To prevent an unsafe concentration of risks, the firms reinsure part of their business with other companies. Each company may have its own underwriting division but a central board or office of underwriters usually is maintained in a city or district which does this work for firms in the fire and casualty insurance field.

The term *underwriter* is very loosely used and may designate anyone who secures and develops insurance up to the actual issuance of the policy. However, as used here the term applies to the employees who examine and check applications for insurance to determine whether the applicant is a good risk, accept or reject the business, and apply the rate for it. Underwriters may be specifically designated by the type of business they handle, as *bond underwriter*, *liability underwriter*, *fire underwriter*, *inland-marine examiner*, *medical-statement approver*, and so forth.

*Underwriter clerks* assist the underwriters by looking up rates, keeping files, assembling data, writing letters, checking applications for errors or omissions, operating calculating machines, and other related duties.

Other specialized workers may include: A *special-certificate dictator* who drafts agreements when requests are made for special methods of making payments to beneficiaries insofar as such methods are permitted by company rules and State laws; a *keep-off girl* who keeps a card file of suspicious losses culled from reports sent out by a national agency which lists losses resulting from fire, accident, shipwreck, and other causes, so that applications may be checked against the "keep-off" file; a *registry-division data clerk* who keeps a record of applications for additional insurance so that insurance may not be written in amounts beyond the company rules; a *brokerage clerk* who writes special risk insurance such as riot, explosion, or earthquake; a *reinsur-*

*ance clerk* or *treaty writer* who keeps information regarding the business, as losses, amount of insurance in force, and cancellations, and submits such data to firm officials when the company desires to have some of their business reinsured by another insurance company; and a *mapper* or *map clerk* who keeps a map showing the location of buildings on which the company has written insurance (generally fire insurance), the amount of risk taken, and the number and expiration date of the policy, so that a check may be kept of the amount of insurance written on buildings in any particular district.

### Agencies.

Management of the selling end of the insurance business is accomplished by maintaining close contact with agents and agency offices. The appointment, training, and supervision of agents fall in this division, as does the handling of regular business between agents and the company, and work connected with advertising and educational campaigns. Specific job titles are less varied than in some of the divisions; to mention a few, there are:

*Agent-contract clerk*.—Draws up and keeps a record of all contracts between company and agents; fills in contract form from application sent in by agency; sends application, with fee, to Insurance Commission for license; sends commission notice of revocation when agent leaves company.

*Agency-report clerk* (or subagent-production-record clerk).—A clerk, general office (clerical), who records reports sent in by agents and keeps a file showing business transacted by each agent, how premiums were paid, and what policies were canceled; computes on a calculating machine percentage of premium paid.

*Agent-daily-report checker* (or agent-daily-report clerk; agent-report auditor; agent-report checker; report checker; report clerk; report worker; scheduler).—A checker (clerical) who checks agent's reports with office record of cash policy in force, for such items as premiums paid, interest, and dividends due.

*Death-claim examiner*.—Examines death claims sent in by agents; checks all death proofs of physician and undertaker; checks type of benefit and name of beneficiary; approves or disapproves claim.

In fire and casualty insurance there is a *special agent* who works in the field to establish and maintain contact between agents and home office; he drafts the contracts between the company and the agents and advises the agents on matters pertaining to the business. He also assists in adjusting complaints and losses and solicits business from other insurance firms and brokers. The *agency service clerk* has similar contact duties with agents, but works in the office rather than in the field.

### Policies.

Applications for new policies, changes in the policies, loans on policies, termination of policies, or reinstatement of dropped policies all are handled under this division, and all necessary records relating to policy registers, premium notices and payments, and so forth are kept in this division.

After applications for insurance have been checked and accepted the information contained in them is recorded on registers or work sheets, and on correct blank policies to be issued to applicants, by

typists who may be designated as *application-register clerk*, *master-sheet* or *work-sheet clerk*, *filing writer* and *policy writer*, and their work is checked for errors by *filing checkers*. In some firms there may be a *rate inserter* who looks up the premium rate in a rate book so that it can be typed in the policy. A *numbering clerk*, who may be known by at least five other titles—*policy clerk*, *valuation clerk*, and so forth—operates a duplicating machine, imprints the value of policies on their face, and uses a hand stamp to number the policies.

After a policy has been written, check clerks, known as *reviewer*, *underwriter checker*, *rate checker*, and *policy checker*, compare the premiums on the policy with the rates set in the manual and the data on age, principal sum, beneficiary, and so forth, on the application with the written policy.

Once a policy is in force, current records must be kept of premium due dates, premium payments, dividends, loans made on policies, addresses of policy holders, and so forth. Such records are kept by *file clerks* who may have titles as *premium-card-file clerk*, *premium-accounting clerk*, *premium-data clerk*, *premium-record-card puller*, *quotation-entry clerk*, *loan-card-file clerk*, *policy-and-note-file clerk*, *case-record-file clerk*, *policy-register clerk*, *annuity-record clerk*, *impairment-file clerk*, and *address-change clerk*.

When an insured person desires to make a change in his policy his request is handled by a *policy-change clerk* who may also be known by various titles as *adjustment clerk*, *alteration clerk*, or *change-entry clerk*.

A *cancelation clerk* cancels policies as requested, checking the number of the policy, computing the refund, typing the cancelation notice, forwarding it to the accounting division, and returning the canceled policy to the policy holder.

Applications for policy reinstatements are examined by a *revival clerk* who fills in a revival record sheet and turns it over to the policy writing, checking, and recording procedure.

All records, changes, notices, receipts, and so forth, are checked for errors or omissions by clerks known as *policy-change checker*, *new-business checker*, *old-business-change checker*, *renewal or bill checker*, *premium-note-and-notice checker*, *quotation (dividends) checker*, *register checker*, *receipt and renewal-receipt checker* and *return-note clerk*, and *notice-writing-machine operator*.

A statistical clerk—a *policy-issue-report clerk*—makes daily and monthly reports showing the number of policies issued.

### Claims.

The investigation and settlement of all claims against the company in conformity with its contracts usually are handled by a separate claim department or division.

A claim attorney supervises the work of this division, deciding the legality of claims filed against the company, studying court decisions and the wording of policies, and drawing up various legal documents.

*Claim examiners* check settled or questioned claims to see if the company has been protected, confer with the claim attorney on claims requiring litigation, and supervise the *claim adjusters*. These latter employees, who may be known likewise as *examiners*, *investigators*, or *loss clerks*, may spend much of their time in the field investigating

claims, but a considerable part of their work consists in assembling data in the office, corresponding with agents, doctors, hospitals, claimants, and witnesses.

In district or agency offices a *report clerk* types reports to the home office of claims filed by policy holders and forwards checks to the insured persons when a settlement is paid, keeping a record of all claims paid.

A *make-up clerk*, also known as a *claim clerk*, prepares data on claims for investigation and adjustment, checks daily against endorsements for discrepancies, keeps a card file of claims paid and unpaid, makes periodic reports of payments made, and supervises several typists.

### Accounting and statistical.

In this classification falls all the work of keeping accounting records as well as the assembling of data and the preparation of reports on the operations of the company.

Under a chief accountant, whose job of supervising bookkeepers, compiling reports, and overseeing the disbursements of funds requires professional training, there are junior accountants, hand and machine bookkeepers, accounting and posting clerks, audit clerks, tabulating-machine operators, and so forth. Such clerks frequently are designated by the particular work they handle. Examples are *periodic-disbursement clerk*, *mortgage-loan-computation clerk*, *note clerk*, or *medical-voucher clerk*. These are bookkeeping clerks who keep one particular set of records, make computations, post journal and ledger entries, keep balance sheets, check and approve vouchers.

Audit clerks who check and verify the figures, calculations, and postings pertaining to various transactions that have been recorded by other clerical workers have titles as *audit-expense-voucher clerk*, *remittance auditor*, *treasurer-checks* or *bank-reconciliation clerk*, *dividend-deposit checker*, and *dividend-deposit voucher checker*.

Accounting clerks who perform rather routine calculating, posting, and report-making duties may have titles as *rent and miscellaneous-remittance clerk*, *summary-journal-balancing clerk*, *income-tax data and statistical clerk*, *renewal enterer*, *dividend-deposit-voucher quoter*, *bank-ledger clerk*, *real-estate-expense-posting clerk*, *revolving-fund clerk*, and *urinalysis-record clerk*.

*Dividend-disbursement clerk*, *mortgage-loan disbursement and record clerk*, and *partial-disbursement clerk on mortgage loans* are some of the specific titles given to cashiers who make disbursements and keep records of such transactions.

### Investments.

The investment of the company's funds and the general supervision of its financial well-being are handled by this division.

Funds are invested in a variety of securities, in public, private, and government bonds, both foreign and domestic, in policy loans, mortgage loans, and real-estate loans. The executives of a company control its investment policy.

*Corporate-bond trader and analyst* or *security analyst* may be the title applied to the employee who collects information on bonds and the financial status of the businesses offering bonds which the company may buy for investment.

Applications for policy loans may be first examined by an *assembly clerk* whose job it is to determine what papers will be needed to make decisions and calculations concerning the loan and to assemble the necessary information for the investment or loan committee. A *correspondence and report entry-clerk* may handle correspondence with agents concerning loans that need correction or that have been rejected, and keep a record of loans.

Some of an insurance company's funds usually are invested in real estate. A clerk, who may be known as *gas, oil, and mineral development clerk* or as *correspondent on development of natural resources*, collects data on property having gas, oil, or minerals and transmits such data to agents. A *closing-sale-paper examiner* or a *pending-sale-assembly clerk* examines papers connected with the sale of real estate to the company to see if abstract, surveys, and recordings are correct, authorizes payment of fees and purchase price, and submits insurance policies to cover the property if it is not covered.

A *property-repair-authorization clerk* handles and keeps a record of all matters concerning repairs on property owned by the company. When property is to be sold a *sales-paper-drafting clerk* or a *sales-adjustment and conversion clerk* examines all records pertinent to the sale and draws up the deed. A *sales-agreement analysis and entry clerk* or *sales-agreement auditor* checks all documents of real estate sales to see that company rules have been followed. A statistical clerk, sometimes designated as *pending-sales-recapitulation clerk* or *pending-sales-classification clerk*, keeps a record of and makes a monthly report on real estate sales.

Mortgage loans form a substantial part of insurance assets. *Appraisers*, part of whose work is in the field examining real estate to determine whether the company is justified in taking it as a risk for a loan, report to the investment committee recommending the acceptance or rejection of loans. *Abstract approvers* examine, check, and approve papers relating to the property offered as security, and forward them to the disbursing division. Loan applications are carefully checked against reports of appraisers and approvers by *mortgage-loan-paper examiners* or *mortgage-loan-application-paper checkers*. Applications for extension on delinquent loan accounts are handled by a *correspondent on real estate sold*.

The duties of seeing that property in which the company is interested is covered by insurance for fire or tornado are assigned to a *bordereau clerk* or *fire-and-tornado-insurance-policy examiner*, and a record of this insurance is kept by a *certificate-of-insurance checker*. A *tax-receipt clerk* keeps records of taxes or fire insurance premiums paid on property held as collateral. An *expiration clerk* notifies mortgaged-property owners that insurance on that property is about to expire and must be renewed.

A *farm property lease and advance clerk* keeps records concerning farm properties, and makes suggestions to local agents for leasing idle farms or for lending or making advances to tenants.

When requests are received for release of a mortgage loan a *release-clerk on mortgage loans* checks the request against the mortgage-loan file to see if all information is complete, draws up the release, secures approval of it, and forwards it with the mortgage to the agent.

When requests are received for lease, easement, or deed to land held

by the company a *lease and easement clerk* checks all data, computes the acreage and footage involved, determines the price, provides all information for preparation of the legal instrument, and keeps records of all these matters, including the money credited to the mortgagor. A *real-estate-location writer* writes abbreviated legal descriptions of property under mortgage.

Specialized file clerks who keep card records of loans and transactions and who may answer requests concerning the data in the files may have titles as *premium-note-card filer*, *application-account clerk*, *mortgage-loan-paper dispatcher*, *mortgage-account-adjustment clerk*, *sale-file-stripping clerk*, and *loan-interest-file clerk*. Typists may also have special titles according to the work they do; for example, a *mortgage-papers-assignment-and-assembly clerk* who transcribes information from card file to correct form for agencies.

Accounting and audit clerks also may be found in this division and these compute interest payments, revise records when borrower fails to pay interest due, check calculations as to interest and principal payments, rent remittances, and expenditures for repairs on property. Some titles for these jobs include *amortization-schedule clerk*, *premium-note-interest-calculator clerk*, *capitalization clerk*, *loan auditor*, *remittance auditor*, *pending-sales-remittance auditor*, and *property-rehabilitation clerk*. When property on which the company has a loan changes hands a *data-change clerk* enters all necessary information on mortgage ledger cards.

A *real-estate-statistical clerk*, also called *monthly-statement clerk* or *closing-sale-journal-entry clerk*, keeps records concerning property held by the company and compiles monthly reports showing the status of real estate holdings.

### **Administrative and miscellaneous.**

Under this heading falls all the work of staffing, housing, servicing, and maintaining the company organization. This includes all personnel work, the provision of office supplies and machinery, including sometimes a printing division. The correct routing of work and the mechanics of its circulation may be a function of this division. Some firms also have an engineering staff to render service to clients in preventing accidents.

The administrative work is no different from that in other types of offices and the occupations in this division are very little affected by the distinctive type of work done in insurance companies. An exception may include the *data clerk*, the *dispatcher*, the *correspondence-suspense clerk*, the *clearing-correspondence clerk*, or other clerks whose jobs require routing of mail, correspondence, and routine office data to and from the various departments.

## **BANKS**

### **Introduction.**

The functions performed by a bank vary according to its size and type, and so do the duties of bank employees. Banks usually are classified under four types as: Commercial banks, savings banks, investment banks, and trust companies, but there is great overlapping of functions among them and lines cannot be drawn with exactness.

Commercial banks receive deposits from individuals, firms, and corporations. Their assets are mainly liquid, being invested chiefly in

short-time loans for commercial purposes. Large commercial banks may perform practically all the functions of the other types of banks, as many of them have savings, investment, and trust departments. The chief purpose of savings banks is to promote thrift, catering especially to the small investor. Investment banks provide long-term credit by underwriting and distributing investment securities. Trust companies serve individuals, firms, or corporations in a fiduciary capacity, and in the case of large companies may also do commercial banking and act as an investment agency. Banks of certain types may be members of the Federal Reserve System. The Federal Reserve banks are service agencies for member banks and act as clearing houses, issue currency and control the amount of it in circulation, and rediscount papers held by member banks.

Because of the general overlapping of functions from one type of bank to another the work done in such institutions will be described in terms broad enough to cover large and diversified banks as well as small ones. Obviously, in large banks or trust companies the volume of work may require specialization in one line of activity on the part of many employees, while in a small bank one employee may handle a wide variety of tasks.

Banking is still primarily a man's field of work, but women in considerable numbers have entered it in the past 25 years. In Philadelphia at the time of the study women comprised less than two-fifths of the office employees of banks, as they did in Los Angeles and Kansas City. In Houston and Richmond their proportions were somewhat greater though still less than those of men.

The work in banks may be classed in six general divisions, as: Banking operations, investment or securities, trust, safe deposit, auditing, and administrative. Many banks perform additional services and have divisions such as real estate, insurance, industrial, new business, publicity, and so forth in which the functions of bank employees are no different from the functions of employees in any organization dealing with these matters.

### **Banking operations division.**

In this division come the handling of customers' funds, clearing and collecting checks; the provision of credit instruments, foreign and domestic; the granting of loans and credit; the collection of notes and other instruments.

The *bank cashier* is the executive officer of the bank, and usually he has charge of this division. He administers the policies formulated by the board of directors, representing it in transacting the bank's business, such as approving loans, collecting debts, buying and selling collateral and appraising business enterprises, land, and other kinds of property, and supervises the subordinate officers.

A *head teller*, in charge either of all tellers or of the tellers in a specific unit such as foreign exchange or savings department, makes up reports and balance sheets for the cashier or other bank executives, issues bank drafts, certifies checks, and is responsible for the money charged to the various units. *Tellers* may perform a wide variety of duties or only a few specific ones, depending on the size and organization of the bank. The general duties of a teller are accepting deposits, making change, cashing checks and coupons, verifying signatures, and receiving bond deposits, forwarding items for collection from corre-

spondent banks to transit section. In large banks where the division of work is highly specialized, tellers may have titles that are fairly self-explanatory, such as *paying teller*, *receiving teller*, *draft teller*, *mail-credit teller*, and *pay-roll teller*. Other clerks under the cashier's supervision include a *check clerk*, who prepares deposits and checks for transit and lists them on a settlement sheet, recordaks checks, handles charges on drafts, and sorts and counts stock certificates; a *wires-transfer clerk*, who operates a teletypewriter, wires transfer of funds to other banks, and keeps a record of such transfers; and *note and money counters* and *coin wrappers*.

In the finance department employees may include: *New-business man*, *new-business clerk*, and *solicitor* to work in or out of the bank in getting new business and dealing with customers on all legal technicalities; a *dividend-computation clerk* who uses a calculator machine to compute dividends on stocks and trustee fees and verifies settlement proof sheets; or *bookkeeper* to maintain records of trustee fees earned, insurance, investments, and so forth of this section.

Some tellers are employed in the deposits and collections section as *collection tellers*, who handle notes, drafts, checks, bonds, coupons, and trade acceptances for settlement and collection purposes. These compute and deduct collection costs and miscellaneous charges (telegrams, insurance, postage), type collection number, name of payer and date due, send items through transit section when payable through a clearing house, and prepare debits and credits on items paid. These may be known as *city-collection tellers*, *country-collection tellers*, and *settlement tellers*.

In this section are also various clerks: A *remittance-account clerk* checks incoming remittances to determine which collection items are unpaid and prepares a statement of collections and charges made; a *returned-item clerk* maintains a file of instructions for return items and makes out necessary forms for returning items to depositors; a *stop-payment clerk* receives, verifies, and places stop-payment orders before items are returned for payment; a *coupon clerk* and a *coupon-collection clerk* prepare matured bond coupons and government coupons and bonds for collection and make debits and credits to the proper accounts; a *coupon-ticketing clerk* keeps records of bonds and coupon tickets to be sent out for collection; and *bookkeepers*, with various titles, post debits and credits in general ledger, run and settle trial balances, and keep detailed ledger records of all accounts held with and for other banks.

In the transit section checks and other financial instruments are made ready for clearing and collection and numerous clerks with a wide variety of titles and skills are employed to do this work.

In large banks there may be *transit listers* and *transit and in-mail clerks* who operate sorter, recordak, endorser, and adding machines in sorting checks according to State and bank payable, listing checks for each bank on cash letter sheets, and recording the amount and destination of cash letter sheets in a special ledger. In large banks there may be clerks with very specialized functions in regard to typing, checking, and sorting tickets and other records of bank collection items so that they may be transmitted to bookkeepers; some titles of these clerks are *ticketing clerk*, *transit-draft clerk*, *batch clerk*, *in-clearing clerk*, and *wires-transfer clerk*.

The number and particular functions of bookkeepers or bookkeeping clerks in this section depend, of course, on the size of the institution. However, these are engaged in keeping accurate detailed records of various types of accounts and charges by debiting withdrawals and crediting deposits. Titles include *individual bookkeeper, commercial bookkeeper, bank-ledger bookkeeper, exchange clerk, account analyst, and country bookkeeper and out-clearing clerk.*

Since one of the main functions of a bank is to provide short-term loans and credit, the loan section is an important part of the banking-operations division. This department receives applications for loans and credit, handles all the technical details when loans are granted, keeps records, figures discount and interest, and has charge of the collateral securing loans, receives notes submitted for discount, collects information relating to borrowers and their businesses both individually and in general.

The *senior analyst or chief credit analyst*, an employee with professional training, studies securities for investments, analyzes corporation statements and balance sheets, and verifies reserves and probable earning power, and writes reports and makes recommendations as to retention of investments made by the bank or its customers. Large banks have specialized analysts who are responsible for preparing information regarding specific fields, such as *auto-loans credit man, merchandise-purchase-loans credit man, foreign-securities analyst, and traction specialist.*

Clerks handling small loans, assisting the professional workers and keeping records of the various loan transactions may be designated as *junior analyst, bond statistician, loan reviewer, credit checker, loan-application clerk, commercial-note teller, real-estate-note teller, collateral-and-safekeeping clerk, and commodity-loan clerk.* Other clerks in this section who keep detailed records of specialized transactions or loans are known by such self-explanatory titles as *mortgage clerk, tax clerk, insurance clerk, outlaw-loan-record clerk, delinquent-loan clerk, and interest clerk.*

Most large banks handle foreign-exchange business in a special department in the operations division. Under the supervision of the *foreign-exchange manager*, workers in this section interview customers relative to foreign-exchange matters; buy and sell foreign drafts and currency; issue drafts, letters of credit, travelers' checks and money orders; and give information on travel in foreign lands.

Employees include *foreign-exchange teller or clerk or trader*, who controls the volume of foreign exchange in the bank's inventory, sells and buys foreign-exchange items, and keeps a record of the bank's balance in foreign countries. The *foreign-exchange bookkeeper* makes hand postings of all transactions of the department.

### **Investment or securities division.**

This division buys and sells securities for customers of the bank, invests the bank's funds in long-term securities, cooperates with the loan department, and advises the trust division in the purchase and sale of securities. In some banks this department may originate securities, though investment banks usually perform this function.

An executive officer whose title may be *bond cashier* or *stock cashier* "supervises all stock and bond transactions to make sure they are correctly handled and properly cleared."

In this division there may be a *securities salesman*, also known as *investment counselor* or *securities adviser*, who "gives information regarding stocks, bonds, market conditions, and history and prospects of various corporations to prospective customers; transmits buy or sell orders to trading division in accordance with customer's wishes; calls on officers of county banks and advises them regarding their investment holdings."

A *bond trader* "buys and sells bonds for the bank, its branch banks, and customers; keeps bank officials informed of value, price, and financial background of bonds; keeps informed as to future sale dates of bond issues, and keeps detailed records of all bond transactions." A *stock trader* performs similar functions in regard to stocks.

*Bookkeepers* who keep detailed records of bonds and securities and of the transactions of such items are known variously as *investment-bonds bookkeeper*, *trading-bond-controls bookkeeper*, and *security bookkeeper*.

There may be in this division checkers such as *checking clerk* and *coupon-manifest clerk* who compare stocks, bonds, and coupons with duplicate tickets for accuracy, and check matured bonds and bond coupons, department registers, and lists for correct series numbers and maturity dates.

*Margin clerk*, *settlement clerk*, and *advice clerk* may all be found in this division, each with rather specialized functions. The *margin clerk* "compares daily stock quotations with customers' margin cards in order to determine trend of market and note fluctuations on the cards; may type duplicate copies of discount slips." The *settlement clerk* or *cash clerk* "makes up checks to pay bills in settlement of securities transactions, keeps record of checks drawn and paid." The *advice clerk* "types, on cash letters and envelopes, for distribution to other departments or for mailing, the customers' name, and amount and issue of bonds or coupons deposited by customer; adds amount and proves totals on cash letters, using adding machine; sorts bonds, coupons, and ownership certificates for distribution to other departments; and may be required to take and transcribe dictation."

### Trust division.

This division administers trusts and handles all matters relative to individual and corporate trust accounts, acts as executor of wills, administrator of estates, and in other fiduciary capacities.

One of the bank executives, possibly a vice president, whose title is *trust officer*, has charge of this division. He "supervises and directs the realization of assets, liquidation of liabilities, payment of bills, and collections of earnings from assets of trust accounts, wills, or estates for which he as trustee, administrator, or executor is responsible."

The *trust-securities clerk* "receives securities from customers and writes receipt for same; writes withdrawal orders at customers' requests so that securities may be withdrawn from vault; checks vault receipts against his own records to verify accuracy; dictates letters to customers, answering inquiries on security transactions." The *corporate-trust clerk* "accepts and transfers stock certificates from one account to another \* \* \* ; receives cash in payment of interest or tax on certificates and pays out cash dividends and interests as declared; issues necessary receipts and keeps records of all transactions."

A *trust-remittance clerk*, a clerk-typist who "keeps daily records of customer security transactions," does work similar to that of a *trust-investment clerk*, who "posts daily investment transactions of individual customers; copies investment debits and credits transacted daily from ledger sheets to individual record cards and files cards alphabetically according to customer's name; totals amount of business transacted daily; records and files cards which show the opening of new accounts and types list of weekly purchases made by customers as shown on cards."

A *trust bookkeeper* keeps accurate records of debit and credit transactions in the trust department, while a *corporate-trust bookkeeper*, a bookkeeping-machine operator, posts stock certificates transferred and received on individual customer's ledger cards.

A *trust-collection clerk* "checks matured and called securities, and sends letters to customers in an attempt to collect amount due on same, crediting customer's accounts with amount paid."

There may be in this division a *trust teller* who receives and issues receipt for the payment of promissory notes.

There are, of course, file clerks and checkers in this division, among whom are a *security-index clerk* and an *asset-card clerk*. The first named is "a clerk-typist who keeps an index card file to facilitate work of trust accounting department; types records of bonds and securities received by bank or taken from vault; verifies accuracy of newly addressed index cards by checking them against typed lists"; the second "checks accuracy of entries on customer asset cards against incoming and outgoing security lists; posts interest dividends or principal payments on asset cards and files them alphabetically; checks trust debits and credits tickets against proof sheets, and keeps record of proof sheets."

A *trust-vault clerk* or *trust-vault custodian* "receives and delivers securities into and from the trust vault; opens and closes combinations on all cabinets in vault; receives, verifies descriptions of, and files securities according to customers' names and account numbers; releases securities from vault upon presentation of properly written and signed request; acts as bank's agent in observing bank auditors when checking securities in vault."

There may be "interior service" employees assigned specifically to this division, such as a *trust-mail clerk* to handle incoming and outgoing mail, or a *corporate messenger* to render general messenger service to the corporate trust department and its customers.

### Safe-deposit division.

The safe-deposit division provides safekeeping facilities for valuables of all kinds. The manager of the division "rents safety-deposit boxes to the public, and supervises activity of subordinates engaged in receiving and disbursing items from vault so as to insure box holders the maximum protection for items left under such custody."

A *safe-deposit attendant* or *clerk*, who may also be called *access clerk*, "verifies signatures of customers seeking admittance to safe-deposit boxes by comparing them with signatures in the card file; admits properly accredited persons to vault and keeps records of each entry; may receive cash payment for rental of safe-deposit box."

A *vault attendant* may be provided to assist customers in the opening and closing of boxes, to carry boxes to enclosed booths if requested, to

collect the access slips from customers and return them to safe-deposit attendant for filing.

A bookkeeping clerk called *safe-deposit-box bookkeeper* keeps records of safe-deposit rentals and surrenders, and keeps reference files in order.

### Auditing division.

The work of every division and department is checked against that of every other division and then against the general ledger in the auditing division.

An *auditor* or *resident auditor* may directly represent the board of directors of the bank and be responsible to them; he is usually the accounting head of the bank and may be an officer such as vice president or controller. The *resident auditor* "audits general ledger, stock and bond purchases, customer accounts, payment of bank expenses, and checks branch bank audits submitted by traveling auditor."

The *traveling auditor* audits the cash, securities, loans, records, and ledgers at branch banks.

In this division may be an *adjustment teller* who "makes certain that figures posted to the ledgers are correct by cross-checking and verifying the work of tellers who handle money and authorizations for money; examines summary sheets of all departments to locate and adjust conflicting entries; prepares a master summary sheet which represents all daily activity; maintains a record of departmental differences, such as overages and shortages."

An audit clerk who may be designated as *reconciliation clerk* "reconciles balances appearing in customer's ledger with ledger balances shown on bank statements and verifies all exceptions that are noted; receives and sorts batches of reconciliation forms; verifies the signatures from memory or by referring to the signature file; reads reconciliation form, seeing that balances agree, noting and verifying exceptions, and comparing balances on forms with balance on ledger."

A *sorting clerk* proves daily transactions of individual divisions or departments.

An *audit-file clerk* wraps and labels batch sheets and work sheets by department and date received, and files the bundles in vault.

### Administrative division.

In this division falls all personnel work, which resembles such work in any type of business, and all interior service activity, which includes the service rendered by telephone operators, information clerks, messengers, such as the *bell hop* who serves as inside messenger to bank departments and officials, or mail clerks such as the *registered-mail clerk* "who receives, sends, and keeps accurate records of registered mail either received or sent from bank; verifies, by count, mail received against post office list; opens, sorts, and records registered enclosures and distributes items among various departments; receives or collects mail to be registered and verifies contents; delivers accumulated outgoing mail to post office and obtains receipt." All functions connected with housing and equipping the organization, providing supplies and office machines and supervising their upkeep, likewise may be classed here, including the insuring of bank property, the payment of workmen's compensation and public liability insurance, and so forth.

## TELEPHONE AND TELEGRAPH

Telephone and telegraph companies are an outstanding branch of the public-utility field, which includes also transportation, electric, gas, water, and sewer industries. Clerical workers in telephone and telegraph companies are predominantly women, their proportions in the three cities with figures available being from about 70 to just over 80 percent. Broadly speaking, the work may be described under five headings:

*Engineering division*—responsible for planning new lines, obtaining rights of way, planning building lay-outs, central offices, and so forth, to meet the requirements for telephone and telegraph service. Clerical employees in this division, besides *stenographers*, *typists*, and *file clerks*, may include *junior draftsmen*.

*Operating division*.—This division may include two departments: The plant department which is responsible for the installation and maintenance of equipment, and the traffic department which takes care of all work relating to the operation of the lines, establishment of connections, decisions concerning the right-of-way. In the plant department there may be clerical jobs requiring special technical knowledge, such as that of *dispatcher*—classed as “special office worker” in the Women’s Bureau survey—who dispatches men to jobs, keeps a record of these jobs and the time spent on them, follows up on installations, tests lines, and has other mechanical duties. In the traffic department, in which are found the telephone, telegraph, and teletype *operators*, a *staff assistant*—classed as “special office worker” in the survey—must have some technical knowledge in order to help to develop rules for handling calls and assist in setting up an administrative technique. A *staff engineer*—classed as “statistical clerk”—supervises traffic records, studies them, and renders an interpretation. Also there are *telephone-directory clerks* who check, make changes in, and proofread new directories.

*Commercial division*—carries on business relations with customers. This requires the maintenance of business offices, sales department, and collection activities. Clerical employees who require special training and experience in this division are *service representatives* and *service observers*, also known as “trouble dispatchers.” The former deal directly with customers, keep records concerning these contracts, settle complaints, adjust accounts, attend to the collection of slow and delinquent accounts, handle orders for service, sell service to the public, and answer inquiries. They must have “a wide knowledge of the company’s organization, policies and practices, rate and tariff matters, service and equipment features, and the operations of other departments, as well as the ability to handle dealings with customers.”<sup>9</sup> *Service observers* appraise the work of service representatives and also of *tellers* who receive mail and window payments. These observers evaluate the work on the basis of a standardized scale. The work of the observers is checked by a *supervising observer* who takes simultaneous observations.

*Accounting division*—responsible for keeping accounts, figuring costs, billing customers, and maintaining books—may have many subdivisions or departments, depending on the size of the company. In

<sup>9</sup> Training White Collar Employees. National Industrial Conference Board. Personnel Policy Study 36, May 1941, pp. 4-14.

the revenue or accounts-receivable section, where monthly bills are prepared and mailed to customers, the clerical occupations may include *calculating-machine operators, typists, record clerks, sorting clerks, billing clerks, billing-machine operators, and accounting clerks*, who must have various degrees of special work information including "a knowledge of the administrative practices relating to toll, local service and advertising rates and technical auditing and accounting procedures."<sup>10</sup> Calculating-machine operators include *toll-records clerks, toll statistical clerks, measured-service clerks, and toll-rating clerks*, who use calculating machines and rate or toll charts to compute regular charges and excess charges on toll calls and who must have detailed knowledge of basic tariffs, overtime rates, duration of initial periods for varying localities, and must be able to compute elapsed time rapidly and handle toll tickets with speed. *Toll billing clerks* are typists who may use an electric typewriter especially designed to save time in posting the detail of toll calls to toll statements. *Toll adding clerks* use calculating machines to add the toll statements prepared by the toll billing clerks. Record clerks include *toll order clerks* who make up basic records for new accounts, *local ticket clerks* who post number of local tickets to each account number, and *station-records clerks* who keep a record of the number of stations and lines to service orders.

*Financial and legal division*—responsible for the issuance of stock, securing of loans, payments on stocks and bonds, receiving revenue from customers, and attending to all tax matters. Maintains a legal staff to protect the company in dealings with the government or public concerning taxes, rights of way, construction of lines, and so forth. Some of the *stenographers* or *secretaries* in this division must be familiar with legal terms and phrases. *General clerks* perform duties such as sorting coupons, posting to ledger records, reviewing ownership certificates, making up government reports, transferring preferred stock. There are also *cashiers* and *checkwriting clerks* whose duties are indicated by the job titles.

## RETAIL TRADE—DEPARTMENT STORES

Clerical work in retail trade may be described under the four main divisions in which store work in many cases is classified. These divisions are: *Merchandising, Advertising and Display, Store Management, and Finance and Control*. The number of subdivisions under each heading, the number and functions of employees, obviously will vary widely according to the size and type of store and the kinds of articles for sale. In the stores surveyed in the Women's Bureau study—department and apparel—the office force was very largely female, the proportion of women ranging in the various cities from 82 percent of the office workers in Philadelphia stores to 92 percent of those in Richmond stores.

The following description of office occupations is as broad as possible and based on department-store functions.

### Merchandising division.

This division has the responsibility of "buying the right merchandise in the right amounts at the right time, so that it will sell readily

<sup>10</sup> Idem.

and produce a fair profit."<sup>11</sup> Buyers and heads of stock for the various selling departments work closely with this division. *Receptionists* in the division receive outside salesmen and arrange appointments with buyers. The division keeps a daily control record for each selling department of merchandise on order, sold, and on hand. *Control clerks* or *stock tellers* (classified in the Women's Bureau tables as stock clerks) and *statistical clerks* prepare and analyze lists of sizes, price ranges, colors, weights, units, and so forth of merchandise on hand in the various departments. Supervisors in this office may give preliminary authorizations for the amount of money buyers want to spend on the basis of these control figures and analyses. *General clerks*, some of whom may be called *buyers' clerks*, do filing, posting, typing; *calculating-machine operators* aid in the computing of statistics and the figuring of mark-ups or mark-downs of merchandise. Checking of bills, confirmation forms, price-change forms, may be part of the duties of general clerks. One of the functions of this division is to keep abreast of developments in the merchandising field. To aid in this, *comparison shoppers* may be employed to compare merchandise as to quality, quantity, style, and price with that of competing stores.

#### Advertising and display division.

This division publicizes and promotes the merchandise and services offered by the store. It employs professional as well as clerical workers for the writing and designing of advertising copy for newspapers, magazines, and fliers and the designing and arranging of window or store displays. The clerical employees include *copy writers* (classed by the Women's Bureau as special office workers or as supervisors, depending on the responsibility they carry); *general clerks* who type copy, keep files, make requisitions for and keep records of supplies for store decorations or window displays, keep schedules of decorators' hours and whereabouts, type listings of window changes, and send out special advertising matter; and *messengers*.

#### Store-management division.

Store management comprises the entire selling organization; customer services such as information bureau, shopping service and mail-order department; alterations and repairs; service desk and adjustment bureau; the receiving, storing, and delivery of merchandise; the maintenance and protection of building, equipment, and merchandise; and the personnel department.

All *selling departments* require clerical help such as cashiering and inspecting (to which may be added the function of wrapping), done on the floor or in a central tube room, some messenger service, exchange-desk service, and adjustment service. Heads of stock in the selling departments perform clerical as well as supervisory duties in keeping records and filling out requisition slips. Some selling departments may require special *clerical help*; for example, a book department's *subscription clerk*, who keeps records of subscriptions, writes to publishers, writes follow-ups to customers as well as giving them information concerning new publications; or the curtain and upholstery or carpet and linoleum departments, which require an *estimator* to figure costs on the basis of measurements and keep records

<sup>11</sup> Crawford, A. B., and S. T. Clement (eds.). *The Choice of an Occupation*. Yale University. 1932. p. 475.

from which estimates may be made. Tearooms or restaurants may require *general clerical help* for typing menus, tabulating expense records, and so forth; beauty or hairdressing parlors require an *appointment clerk* to schedule and keep records of appointments as well as to file records and notes on service rendered and to act as cashier; storage departments for rugs, coats, or furs may require a general clerk to receive or give out goods, make and file records, make out receipts, handle correspondence. Alteration and repair departments require a general clerk to keep records of alterations, the time they come in, when they are to be finished, and the time they leave the department.

In the *mail-order and shopping service* of a large store, which handles orders and inquiries coming in by mail or telephone, *general clerks* read, sort, and type orders on schedule forms to be distributed to personal shoppers or individual departments and keep records of all sales made through this department. Some of these clerks may do some personal shopping as part of their duties. *Correspondents* answer inquiries concerning merchandise, requests for samples, or exchange of merchandise bought through the department, write instructions concerning exchanges, keep a file of orders and correspondence. A *dispatcher* sees that mail bags are filled and sent out to the post office, attends to the weighing and correct stamping of mail. The *cashier* for this department has the additional task of filling in form letters to accompany any necessary cash refunds.

The *adjustment bureau* may require a number of clerical employees in addition to the supervisor or head of the bureau on whom rests the final responsibility in settling complaints and claims. *General clerks* may interview customers and make the less difficult adjustments and open all packages returned by customers to see if they should be credited, while *adjustment clerks* may trace all the facts and data and make the more difficult adjustments. *Correspondents* handle all letters concerning adjustments, and *stenographers* or *typists* make reports of cases and their settlement and file these. Any of these clerks may make out credit and refund slips, or slips for merchandise returned or to be called for by the delivery department.

The *receiving department* receives and unpacks merchandise, checks it against the invoice, inspects it for damage, puts price markers on it or sends it to the correct stockroom where it is marked. Workers in this department may have duties both clerical and nonclerical but those employees whose duties are mainly or solely the handling of stock were omitted from the Women's Bureau survey. Department stores with a variety of bulky merchandise have a warehouse section, which both stores and delivers or ships merchandise. *Clerical employees* may have duties that include the keeping of shipping records, and the tracing of goods not received or the handling of goods returned. The warehouse may need a clerical employee who can operate a telautograph or teletype machine by which messages and orders concerning merchandise can be transmitted to and from the store. *General clerks* in this office may make out, sign, and file requisition slips, file merchandise invoices, send records concerning merchandise received to the merchandising division. *Stock tellers* keep records for different selling departments, make out slips for returns of merchandise, sign in stock, may take inventory, may sort marking tickets.

Clerical employees in the *delivery department* may include *route clerks* or *dispatchers*, *record clerks*, *shipping clerks*, *sorting clerks*, *adjustment clerks* or *claim correspondents*, *rate clerks*, and *file clerks*. Examples of their many duties are: To sort and route packages and mark each with a route number; to handle packages requiring special attention or packages that have been returned or that drivers have been unable to deliver, and to make records of the disposition of such items; to handle packages that are to be weighed and shipped by mail or express and notify the sales department of shipping costs; to sort and file delivery records; to dispatch rush or special-delivery packages; to handle and keep records of claims resulting from damaged or lost goods or of transportation overcharges; to quote shipping rates for various types of merchandise, consolidate less than carload lots into pool cars, compile rate information for railroad and Interstate Commerce Commission hearings, and to audit transportation expense bills.

The *supply and maintenance department* has responsibility for purchasing supplies other than merchandise—office supplies of all kinds, supplies for rest rooms, for store decorations, and so forth—and for the care and maintenance of the store, store offices, customer facilities, and services. Clerical workers in this department include *stock clerks*, or *stock tellers* or *supplies clerks*, who keep records of office and store supplies and are responsible for replenishing supplies or bringing to the attention of the department head the need for supplies. The *telephone operators* serving the entire store may be considered part of the clerical employees of this department.

The *personnel department*, which has charge of employing and training the entire working force, is an important part of the store-management division. Clerical workers in this department are classed mainly as *general clerks*, as they may handle a variety of jobs—taking telephone calls from different departments for extra personnel, interviewing applicants, filing applications, notifying extras to come in to work, typing and filing employees' service records, opening and distributing mail of the department, typing form letters, assigning lockers and keys to employees. The time office may be part of this department, with a *timekeeper* as well as *general record clerks* who distribute and collect time cards and may compute time worked of employees before sending the time cards to the pay office.

### **Finance and control division.**

The *finance and control division* is responsible for the financing of the business as well as all accounting and auditing, the handling of credit to customers, and the collection of outstanding accounts. Most of the office jobs in retail trade are in this division. The work carried on may be described under six headings or departments:

*Cashier's department*—In retail trade there are numerous clerical employees who receive cash payments from customers, make change, inspect and check merchandise against the sales slip, and in many cases wrap the merchandise. Such clerks working on the sales floor are usually called *cashier-wrappers*, but others who receive cash payments, change money, and return cash and receipted bills by a pneumatic tube system are designated as *tube-room cashiers*. Some cashiers may prepare and distribute money to floor and tube-room cashiers in the morning and collect it during or at the close of day and count

and balance it. *Service-clerk cashiers* issue money orders, gift certificates, and credit stamps, cash travelers' checks, issue credits and refunds, and sell change to floor cashiers.

*Credit office*—This office handles the opening of charge accounts, keeps records of accounts, decides on extension of credit, and attends to the collection of delinquent accounts. *Credit managers, interviewers, credit clerks,* and *bookkeepers* receive applications for credit, investigate references and financial status of applicants or refer to history cards of accounts in extending credit to regular customers, fill out contract forms when goods are sold under contract, and keep records of dates when payments are due. *Statement or collection clerks* send out statements when accounts are overdue; delinquent accounts may be handled by a *debt collector* (who visits the customers) or may be turned over to a collection agency. Collection clerks also record monthly reports on accounts, audit monthly settlements, and check reports and bank checks. *Complaint or adjustment clerks* adjust complaints about bills, trace errors, and change the bill when necessary. Record clerks keep a record of the numbers on identifying coins issued to charge customers.

*Accounts-receivable department*—This department issues customers' bills monthly. The majority of employees in this department are *billing clerks,* or *billing-machine operators.* There are also *hand and machine bookkeepers, entry clerks,* and *bookkeeping clerks* to keep the individual customer's monthly accounts up-to-date.

*Accounts-payable department*—This department pays bills owing by the store and keeps records of disbursements by departments. *Bookkeeping clerks* check, add, post, and file bills, and compute discounts; individual clerks may be responsible for maintaining a specified ledger, posting and balancing individual accounts. The work of tabulating bills, computing departmental costs, or carrying on research to reduce costs may be done in whole or in part by *accountants, accounting clerks, computing-machine operators,* or *statistical clerks.*

*Pay-roll department*—Here *pay-roll clerks* or *paymasters* calculate wages and salaries, compute commissions, keep Social Security and other tax records relating to employees, post ledgers or pay-roll cards, fill pay envelopes, and keep a record of signatures for receipt of pay.

*Auditing department*—This department examines, checks, and verifies records of all transactions. *Sorting clerks* sort cash, checks, sales slips, and vouchers; *checkers* check vouchers with salespersons' tallies; *charge clerks* or *preaudit clerks* get daily C. O. D. or charge totals from vouchers; *audit clerks* keep daily and weekly records of cash, charge, or C. O. D. sales, add and audit sales checks, balance audit sheets, deduct credits from salespersons' records; *statistical clerks* compute time spent by specific salespersons in various departments, tabulate costs by department, and compile statistics for purposes of comparison and analysis.

## PRINTING AND PUBLISHING

Of the 20 groups for which statistical summaries are published in the 1939 Census of Manufactures, the group "printing, publishing, and allied industries" shows by far the highest proportion of clerical as compared to managerial and wage-earning employees and by itself

accounts for nearly one-fifth of the clerks in all manufacturing industries combined. The office employees in the industry are predominantly women. In Philadelphia in the present study women's proportion was 78 percent of the total, and in the three other cities with figures available it was from 60 to 77 percent.

Because of its significance in the employment of clerical workers and its outstanding place in the industrial life of Philadelphia, an analysis of the printing and publishing business with reference to the duties of the office workers employed is presented in the following pages.

Production in the industry is concentrated heavily in the newspaper and periodical branches and a few of the larger book and job printing plants, but general commercial job printing claims the largest number of establishments. The organization for office work differs with each branch. The office occupations in three of them—general commercial job printing, newspaper publishing, and periodical publishing—will be discussed here.

### GENERAL COMMERCIAL JOB PRINTING

Job printing is, for the most part, made up of small firms, but it is one of the most important small-unit manufacturing industries in the United States. Many of the concerns specialize in one or two different types of printing, such as labels, catalogs, direct mail advertising, and the like. Though most of them are small, job-printing plants may vary in size from the one-man shop equipped with a press and a few cases of type, to huge establishments using batteries of typesetting machines and presses costing hundreds of thousands of dollars.

In 1939, general commercial job printing claimed nearly two-fifths of the printing and publishing establishments in the United States with products valued at \$5,000 or more, but the value of its products amounted to only one-fifth of the total value for the group as a whole. In Philadelphia in 1939 nearly half of the printing and publishing establishments with products valued at \$5,000 or more were in the general commercial job printing field, but the value of their products amounted to not quite one-sixth of the total for the industry.

Most printing is sold on credit in a largely local market. Further, printing usually is done to order, and like most nondurable goods it is consumed within a short time after manufacture and is of value only to the person for whom it is intended. Add to this the fact that the printing industry, with its many small units, is subject to intense competition, and it becomes clear that each establishment, in order to prosper, must keep careful accounts, especially in regard to costs, must employ a competent *estimator*, and must maintain complete and accurate credit data with an efficient follow-up system.

For many years the United Typothetae of America, the large and active master-printers' trade association, has been studying the estimating and cost-finding problems of the industry, and its membership has been using the association's Standard Uniform Cost-Finding System for Printers originally approved and accepted in 1910. For this reason, in printing offices of fair size there is at least

one *cost clerk*, who, according to the outline of the cost-finding system, ascertains hourly costs of each department's hand and machine operations, records the amount of time on each order and on each operation, shows the number of productive and of nonproductive hours by department, and indicates total and average output. Such figures allow periodic analysis of where factory operations are increasing or decreasing in cost, whether there is a profit or loss on any order, and where efficiency is low. Many of these cost clerks take the United Typothetae's cost-finding course; in any case they are skilled in the cost-finding operations peculiar to the printing trade. In addition to other accounting or bookkeeping duties, in many cases they have the responsibility of estimating the price to be charged for each order. Estimating and cost clerks must know the quality and prices of supplies, especially ink and paper, and must have a thorough grasp of plant operations.

Some printing firms, laboring under severe competitive conditions, go even farther in their effort to cut and evaluate costs by employing *production planners* and *methods clerks*. The former usually organize and follow the procedure of work through the factory and keep records concerning the time it takes for each job to be completed in each department (as described for cost clerks, above); the latter may take care of routing work also, but specialize in making time studies. This requires a good deal of training and experience with printing methods and machines, for it is based on a technical knowledge of such things as the speed of the presses.

*Timekeeping* and *pay-roll work* often are performed by the same person, and in printing plants of any size the timekeeping especially is important, since not only the pay roll but the accurate analysis of labor and production costs depends on it.

The remaining jobs in the business office are similar to those in any small manufacturing concern. *Hand billing clerks* and more infrequently *billing-machine operators* or *billing typists* prepare and send out customers' statements. *Hand or machine bookkeepers* keep the general books and may, in some offices, prepare the pay roll and monthly bills. Both billing and bookkeeping clerks may perform other clerical duties, such as filing, checking, and even stenography and typing.

In the larger companies there are likely to be several *secretaries*, *stenographers*, and *messengers*, a *PBX operator* who may also have the duties of receptionist, *order entry clerks* who may correspond with customers, *invoice checkers*, *mail clerks*, and a *credit and office manager*. The last named sometimes does the firm's accounting.

Especially in those companies governed by the cost-finding system of the United Typothetae, stock handling is kept as a separate department and its total expense is prorated to each job or department in proportion to the cost of materials used. The stock records therefore are kept carefully by a *stock clerk or clerks* who also keep the purchasing agent posted concerning the status of the firm's inventory.

In small concerns the officials of the company usually do the purchasing, though in some small shops a clerk may have the responsibility of ordering part of the supplies. When *purchasing agents* are employed they assume complete responsibility for buying, on the basis of a knowledge of qualities and prices. The purchasing agent must

keep a record of stocks with the aid of stock clerks, and from time to time must check the average stock needs with inventory.

Shipping, like stock keeping, often is in a separate department, following the recommendations of the standard cost-finding system. Some firms employ *shipping clerks*, who may be designated as office rather than labor force, since an important part of their work consists of keeping records. The largest printing plants use office workers in the composing rooms as *copy holders* and *proofreaders*. The copy holder reads aloud to a proofreader from the original manuscript, citing all punctuation. The proofreader corrects the proof as the copy holder reads to him, using proofreader's marks to indicate the errors that must be corrected. In small shops, when proofs are pulled, the compositor often reads proof, assisted by a printer's helper or one of the other workers. The especially employed copy holder and proofreader in printing plants, unlike those in publishing houses, are not required to have more than a high-school education and intelligent alertness. The proofreader is the more skilled and responsible of the two. He must learn the proofreader's symbols and possess a reasonable knowledge of language and of printing. Neither copy holder nor proofreader in the printing plant is in any way responsible for the subject matter printed. Their job is merely to see that no printer's errors have crept into the work.

Few printing plants have all the office workers mentioned here, but some have an even greater variety. The office force of one plant visited by a Women's Bureau agent consisted of a hand bookkeeper who also ran the billing machine, a stenographer who had many miscellaneous clerical duties as well, and the usual cost clerk. Another firm, however, was found to employ 8 cost clerks, 8 stenographers, 3 pay-roll clerks, 5 secretaries, 2 junior methods clerks, 2 hand billing clerks, 1 hand bookkeeper, 1 bookkeeping-machine operator, a computing-machine operator, a receptionist, and a telephone operator.

#### NEWSPAPER PUBLISHING

Newspaper publishing, with less than three-tenths of all the plants in printing and publishing in the United States, nevertheless employed well over half the clerks, according to the 1939 Census of Manufactures. Philadelphia supports over 30 newspaper-publishing plants, of which 5 represent the city's large metropolitan daily English press and 6 the daily foreign-language press.

The largest newspapers usually are printed where they are published, comprising two highly technical industries under one roof. A few daily papers, however, are printed in the plants of rival publications, and recently the trend has been for two newspapers in a city, usually a morning and an evening paper, to print in a single plant. At any rate, the printing of the ordinary daily paper is closely connected with its publication.

The entire process involves several departments, in each of which may be found representatives of the numerous office workers in the industry. In 1939 one-third of the employees in newspaper-publishing plants in the United States were clerks, in spite of the fact that large-scale printing operations with many mechanical workers are included in the total group employed,

In the *news department*, material for each day's paper is gathered and prepared for publication. The *editorial department* is devoted to the interpretation of the facts in daily happenings. The *business department* usually administers the paper's promotion and distribution, solicits and prepares local and national advertising, and attends to the many details of accounting, financing, and purchasing. The *mechanical department* handles the myriad of details connected with the actual physical making of the paper, and there is often a separate *executive office* that carries on over-all supervision of the paper's operations.

### **Business department.**

*Circulation division.*—The larger the newspaper the more complex its business organization. As a paper grows, the number of its business and mechanical employees far exceeds that of the news and editorial departments. On even the smallest newspapers the business department has at least three principal divisions, and on the largest newspapers there may be six or more. The most important of these, from the point of view of the newspaper's continued existence as well as the size of clerical staff, is the circulation division. A daily newspaper, especially of the size to be found in Philadelphia and even in much smaller cities, is organized to serve three distinct groups of readers: (1) Those residing in the city of publication, (2) those who live in the nearby trade areas, (3) those who, though living at a distance, are interested in the paper because of former residence or for other reasons.

In serving the first two circulation media *account clerks* or *circulation bookkeepers* in the department keep a record of all papers sent to and returned by street carriers and drivers and by county salesmen or agents; and, perhaps with additional personnel, they may record the payments received and perform the necessary follow-up work. In some instances there are *pay-roll clerks* in the circulation department who keep a record of sales agents' commissions and are responsible for their pay roll. *City subscription clerks* or *telephone clerks* take orders for the regular delivery of the newspaper to home or office. Their work consists of making the necessary number of copies of each subscription order and turning them over to carrier, collector, and so forth. They may also answer questions about subscriptions and take complaints concerning the delivery of the paper, referring these complaints to the proper persons.

Newspapers mailed to subscribers require the services of a much larger office force per paper sold than those delivered by carrier, street salesman, or county sales agent. First of all, several copies must be made of the subscription order, checked with the subscriber's letter for spelling of name and address.

With the use of the order slips, *circulation clerks* keep current the daily and weekly mailing lists of subscribers and, as they are informed of changes of address or of subscription status, they must make the necessary changes in the lists. The lists of addresses often are in the form of plates, filed by application date so that renewal notices and promotion literature may be mailed promptly, sometimes by special renewal clerks. In smaller establishments the circulation clerks are charged with this duty.

Certain operators run a machine that records the impression of

each subscriber's name, address, and subscription expiration date on plates for use in the addressing machine. Others run off the names and addresses of subscribers onto the papers to be mailed each day or week by feeding the metal plates and the newspapers into the addressing machine. A *mail clerk* routes and disposes of the newspapers and of all other outgoing mail when addressing has been completed. These groups of office workers in what is often called the mail or list room—*order and circulation clerks* and the various *machine operators*—ordinarily require special supervision by *mail subscription managers*.

*Entry clerks* record the money received from subscribers, and *rate clerks* verify the amounts of the bills to be sent, prepare credits on them, and route them to billers.

There may be clerks in the circulation department who prepare route reports for the drivers' distribution sheets and calculate for the pressmen, from information provided by the circulation manager, the number of papers needed each day.

A *special clerk and typist* sometimes is given the responsibility of getting orders ready and sending for garment or needlework patterns requested by subscribers, a common city newspaper service and one of the most popular woman's page features.

*Advertising division.*—Advertising, especially in this country, has become vital to the prosperity of the average daily newspaper and an indispensable means of maintaining and increasing the distribution of all types of goods and services. There are several kinds of newspaper advertising, of which the most important are the national and local display and classified types. Some newspapers carry promotional advertising also, calling readers' attention to their own offerings and merits in order to increase circulation and consequently their value to advertisers. Still another division of the advertising department often found in local newspapers is advertising sales promotion, through which various devices such as cooking schools, food shows, and the like are organized to stimulate advertising and then make that advertising more effective.

National, sometimes called foreign, advertising usually is placed through advertising agencies or directly by the manufacturers and distributors of the products. It is concerned with nationally handled goods or services marketed or distributed through local outlets.

When an order for national display advertising is received, the procedure for filling it involves, in general, the following office operations: *Typists* or *order clerks* prepare several order forms with full instructions, copies of which are sent to the advertising director of the composing room and to the accounting department; one copy is retained by the advertising department itself. A *correspondent* and *stenographer* attend to the acknowledgment of orders and any other correspondence with advertising agencies and national advertisers. *Clerks* type records concerning the kinds of ads requested, their lineage, and the like, and keep current files of this material. An additional person may head this group and prepare statistical reports with the data compiled. There is often a special *schedule-desk man* who receives all mats and cuts for advertising, writes the display tickets for them, and sends the material to the composing room.

The local display advertising is placed by the department stores and other retailers operating in the area of the newspaper's greatest circulation. The growth of department and specialty stores has paralleled that of the newspapers. As the stores have prospered, the newspapers have profited extensively by their advertising. This local advertising requires the services of many office employees. *Order clerks* take the advertising orders over the phone, forward them to the advertising detail clerks, and dispatch copy boys to pick up advertising copy at various points in the city. The *ad clerks* write up the advertising orders and *schedule clerks* assemble all the information required by these orders and prepare them for the composing room. The schedule clerks may take proof corrections by telephone and keep a record of the ads in preparation at any given time. Sometimes there are *special ad and schedule clerks* for the engraving work ordered, and there is at times an additional clerk who has the job of keeping track of the lineage that advertising solicitors send in. *Copy boys* or *file clerks* keep the file of advertising cuts and mats and pull these when needed by the composing room, and there are the usual *stenographers, typists, bookkeepers*, and so forth.

Classified advertising also is an important source of income to the daily newspapers. Much of it is handled by telephone by *ad takers*, trained not only in salesmanship but in the ability to help the customer word his advertisement in the most efficient, effective, and economical way. A good deal of classified advertising is sold over the counter, where *counter clerks* quote rates, write orders, and keep a file of accounts, making collections when necessary. There may be *special counter clerks* who, in addition to this work, keep individuals' collection records. Sometimes there is a *counter cashier* who is responsible for the cash received at the counter and for the daily cash report. Other clerks write orders for ads that come through the mail.

*Schedule clerks* prepare the order slips for the composing room, scanning them for proper classification and specifying their length and position in the paper. They may also keep the order files. Additional clerks receive the ads that are returned from the composing room and check them off to make certain that all the original ad copy comes back.

There are often separate *credit clerks* who check the ads against credit lists, approve them, and then number and price them. *Lineage-record clerks* keep a running record of lineage used by advertisers, while *billers*, usually typists, make out bills for ads sold on credit and *bookkeepers* keep the classified monthly ad accounts. Some newspapers employ a *statistical clerk*, who measures the inches of advertising in each of the city's newspapers and makes a daily comparison report, using also data from the same day in the previous year. The same clerk may compute the proportion of advertising as compared with news in the paper for a report required by the Government.

Some of the larger papers support a research division, in many cases connected with the advertising department. Its object is to survey the market area of the newspaper, compile facts about it for publication, and use these facts in presenting the case of the news-

paper before display advertisers and advertising agencies. A special effort to attract advertisers is often made through contests of various kinds, the sponsorship of cooking schools, and the like.

Promotion work is carried on to advertise the newspaper itself in the interest of increased circulation. Some of the ways in which this is done include, for example, offering reliable insurance at bargain rates; operating a radio station or using a radio station extensively for presenting news; adding editorial features and playing up new and old editorial features by means of advertisements, posters, and so forth; running popularity and other kinds of contests; and interesting those newsboys with regular routes in the circulation boosting program by means of honors, prizes, and trips.

All these promotion plans, whether concerned with attracting advertisers or attracting subscribers, require office staff, ranging from supervisors to messengers.

*General business office.*—The general business office is responsible for keeping financial records and accounts and in this capacity may take over most of the record and bookkeeping activities described in the foregoing in connection with circulation and advertising. It makes collections, passes on credit, distributes the mail, makes the necessary purchase of supplies, materials, and services, prepares the pay roll, receives and pays out money, and keeps the individual departments and divisions within their budgets.

Besides an *office manager* and the usual *clerks* and *messengers*, special assistants are required for this office. *Cashiers* record the money coming in over the counter, by mail, from carriers, and from collectors. *Cash accounting clerks* may be employed who hand-post ledger accounts and operate a general cash drawer. A special *paymaster* may have charge of disbursing accounts payable and pay checks, while the cashier's division may include also the clerks who perform the pay-roll detail work and keep the Social Security records.

Some papers have special credit or collections divisions in which a *credit manager* supervises all such matters, and *clerks* keep the credit accounts and type collection letters. *Rate clerks* rate advertising for the typist billers or billing-machine operators. Often rate scales or cards are provided to help these clerks, but such aids seldom cover all the many variations the clerks may encounter. The matters of line, position, class of advertising, whether color or any special service is involved, whether the advertiser is a regular or intermittent user of space, and many other factors must be taken into account in setting rates.

The paper's own purchasing often is supervised by a *purchasing agent*. *Stock clerks* keep a record of all materials received and an inventory that shows the amounts consumed daily. This work is particularly important for the analysis of costs.

*Hand and machine bookkeepers* and *audit clerks*, under the direction of an auditor and comptroller or an accountant, keep the general and special ledgers. Since the emphasis of the cost system in newspaper management is on the control of production rather than the determination of price as in printing, there may be a *production manager*, who, from the information provided by the accounting procedures, checks production costs and assumes the responsibility of all production activities.

### Other departments.

Many newspapers have their own PBX boards, which require the services of one or more *special operators*. Since the telephone is an important medium through which the newspaper meets its public, and new advertising and subscriptions are amassed each day, it is important that the operators be well trained and efficient.

In the executive, news, and editorial departments, the editorial and copy writers, and the copy readers, rewrite men, and so forth, are professional, and unlike professional-clerical workers such as accountants they do not hold a clerical type of job common to many kinds of office. Often connected with the editorial department, however, are the "morgue" and library, in which *clipping and file clerks*, classed in this survey as "special office workers," clip and file articles on celebrities, events, and the like, for the use of the news and editorial writers.

Office workers are employed in only one division on the mechanical side of newspaper publishing, and that is the composing room, where *copy holders* read the original copy to compositors or *proofreaders* as noted for print shops in earlier pages of this analysis.

Though most of the functions described here are necessary for small as well as large daily papers and even for weeklies, they usually are handled by a much smaller staff. Executive and professional personnel may perform many of the clerical duties, and the office workers take care of a variety of special tasks.

### PERIODICAL PUBLISHING

The office occupations in periodical publishing resemble those in newspaper printing and publishing. The two industries differ most in the relative need for office personnel in different departments. This discussion is concerned primarily with periodical publishing carried on for profit rather than to publicize some special idea, attitude, or program.

#### Circulation department.

The modern magazine, like the modern newspaper, depends on two sources for its profit: Circulation and advertising. Among the magazines most widely distributed the retail price does not cover the manufacturing cost even when circulation reaches millions, but large circulation is important for drawing advertisers, who in most cases actually control the volume of profit earned.

Unlike the local daily newspaper, most periodical sales occur at a distance from the place where the product is published, so that more extensive office activity usually is necessary to promote and keep track of the sales of wholesalers, individual agents, and street carriers, and especially to maintain an up-to-date subscription file. For this reason, periodical-publishing plants often have several circulation-department divisions, of which the largest is the subscription division. This is composed of the routine clerks mentioned in connection with newspaper publishing, that is, *subscription or circulation and renewal clerks* who keep the subscription files, *order writers* or *typists*, and *machine operators* who prepare the address mats and use them for each mailing. The work of the subscription clerk, however, may be considerably broken down in the larger plants. For instance, there may be *change clerks* who record subscription and address changes;

*look-up clerks* who check for duplication, expiration, and the like before journals are sent out or new subscriptions are entered; *list clerks* who put together and arrange the lists of subscribers for each mailing; and *clearing-desk clerks* who examine these lists for errors of legibility and completeness. *Adjustment clerks* find the answer to claims or questions mailed in by subscribers and advise correspondents as to reply. *Telephone clerks* take and answer calls concerning subscription problems. *Supervisors, typists, stenographers, file clerks, and messengers* obviously are among the variety of people who are a part of this large army of subscription workers. The entire subscription department is subject to considerable seasonal fluctuation in employment before Christmas when many extras are taken on for about two months.

Another group connected with circulation work keeps track of street and other sales and services of the various agents. *Correspondents* answer agents' questions and send them general information. *Control or credit clerks* examine their accounts to determine their credit status with the company, and, on the basis of this, whether to hold or send periodicals. *Record clerks* see that agents have filled out the necessary bond forms and that these are clear and on file. *Prize clerks* check, compute, and keep track of the commissions and prizes of regional salesmen. Others provide new agents with materials and information concerning subscription terms.

*Unsold-copy or return clerks* count the magazine headings that are returned and classify them by issue and place from which received, while *statistical clerks*, on the basis of these and other data, are able to compute daily how many copies have been sold in widely separated localities. This audit makes possible the prediction of the volume of sale of the following issue and its print order, through analysis of the daily rate of sale of the current issue. This estimate, that usually can be computed within a surprisingly small margin of error, is made possible only by the complete return privilege of unsold copies extended to all sales outlets. In the summer of each year extra clerks often are employed to add these sales figures to the subscription count, that a systematic report may be made of the quantity, quality, and distribution of the circulation. This information is compiled for the Audit Bureau of Circulation, a voluntary cooperative organization of publishers, advertisers, and advertising agencies, organized to protect publishers from unscrupulous competition for advertising and advertisers from publishers misrepresenting the quality and quantity of their circulation and distribution.

Completing the personnel in the circulation department are occasional *billing- and bookkeeping-machine operators* and the usual *supervisors and typists, stenographers, and so forth*.

In the smaller companies, some of the activities described are carried on by a less varied staff and others are not necessary. Subscription clerks, for example, may operate the various machines and take care of inquiries relating to subscriptions, in addition to their regular work of keeping the subscription files up to date and mailing renewal notices.

### **Advertising department.**

Few periodical-publishing firms issue the classified or purely local advertising that is so important to the daily newspaper. For the

most part their advertising is national and demands a good deal more of engraving, lithographing, and other special services. The clerical personnel required to service national advertising, however, is substantially the same. The larger the circulation and more extensive the advertising, the more numerous are the office workers employed.

Circulation and advertising promotion of various kinds is carried on by some periodical publishers as well as by newspapers. Expensive promotion work, however, is not usually considered expedient in the light of results. The activities on the circulation side consist mostly of mailing circular letters to former subscribers or those whose subscriptions will expire soon. On the advertising side are the research departments—fairly common—in which *statistical and analysis clerks*, assisted by the usual clerical personnel, compile, record, and analyze data, and *draftsmen* express these data in chart form.

### **Business and accounting department.**

In most important respects, the general business and accounting offices in the periodical-publishing industry have the same functions as those in the newspaper field, but in the larger publishing houses many supervisors of various kinds are required to direct and check the work of the numerous clerks.

It is significant that credit-authorizing functions are not so extensive in periodical as in newspaper publishing. Most advertising is placed by large agencies or companies whose credit is unquestioned, and subscriptions ordinarily are prepaid. Only agents' accounts require consistent checking. Because many more subscriptions are sent through the mail from a distance, however, periodical in comparison with newspaper publishing supports much larger mail-opening-and-distributing departments, with their sorting, marking, messenger, and other clerical personnel, and more correspondents and clerks who address, stuff, and stamp envelopes.

### **Other departments.**

Most periodical-publishing plants, unlike the newspapers, do not print their own journals, though the larger plants tend to do so. In the latter, as in the large newspaper units, paper and ink are the most important items for which careful purchasing and cost analysis are necessary. Consequently, in some plants separate control departments are in operation in which the ordering and cost work on these materials is performed. A few plants also support time-study and other production standardization surveys for which *statistical clerks* especially are needed. The mechanical divisions engaged in the printing of the periodicals employ *record clerks*, *messengers*, and *stenographic personnel*. The composing room, which is one of these, requires a special *copy and galley clerk*, who is in charge of keeping an accurate account of the whereabouts of all manuscripts and galleys, and *copy holders* who assist the proofreaders. The proofreaders in periodical-publishing houses, unlike those in the ordinary job-printing plant, usually are of professional caliber, for which reason they were not scheduled as office workers in the Women's Bureau study.

The editorial office workers are largely in the stenographic class, except for occasional *receptionists*, *clerks*, and *messengers*.

The larger periodical-publishing houses may support, in addition, a central *personnel department*.

## EDUCATION AND EXPERIENCE OF OFFICE WORKERS

### **Educational status.**

More than two-thirds of the 217 firms that specified certain educational standards in hiring office workers expressed a preference for high-school-trained personnel. Very few require college background, and these only in the case of employees who are expected soon to assume positions of administrative or other special responsibility. About half the offices reporting prefer that their beginners have had a business course. This obviously is necessary for typists, stenographers, and machine operators, whose work requires specific skills.

From the actual data transcribed by Women's Bureau agents it is found that nearly 8 in 10 of the women and 7 in 10 of the men for whom education is reported have some high-school training but have not been to college. Three-fifths of the women who did not go beyond high school, but only about one-half of such men, were graduated. On the other hand, a larger proportion of men than of women have a college degree or some college training; 15 percent of the men as against 9 percent of the women have college work to their credit, 6 as against 4 percent were graduated. In contrast, 11 in 100 of the women, and 16 in 100 of the men, chiefly older workers who have been with their firms many years, have no schooling beyond the grammar grades.

Though data on special training could not be secured in all cases, it is significant that at least 3 in 10 women and almost 2 in 10 men have taken some business courses.

For a group of 2,157 employees who took additional school work, such as a correspondence course, amount of such schooling has been tabulated by type of office in which the workers are employed. The data indicate that finance and insurance and manufacturing are far ahead in the proportion of workers reporting additional education.

### **Education and occupation.**

*Women.*—Women in the stenographic group show a higher proportion graduated from high school, about 2 in 3, than those in any other general occupational class. Secretaries have the most schooling; only 4 in 100 stopped with grammar school, and five times that many went to college. In the stenographic group as a whole, 7 in 100 left school after the grammar grades and 11 in 100 went to college.

Nearly a fifth of the women in the accounting group went only to grammar school. About three-fourths went beyond grammar school but not to college; over two-fifths of those who went to high school did not graduate. In this group of accounting, audit, and bookkeeping clerks, hand bookkeepers, and cashiers or tellers, the accounting clerks have the least schooling; one-fourth have only grammar-school training and more than half of those who went as far as high school were not graduated.

Women machine operators have the smallest proportion with college training, only 3 in every 100, but more than 80 in every 100 went to high school. A higher proportion of key-punch operators than of those operating other machines were graduated from high school.

In the group "other clerks," 15 percent have only elementary schooling, 78 percent went to high school, and the remainder took some college work. For individual occupations these proportions are quite different. Among order and shipping clerks, telephone operators, and tube, cash, and service-desk clerks in retail stores, from 23 to 35 in every 100 have no high-school training. On the other hand, about 95 percent of the women messengers or office girls went to high school, nearly 80 percent being graduates. A larger proportion of women receptionists than of any other occupation went to college, 27 in every 100; only 4 in 100 receptionists went no farther than elementary school. Other jobs in which women with higher education are found most frequently are the positions of actuarial clerk, statistical clerk, and trouble dispatcher (sometimes called "service-desk clerk") in public-utility companies. The receptionist and trouble dispatcher are required to meet the public, and responsible actuarial and statistical clerks must have mathematical background and ability. In spite of the relatively large proportions who attended college, leaving high school without graduating was reported by nearly two-fifths of the women and half of the men trouble dispatchers, and by about half of the women and well over two-fifths of the men statistical clerks.

*Men.*—In each of the larger general occupational groups, stenographic, accounting, machine operators, and "other clerks," a greater proportion of men than of women—considerably greater except in the stenographic group—attended college. On the other hand, in every group but bookkeeping and accounting a larger proportion of the men than of the women have no schooling beyond the elementary level.

In the stenographic group, 10 in 100 of the men have only a grammar-school education, 15 in 100 went to college, the larger remainder not beyond high school. Whereas only 11 in 100 women correspondents went to college, as many as 37 in 100 men correspondents did so.

Eighteen in 100 men in the accounting group have no high-school training, about 15 in 100 went to college, and only a little over half of the two-thirds whose maximum education is high school were graduated. Nearly one-third of the men audit clerks reported no high-school training.

Of the men machine operators, 16 percent have no high-school education, 10 percent took some college work. The billing- and bookkeeping-machine operators average somewhat higher in education than others in this group; only 7½ percent failed to go beyond grammar school.

The two classes in the group of "other clerks" in which the men show the least schooling are the highly specialized and responsible rate clerks and the fairly unspecialized billing, statement, and collection clerks. More than two-fifths of the former and almost one-third of the latter have no high-school education. Almost 28 in every 100 of the credit men went to college; only 7 in 100 did not go beyond grammar school, but nearly two-fifths did not complete high school. Among the draftsmen four-fifths are at least graduates of high

school and one-fourth went to college. All but 9 percent of the messengers have at least been to high school.

Well over one-fourth of the special office workers attended college. Though fewer underwriters, the largest group, are college men, almost half completed high school.

Among both women and men a larger proportion in the stenographic than in any other large group report having taken business courses.

### **Education and type of office.**

Smaller proportions of employees—women as well as men—in public utilities and in retail stores than in other types of office went beyond grammar school, and much larger proportions in education and State government than elsewhere went to college, very few showing grammar-school training alone. This situation is related not only to office standards and job requirements, but to the workers' age and service with the firm. Nearly three-fourths of the men and over one-half of the women in the public-utility group as a whole have been in the present office at least 10 years; in fact, well over one-half and three-tenths, respectively, have been there as long as 15 years. On the other hand, nearly seven-eighths of the men and more than three-fifths of the women in the State offices have worked there less than 3 years. Many of the public-utility employees were taken on at a time when it was customary for students to leave school after completing the grammar grades. Today high-school education is almost universal in urban areas, and college training is not uncommon. In retail stores the office employees are both younger and of shorter service than average, and the relatively high proportion with only grammar-school education, 18 percent, is a reflection of the compensation and requirements for the job.

### **Place of education.**

Of the more than 20,000 office workers in Philadelphia scheduled by the Women's Bureau, the place where they attended grammar or high school was reported for 13,591. As would be expected, 85 in 100 of these went to school in the city or its metropolitan area. A larger proportion of the men than of the women were educated in other places.

### **Experience.**

Roughly 6 in every 100 of the men and women scheduled have been working in offices less than a year and a similar proportion are under 20 years of age. Just over 20 percent of the women and 17 percent of the men have 1 and under 5 years of office experience and about this many are 20 and under 25 years old. More are in the age group 25 and under 30 years than have 5 and under 10 years of experience, and fewer are in the age group 30 years and more than have been in office work at least 10 years. About 13 in every 100 women and 10 in every 100 men have had 5 and under 10 years of experience; 50 in 100 women and 66 in 100 men have been working in offices 10 or more years.

### **Age factor.**

About two-thirds of the 334 offices surveyed answered the question as to the age below or above which employees will not be hired.

About half the private firms reporting on minimum age said they had no definite policy. Eighteen is the minimum age in three-fourths of the offices reporting, but one-seventh mentioned minimum ages of 20 to 25. About 1 in 9 of the offices with specific standards regularly or occasionally employ workers who are less than 18. Only 1 in 6 of all offices reporting have a specific policy with regard to the maximum age over which they will not engage workers. Six are Federal offices regulated by Civil Service standards which vary from position to position and from time to time. Twenty-nine set their limit anywhere from 22 to 50 years, 3 from 50 to 60.

About 6 in 100 of all the office workers for whom data were secured in Philadelphia are under 20 years of age. The women are younger than the men. Less than two-thirds of the men, but three-fourths of the women, are 20 and under 40 years old. About 20 in 100 women, but 30 in 100 men, are 40 years or more.

The railroad and Federal Government offices have considerably larger proportions of older workers than other offices have. Over half of the Federal Government workers are 40 years old or more and men and women are distributed in the various age groups in about the same proportions. Less than 1 percent are under 20. In the railroad offices the men are considerably older than the women, with 70 percent of the men as against 35 percent of the women at least 40 years of age. There is an even larger proportion, 41 percent, of women under 25, and less than 10 percent are in the middle groups of 25 and under 35. This seems to indicate that whereas men have traditionally been preferred in railroad offices, young women have recently been taken on, supplementing the group engaged during the first World War.

Young workers especially are employed in the printing and publishing houses, the department and apparel stores, and the State offices. In the first and second of these the men are considerably younger than the women, 46 and 51 percent of the men, respectively, compared to 41 and 36 percent of the women, being less than 25. In all three types of office about 6 in 10 are less than 30.

Women file clerks and typists tend to be young, while women supervisors, telephone operators, secretaries, and those in the accounting group of occupations are considerably above average age. Among the men the messengers are a very youthful group; more than three-fourths are less than 25 and over two-fifths are less than 20. Men stock clerks also are young. Naturally, men who are administrative, executive, and clerical-professional employees, special office workers, statistical clerks, or members of the accounting group are in the older classes.

### **Experience and occupation.**

Among the women, file clerks have the least office experience and secretaries, hand bookkeepers, cashiers, telephone operators, and supervisors have the most. Less than 4 in 10 of the file clerks but as many as 9 in 10 of the supervisors and 8 in 10 of the others have been in office work 10 or more years. Almost 1 in 5 file clerks are beginners, with office experience of under 1 year; less than half have been in office work 5 years or more.

In contrast to only 14½ in 100 in the case of all men reported,

nearly 70 in 100 of the male messengers and 25 in 100 of the stock clerks have been in office work less than 3 years. More than 9 in 10 of the administrative and clerical-professional men, nearly 9 in 10 of the men special office workers, more than 8 in 10 of those in the accounting group, and between 7 and 8 in 10 of the male statistical and transit clerks have worked in offices at least 10 years.

In general, except for file clerks among the women and messengers among the men, the major proportion of both men and women in all occupations have been in office work at least 5 years. This is true even of the women typists, who ordinarily are young people.

TABLE IV.—Total office experience of employees, by occupation—  
PHILADELPHIA

Occupation	Number of employees reported	Percent with total experience of—				
		Under 1 year	1, under 3 years	3, under 5 years	5, under 10 years	10 years and over
WOMEN						
Total	10,127	5.8	10.6	11.4	13.4	58.7
Stenographic group:						
Secretary	1,170	.6	3.3	4.5	10.9	80.7
Stenographer	1,491	4.7	9.5	13.7	19.2	52.9
Other	1,404	7.1	13.5	15.7	14.3	49.4
Accounting group:						
Accounting, audit, bookkeeping clerks	451	2.2	5.5	7.3	11.1	73.8
Hand bookkeeper; cashier	241	.4	3.3	5.4	10.4	80.5
Machine operators:						
Bookkeeping and billing	541	2.8	6.7	10.4	12.6	67.7
Calculating	496	3.6	8.5	13.3	17.5	57.1
Other	340	7.9	11.2	16.8	13.2	50.9
Other clerks:						
File	555	19.5	21.8	12.8	8.5	37.5
Record	257	6.6	13.6	12.5	14.0	53.3
Telephone	272	1.5	4.8	5.1	8.8	79.8
Clerks not elsewhere classified in—						
Finance and insurance	619	5.0	10.7	8.1	9.5	66.7
Public utilities	543	8.7	12.2	10.5	6.3	62.4
Printing and publishing	410	9.3	22.0	13.4	10.7	44.6
Other manufacturing	397	13.6	13.9	14.4	12.6	45.6
Government, Federal and State	88	-----	6.8	11.4	40.9	40.9
Other types of office	811	5.5	12.8	13.2	16.5	51.9
Special office workers	41					
MEN						
Total	5,806	6.4	8.1	9.1	10.0	66.4
Stenographic group	323	5.3	9.9	13.9	15.2	55.7
Accounting group	1,103	.9	2.6	4.5	8.3	83.7
Machine operators	390	2.8	7.9	9.2	11.8	68.2
Other clerks:						
Cost and production	262	6.1	10.3	13.4	14.1	56.1
Messenger	317	45.7	23.7	13.9	4.4	12.3
Statistical	217	1.8	4.6	5.1	10.1	78.3
Stock	280	11.4	14.3	16.1	15.0	43.2
Transit	212	3.8	7.5	5.7	9.0	74.1
Clerks not elsewhere classified in—						
Finance and insurance	801	3.2	10.1	11.9	11.1	63.7
Public utilities	751	1.3	3.3	3.3	6.0	86.0
Manufacturing	572	13.5	14.2	16.3	12.2	43.9
Government, Federal and State	108	.9	1.9	5.6	15.7	75.9
Other types of office	141	8.5	12.8	20.6	9.2	48.9
Special office workers	329	.3	1.2	1.2	8.5	88.8

### Personnel turn-over.

Experience data secured for approximately two-thirds of the women and men scheduled indicate that office workers are an extraor-

dinarily stable group from the point of view of labor turn-over. More than half of the men and two-fifths of the women for whom data were available have been with the same firm since they entered office work. Naturally, most of the beginners are in this group, but 38 in 100 of the women and 47 in 100 of the men who have worked for only one employer have been in office work for an average of 10 years or more. Of those who have worked for more than one company, almost half have made only one change.

#### **Turn-over and type of office.**

There is considerable variation in rate of turn-over in the different types of office. For example, among the women, fewer than 2 percent in the telegraph companies, but 19 and 24 percent, respectively, in the manufacturing and miscellaneous small offices, have been with the firm less than a year. The manufacturing offices (including printing and publishing), the miscellaneous small offices, and the nonprofit organizations show larger than average proportions of women with histories of less than 3 years with the firm.

The State government offices, out of all proportion to the rest, report over 6 in 10 women and nearly 9 in 10 men with service records of less than 3 years, coupled with an insignificant number employed in the same office less than 1 year. This is explained by the recent reorganization of the agencies, in which tremendous turn-over took place in 1937 and especially in 1938, when most of the present personnel was engaged, while few additions were made in 1939 or 1940.

Women in the telegraph and education offices have work histories considerably longer than average, with 70 and 65 percent, respectively, 10 years or more in one office. Besides these, the electric, gas, and street-railway utilities and the Federal Government report more than 70 percent of their women employees with service records of at least 5 years.

Turn-over among the men appears to be greatest in manufacturing, department and apparel stores, the Federal Government, and the State offices mentioned above. Men remain longest, on the average, with the railroad and telephone companies; in fact, 95 percent of the men in the railroad offices and 75 percent of those in the telephone companies have worked for the concern 10 years or longer. This is a reflection of rigid personnel policies regarding seniority and advancement.

In general, women tend to change employment more often than men do and have shorter work histories. More than half of the women and nearly two-thirds of the men have been with the same firm at least 5 years; 31 in 100 women and 25 in 100 men have work histories of less than 3 years.

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

Type of office	Number of employees reported	Percent employed by present firm—				
		Under 1 year	1, under 3 years	3, under 5 years	5, under 10 years	10 years and over
WOMEN						
All types .....	11,496	12.2	18.5	13.8	14.2	41.3
Banks and other finance .....	1,112	10.5	12.6	13.1	13.5	50.3
Insurance .....	1,715	13.7	16.0	11.3	15.4	43.7
Railroads .....	184	17.4	1.6	22.3	2.7	56.0
Telephone .....	680	11.8	20.0	9.1	8.7	50.4
Telegraph .....	231	1.7	2.6	16.0	9.5	70.1
Other public utilities .....	533	7.3	10.7	8.8	14.3	58.9
Printing and publishing .....	1,106	15.9	20.3	15.8	12.9	35.0
Other manufacturing .....	2,022	19.3	18.6	17.5	16.3	28.3
Department and apparel stores .....	1,516	7.9	14.1	18.5	17.7	41.8
Federal Government .....	219	14.2	10.0	4.1	19.2	52.5
State government .....	748	.8	61.4	11.2	10.8	15.8
Education .....	787	6.1	8.4	11.3	9.4	64.8
Nonprofit organizations .....	43	17.3	22.4	10.5	18.7	31.1
Miscellaneous small offices .....	157	23.6	22.3	15.3	15.9	22.9
MEN						
All types .....	6,368	10.6	14.7	10.4	12.5	51.9
Banks and other finance .....	1,193	8.5	7.2	8.8	15.4	60.1
Insurance .....	1,031	5.8	13.1	9.8	14.0	57.3
Railroads .....	738	.7	.9	2.0	1.4	95.0
Telephone .....	153	5.2	7.8	7.8	4.6	74.5
Telegraph .....	84	2.4	.....	17.9	10.7	69.0
Other public utilities .....	650	3.8	8.0	6.3	14.8	67.1
Printing and publishing .....	260	19.2	24.2	14.2	15.0	27.3
Other manufacturing .....	1,364	21.2	17.3	16.4	14.3	30.8
Department and apparel stores .....	209	18.4	21.4	21.1	13.0	26.1
Federal Government .....	231	21.6	13.4	10.8	19.0	35.1
State government .....	259	1.2	85.3	3.5	3.9	6.2
Education .....	43	(1)	(1)	(1)	(1)	(1)
Nonprofit organizations .....	39	(1)	(1)	(1)	(1)	(1)
Miscellaneous small offices .....	24	(1)	(1)	(1)	(1)	(1)

<sup>1</sup> Not computed; base too small.

## EARNINGS IN 1940

This section of the study of office workers in Philadelphia is based on records of method and rate of pay, actual earnings, occupation, and experience and education secured for 20,189 regular employees and 288 extra and part-time workers in Philadelphia offices. About 8 percent of the regular workers are administrative, executive, and clerical-professional personnel and, like extra and part-time workers, will be discussed apart from the other employees. Average salary rates of supervisors, the greatest part of the administrative, executive, and clerical-professional group, are shown in tables VI and VII, but they are not included in the totals.

### METHOD OF PAY

Most of the employees scheduled in Philadelphia, 54 percent of the women and 70 percent of the men, are paid on a yearly or monthly basis. All in the Federal Government and in the electric, gas, and street-railway utilities are paid on this basis, as are almost all in the State government, in the banks and other financial firms, insurance, and railroad companies. The following table shows the percent of women and men in each type of office paid yearly or monthly rates of pay.

Type of office	Percent of employees with monthly or yearly rates of pay		Type of office	Percent of employees with monthly or yearly rates of pay	
	Women	Men		Women	Men
Banks and other finance.....	98.2	99.9	Department and apparel stores.....	0.1	-----
Insurance.....	94.7	96.3	Federal Government.....	100.0	100.0
Railroads.....	99.5	95.4	State government.....	99.9	100.0
Telegraph.....	64.3	70.1	Education.....	98.6	91.1
Other public utilities (light, gas, street railways).....	100.0	100.0	Nonprofit organizations.....	84.5	97.4
Printing and publishing.....	6.3	4.0	Miscellaneous small offices.....	11.9	8.3
Other manufacturing.....	21.4	25.0			

Many more women than men, proportionally, are paid weekly rates, since the weekly method of pay is characteristic of the telephone firms, manufacturing companies (especially printing and publishing houses), miscellaneous small offices, and department and apparel stores, in which women generally are employed in greater numbers than men. A negligible number of the office workers scheduled are paid a daily rate; the few paid by the hour are in department and apparel stores, manufacturing concerns, and education offices.

Of the 283 part-time and extra employees for whom method of pay was reported, about seven-tenths are paid by the week or hour.

In this report all salary rates have been converted to a monthly basis so that comparisons may be made. Such comparisons show variations in rates between workers in different types of office and occupa-

tions and according to sex, age, education, and experience. These variations will be taken up in detail in the following discussion.

### MONTHLY SALARY RATES BY TYPE OF OFFICE

#### Women.

The average (mean) salary rate of the regular women office workers in Philadelphia in 1940 was \$97; for the men it was \$137, or \$40 more than for women.

Of all the types of office visited, the Federal Government pays women office workers the most, the average monthly rate being \$129, or \$32 above the average for all offices combined. The department and apparel stores pay the least, the rate of \$76 being \$53 less than that of the Federal Government. The averages in the nonprofit and printing and publishing offices are almost as low, while insurance, State government, and "other manufacturing" pay only slightly less than the figure for all offices together. The miscellaneous small offices, telegraph concerns, banks and other financial institutions, and the telephone firms pay rates just a little above the average. Railroad and education offices and the electric, gas, and street-railway firms are only a little behind the Federal offices in the salaries paid women.

Women earn less than men in almost every type of office. Telegraph companies pay women and men the same rate and in education and nonprofit establishments very few men are employed. The greatest variation between the sexes is in the telephone and railroad offices, where the average rates of men are respectively \$71 and \$57 above those of women. The variation in the remaining types of office ranges from \$40 in insurance to \$5 in State government.

These differences between types of office in the rates paid men and women are found to be more fundamentally the result of varying wage standards than of important differences in the occupational distribution of the two sexes, just as the differences between types of office in the average rates of all workers combined depend more on wage standards than on general occupational distribution. In some cases, however, numerous employees in jobs commanding the higher salaries will raise the office average.

For example, nearly three-fifths of the women in the Federal offices are stenographers and typists earning about \$123 a month. Most of the other positions in which women are engaged in this type of office, however, especially secretaries, correspondents, and claims examiners, involve greater responsibility and command higher salaries, raising the average for the type of office to \$129. It should be noted, nevertheless, that even the typists and stenographers in the Federal offices earn respectively \$40 and \$23 more than the average for typists and stenographers in all offices combined.

Just as a few workers in highly paid occupations raise the average, so it may be reduced when there are some whose rates are very low. More than a fourth of the women in the railroad offices are sorters who earn \$68 monthly, materially below the average for any other occupation in this type of office and less than the average for the job. Without this group of sorters, the average for women in the railroad offices would be higher than that in the Federal Government. In every other job the railroads pay women considerably above the average.

In contrast, the department and apparel stores and printing and publishing houses pay below the average in almost all occupations. In addition, they have proportionately more workers than have other types of office in the group "other clerks," in which are many of the lower-paid jobs, such as mail clerks, messengers, and record, file, and stock clerks. In the group of "other clerks" are also the sorters and the service-desk clerks (tube clerks, cashier-wrappers, and will-call) in retail stores, and the circulation and subscription clerks in printing and publishing, earning the low monthly rates of \$70, \$72, and \$76, respectively.

Nonprofit organizations and manufacturing other than printing and publishing also are among the types of office paying women low monthly wages. In general, of the salary rates for the 20 or more occupations recorded for the former, about half of them occupations in the group "other clerks," few exceed \$90 and several are less than \$80. The average for this type of office is \$86. Nearly a fourth of the women in nonprofit offices are secretaries, who average \$97, less by \$31 than the average for the job.

Women in only 6 occupations (secretaries, correspondents, hand bookkeepers, cashiers and tellers, statistical clerks, and special office workers) earn more than \$100 monthly in the "other manufacturing" offices scheduled. They constitute less than 10 percent of all the women in this type of office. The numerous typists and most of the "other clerks" such as billers, file, record, and cost clerks, comprising nearly three-tenths of all the women employed, and certain machine operators and the clerks not elsewhere classified, comprising another tenth, earn less than \$90.

In State and insurance offices, where women's average is just below the average for all offices combined, the numerous typists (1 in 5 women employees in insurance offices and 1 in 3 in State offices) earn less than the average for the job and are below the average for the type of office by more than \$10. In the State offices clerks not elsewhere classified, and in insurance offices the secretaries and statistical clerks and the few special office workers, earning relatively high salaries, keep the average for these types of office from being reduced further.

In the miscellaneous small offices, in which women average only \$3 more than the average for all offices, over half of those scheduled are secretaries earning \$14 more than such average. The typists, receptionists, file clerks, telephone clerks, and others earn enough less to reduce the figure for the total. Likewise, whereas 71 in 100 women in telegraph offices are typists and telephone clerks with averages above \$101, most of the other jobs are paid much less, lowering the general average for telegraph to that figure.

Financial and telephone offices are in an intermediate position in regard to salaries paid women. In banks, the secretaries, cashiers and tellers, and statistical clerks, among the more common occupations, help to raise the average rate, but the typists, dictating-machine transcribers, and bookkeeping-machine operators reduce the average. The file and record clerks, typists, and calculating-machine operators in the telephone offices, comprising three-tenths of the women employed, average less than \$100 a month, but accounting and statistical clerks, timekeepers, and pay-roll clerks, average more

than \$120, and with less numerous but even better-paid personnel help to raise the average for the telephone industry to \$110.

The fairly high average of women in electric, gas, and street-railway companies, \$115, is a reflection of the generally high level in this type of office. More than 1 in 3 workers are statistical clerks, addressing- and bookkeeping-machine operators, stenographers and secretaries, who earn from \$13 to \$57 more than the average for these occupations in all offices combined.

The picture in the education offices is significant in connection with the relatively high average of \$119 for women, as nearly three-fourths of the women are secretaries who average \$130 monthly, while in all other occupations the averages are considerably less; in fact, the stenographers and typists average respectively \$16 and \$12 less than the average in all offices for women on these jobs.

Table VI shows the average and quartile salaries paid women and men in the various types of office surveyed in Philadelphia.

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

Type of office	Women					Men				
	Total number of women	Average salary rates <sup>1</sup>				Total number of men	Average salary rates <sup>1</sup>			
		Mean	Quartiles				Mean	Quartiles		
			First	Median	Third			First	Median	Third
All types .....	11,831	\$97	\$75	\$90	\$115	6,675	\$137	\$96	\$130	\$173
Banks and other finance	1,124	106	86	104	121	1,207	142	111	140	170
Insurance .....	1,722	96	76	91	110	1,033	136	92	123	161
Railroads .....	185	123	85	126	155	786	180	160	200	201
Telephone .....	734	110	79	109	139	164	181	127	208	225
Telegraph .....	336	101	74	104	125	144	101	75	103	120
Other public utilities .....	537	115	100	114	130	699	152	126	150	176
Printing and publishing	1,116	87	70	80	100	275	107	69	88	130
Other manufacturing .....	2,058	92	75	88	105	1,449	123	88	114	151
Department and apparel stores .....	1,595	76	69	74	82	314	96	70	88	109
Federal Government .....	221	129	120	126	145	236	159	121	136	193
State government .....	748	96	85	85	96	260	101	85	86	115
Education .....	791	119	98	126	129	45	105	-----	-----	-----
Nonprofit organizations	505	86	70	83	100	39	77	-----	-----	-----
Miscellaneous small offices .....	159	100	74	95	118	24	-----	-----	-----	-----
Supervisory (not included above):										
All types .....	379	\$148	\$117	\$147	\$168	805	\$226	\$176	\$221	\$260

<sup>1</sup> 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.

## Men.

The men scheduled in Philadelphia offices in 1940 have higher average monthly rates of pay in telephone and railroad companies, respectively \$181 and \$180, than in any other type of office. Non-profit organizations and department and apparel stores pay men the least, and State, telegraph, education, and printing and publishing offices have only slightly higher averages. There is a significant difference between the average of men in printing and publishing and

that in other manufacturing, these being respectively \$107 and \$123. In the remaining types of office, comprising insurance, banks and other finance, electric, gas, and street-railway utilities, and the Federal Government, the average for men is higher than women's average in any type of office, ranging from \$136 in insurance firms to \$159 in Federal offices.

The range in average salary between the lowest-paying and the highest-paying type of office is much greater in the case of men than of women.

As many as one-fourth of the men scheduled in the telephone offices are employed as cost and production clerks and trouble dispatchers, two well-paid occupations. Further, their average earnings are respectively \$76 and \$46 above the average for these occupations in all offices combined. In railroads, the other type of office paying men's highest salaries, about one-fourth of the men are rate and statistical clerks, occupations with high averages. Further, 3 in 10 men in the railroad offices are in the accounting group, ordinarily paying more than any other major group with the exception of "special office workers." The men in accounting occupations average from \$21 to \$43 more in the railroad offices than in all offices combined.

In contrast, a large proportion of men in department and apparel stores, telegraph, and printing and publishing are in occupations with low salaries, such as messengers, route, stock, record, and file clerks, and generally their pay is even less than the average for these jobs.

The men office workers in "other manufacturing" industries are well distributed as to high and low salaries, but in only 4 occupations do they earn as much or more than the general average for the job in all offices together. In most occupations insurance also pays men less than the average, but it employs a proportionately large number of highly paid special workers, most of them underwriters, and a number of renewal and bond and security clerks who keep the rate for men in this type of office very near the mean of \$137 for men in all offices together.

In the gas, electric, and street-railway utilities, draftsmen, claims examiners, statistical clerks, and trouble dispatchers, in addition to the larger than average number in the accounting group, have an influence in maintaining the high average of \$152 for men in this type of office. The average of \$142 in banks and other financial firms also is maintained in large part by the numerous workers in the accounting group, but is influenced also by the billing and statistical clerks, earning \$160 and \$156, and the special office workers earning more than \$220. Special office workers considerably influence the average of men in Federal offices also; they comprise 17 percent of all scheduled and average \$239.

### Distribution by rate.

Table VII, another analysis of the salary rates of women and men by type of office, gives the percent distribution of the two sexes within and beyond certain specified salary groups. Though the conclusions to be drawn from this table of actual earnings are much the same as those already discussed under average monthly salary, information as to the range and concentration of salaries may be secured from the percent distribution.

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

Type of office	Women						Men							
	Total number of women	Percent <sup>1</sup> of women with monthly salary rate of—					Total number of men	Percent <sup>1</sup> 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	\$150 and over
All types .....	11,831	23.9	36.1	21.4	13.0	5.6	6,675	10.5	16.6	17.8	16.9	21.5	16.7	38.2
Banks and other finance .....	1,124	7.7	32.8	37.5	14.9	6.9	1,207	7.3	9.3	20.0	21.5	29.7	12.3	41.9
Insurance .....	1,722	19.1	41.1	26.3	9.1	4.4	1,033	11.1	18.1	21.4	15.9	19.4	14.1	33.5
Railroads .....	185	18.9	16.2	9.2	23.2	32.4	786	.5	2.4	2.4	15.1	21.9	57.6	79.5
Telephone .....	734	18.3	24.5	17.6	26.8	12.8	164	6.7	9.8	7.3	4.9	15.9	55.5	71.3
Telegraph .....	336	27.1	18.5	23.6	20.5	5.4	144	24.3	20.8	32.6	18.7	2.1	1.4	3.5
Other public utilities .....	537	5.4	18.8	45.8	21.6	8.4	669	3.3	4.1	15.5	26.0	38.9	12.2	51.1
Printing and publishing .....	1,116	37.9	36.6	16.8	5.8	3.0	275	31.3	26.9	13.5	10.9	11.6	5.8	17.5
Other manufacturing .....	2,058	26.1	40.5	22.4	7.6	3.4	1,449	13.7	22.3	22.5	15.3	18.8	7.5	26.2
Department and apparel stores .....	1,595	56.9	36.6	5.3	.5	.6	314	30.9	32.8	17.8	10.8	5.4	2.2	7.6
Federal Government .....	221	-----	.5	44.3	39.4	15.8	236	-----	.8	33.1	17.8	23.7	23.7	47.5
State government .....	748	-----	78.2	11.5	8.7	1.6	260	-----	71.5	10.0	10.8	7.3	.4	7.7
Education .....	791	6.3	19.3	15.7	45.5	13.1	45	-----	-----	-----	-----	-----	-----	-----
Nonprofit organizations .....	505	32.9	41.0	18.8	5.5	1.8	39	-----	-----	-----	-----	-----	-----	-----
Miscellaneous small offices .....	159	26.4	28.9	23.3	10.7	10.7	24	-----	-----	-----	-----	-----	-----	-----
Supervisory (not included above): All types .....	379	0.3	10.0	19.5	21.6	48.5	805	-----	0.9	1.6	6.5	25.1	66.0	91.1

<sup>1</sup> Percents not computed on very small bases.

Table VI shows that the department and apparel stores pay their women office workers less than do the other types of office visited in the survey. It is clear from table VII that more than 9 in 10 women in the department and apparel stores earn less than \$100 a month, and nearly 6 in 10 earn even less than \$75. In contrast, nearly all the women in Federal Government offices earn at least \$100. Though the distribution of the salary rates of women in railroad offices is wide, with 19 percent of the women earning less than \$75, nearly a third, in contrast to only a sixth in the Federal offices, are paid \$150 or more. Neither Federal nor State government pays women less than \$75. However, almost four-fifths of the women in State offices earn less than \$100 and fewer than 2 percent earn as much as \$150.

The two types of office that have the highest average for men, the telephone and railroad companies, pay respectively 7 in 10 and 8 in 10 at least \$150 a month, and well over half of all are paid \$200 or more. The department and apparel stores, on the other hand, pay as much as \$150 to fewer than 10 in 100; almost two-thirds of the men earn less than \$100, and 3 in 10 of the total earn less than \$75. Though the State offices have a slightly higher average, an even greater proportion of the men earn less than \$100. None, however, are paid less than \$75.

### MONTHLY SALARY RATES BY OCCUPATION

Reference has been made to differences in rate of pay in different occupations and variations for the same occupation in different types of office. In discussing these in detail it is helpful to have in mind the general rank of the various jobs according to salary. Table VIII shows the average and quartile salaries paid women and men in the various occupations.

Messengers, both men and women, earn the least, \$69 and \$64 respectively, and among men this is the only occupation averaging less than \$100. Among women, the service-desk or will-call, tube and cash clerks in department and apparel stores, sorters, mail clerks, circulation and subscription clerks, and credit clerks, all of them occupations in the group "other clerks," earn little more than messengers, from \$72 to \$79. The lowest averages for men, in addition to those of messengers, range from \$101 to \$107 and are those of route clerks, insurance actuarial clerks, duplicating-machine operators, typists, and file and mail clerks.

The women commanding the highest rates are special office workers, secretaries, hand bookkeepers, trouble dispatchers or service-desk clerks in public utility firms, bond, security, or draft clerks in finance, and cashiers and tellers. These positions pay from \$115 for the last named to \$128 for secretaries and \$168 for special office workers. Usually such jobs require experienced workers qualified to assume considerable responsibility.

Men receiving the highest salaries are special office workers, rate clerks, cashiers and tellers, key-punch operators, and audit clerks, all averaging more than \$170 monthly. Most of the key-punch operators scheduled are in railroads, in which all jobs but messengers command a salary of at least \$125 and most of them \$150 or more. Occupations in which men earn \$150 to \$170 are hand bookkeepers, secretaries, statistical clerks, trouble dispatchers or service-desk clerks in public

utilities, clerks not elsewhere classified in public utilities, claims examiners and adjusters, renewal clerks in insurance, and draftsmen. Among all women regular employees, only the special office workers average \$150 or more, though approximately 1 in 5 of the secretaries and cashiers and tellers earn this much.

The tabular summaries that follow correlate occupation and type of office, showing average salaries for women and for men where as many as 25 are reported.

### **Stenographic group.**

Approximately 4 in 10 of the women scheduled in Philadelphia offices are in the stenographic group, and together their average salary is \$103, or \$6 above the rate for all women in the survey. Secretaries, who comprise one-fourth of the group, have the highest average, ranging from \$97 in nonprofit organizations to as much as \$185 in the electric, gas, and street-railway utilities. More than half of the correspondents scheduled are in the department and apparel stores, with an average monthly salary of \$91; the few in printing and publishing and other manufacturing, insurance, and Federal offices earn much higher salaries, raising the average for this job to \$104.

About 7 in 10 of the women in the stenographic group are stenographers, typists, and dictating-machine transcribers. Of these the typists earn the least, averaging only \$87. In most types of office they earn less than \$100, their rates ranging from \$72 in the retail stores and \$78 in printing and publishing to \$127 in Federal offices and \$140 in railroads. The stenographers average \$99, but have a wide range from the \$83 in education, nonprofit, and department and apparel store offices to the \$138 in railroads. There are few types of office in which dictating-machine transcribers average \$100 or more.

The stenographic group includes only 6 percent of the men scheduled in Philadelphia offices. The group's average salary is \$123, less than that of any other major occupational class. Approximately 2 in 5 are typists and dictating-machine transcribers, more than 1 in 4 are stenographers, and the remainder are correspondents and secretaries, the last named having the highest average rates. The typists earn the least, \$107. This amount, though \$20 above the average for women typists, nevertheless is \$30 below the average for all the men surveyed. The railroads' average for men typists is as much as \$159; this is \$43 above the average in the Federal Government, which ranks next. Men stenographers average \$118, \$11 more than typists, and are most numerous in "other manufacturing" and Federal Government offices, where they earn respectively \$108 and \$127. The railroad, manufacturing, education, and electric, gas, and street-railway offices employ nearly three-fifths of the male secretaries, the group as a whole averaging \$26 more than the general average for all men. In most types of office secretaries earn at least \$125, and in some they earn more than \$200. About three-fourths of the men correspondents are in department and apparel stores, "other manufacturing," and insurance, where they earn respectively \$122, \$144, and \$147. Together, all the men correspondents average only \$3 above the general average of \$137 for all the men surveyed. Few types of office reported as many as 25 men in any one stenographic occupation.

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

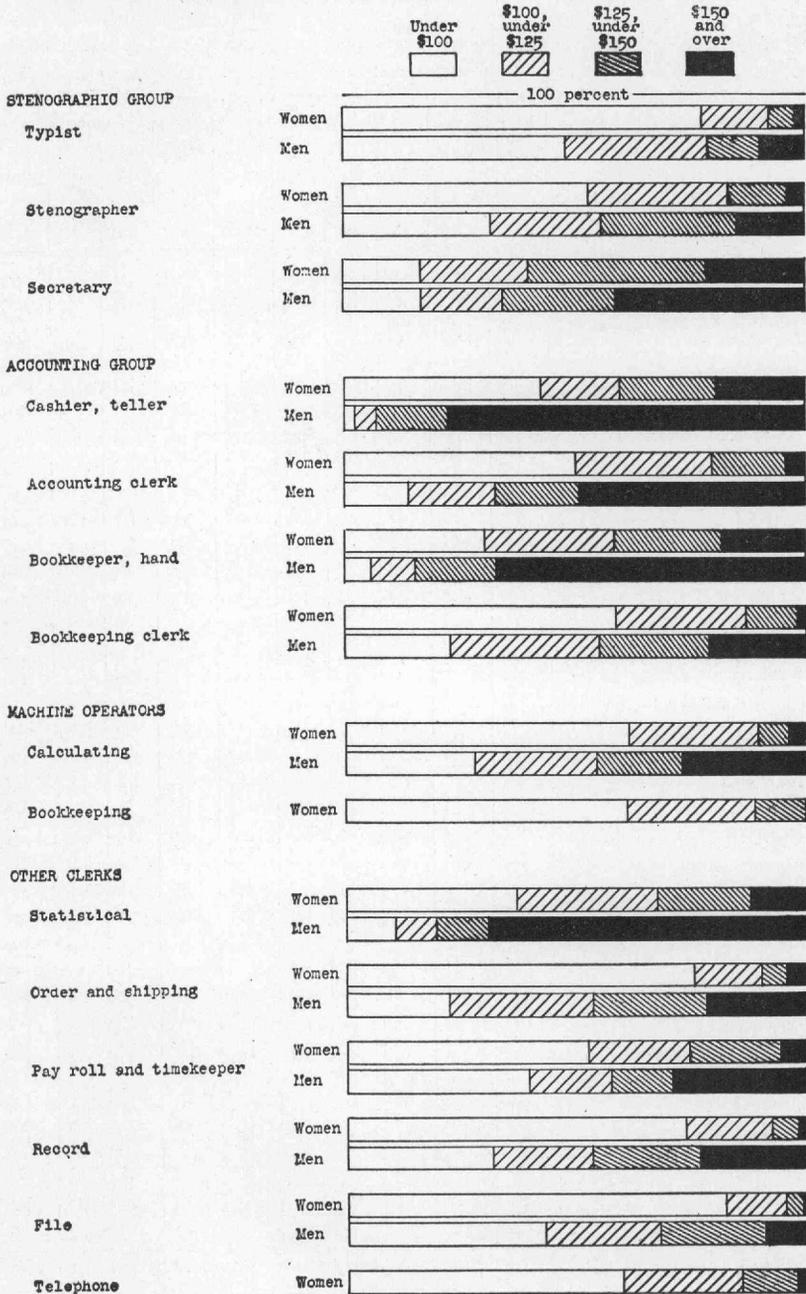


TABLE VIII.—Average monthly salary rates of men and women regular employees in offices, 1940, by occupation—PHILADELPHIA

Occupation	Women					Men				
	Total number of women	Average salary rates <sup>1</sup>				Total number of men	Average salary rates <sup>1</sup>			
		Mean	Quartiles				Mena	Quartiles		
			First	Median	Third			First	Median	Third
All occupations.....	11,831	\$97	\$75	\$90	\$115	6,675	\$137	\$96	\$130	\$173
Stenographic group:										
Secretary.....	1,265	128	108	128	139	58	163	111	139	193
Stenographer.....	1,721	99	80	96	115	109	118	95	121	133
Typist.....	1,534	87	74	85	95	183	107	85	103	121
Distating-machine transcriber.....	195	95	80	93	109					
Correspondent.....	96	104	84	101	116	65	140	120	140	157
Accounting group:										
Accounting clerk.....	211	100	79	97	117	312	140	113	145	166
Audit clerk.....	48	111				212	173	146	200	201
Bookkeeping clerk.....	239	95	78	92	110	180	124	101	121	143
Bookkeeper, hand.....	125	117	95	116	135	176	165	136	168	200
Cashier, teller.....	140	115	82	109	140	204	182	151	180	210
Machine operators:										
Addressing.....	114	81	70	78	88	32	114			
Billing.....	169	97	82	90	113	<sup>2</sup> 112	129	111	121	144
Bookkeeping.....	430	94	78	91	108					
Calculating.....	534	95	78	91	111	114	123	95	120	151
Duplicating.....	60	83	70	79	94	61	106	87	101	122
Key punch.....	155	91	76	88	101	27	173			
Tabulating.....	57	100	80	95	111	83	125	87	110	164
Other clerks:										
Actuarial.....	54	99	85	92	117	35	102			
Bill, statement, and collection.....	152	93	71	82	115	172	142	118	135	168
Bond, security, draft.....	34	116				181	140	120	140	160
Checker.....	89	92	75	81	106	71	136	91	125	200
Circulation and subscription.....	153	76	70	71	80					
Claims examiner and adjuster.....	86	99	73	88	116	182	159	115	168	200
Coin counter.....	50	111	110	115	116	36	131			
Cost and Production.....	34	86				317	147	106	140	174
Credit.....	112	79	69	75	87	64	133	108	128	153
Draftsman.....						104	155	108	142	201
File.....	606	81	66	75	88	170	107	76	106	126
Mail.....	122	76	65	74	85	74	107	75	109	136
Messenger.....	111	64	61	65	69	385	69	56	65	78
Order and shipping.....	170	87	69	83	99	189	125	101	121	144
Pay roll and timekeeper.....	174	102	79	96	127	129	125	88	114	160
Rate.....						134	185	176	200	201
Receptionist.....	95	87	73	83	100					
Record.....	287	88	70	82	101	174	121	91	120	147
Renewal.....						45	157			
Route.....						62	101	75	98	125
Service desk.....	122	72	69	70	78					
Sorter.....	108	73	61	66	76					
Statistical.....	178	111	86	109	134	226	163	137	174	200
Stock.....	117	81	69	75	88	324	111	79	105	138
Telephone.....	356	94	75	91	109					
Transit.....	99	97	86	100	110	213	119	100	120	136
Trouble dispatcher.....	120	116	90	117	140	124	162	140	156	177
Clerks not elsewhere classified in—										
Finance and insurance.....	226	98	76	95	118	283	115	81	105	140
Public utilities.....	228	110	79	113	136	116	159	125	158	208
Manufacturing.....	211	81	67	76	92	187	120	80	108	151
Government, Federal, and State.....	340	108	86	95	116	230	118	86	96	136
Other types of office.....	260	77	66	74	87	67	92	70	87	105
Special office workers.....	44	168				363	226	173	218	256
Supervisors <sup>2</sup> .....	379	\$148	\$117	\$147	\$168	805	\$226	\$176	\$221	\$260

<sup>1</sup> 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.

<sup>2</sup> Includes bookkeeping-machine operators.

<sup>3</sup> Not included in total.

Occupation and type of office (stenographic group)	Women		Men	
	Number <sup>1</sup>	Average monthly salary	Number <sup>1</sup>	Average monthly salary
Stenographic group—Total.....	4,811	\$103	415	\$123
Secretary.....	1,265	128	58	163
Banks and other finance.....	88	145		
Insurance.....	108	136		
Printing and publishing.....	112	123		
Other manufacturing.....	78	133		
Department and apparel stores.....	39	109		
Education.....	580	130		
Nonprofit organizations.....	116	97		
Miscellaneous small offices.....	83	111		
Stenographer.....	1,721	99	109	118
Banks and other finance.....	201	107		
Insurance.....	286	97		
Telephone.....	52	113		
Other public utilities <sup>2</sup> .....	112	121		
Printing and publishing.....	139	90		
Other manufacturing.....	398	98	39	108
Department and apparel stores.....	76	83		
Education.....	101	83		
Federal Government.....	96	122		
State government.....	108	97		
Nonprofit organizations.....	99	83		
Miscellaneous small offices.....	38	84		
Typist.....	1,534	87	183	107
Banks and other finance.....	119	90		
Insurance.....	336	83		
Railroads.....	33	140	25	159
Telephone.....	56	91		
Telegraph.....	171	102	35	104
Other public utilities <sup>2</sup> .....	44	94		
Printing and publishing.....	72	78		
Other manufacturing.....	252	81		
Department and apparel stores.....	112	72		
Federal Government.....	34	127	27	116
State government.....	260	85	39	85
Dictating-machine transcriber.....	195	95		
Insurance.....	68	99		
Other manufacturing <sup>3</sup> .....	50	96		
Correspondent.....	96	104	65	140
Department and apparel stores.....	55	91		

<sup>1</sup> Subtotals include some types of office with very small numbers reported.

<sup>2</sup> Electric, gas, and street railway.

<sup>3</sup> Other than printing and publishing.

### Accounting group.

The accounting group commands higher salaries than any other major division except the special office workers. Only 6 percent of the women, but 18 percent of the men, are in this group.

Among the women nearly 6 in 10 in the accounting group are bookkeeping and accounting clerks, averaging respectively \$95 and \$100. Most of the bookkeeping clerks are in insurance, finance, department and apparel stores, printing and publishing, and other manufacturing, earning from \$77 in the stores to \$104 in financial concerns. In the utilities, railroads, and Federal offices, where the bookkeeping clerks are not so numerous, their average salaries are considerably higher.

About 6 in 10 women accounting clerks are in insurance, telegraph, store, and electric, gas, and street-railway offices. The store group pays them least, averaging \$78; in every other type of office women accounting clerks average \$91 or more.

Not quite 1 in 5 women in the accounting group are cashiers and tellers. The tellers are commonly employed only in bank, telephone, and other utility firms and it is in these types of office that the average salary for women cashiers and tellers together is highest, in each case

more than \$135. In all other types of office only cashiers are employed and the monthly averages range from \$79 in department and apparel stores to \$128 in manufacturing.

Few women are employed as hand bookkeepers except in "other manufacturing," nonprofit organizations, department and apparel stores, insurance, and education offices, in which average salaries range from \$101 in the stores to \$140 in insurance companies. Most of the women audit clerks are in the stores, insurance offices, and railroads, where they average \$74, \$103 and \$185, respectively, an amazing salary spread.

More than four-fifths of the men bookkeeping clerks are in only 4 types of office, insurance, finance, the electric, gas, and street-railway utilities, and manufacturing other than printing and publishing, in which the average salaries range from \$113 in manufacturing to \$140 in the utilities. The general average of \$124 for the job is \$13 lower than the average for all men surveyed, though every other occupation in the accounting group ranks above such total.

Public utilities, insurance, railroads, and "other manufacturing" employ three-fourths of the men accounting clerks scheduled. In these types of office their averages vary from \$109 in manufacturing to \$183 in railroads.

Almost all the men audit clerks are in railroads, finance, insurance, and the utilities group. Of these, insurance pays the least, \$123, or \$14 less than the average for all men together. The railroads employ 7 in 10 of all audit clerks and pay them salaries that average \$194.

Men cashiers and tellers seldom average less than \$172 in any type of office. Taken all together they average \$182, more than any other occupation in the accounting group. Nearly two-thirds are in banks and other financial offices, averaging \$187.

Occupation and type of office (accounting group)	Women		Men	
	Number <sup>1</sup>	Average monthly salary	Number <sup>1</sup>	Average monthly salary
Accounting group—Total	763	\$105	1, 174	\$158
Accounting clerk	211	100	312	140
Insurance	35	104	51	135
Telegraph	33	92		
Railroads			40	183
Other public utilities <sup>2</sup>	29	113	93	154
Printing and publishing	25	91		
Other manufacturing			50	109
Department and apparel stores	32	78		
Audit clerk	48	111	212	173
Banks and other finance			31	125
Railroads			148	194
Bookkeeping clerk	239	95	180	124
Banks and other finance	28	104	28	134
Insurance	56	98	64	116
Other manufacturing <sup>3</sup>	61	95	34	113
Department and apparel stores	34	77		
Bookkeeper, hand	125	117	176	165
Banks and other finance			34	180
Insurance			38	159
Railroads			29	200
Other manufacturing <sup>3</sup>	32	114	45	148
Nonprofit organizations	26	110		
Cashier, teller	140	115	294	182
Banks and other finance	34	137	191	187
Insurance			29	175
Other public utilities <sup>2</sup>			27	174
Department and apparel stores	37	79		

<sup>1</sup> Subtotals include some types of office with very small numbers reported.

<sup>2</sup> Electric, gas, and street railway.

<sup>3</sup> Other than printing and publishing.

Approximately 9 in 10 of the men hand bookkeepers are in insurance, finance, railroads, printing and publishing, and other manufacturing, where they average from \$148 in printing and publishing and in other manufacturing to \$200 in the railroad offices. The general average for the group is \$165, a figure \$28 above the average for all the men surveyed.

### **Machine operators.**

Machine operators in general are paid salaries below the average. The rates for men and women in this group are respectively \$12 and \$4 less than the averages for all men and all women scheduled.

More than one-third of the women machine operators surveyed work calculating machines and average about \$95. Their salary range is wide, for they average as little as \$74 in department and apparel stores and as much as \$136 in railroads. Almost 7 in every 10 are employed in "other manufacturing" (\$92), the stores (average just cited), and telephone offices (\$99).

Over one-fourth of the women machine operators spend the major part of their time operating bookkeeping machines. They average \$94, practically the same as the calculating-machine operators. More than half are in banks and financial offices and in "other manufacturing," where they earn \$99, but nearly 4 in 10 are in department and apparel stores, nonprofit organizations, printing and publishing, and insurance, where the averages are from only \$73 to \$94. Women bookkeeping-machine operators earn about as much as bookkeeping clerks, but the amount is \$23 below that of hand bookkeepers.

Women billing-machine operators average \$3 more than bookkeeping-machine operators. About 6 in 10 are in department and apparel stores, printing and publishing, and other manufacturing, where their averages, from \$81 to \$90, are below the general average. Their averages in financial offices, telephone, and other utilities range from \$109 to \$126.

The railroad offices pay women key-punch operators salaries that average \$132. In all other types of office their average is \$100 or less, and it is only \$91 for all offices combined. About 6 in 10 are in insurance and "other manufacturing," where they earn only \$88 and \$82, respectively.

Women addressing-machine operators average the least (\$81) of all groups of machine operators, and this is \$16 less than the average for all women in the survey. About three-fourths of them are in department and apparel stores, printing and publishing, and other manufacturing, where they average \$75, \$80, and \$76, respectively. The few in public utilities, banks, and insurance help to raise the figure for the group.

Only 60 women duplicating-machine operators were scheduled. Half of them are in "other manufacturing" offices, with an average of \$84. Of the 57 women tabulating-machine operators, 35 are in insurance and "other manufacturing," where they average respectively \$103 and \$99.

Men machine operators earn from \$23 to \$82 more than women, depending on the specific occupation in which employed. The men key-punch operators earn more than other machine operators, and \$82 more than women who do the same work. This is because nearly

all of them are in railroads, where on almost every job the average salary is much higher than the average in all industries combined.

Among the men the bookkeeping- and billing-machine operators show the next highest average in this general group, \$129. About 9 in 10 are in "other manufacturing," finance, and the public utilities, where they average \$122, \$131, and \$138, respectively.

Men calculating-machine operators average \$123, just a little less than those who operate the bookkeeping and billing machines. Manufacturing, insurance, and electric, gas, and street-railway offices employ more than half of them, but their averages are below \$120. The railroads employ well over a fourth of them and average \$156, thus raising the general average for the group.

Most of the men addressing-machine operators are in banks and other financial establishments, insurance firms, the electric, gas, and street-railway utilities, and "other manufacturing" concerns. Their highest average is in finance, \$143, or \$29 more than the average for the occupation.

Men duplicating-machine operators (\$106) and tabulating-machine operators (\$125) are concentrated in insurance and "other manufacturing." Manufacturing pays considerably less than the average for these jobs and insurance pays a little above the average.

Occupation and type of office (machine-operator group)	Women		Men	
	Number <sup>1</sup>	Average monthly salary	Number <sup>1</sup>	Average monthly salary
Machine operators—Total .....	1,519	\$93	429	\$125
Addressing .....	114	81	32	114
Printing and publishing .....	54	80		
Billing .....	169	97	<sup>2</sup> 112	129
Banks and other finance .....	28	109	62	131
Other manufacturing <sup>3</sup> .....	46	90		
Department and apparel stores .....	35	81		
Bookkeeping .....	430	94		
Banks and other finance .....	171	99		
Insurance .....	49	94		
Printing and publishing .....	25	89		
Other manufacturing .....	72	99		
Department and apparel stores .....	82	73		
Calculating .....	534	95	114	123
Insurance .....	40	99		
Railroads .....	36	136	31	156
Telephone .....	75	99		
Other public utilities .....	47	112		
Other manufacturing <sup>3</sup> .....	190	92		
Department and apparel stores .....	107	74		
Duplicating .....	60	83	61	106
Insurance .....			26	108
Other manufacturing <sup>3</sup> .....	31	84		
Key punch .....	155	91	27	173
Insurance .....	52	88		
Other manufacturing <sup>3</sup> .....	47	82		
Tabulating .....	57	100	83	125
Insurance .....			35	131

<sup>1</sup> Subtotals include some types of office with very small numbers reported.

<sup>2</sup> Includes bookkeeping-machine operators.

<sup>3</sup> Other than printing and publishing.

<sup>4</sup> Electric, gas, and street railway.

### Other clerks.

It will be recalled that under "other clerks" are listed all ordinary clerical occupations, except those already discussed, in which 25 or more men or women office workers are employed.<sup>12</sup> Any in which

<sup>12</sup> See p. 11.

fewer than 25 were scheduled are in the group "clerks not elsewhere classified." Thus the "other clerks" include not only occupations that are common to many offices, but some, such as transit clerks, coin counters, bond and securities clerks, and actuarial clerks, that are found in only one or two types of office.

Among the women, most of these clerks have salaries that are lower than the average of \$97 for all the women surveyed. The occupational groups earning as much or more than \$97 are the trouble dispatchers in telephone, electric, gas, and street-railway companies, the bond and securities clerks, coin counters, and transit clerks in banks, the actuarial clerks in insurance firms, and statistical clerks, timekeepers and pay-roll clerks, and claims examiners and adjusters. The trouble dispatchers and bond and securities clerks have the highest average, \$116, or \$19 more than the average for all the women surveyed. The coin counters and statistical clerks average \$111. Statistical clerks average \$90 in printing and publishing, \$111 in insurance, and \$142 in telephone companies; 6 in 10 are employed in these three types of office. Nearly three-fourths of the women timekeepers and pay-roll clerks are in department and apparel stores, manufacturing, and telephone offices, where their averages are \$87, \$93, and \$122, respectively. In all offices combined they average \$102. Two-thirds of the women claims examiners and adjusters are in the department and apparel stores and insurance firms, where they have a lower average than the \$97 for all women surveyed. Those in Federal and public-utility offices, though a negligible number, help to raise the average for the job to \$99, since they average about \$150.

Among the "other clerks," women messengers or office girls, service-desk clerks in department and apparel stores (i. e., tube, cash, and will-call clerks), and sorters earn the least, \$64, \$72, and \$73, respectively. Most of the messengers are in retail, insurance, printing and publishing, and telegraph offices. The department and apparel stores and the railroads claim 9 in 10 of the sorters; average salaries here are respectively \$70 and \$68. Women mail clerks, circulation and subscription clerks in printing and publishing, and credit clerks also average less than \$80 monthly. Most of the mail clerks are in printing and publishing, other manufacturing, and the retail stores. The credit clerks are concentrated in stores and finance, where their salaries average respectively \$74 and \$87.

Women stock and file clerks average \$81. File clerks are the most numerous of the women listed as "other clerks," but more than half are in only two types of office, insurance and manufacturing, where they average respectively \$79 and \$80. Those in retail stores average \$70, but in financial establishments and the electric, gas, and street-railway utilities the averages are \$100 and \$110. Most of the women stock clerks are in stores, printing and publishing, and other manufacturing, where they earn \$71 in the first named and \$86 in the two other types of office.

In an intermediate position with respect to salaries in this group of clerks are the women cost and production clerks, order and shipping clerks, receptionists (including information clerks), record, checker, billing, and telephone clerks, with averages ranging from \$86 to \$94. The most numerous of these are the telephone, record, order and shipping, and billing clerks, in order of numbers, averaging \$94, \$88, \$87, and \$93, respectively. Telephone and record

clerks are well scattered throughout almost every type of office. In few do they average more than \$110. Nearly one-half of the telephone clerks are in stores, nonprofit organizations, printing and publishing, and other manufacturing, where they average \$95 or less. Nearly 7 in 10 of the record clerks are in telephone, printing and publishing, other manufacturing, retail, and nonprofit offices, averaging \$88 or less, though their average in the electric, gas, and street-railway utilities is \$109. About 9 in 10 of the order and shipping clerks were scheduled in "other manufacturing" and department and apparel stores, where they average respectively \$91 and \$74. The women billing, statement, and collection clerks in this survey have a high average salary in telephone offices (\$119); their lowest average is in the retail stores (\$73).

Occupation and type of office ("other clerks" group <sup>1</sup> )	Women		Men	
	Number <sup>2</sup>	Average monthly salary	Number <sup>2</sup>	Average monthly salary
Actuarial—Insurance	54	\$99	35	\$102
Bill, statement, and collection	152	93	172	142
Banks and other finance			33	160
Telephone	43	119		
Other public utilities <sup>3</sup>			41	135
Other manufacturing <sup>4</sup>			40	118
Department and apparel stores	33	86		
Bond, security, draft	41	73		
Banks and other finance	34	116	181	140
Insurance	31	112	152	138
Checker			25	147
Insurance	89	92	71	136
Department and apparel stores	27	109		
Circulation and subscription	27	75		
Printing and publishing	153	76		
Claims examiner and adjuster	149	76		
Insurance	86	99	182	159
Railroads	27	95	49	101
Other public utilities <sup>3</sup>			47	193
Department and apparel stores			48	194
Coin counter	30	76		
Banks and other finance	50	111	36	131
Cost and production	49	111	33	131
Other manufacturing <sup>4</sup>	34	86	317	147
Credit	32	85	270	139
Banks and other finance	112	79	64	133
Department and apparel stores			28	140
Draftsman	80	74		
Other manufacturing <sup>4</sup>			104	155
File			75	139
Banks and other finance	606	81	170	107
Insurance	46	100		
Railroads	194	79	28	88
Telephone	57	71	25	151
Printing and publishing	45	79		
Other manufacturing	152	80	25	90
Department and apparel stores	66	70		
Mail	122	76	74	107
Banks and other finance			26	130
Printing and publishing	65	69		
Messenger	111	64		
Banks and other finance			385	69
Insurance			46	66
Printing and publishing			58	91
Other manufacturing			73	66
Department and apparel stores			90	64
Order and shipping				
Other manufacturing <sup>4</sup>	170	87	189	125
Department and apparel stores	114	91	128	128
Department and apparel stores	42	74		
Pay roll and timekeeper	174	102		
Railroads			129	125
Telephone	48	122	26	172
Other manufacturing <sup>4</sup>	56	93		
Rate			68	98
Railroads			134	185
Railroads			121	191

See footnotes at end of table.

Occupation and type of office ("other clerks" group <sup>1</sup> )	Women		Men	
	Number <sup>2</sup>	Average monthly salary	Number <sup>2</sup>	Average monthly salary
Receptionist.....	95	87		
Nonprofit organizations.....	47	84		
Record.....	287	88	174	121
Insurance.....	38	91	34	99
Telephone.....	26	88		
Other public utilities <sup>3</sup> .....	33	109	42	146
Printing and publishing.....	39	79		
Other manufacturing.....	48	86	63	116
Department and apparel stores.....	67	78		
Renewal.....			45	157
Insurance.....			34	164
Route.....			62	101
Telegraph.....			55	96
Service desk—Department and apparel stores.....	122	72		
Sorter.....	108	73		
Railroads.....	50	68		
Department and apparel stores.....	48	70		
Statistical.....	178	111	226	163
Banks and other finance.....			46	150
Insurance.....	34	111	28	144
Railroads.....			86	183
Printing and publishing.....	52	90		
Other manufacturing.....			28	129
Stock.....	117	81	324	111
Other public utilities <sup>3</sup> .....			56	139
Other manufacturing <sup>4</sup> .....	39	86	106	116
Department and apparel stores.....	58	71	86	77
Telephone.....	356	94		
Insurance.....	27	104		
Telegraph.....	68	109		
Other public utilities <sup>3</sup> .....	27	102		
Printing and publishing.....	28	87		
Other manufacturing.....	65	95		
Department and apparel stores.....	43	74		
Nonprofit organizations.....	40	77		
Transit—Banks and other finance.....	99	97	213	119
Trouble dispatcher.....	120	116	124	162
Telephone.....	93	116		
Other public utilities <sup>3</sup> .....	27	116	101	166

<sup>1</sup> All ordinary occupations, except the stenographic and accounting groups and machine operators, in which 25 or more workers of either sex are employed.

<sup>2</sup> Subtotals include some types of office with very small numbers reported.

<sup>3</sup> Electric, gas, and street railway.

<sup>4</sup> Other than printing and publishing.

Half the men, in contrast to only 29 percent of the women, are in the group "other clerks." Finance, railroads, other public utilities, insurance offices, and "other manufacturing" employ 8 in 10 of the men scheduled in occupations in this class.

The male messengers earn the least, averaging \$69. In the non-profit organizations they earn as little as \$46, and no type of office pays them so much as \$100. All other occupations classed as "other clerks" average more than \$100 for men. Route clerks (almost all in telegraph offices), actuarial clerks (all in insurance), and file and mail clerks (well distributed) average from \$101 to \$107. The average salaries of file clerks are highest in railroads (\$151) and in no type of office are they less than \$75. Most of the mail clerks are in banks and other finance, insurance, and "other manufacturing," with the wide range of \$130 to \$67.

Men stock clerks, transit clerks (all in banks), and record clerks average from \$111 to \$121, or much less than the average for all the men surveyed. The stock clerks are chiefly in manufacturing other than printing and publishing, "other public utilities," and the stores surveyed, where they average \$116, \$139, and \$77, respectively. Almost 9 in 10 of the men record clerks are in the stores, insurance,

manufacturing, and the "other public utilities," their salaries ranging from \$86 in the first named to \$146 in the last.

Averages of \$125 to \$136 are reported for men pay-roll and time-keeper clerks, order and shipping clerks, coin-counter clerks in banks, credit men, and checkers. More than 7 in 10 of the pay-roll and time-keeper clerks are in the manufacturing and railroad offices, where they average \$98 and \$172. Manufacturing offices alone employ two-thirds of the men order and shipping clerks, and pay them salaries that average \$128. Other types of office pay less, reducing the average for the job to \$125. The department and apparel stores, manufacturing firms, and financial establishments employ most of the credit men, with averages of \$125, \$127, and \$140, respectively. Men checkers in general earn \$116 or less, but those in railroad offices, about 3 in 10, average \$193, materially raising the figure for the job.

All other occupations in the group "other clerks" have averages higher than the general average for men. Rate clerks average the most, \$185, due directly to the large concentration of rate clerks in railroads, where practically all occupations command salaries higher than the average. The statistical clerks, with an average \$22 below that of the rate clerks, are nevertheless next in rank. They are employed in most of the types of office visited, their averages varying a good deal by industry. The trouble dispatchers (including service-desk clerks, service representatives, and the like in "other public utilities") average \$162, almost as much as statistical clerks and more than claims examiners and adjusters, most of whom are in insurance, railroads, and the public-utilities group, averaging respectively \$101, \$193, and \$194.

A large proportion of the draftsmen and cost and production clerks are in manufacturing, where they average \$139. The public-utility residual group averages \$218 for draftsmen and the telephone firms pay cost and production clerks \$223, helping considerably to raise the averages for these positions to \$155 and \$147, respectively. The averages of men billing, statement, and collection clerks vary widely, from \$100 in department and apparel stores to about \$200 in the telephone and railroad offices combined.

#### **Clerks not elsewhere classified.**

This group includes, among the women, search and renewal clerks in insurance, route and delivery clerks in "other public utilities," draftsmen, and rate clerks; there are fewer than 25 women in each of these. In addition, there are numerous general clerks in this class, for whom no definite title could be given. Together the women "clerks not elsewhere classified" are about 1 in 10 of all the women surveyed and their average salaries vary in the types of office where a significant number are employed from \$116 in telephone firms to \$74 in the stores scheduled.

In the case of men the group includes, besides the general clerks, such jobs as estimator in manufacturing, sorter, vault clerk in banks, ticket seller in railroads. Their average salaries have a range of more than \$100, those in stores averaging \$93 and those in telephone offices \$194.

#### **Special office workers.**

Special office workers usually hold positions of considerable responsibility and command salaries above the average. Their duties ordi-

narily are not entirely clerical and may be wholly nonclerical. Less than 1 percent of the women scheduled in Philadelphia are in this group. Several women are underwriters, and there are a few purchasing agents, interviewers, and personnel assistants. Combined these average \$168 a month, \$71 more than the average for all the women surveyed.

About 5 percent of the men scheduled are special office workers. Some of their positions have such titles as legal clerk, appraiser, mortgage clerk, real-estate analyst, paymaster, purchasing agent, and interviewer. Nearly half of them are in insurance offices, where they average about \$220. Over two-fifths are in printing and publishing, other manufacturing, finance, "other public utilities," and Federal Government, where they average from \$218 to \$268. The average salary of the group as a whole is \$226, or \$89 above the average for all men in the study.

### Administrative, supervisory, clerical-professional.

This group includes supervisors over clerical divisions, administrative and executive employees, and such clerical-professional workers as accountants, auditors, statisticians, analysts, and actuaries.

The 379 women supervisors scheduled average \$148, or \$51 more than the general average for women. By type of office their salaries range roughly from \$116 in the stores to \$190 in State government offices. More than two-fifths of the women supervisors are in store, telephone, and finance offices. Nearly 8 in 10 of the men supervisors are in "other manufacturing," finance, railroads, insurance, and the electric, gas, and street-railway utilities, averaging from \$217 in the first named to \$259 in the last. The average for this group of men as a whole is \$226, \$78 more than that for the women.

Very few women in the Philadelphia offices scheduled are administrative and executive or clerical-professional workers. Those reported average from \$175 to \$273. Among the men, almost 7 in 10 of the administrative and executive personnel are in the insurance, financial, and telephone offices, where they average respectively \$429, \$325, and \$312. In no type of office is their average less than \$200; their highest figure is \$461, in the gas, electric, and street-railway utilities.

Most of the men accountants and auditors are in finance, insurance, "other manufacturing," the electric, gas, and street-railway utilities, and the telephone offices, averaging from \$188 in the first to \$251 in the last. Their general average is \$223. About 6 in 10 men statisticians, analysts, and actuaries are in insurance and finance, where they average \$305 and \$245, respectively, as against the average of \$264 for all surveyed.

Sex and occupation	Number of workers	Average monthly salary rates			
		Mean	Quartiles		
			First	Median	Third
Women—total .....	1 407	\$152	\$119	\$150	\$173
Supervisor.....	379	148	117	147	168
Men—total .....	1, 276	249	199	234	287
Administrator; executive .....	1, 100	364	287	337	419
Accountant and statistician <sup>2</sup> .....	275	232	181	221	261
Supervisor.....	805	226	176	221	260

<sup>1</sup> Includes 11 administrative workers, 12 accountants, and 5 statisticians, not shown separately.

<sup>2</sup> Also auditor, analyst, actuary.

### Distribution by rate.

Table VIII on page 60 has given some indication of the extent to which men receive higher salaries than women for the same general type of office work. Table IX shows even more strikingly the wage difference between the sexes by a percent distribution of workers according to amounts actually received by occupational groups in which at least 50 men or women were scheduled.

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

Occupation	Women						Men						
	Total number of women	Percent <sup>1</sup> of women with monthly salary rate of—					Total number of men	Percent <sup>1</sup> 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 <sup>2</sup> .....	11,831	23.9	36.1	21.4	13.0	5.6	6,675	10.5	16.6	17.8	16.9	21.5	16.7
<b>Stenographic group:</b>													
Secretary .....	1,265	3.2	13.7	23.3	38.5	21.3	58	1.7	15.5	17.2	24.1	19.0	22.4
Stenographer .....	1,721	12.9	40.6	30.3	12.8	3.4	109	4.6	27.5	23.9	29.4	11.0	3.7
Typist .....	1,534	28.5	49.2	14.4	6.0	2.0	183	10.9	37.7	30.6	11.5	3.8	5.5
Dictating-machine transcriber .....	195	10.8	49.2	32.3	6.7	1.0							
Correspondent .....	96	12.5	36.5	28.1	14.6	8.3	65	1.5	7.7	23.1	33.8	32.3	1.5
<b>Accounting group:</b>													
Accounting clerk .....	211	13.3	37.0	29.4	16.1	4.3	312	6.1	8.0	18.9	18.3	40.7	8.0
Audit clerk .....	48						212	2.4	3.8	7.5	12.7	16.0	57.5
Bookkeeping clerk .....	239	22.2	36.4	28.0	11.3	2.1	180	5.0	17.8	32.2	23.9	17.8	3.3
Bookkeepre, hand .....	125	5.6	24.8	28.0	23.2	18.4	176	.6	5.1	9.7	17.6	38.1	29.0
Cashier, teller .....	140	12.9	30.0	17.1	20.7	19.3	294	.3	2.0	4.8	15.6	41.5	35.7
<b>Machine operators:</b>													
Addressing .....	114	44.7	43.9	9.6		1.8	32						
Billing .....	169	16.6	41.4	24.9	16.6	.6	112	3.6	11.6	37.5	25.9	17.9	3.6
Bookkeeping .....	430	19.8	41.2	27.7	10.9	.5							
Calculating .....	534	21.9	39.3	27.7	6.9	4.1	114	8.8	19.3	26.3	18.4	20.2	7.0
Duplicating .....	60	35.0	46.7	15.0	1.7	1.7	61	16.4	26.2	32.8	19.7	4.9	
Key punch .....	155	18.7	52.3	21.3	3.9	3.9	27						
Tabulating .....	57	12.3	45.6	21.1	14.0	7.0	83	9.6	24.1	25.3	9.6	16.9	14.5

Other clerks.							35											
Actuarial	54	1.9	53.7	33.3	11.1		172	1.2	12.8	17.4	27.9	25.6	15.1					
Bill, statement, and collection	152	32.2	37.5	11.2	11.8	7.2	181	.6	13.3	18.8	31.5	28.7	7.2					
Bond, security, draft	34						71	2.8	25.4	19.7	15.5	9.9	26.8					
Checker	89	27.0	39.3	18.0	14.6	1.1												
Circulation and subscription	153	60.1	33.3	4.6	1.3	.7												
Claims examiner and adjuster	86	27.9	33.7	18.6	11.6	8.1	182	7.7	8.8	11.5	10.4	28.0	33.5					
Coin counter	50		8.0	86.0	6.0		36											
Cost and production	34						317	1.9	15.8	24.9	12.3	27.4	17.7					
Credit	112	54.5	33.0	9.8	2.7		64	4.7	12.5	25.0	25.0	23.4	9.4					
Draftsman							104	5.8	12.5	19.2	15.4	21.2	26.0					
File	606	49.5	32.5	13.0	3.8	1.2	170	22.4	20.6	24.7	22.9	2.9	6.5					
Mail	122	56.6	29.5	10.7	3.3		74	25.7	17.6	21.6	17.6	13.5	4.1					
Messenger	111	89.2	9.0	1.8			385	71.2	17.4	8.6	2.9							
Order and shipping	170	37.6	37.6	14.7	5.3	4.7	189	4.2	18.0	31.2	24.3	16.9	5.3					
Pay roll and timekeeper	174	18.4	33.9	21.8	19.5	6.3	129	6.2	33.3	17.8	13.2	20.2	9.3					
Rate							134		3.0	3.0	9.7	28.4	56.0					
Receptionist	95	27.4	47.4	17.9	5.3	2.1												
Record	287	32.8	40.4	18.8	5.9	2.1	174	10.3	21.3	21.8	23.0	20.7	2.9					
Route							62	25.8	24.2	22.6	22.6	4.8						
Service desk	122	74.6	24.6	.8														
Sorter	108	68.5	25.0	.9	3.7	1.9												
Statistical	178	11.8	25.3	30.3	20.2	12.4	226	2.2	8.4	8.8	11.5	36.3	32.7					
Stock	117	53.8	29.1	12.8	4.3		324	19.1	25.6	18.8	21.0	13.6	1.9					
Telephone	356	28.1	31.5	25.8	12.1	2.5												
Transit	99	6.1	37.4	56.6			213	4.2	17.8	38.0	25.4	14.6						
Trouble dispatcher	120	5.0	30.8	19.2	30.8	14.2	124			8.9	27.4	48.4	15.3					
Clerks not elsewhere specified in—																		
Finance and insurance	226	19.5	36.3	26.1	15.0	3.1	283	15.9	23.7	21.9	17.3	17.0	4.2					
Public utilities	228	20.6	16.2	25.0	28.9	9.2	141	7.1	14.2	12.8	17.7	22.0	26.2					
Manufacturing	211	45.5	37.9	12.8	3.3	.5	162	17.9	23.5	16.7	13.0	17.9	11.1					
Government, Federal and State	340		63.8	15.0	17.6	3.5	230		53.9	10.9	12.6	17.8	4.8					
Other types of office	260	56.5	33.5	7.7	1.5	.8	67	26.9	40.3	20.9	7.5	3.0	1.5					
Special office workers	44						363		.6	1.9	5.5	29.5	62.5					
Supervisors <sup>3</sup>	379	.3	10.0	19.5	21.6	48.5	805		.9	1.6	6.5	25.1	66.0					

<sup>1</sup> Percents not computed on very small bases.

<sup>2</sup> Total exceeds details due to the omission of occupations having as many as 50 for neither sex.

<sup>3</sup> Not included in total.

The table shows, for example, that whereas 13 percent of the women accounting clerks earn less than \$75 and only 4 percent earn \$150 or more, only 6 percent of the men earn less than \$75 and 49 percent earn at least \$150. The greatest difference in salaries earned by men and women occurs among the credit clerks, claims examiners and adjusters, and cashiers and tellers. Over half the women credit clerks, but only 5 percent of the men, earn less than \$75; none of the women, but one-third of the men, earn \$150 or more. Among the women claims examiners and adjusters, 28 in 100 earn less than \$75, while only 8 in 100 men are paid so little; only 8 in 100 of the women as against 62 in 100 of the men earn so much as \$150. Less than 1 percent of the men as compared with 13 percent of the women cashiers and tellers are in the group earning under \$75, while 77 percent of the men in contrast to 19 percent of the women receive \$150 or more.

The least difference in the actual salaries of men and women in the same general occupation occurs in the case of messengers and stenographers. These ordinarily are low-paid groups. No messengers at all earn so much as \$150 and only 3 percent of the men messengers earn \$125 and more. As many as 9 in 10 women and 7 in 10 men who are messengers earn less than \$75.

There are several occupational groups with 50 or more of each sex in which from three-fifths to three-fourths of the men scheduled earn \$150 or more. These are the rate clerks, audit clerks, cashiers and tellers, statistical clerks, hand bookkeepers, trouble dispatchers, and claims examiners and adjusters. In none of these do so many as one-fifth of the women earn \$150; in fact, only the women secretaries (among the nonsupervisory and nonprofessional personnel) show so many as one-fifth earning that much. Of the supervisors, less than half the women, in contrast to nine-tenths of the men, earn \$150 or more.

It is interesting that hardly any women, but 17 in every 100 of the men, earn at least \$200. Among these men are more than 6 in 10 of the supervisors and special office workers, more than half the audit and rate clerks, about one-third of the cashiers and tellers, claims examiners, and statistical clerks, 3 in 10 of the hand bookkeepers, and about one-fourth of the checkers and draftsmen.

### WEEKLY EARNINGS

In addition to basic rates of pay, actual earnings for one current pay period in 1940 were reported for the majority of office workers scheduled in Philadelphia. When converted to a weekly basis, it is possible to compare the rates and actual earnings for the amount, if any, of overtime or undertime compensation.

The data indicate that earnings are almost identical with rates in most types of office, both for women and for men. The greatest variations among the men are in railroads, nonprofit organizations, printing and publishing, and other manufacturing, in which earnings exceed rates by as much as 91 cents in railroads and as little as 61 cents in printing and publishing. Among the women the greatest difference between rates and earnings is in education offices, where earnings fall below the average rate by 36 cents, and in manufacturing, where earnings are in excess of the rate by 32 cents.

Whereas for all types of office and for all women together average week's earnings exceed the average rate by only 2 cents, in the case of the men the earnings exceed the rate by 83 cents.

The following is a summary of the data on average week's earnings and the amounts by which they differ from average rates for men and women in each type of office.

Type of office	Average of week's rates and of week's earnings					
	Women			Men		
	Average rate	Average earnings	Earnings exceed rate (+) or fall below (-)	Average rate	Average earnings	Earnings exceed rate (+) or fall below (-)
All types .....	\$22.38	\$22.40	\$+0.02	\$31.62	\$32.45	\$+0.83
Banks and other finance .....	22.46	24.50	+ .04	32.77	32.80	+ .03
Insurance .....	22.15	22.10	- .05	31.38	31.45	+ .07
Railroads .....	28.38	28.20	- .18	41.54	42.45	+ .91
Telephone .....	25.38	25.50	+ .12	41.77	41.85	+ .08
Telegraph .....	23.31	(1)		23.31	(1)	
Other public utilities .....	26.54	26.45	- .09	35.08	35.15	+ .07
Printing and publishing .....	20.08	20.05	- .03	24.69	25.30	+ .61
Other manufacturing .....	21.23	21.55	+ .32	28.38	29.15	+ .77
Department and apparel stores .....	17.54	17.55	+ .01	22.15	22.25	+ .10
Federal Government .....	29.77	29.80	+ .03	36.69	36.70	+ .01
State government .....	22.15	(1)		23.31	(1)	
Education .....	27.46	27.10	- .36	24.23	24.20	- .03
Nonprofit organizations .....	19.85	19.80	- .05	17.77	18.65	+ .88
Miscellaneous small offices .....	23.08	23.05	- .03	(2)	21.40	

<sup>1</sup> Insufficient data on week's earnings.

<sup>2</sup> Not computed; base too small.

## HOURS OF WORK

In 1940, when Women's Bureau agents scheduled office workers in Philadelphia, more than half the employees and 60 percent of the offices surveyed were on a work schedule of less than 40 hours a week; of these, more than half did not exceed 38 hours. The mode, however, was a week of 39 to 40 hours, affecting about one-third of the offices and one-third of the employees. Only 12 percent of the workers, and these chiefly in the railroads and the stores, were on a schedule of more than 42 hours, while 9 percent, most of them in insurance offices, worked 35 hours or less.

All the office employees in the telephone firms scheduled worked less than 38 hours; all in education and Federal Government offices worked less than 40 hours. A schedule below 40 hours was characteristic of the insurance, financial, and nonprofit offices also, while a week in excess of 42 hours was the rule in railroads alone. No office was reported as having a workweek longer than 45 hours.

Nearly half of the 249 firms that reported regularly scheduled daily hours were working a 7-hour day or less. One-third worked over 7 to 7½ hours daily, and only one-fifth worked over 7½ to 8½ hours a day. The 7-hour schedule was characteristic of insurance, Federal Government, education, and the miscellaneous small offices. The 7½-to-8½-hour day was the rule only in "other manufacturing" and in telephone and telegraph and "other public utilities." Few offices worked 6 full days a week, and these only in the stores and the miscellaneous small offices. Two-thirds were on a 5½-day week, while nearly 3 in 10 were scheduled to work only 5 days, the most usual schedule in telephone, "other public utilities," printing and publishing, and other manufacturing.

The pattern of hours and days worked by office personnel in Philadelphia doubtless has changed materially in some types of office since the United States went to war following Pearl Harbor. Almost all office workers in the Federal Government, for example, are now, in the winter of 1941-42, working 8 hours daily and 44 hours weekly; some are on even longer schedules.

### Overtime work and pay.

Of the 239 offices that reported in 1940 whether or not overtime was ever required of their personnel and specified their practices with regard to overtime pay, 157, or nearly two-thirds, worked only the regularly scheduled hours. These offices include all the Federal offices and most of the manufacturing, education, nonprofit, and miscellaneous small offices that gave the necessary information. In only about one-fourth of the offices in which overtime was reported was time and a half paid, and then not before 40, 42, or sometimes 48 hours had been worked. Another fourth paid for overtime at the same rate as the workers' regular rate; one-fourth paid supper money only. Fifteen offices did not compensate employees for overtime in any way, while 9 reported that compensatory time off was given. In

some instances two methods of compensation were employed; for example, in one office a meal allowance was granted for work up to 42 hours, but time and a half was paid for work in excess of this.

The current pay rolls transcribed in 1940 by Women's Bureau agents indicated in most cases when overtime had been compensated. Of all the employees, 573 women (about 5 percent) and 465 men (about 7 percent) worked and were paid for overtime in the pay period recorded. About seven-tenths of the women are in department and apparel stores and telegraph offices and a similar proportion of the men are in manufacturing, telegraph, and railroad offices. No estimate can be made of the number who worked more than scheduled hours but were not paid for overtime.

The number of hours for which overtime pay was received was recorded for 545 women and 417 men. Nearly three-fourths of the women but only about one-fourth of the men were paid for less than 4 hours of overtime. Approximately one-fourth of the women and one-fifth of the men were compensated for 4 to 6 hours. Very few women, but nearly one-third of the men, were paid for 10 hours or more. Most of those in the last group are in telegraph, railroad, and manufacturing offices. Approximately half the women and 8 in 10 of the men in the telegraph offices worked and were paid for time over their regular scheduled workweek of 42 hours.

## EFFECTS OF EXPERIENCE AND OTHER FACTORS ON RATES OF PAY

The degree to which increased experience affects rates of pay is clearly indicated from the pay-roll and personnel data secured in the Philadelphia offices. An analysis of the salaries paid beginners is presented first, followed by a discussion of the relation of salary rise to years of experience.

### Monthly rates paid beginners.

The beginning salaries for full-time workers who entered office employment in 1939 or 1940 were secured for 427 women and 312 men. More than half the beginners reported were in the insurance and manufacturing firms surveyed.

The women averaged only \$63. As many as 6 in 10 earned from \$60 to \$70; about 8 in 10 averaged \$65 or less. Only 1 earned as much as \$100. More than half of the women beginners were file clerks, typists, stenographers, messengers, and sorters.

The men who had just begun office work in 1939 and 1940 had a beginning average salary of \$67, only \$4 above that of women. More men than women—43 percent in contrast to 28 percent—had salaries below \$60; but this was more than offset by the greater proportion of men—30 percent as compared to only 12 percent of the women—who earned \$70 or more. Eight percent of the men earned \$100 or more. Messengers, only 4 of whom earned more than \$65, comprised 44 percent of the men beginners.

Sex	Number of beginners	Average monthly salary	Percent with a beginning monthly rate of—							
			Under \$40	\$40, under \$50	\$50, under \$60	\$60, under \$70	\$70, under \$80	\$80, under \$90	\$90, under \$100	\$100 and over
Women.....	427	\$63	0.2	3.5	23.9	60.0	8.9	2.6	0.7	0.2
Men.....	312	67	1.3	4.5	37.2	27.2	7.1	9.6	5.4	7.7

### ADVANCING RATES WITH EXPERIENCE

Rise in salary rates is correlated directly with advancing experience. This is clear from the scheduled data when all office workers are grouped by sex and current salaries are compared with total years of experience. (See totals on table X.) Among the women, those who had been in office work 1 and under 2 years when surveyed in 1940 had earnings 4½ percent above those of women who had been in office work less than a year. With another year of experience there is a 7-percent increase over that, and the average salary advances

by 5 percent with each succeeding year up to 5. The women who have been in office work 5 and under 10 years average 10 percent more than those with 4 and under 5 years of experience; and those in office work 10 years and more average 23 percent more than the 5-and-under-10-year group, or \$111. This amounts to \$45, or 68 percent, more than the average for beginners in office work less than a year.

With each year of experience (except the 3-and-under-4-year group), the percent of salary increase is higher for men than for women. For example, men with 1 and under 2 years of experience earn 10 percent more, in contrast to women's 4½ percent, than those in office work less than a year; and men in office work 10 and more years average 39 percent more, in contrast to women's 23 percent, than those in office work 5 and under 10 years. Men with 10 or more years of experience average \$92, or 130 percent, more than the men beginners, or practically double women's actual and percentage increase.

Salary advancement with experience is even more apparent when beginning and current rates are compared in the case of those workers, 2,599 women and 1,935 men, whose total experience has been with one firm. (See table XI.) Further, the difference between the sexes in salary increase with years of experience becomes more evident in this comparison.

Very few women and men with all their experience in one office have had decreases in salary since entering as beginners, and only 11 percent of the men and 13 percent of the women still earn their beginning rate. All the remainder have been advanced in salary. The men who have been in their present office, and in office work, less than a year have been increased from \$66 to \$71, or 8 percent; for the women such increase has been only from \$63 to \$66, or 5 percent. The men with 1 and under 3 years in the same office have advanced by 22 percent in salary as against the women's 19 percent. After 3 to 5 years, 5 to 10 years, and 10 years and more in one firm, the men are earning respectively 46, 75, and 198 percent more than they did as beginners, but the women are earning only 37, 49, and 89½ percent more than when they began.

In general, men with 10 or more years in the same office average \$158, or 123 percent more than men in their first year of office employment; the women average \$108 after 10 years, or 64 percent more than when they began.

TABLE X.—Average monthly salary <sup>1</sup> of employees with over-all years of experience reported, by occupation—PHILADELPHIA

Occupation	Employees with over-all experience reported		Number and average salary <sup>1</sup> of employees whose experience since first office job was—															
			Under 3 years								3, under 4 years		4, under 5 years		5, under 10 years		10 years and over	
			Under 1 year		1, under 2 years		2, under 3 years		Total under 3 years		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																		
All occupations.....	10,127	\$98	592	\$66	453	\$69	623	\$74	1,668	\$70	639	\$78	517	\$82	1,358	\$90	5,945	\$111
Stenographic group.....																		
Secretary.....	1,170	129	7	15	24	46	85	21	32	94	127	80	110	88	287	95	789	114
Stenographer.....	1,491	100	70	71	79	79	74	94	80	110	88	81	201	86	693	102		
Other.....	1,404	90	100	66	71	70	119	75	290	71	127	79	93	81	201	86	693	102
Accounting group.....																		
Accounting, audit, bookkeeping clerks.....	451	100	10	9	16	35	68	14	19	50	85	333	108					
Hand bookkeeper; cashier.....	241	118	1	4	4	9	7	6	25	93	194	125						
Machine operators.....																		
Bookkeeping and billing.....	541	96	15	16	20	51	74	37	78	19	68	90	366	102				
Calculating.....	496	96	18	12	30	78	60	74	40	81	26	84	87	89	283	106		
Other.....	340	89	27	67	12	26	69	33	76	24	45	87	173	101				
Other clerks.....																		
File.....	555	81	108	64	60	68	61	70	229	67	48	74	23	47	81	208	99	
Record.....	257	89	17	18	17	52	68	17	15	36	83	137	102					
Telephone.....	272	92	4	5	8	17	5	9	24	217	96							
Clerks not elsewhere classified in.....																		
Finance and insurance.....	619	101	31	68	19	47	74	97	72	23	27	84	59	94	413	111		
Public utilities.....	543	110	47	65	27	73	39	77	113	71	40	79	17	34	101	339	128	
Printing and publishing.....	410	78	38	62	41	67	49	66	128	65	30	69	25	74	44	81	183	89
Other manufacturing.....	397	88	54	64	21	34	68	109	66	41	76	16	50	84	181	105		
Government, Federal and State.....	88	111	8	6	6	6	6	6	8	2	36	105	36	127				
Other types of office.....	811	75	45	63	60	65	44	67	149	65	53	67	54	72	134	77	421	79
Special office workers.....	41	166	1	35	175													

## MEN

All occupations.....	5,806	\$140	370	\$71	190	\$78	281	\$87	841	\$78	303	\$89	227	\$100	582	\$117	3,853	\$163
Stenographic group.....	323	127	17		14		18		49	85	24		21		49	118	180	149
Accounting group.....	1,103	159	10		10		19		39	83	29	105	21		91	118	923	170
Machine operators.....	390	127	11		9		22		42	76	19		17		46	108	266	144
Other clerks:																		
Cost and production.....	262	148	16		12		15		43	104	18		17		37	131	147	174
Messenger.....	317	69	145	58	43	65	32	66	220	61	30	68	14		14		39	109
Statistical.....	217	163	4		3		7		14		5		6		22		170	178
Stock.....	280	110	32	72	18		22		72	74	24		21		42	114	121	136
Transit.....	212	119	8		7		9		24		9		3		19		157	129
Clerks not elsewhere classified in—																		
Finance and insurance.....	801	124	26	68	30	73	51	84	107	77	57	83	38	96	89	104	510	145
Public utilities.....	751	163	10		5		20		35	105	15		10		45	115	646	172
Manufacturing.....	572	120	77	83	29	85	52	87	158	85	52	92	41	103	70	118	251	151
Government, Federal and State.....	108	148	1				2		3		1		5		17		82	161
Other types of office.....	141	101	12		9		9		30	74	19		10		13		69	119
Special office workers.....	329	225	1		1		3		5		1		3		28	184	292	231

<sup>1</sup> Not computed for groups of less than 25.

TABLE XI.—Changes in rates of employees whose total experience has been with same firm, by years with firm—PHILADELPHIA

Time with present firm	Employees reported		Group averages of monthly rates—			Number of employees whose present rate in comparison with first rate—		
	Total	Number reporting first and present rates	In first job	In present job	Percent of increase	Is same	Has decreased	Has increased
WOMEN								
All experience with same firm.....	3, 196	2, 599	\$60	\$89	48. 3	344	12	2, 243
Total with time reported.....	3, 134	2, 592	60	89	48. 3	343	10	2, 239
Under 1 year.....	462	382	63	66	4. 8	258	1	123
1, under 3 years.....	545	464	62	74	19. 4	60	1	404
3, under 5 years.....	497	423	60	82	36. 7	11	1	411
5, under 10 years.....	433	377	61	91	49. 2	5	3	369
10 years and over.....	1, 197	946	57	108	89. 5	9	5	932
Time with firm not reported.....	62	7	73	93	-----	1	2	4
MEN								
All experience with same firm.....	2, 451	1, 935	\$61	\$122	100. 0	217	5	1, 713
Total with time reported.....	2, 397	1, 929	61	122	100. 0	217	5	1, 707
Under 1 year.....	325	268	66	71	7. 6	170	-----	98
1, under 3 years.....	328	276	69	84	21. 7	41	-----	235
3, under 5 years.....	325	263	65	95	46. 2	4	1	258
5, under 10 years.....	293	257	69	121	75. 4	1	2	254
10 years and over.....	1, 126	865	53	158	198. 1	1	2	862
Time with firm not reported.....	54	6	64	97	-----	-----	-----	6

### Occupational experience and salary advancement.

Data concerning total experience in office work by occupation are reported for 10,127 women and 5,806 men, or 86 percent of the regular workers scheduled. (See table X.) Because of small numbers, fewer occupations can be discussed here than are listed in table II on page 13. Positions in which the workers have similar tasks or earn about the same rate have in some cases been combined into one occupational group. Jobs in the division "other clerks" in which the workers are too few for averages have been thrown together under the title "clerks not elsewhere classified" and listed by type of office.

Among the men, for example, none of the jobs in the stenographic group can be shown separately, whereas many hundreds of women are secretaries or stenographers. Likewise, though the accounting and machine-operating groups are listed without occupational detail for the men, there are sufficient numbers of women to mention accounting, audit, and bookkeeping clerks separately from the hand bookkeepers and cashiers in the accounting group and bookkeeping- and billing-machine operators and calculating-machine operators separately from the others in the machine operators' group. Only file, record, and telephone clerks can be listed separately among the women in the "other clerks" group, whereas cost and production clerks, messengers, statistical, stock, and transit clerks can be shown for men; the others in the group are distributed by type of office in the class "clerks not elsewhere classified." In the latter, the public

utilities mentioned include, besides the electric, gas, and street-railway companies, railroads, and the telephone and telegraph companies. Special office workers are listed for both men and women.

The occupations differ considerably in the degree of salary advancement between those having least and those having most experience. Among the women with numbers large enough for the computing of averages, secretaries show the greatest difference in salary, 60 percent, between that earned by women less than 3 years in office work (\$85) and that earned by women who have worked in offices 10 years or more (\$136). The least percent of difference is shown in the case of the bookkeeping- and billing-machine operators (38 percent). It is interesting that whereas these machine operators enter office work at the same average salary as stenographers (\$74), with 10 years or more of experience the stenographers earn \$12 more than the machine operators.

The percent of difference between the salary earned by all the men with less than 3 years of experience and that earned by men who have been in office work 10 years or more is 109, as compared with only 59 for the women. The smallest percentage of difference among the occupations listed separately for men is for cost and production clerks, 67 percent, higher than the greatest degree of difference in the case of the women. The greatest percentage of difference between the average salary of men with under 3 years of experience and those with 10 years or more occurs in the case of the accounting group. It is notable in this connection that whereas among the men with less than 3 years of experience the stenographers earn \$2 more than the accounting group, with 10 years of experience or more the latter outstrip the stenographers on the same experience level by \$21.

#### **Type of office and salary advancement.**

The number of years each employee has been with the firm where he was scheduled was recorded for almost all the office workers surveyed. As would be expected, length of service is closely correlated with salary rate. Further, there are variations by type of office in the rapidity and extent of the rise in rates. Table XII gives the average monthly salary by type of office and length of service with the firm.

It is apparent from this table that men with service records of 20 years or more earn \$100 (or 111 percent) more than men who have worked in the same office less than 3 years, but that women with such long work histories earn only \$51 (or 65 percent) more than women who have been with the firm under 3 years. Further, the increase in average salary is proportionately greater for men than for women at each service level.

Concerning the difference in salary of workers at the extremes in length of service, in types of office where there are sufficient numbers at such extremes, it will be seen that women who have served one firm 20 years or more, as compared with those who have worked less than 3 years, have average salaries of \$99 more in railroads but of only \$20 more in department and apparel stores. The salaries of men in a corresponding comparison differ by \$155 in insurance and by \$68 in stores. The difference of only \$36 in the Federal Government offices is hardly comparable, as its chief cause is the high entrance rate.

TABLE XII.—Average monthly salary<sup>1</sup> according to length of service with present firm, by type of office—PHILADELPHIA

Type of office	All employees reported		Number and average salary <sup>1</sup> of employees who had been with present firm—													
			Under 3 years		3, under 5 years		5, under 10 years		10 years and over		10, under 15 years		15, under 20 years		20 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
WOMEN																
Total.....	11,496	\$97	3,522	\$78	1,591	\$86	1,631	\$97	4,752	\$114	2,283	\$104	1,168	\$117	1,301	\$129
Banks and other finance.....	1,112	106	257	82	146	93	150	110	559	120	251	114	136	122	172	127
Insurance.....	1,715	96	509	73	193	85	264	97	749	114	400	105	209	116	140	138
Railroads.....	184	122	35	62	41	91	5	103	156	7	18	18	18	78	161	
Telephone.....	680	108	216	76	62	86	59	106	343	133	164	125	88	137	91	145
Telegraph.....	231	93	10	-----	37	68	22	-----	162	103	77	89	38	112	47	119
Other public utilities.....	533	115	96	85	47	98	76	112	314	126	126	121	88	128	100	131
Printing and publishing.....	1,106	87	401	74	175	82	143	92	387	102	171	94	103	108	113	107
Other manufacturing.....	2,022	92	767	75	353	89	330	100	572	112	324	107	142	117	106	123
Department and apparel stores.....	1,516	76	334	67	280	73	269	79	633	81	358	79	136	82	139	87
Federal Government.....	219	129	53	111	9	-----	42	120	115	141	11	15	15	89	142	
State government.....	748	96	465	93	84	96	81	99	118	106	60	103	42	108	16	
Education.....	787	119	114	83	89	94	74	109	510	133	201	122	121	133	188	144
Nonprofit organizations.....	486	86	193	76	51	80	91	86	151	100	109	96	25	107	17	
Miscellaneous small offices.....	157	99	72	81	24	-----	25	117	36	125	24	-----	7	-----	5	
MEN																
Total.....	6,368	\$137	1,607	\$90	665	\$106	794	\$131	3,302	\$167	1,250	\$143	743	\$169	1,309	\$190
Banks and other finance.....	1,193	142	187	89	105	110	184	133	717	163	285	145	191	163	241	185
Insurance.....	1,031	136	195	83	101	101	144	126	591	162	343	136	165	178	83	238
Railroads.....	738	181	12	-----	15	-----	10	-----	701	184	44	139	37	144	620	190
Telephone.....	153	179	20	-----	12	-----	7	-----	114	205	52	183	35	220	27	226
Telegraph.....	84	96	2	-----	15	-----	9	-----	58	105	33	98	13	-----	12	
Other public utilities.....	650	153	77	101	41	124	96	136	436	168	203	152	124	175	109	190
Printing and publishing.....	260	106	113	73	37	96	39	121	71	156	28	116	16	-----	27	190
Other manufacturing.....	1,364	121	525	89	224	109	195	130	420	165	189	153	112	168	119	181
Department and apparel stores.....	299	95	119	75	63	90	39	101	78	128	32	115	17	-----	29	143
Federal Government.....	231	159	81	135	25	140	44	187	81	172	20	-----	26	181	35	171
State government.....	259	101	224	97	9	-----	10	-----	16	-----	11	-----	4	-----	1	
Education.....	43	104	19	-----	3	-----	9	-----	12	-----	6	-----	1	-----	5	
Nonprofit organizations.....	39	77	22	-----	6	-----	5	-----	6	-----	4	-----	1	-----	1	
Miscellaneous small offices.....	24	-----	11	-----	9	-----	3	-----	1	-----	-----	-----	1	-----	-----	

<sup>1</sup> Not computed for groups of less than 25.

**Average salary according to number of positions held.**

With one or two exceptions salaries tend to be slightly higher among those who have worked always for one firm than for those who have had several positions.

More than half of the men but only two-fifths of the women had been employed only in the office where scheduled.

Years of experience	Employees reported		Average salary according to variety of experience					
	Number	Average salary	All experience with present firm		One job elsewhere		Two or more jobs elsewhere	
			Number of employees	Average salary	Number of employees	Average salary	Number of employees	Average salary
WOMEN								
Total.....	7, 733	\$95	3, 134	\$89	2, 070	\$98	2, 529	\$100
Under 3.....	1, 529	70	1, 007	70	325	69	197	70
3, under 5.....	1, 050	80	497	81	272	79	281	79
5, under 10.....	1, 171	91	433	91	286	91	452	91
10 and over.....	3, 983	110	1, 197	109	1, 187	111	1, 599	103
MEN								
Total.....	4, 493	\$134	2, 397	\$125	1, 023	\$141	1, 073	\$150
Under 3.....	791	77	653	78	111	74	27	79
3, under 5.....	500	94	325	96	106	87	69	89
5, under 10.....	520	117	293	121	104	114	123	108
10 and over.....	2, 682	162	1, 126	161	702	164	854	163

**EDUCATION AND SALARY ADVANCEMENT**

Of all the factors influencing salary advancement among office workers in Philadelphia, amount of education appears to be the least significant. In the first place, in its effect on salaries education is without any importance considered apart from length of experience, age, and even occupation. Young college graduates with no experience earn little compared with older and more experienced workers who have had no schooling beyond the grammar grades. Likewise, college graduates working as messengers and file clerks have average salaries considerably below those with grammar-school training alone who are working as cashiers and hand bookkeepers. This is true in the younger as well as the older groups.

With a comparison of the salaries of office workers at the same age or experience level but with different educational background, some valid analysis of the effect of education may be made. For example, in almost every age group, from under 25 years up to 40 years and over, there is a slight increase in salary as the educational level rises. The largest salary differences occur in the case of men who only attended college as compared with those who were graduated, and between those whose maximum education was grammar school and those who went to high school. In any case the difference in the average salaries of workers in the same age or experience groups but at the extremes of education reported (grammar school and college) is never more than \$18 among the women and \$43 among the

men. In various occupations, workers on the same experience level who have attended business school are earning somewhat more than those who have not been to such schools.

### AGE AND SALARY

As expected, the average salary of office workers in Philadelphia rises with advancing age, the men's more steeply than the women's. Though men and women under 20 years begin at about the same rate, \$65 and \$66 respectively, at the ages of 20 to 25 years men are earning \$87 and women \$78, while men of 40 and more are earning \$179 in contrast to women's \$122.

It is evident from table XIII that the various types of office differ considerably in the salaries paid young people and the rate with which office workers advance in salary with increasing age. Of all types, telegraph offices and department and apparel stores pay women of 20 and under 25 the least, only \$66 and \$72 respectively; State offices pay them the most, \$88. Women of 40 and over earn most in railroad and telephone offices (\$161 and \$144) and least in the retail stores (\$83). It is not surprising, therefore, that the difference in salary between women of 20 and under 25 and the middle-aged should be greatest for women in railroad and telephone offices, \$78 and \$67 respectively, and least in the stores, only \$11.

In insurance offices men of 40 years and more average as much as \$124 above the average for men of 20 and under 25. In contrast, the older men in State offices average only \$20 more than the young group. Men of 20 and under 25 earn less in insurance offices (\$70) than anywhere else and earn most in the electric, gas, and street-railway firms (\$97) and the railroads (\$93). The State offices pay the middle-aged men least (\$108), while the telephone and insurance offices pay them the most, \$222 and \$194, respectively.

The various occupations also differ in the rate at which salaries rise with the workers' age. Women of 40 and over average \$56 more than those of 20 and under 25 as hand bookkeepers and cashiers, but only \$29 more as bookkeeping- and billing-machine operators. Men of 40 and over average more than those of 20 and under 25 by \$94 in cost and production work and \$92 in the accounting group, but by only \$46 as transit clerks.

TABLE XIII.—Average monthly salary <sup>1</sup> of employees in the various age groups, by type of office—PHILADELPHIA

Type of office	Total employees		Number and average salary <sup>1</sup> 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		Under 25 years		35 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
WOMEN																		
All types.....	11,737	\$97	746	\$66	2,839	\$78	2,324	\$91	2,069	\$103	1,522	\$112	2,237	\$122	3,585	\$76	3,759	\$118
Banks and other finance.....	1,119	106	39	69	215	84	160	97	223	107	190	117	292	125	254	82	482	123
Insurance.....	1,719	96	142	68	437	76	330	92	302	100	215	110	293	128	579	74	508	125
Railroads.....	185	123	21	54	83	6	9	30	150	65	161	75	77	95	143	77	95	153
Telephone.....	729	111	45	65	185	77	133	100	125	77	140	164	144	230	75	241	143	143
Telegraph.....	332	101	1	35	66	46	75	70	94	88	112	92	122	36	66	180	112	112
Other public utilities.....	534	115	26	67	73	86	71	107	114	118	103	127	147	130	99	81	250	126
Printing and publishing.....	1,105	87	93	63	359	75	183	86	166	96	113	104	191	105	452	73	304	103
Other manufacturing.....	2,047	92	191	66	578	78	452	90	362	103	228	112	236	117	769	75	464	112
Department and apparel stores.....	1,570	76	109	62	451	72	371	77	254	80	164	81	221	83	560	70	385	85
Federal Government.....	221	129	1	21	31	116	30	119	24	104	22	114	139	22	138	137	137	137
State government.....	748	96	30	85	193	88	252	97	128	101	82	99	63	107	223	88	145	103
Education.....	780	119	17	87	82	127	105	182	119	127	124	240	142	104	79	367	133	133
Nonprofit organizations.....	491	86	22	111	73	125	85	83	91	59	97	91	98	133	71	150	90	90
Miscellaneous small offices.....	157	99	9	40	80	37	101	21	22	22	28	113	49	77	50	114	114	114
MEN																		
All types.....	6,648	\$137	386	\$65	1,185	\$87	1,097	\$115	1,103	\$142	837	\$163	2,040	\$179	1,571	\$82	2,877	\$174
Banks and other finance.....	1,201	142	66	63	157	91	167	125	245	145	162	158	404	174	223	83	566	169
Insurance.....	1,031	137	41	65	176	70	248	112	226	147	134	172	206	194	217	69	340	185
Railroads.....	786	180	1	29	93	22	43	139	137	171	554	192	30	92	691	188	188	188
Telephone.....	164	181	13	12	18	19	19	48	210	54	222	25	80	102	216	216	216	216
Telegraph.....	144	101	18	18	41	82	50	111	15	15	20	18	18	35	120	120	120	120
Other public utilities.....	694	152	12	59	97	87	126	144	150	123	162	269	174	71	92	392	170	170
Printing and publishing.....	272	107	38	60	88	79	57	100	28	138	14	47	174	126	73	61	170	167
Other manufacturing.....	1,442	123	125	67	412	90	283	118	229	143	136	187	237	173	537	85	393	167
Department and apparel stores.....	311	96	53	62	105	82	48	110	35	114	16	54	122	158	75	70	125	125
Federal Government.....	236	159	22	22	40	122	30	142	17	17	127	182	22	144	181	181	181	181
State government.....	260	101	15	80	88	66	103	44	112	23	32	108	95	88	55	112	112	112
Education.....	45	105	10	7	7	7	5	4	5	5	11	17	19	19	16	16	16	16
Nonprofit organizations.....	38	76	8	11	8	8	1	6	6	4	4	19	10	10	10	10	10	10
Miscellaneous small offices.....	24	4	4	9	5	5	4	4	1	1	13	2	2	2	2	2	2	2

<sup>1</sup> Not computed for groups of less than 25.

TABLE XIV.—Average monthly salary of employees of various ages, by occupation—PHILADELPHIA

Occupation	Employees reported		Average monthly salary of employees whose age was—					
	Number	Average salary	Under 20 years	20, under 25 years	25, under 30 years	30, under 35 years	35, under 40 years	40 years and over
WOMEN								
All occupations.....	11, 737	\$97	\$66	\$78	\$91	\$103	\$112	\$122
Stenographic group:								
Secretary.....	1, 260	128	( <sup>1</sup> )	92	109	127	135	147
Stenographer.....	1, 703	99	69	83	97	109	116	125
Other.....	1, 817	89	70	79	85	95	104	116
Accounting group:								
Accounting, audit, bookkeeping clerks.....	495	99	( <sup>1</sup> )	75	87	99	109	116
Hand bookkeeper; cashier.....	262	117	( <sup>1</sup> )	82	91	109	117	138
Machine operators:								
Bookkeeping and billing.....	597	95	( <sup>1</sup> )	79	91	98	106	108
Calculating.....	529	96	( <sup>1</sup> )	80	91	99	107	124
Other.....	383	88	67	76	87	92	105	115
Other clerks:								
File.....	602	80	65	71	81	90	100	107
Record.....	283	88	( <sup>1</sup> )	72	84	98	100	112
Telephone.....	352	94	( <sup>1</sup> )	74	84	87	97	109
Clerks not elsewhere classified in—								
Finance and insurance.....	634	101	67	78	94	101	110	120
Public utilities.....	608	110	63	76	99	118	131	139
Printing and publishing.....	449	78	62	70	80	87	93	88
Other manufacturing.....	456	88	64	75	86	101	111	109
Government, Federal and State.....	376	106	( <sup>1</sup> )	91	103	108	105	124
Other types of office.....	887	75	62	70	76	77	83	83
Special office workers.....	44	168	-----	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	181
MEN								
All occupations.....	6, 648	\$137	\$65	\$87	\$115	\$142	\$163	\$179
Stenographic group.....	412	123	( <sup>1</sup> )	91	116	128	152	180
Accounting group.....	1, 172	158	( <sup>1</sup> )	94	121	149	162	186
Machine operators.....	428	125	( <sup>1</sup> )	87	111	128	157	160
Other clerks:								
Cost and production.....	316	147	( <sup>1</sup> )	98	131	152	177	192
Messenger.....	379	70	58	66	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	105
Statistical.....	225	163	( <sup>1</sup> )	( <sup>1</sup> )	136	151	178	192
Stock.....	324	111	63	83	106	130	141	138
Transit.....	212	119	( <sup>1</sup> )	91	110	125	138	137
Clerks not elsewhere classified in—								
Finance and insurance.....	838	124	66	86	110	140	149	156
Public utilities.....	849	160	( <sup>1</sup> )	89	111	141	168	183
Manufacturing.....	683	118	71	90	112	137	159	165
Government, Federal and State.....	290	121	( <sup>1</sup> )	93	110	117	121	154
Other types of office.....	158	100	( <sup>1</sup> )	86	98	( <sup>1</sup> )	( <sup>1</sup> )	117
Special office workers.....	362	226	-----	( <sup>1</sup> )	152	196	220	262

<sup>1</sup> Not computed; number too small.

## ANNUAL EARNINGS

### Regularity of employment.

Weekly or monthly earnings have special significance when they are accompanied by figures that show the number of weekly or monthly periods in which workers have been employed and their year's earnings. For this reason there were transcribed from the firms' records not only the employees' salaries for one current pay period in 1940 but the total earnings of each employee and the number of periods he or she worked in the year 1939. The 1939 data have been analyzed for all those who were employed in January in 1939 in the office where scheduled. Their number is approximately three-fourths of the total.

The figures show beyond question that office work provides regular employment throughout the year. Counting the 10-month school period of office workers in education as a full calendar year, 93 percent of all women and 96 percent of all men were employed throughout 1939. Practically all the others worked at least 39 weeks. Most of the women employed less than 52 weeks are in the retail stores, non-profit organizations, printing and publishing and other manufacturing, and telegraph offices; most of the men are in manufacturing, the railroads, and retail stores.

### Annual earnings by type of office.

Annual earnings are discussed here only for those employed 48 weeks or more in 1939 in the office where scheduled. These comprise about 73 percent of the regular but nonprofessional and nonadministrative workers surveyed.

The women's average earnings in 1939 were \$1,194, the men's \$1,744. The various types of office have much the same general rank with regard to annual as to monthly salaries. Railroads and the Federal Government rank first and second in the payment of women, with averages of \$1,992 and \$1,576, respectively. It is interesting, however, that whereas the railroads pay women a slightly lower monthly rate than Federal offices, the average annual salary of those in railroads is \$416 above that in Federal offices. Doubtless this is because low-paid women employees recently taken on in the railroads worked less than 48 weeks in 1939 and so are not included in the annual-earnings table. The men had their highest 1939 salaries, like their highest monthly rates, in the railroad and telephone offices. Both women and men had their lowest annual salaries in the retail stores scheduled, \$884 and \$1,162, respectively, and in telegraph offices, \$1,032 and \$1,264.

Though 82 in 100 of all the women for whom 1939 data were analyzed earned less than \$1,500 and 35 in 100 earned less than \$1,000, only 4 in 100 had earnings below \$750. In contrast with the total for all industries combined, 86 in 100 women in the department and apparel stores, 57 in 100 in telegraph offices, and 52 in 100 in printing and publishing earned less than \$1,000, and as many as 13, 10, and 9 percent, respectively, earned less than \$750. On the other hand, almost 100

TABLE XV.—Percent distribution <sup>1</sup> of employees according to annual earnings for work in 48 weeks or more of 1939, by type of office—  
PHILADELPHIA

Type of office	Number of employees reported	Average annual earnings (mean)	Percent of employees who worked 48 weeks or more in 1939 and earned—																
			Under \$750	\$750, under \$800	\$800, under \$850	\$850, under \$900	\$900, under \$950	\$950, 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 and over
WOMEN																			
All types.....	8,461	\$1,194	3.9	5.1	7.2	5.6	7.4	6.1	11.9	8.7	11.1	8.3	6.4	5.6	4.0	2.6	2.2	0.9	3.2
Banks and other finance.....	979	1,331	.1	.4	2.5	3.4	3.2	6.6	11.7	7.9	12.8	14.7	10.9	6.8	8.1	2.5	3.3	.6	4.6
Insurance.....	1,443	1,194	.4	3.3	6.0	4.6	10.3	7.1	14.9	9.4	12.3	9.4	6.6	5.8	3.0	1.8	1.4	1.0	2.7
Railroads.....	58	1,992								3.4		1.7	1.7	1.7		12.1	25.9	6.9	46.6
Telephone.....	570	1,349	.5	2.8	1.8	9.8	7.7	4.2	7.2	6.1	5.1	6.1	6.8	11.9	12.6	7.7	3.9	1.8	3.9
Telegraph.....	198	1,032	10.1	13.6	13.6	6.6	3.5	9.1	7.1	9.1	7.6	7.1	5.1	5.1	2.0	.5			
Other public utilities.....	478	1,402	.8	2.3	1.5	.4	1.7	1.9	6.1	9.4	12.1	17.2	15.9	10.3	7.3	4.0	2.1	2.5	4.6
Printing and publishing.....	864	1,062	8.7	6.6	10.3	9.5	10.3	7.2	13.5	8.4	5.9	6.4	3.2	4.1	1.5	1.5	.9	.7	1.3
Other manufacturing.....	1,450	1,152	4.1	2.7	5.4	5.9	9.2	8.6	15.4	13.1	10.3	7.5	4.6	4.8	2.6	1.9	1.5	.6	1.8
Department and apparel stores.....	931	884	12.7	20.0	25.4	11.3	12.2	4.0	6.0	3.2	1.8	1.4	.2	.4	.1	.1	.1	.1	.9
Federal Government.....	176	1,576						.6	.6	.6	8.5	12.5	11.9	17.0	17.6	11.9	12.5	2.8	3.4
State government.....	149	1,191						.7	34.9	36.9		21.5		4.0			3.4		
Education.....	705	1,336	1.2	1.8	1.1	1.4	2.4	5.3	9.4	5.7	35.3	4.0	10.8	5.2	1.0	6.0	2.3	.9	7.1
Nonprofit organizations.....	354	1,041	8.1	6.5	9.9	5.4	8.2	8.8	18.4	7.3	13.0	4.2	3.1	3.4	1.1	.8	.6	.8	.3
Miscellaneous small offices.....	106	1,337	3.7	7.6	2.8	3.8	6.6	2.8	8.5	10.4	1.9	13.2	7.6	7.6	2.8	.9	7.6	2.8	9.4
MEN																			
All types.....	5,099	\$1,744	2.3	1.5	2.0	1.7	2.8	2.1	4.8	4.8	5.1	6.1	6.3	6.9	6.1	4.5	6.7	4.1	32.2
Banks and other finance.....	1,092	1,799	1.8	1.0	.6	.4	1.6	.7	3.8	3.0	4.2	7.6	7.2	6.7	7.6	6.0	10.0	6.0	31.6
Insurance.....	955	1,674	1.2	1.6	3.8	2.3	4.4	3.1	6.6	6.2	7.2	6.4	6.2	7.9	4.6	4.0	6.7	3.9	24.0
Railroads.....	515	2,299			.6							1.0	.4	1.7	2.9	2.9	1.9	.8	87.6
Telephone.....	143	2,156			2.1	3.5	4.9		2.8	2.8	2.1	3.5	1.4	1.4	2.1	2.1	1.4		69.9
Telegraph.....	75	1,264	1.3		8.0	9.3	8.0	8.0	8.0	13.3	2.7	6.7	6.7	8.0	8.0		4.0	4.0	4.0
Other public utilities.....	648	1,837	.5	.8	.5	.3	1.1	.5	1.7	2.8	4.0	5.4	6.9	9.6	11.4	7.6	8.6	8.5	29.9
Printing and publishing.....	201	1,407	9.0	5.0	5.0	2.5	6.5	5.0	11.9	3.5	4.0	8.4	4.4	7.5	3.0	1.0	4.4	3.0	15.9
Other manufacturing.....	995	1,580	2.7	2.3	1.9	2.4	2.0	3.3	4.8	8.2	8.4	7.6	8.9	7.7	5.5	4.7	6.5	3.7	19.5
Department and apparel stores.....	205	1,162	10.3	4.9	3.9	6.8	11.7	6.3	14.6	9.8	4.9	6.8	3.9	4.4	2.4	2.0	1.5	.5	5.4
Federal Government.....	162	2,017			.6	.6				.6	4.3	1.2	14.2	14.2	8.6	1.2	6.2	1.2	46.9
State government.....	38	1,342																	
Education.....	33	1,359																	
Nonprofit organizations.....	20	( <sup>2</sup> )																	
Miscellaneous small offices.....	17	( <sup>2</sup> )																	

<sup>1</sup> Percent not computed where base less than 50.<sup>2</sup> Not computed; number too small.

percent of the women in railroads and in the Federal and State offices earned \$1,000 or more.

Though 39 in 100 of the men earned less than \$1,500 in 1939, only 12 in 100 earned less than \$1,000 and only 2 in 100 had earnings below \$750. It is interesting, however, that as many as 44 in 100 in the retail stores, and about one-third each in printing and publishing and telegraph offices, had earnings below \$1,000. About 10 and 9 percent of the men in the first two types of office just mentioned earned less than \$750.

In contrast, almost 9 in 10 men in the railroads and 7 in 10 in telephone offices earned at least \$2,000 in 1939, though the average number earning so much among all the men surveyed is only about 3 in 10. Every type of office but the railroads paid at least 9 in 10 of the women they employed less than \$2,000; not far from half of the women in the railroad offices earned \$2,000 or more.

### **Annual earnings by occupation.**

When the women and men are tabulated by occupation and the occupations are arranged in order of average annual earnings in 1939, as in table XVI, special office workers head the list for each sex. The women special office workers averaged \$2,010, or \$816 more than the average for all women and \$541 more than the average for secretaries, next in rank. The men special office workers averaged \$2,704, which is \$960 more than the average for all men, \$424 more than that for rate clerks who rank second, and practically \$700 above the women's average.

Only 8 occupational groups among the men failed to average at least \$1,400 and only the messengers earned less than \$1,000. In contrast, among the women only the 7 most highly paid occupations commanded as much as \$1,400. Several groups on the women's list earned less than \$1,000, messengers, service-desk clerks in the stores, and the circulation and subscription clerks in printing and publishing earning less than \$900.

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

Women		Men	
Occupation	Average year's earnings	Occupation	Average year's earnings
Special office workers.....	\$2, 010	Special office workers.....	\$2, 704
Secretaries.....	1, 469	Rate clerks.....	2, 280
Bookkeepers, hand.....	1, 446	Cashiers, tellers.....	2, 231
Audit clerks.....	1, 413	Audit clerks.....	2, 099
Cashiers, tellers.....	1, 412	Bookkeepers, hand.....	2, 016
Trouble dispatchers.....	1, 409	Statistical clerks.....	1, 989
Bond, security, and draft clerks.....	1, 404	Clerks not elsewhere classified, public utilities.....	1, 948
Correspondents.....	1, 364	Claims examiners and adjusters.....	1, 931
Clerks not elsewhere classified, public utilities.....	1, 360	Renewal clerks.....	1, 926
Coin counters.....	1, 351	Secretaries.....	1, 920
Statistical clerks.....	1, 332	Trouble dispatchers.....	1, 908
Pay-roll clerks and timekeepers.....	1, 227	Draftsmen.....	1, 893
Clerks not elsewhere classified, finance and insurance.....	1, 225	Clerks not elsewhere classified, Federal and State Government.....	1, 838
Stenographers.....	1, 223	Cost and production clerks.....	1, 791
Accounting clerks.....	1, 213	Correspondents.....	1, 785
Clerks not elsewhere classified, Federal and State Government.....	1, 202	Bond, security, and draft clerks.....	1, 716
Transit clerks.....	1, 191	Billing, statement, and collection clerks.....	1, 701
Claims examiners and adjusters.....	1, 190	Accounting clerks.....	1, 667
Billing-machine operators.....	1, 183	Checkers.....	1, 629
Actuarial clerks.....	1, 181	Coin counters.....	1, 624
Bookkeeping clerks.....	1, 171	Credit clerks.....	1, 612
Billing, statement, and collection clerks.....	1, 169	Order and shipping clerks.....	1, 585
Bookkeeping-machine operators.....	1, 169	Billing-machine operators.....	1, 583
Tabulating-machine operators.....	1, 161	Pay-roll clerks and timekeepers.....	1, 561
Calculating-machine operators.....	1, 151	Tabulating-machine operators.....	1, 552
Dictating-machine transcribers.....	1, 147	Clerks not elsewhere classified, manufacturing.....	1, 522
Order and shipping clerks.....	1, 144	Calculating-machine operators.....	1, 508
Key-punch operators.....	1, 106	Transit clerks.....	1, 498
Checkers.....	1, 103	Record clerks.....	1, 483
Telephone operators.....	1, 095	Mail clerks.....	1, 476
Record clerks.....	1, 088	Bookkeeping clerks.....	1, 467
Receptionists.....	1, 061	Stenographers.....	1, 463
Duplicating-machine operators.....	1, 060	Addressing-machine operators.....	1, 431
Typists.....	1, 056	Clerks not elsewhere classified, finance and insurance.....	1, 415
File clerks.....	1, 054	Typists.....	1, 384
Stock clerks.....	995	Route clerks.....	1, 379
Clerks not elsewhere classified, manufacturing.....	994	Stock clerks.....	1, 376
Sorters.....	971	File clerks.....	1, 355
Mail clerks.....	958	Duplicating-machine operators.....	1, 290
Addressing-machine operators.....	956	Actuarial clerks.....	1, 209
Clerks not elsewhere classified, other types of office.....	933	Clerks not elsewhere classified, other types of office.....	1, 104
Credit clerks.....	925	Messengers.....	950
Circulation and subscription clerks.....	897		
Service-desk clerks.....	799		
Messengers.....	737		

## PERSONNEL POLICIES

### Sex preference.

Table I (p. 10) shows that in the 334 offices scheduled in Philadelphia, three-fifths of the employees are women and two-fifths are men. Such proportions differ considerably, however, by type of office. Women comprise more than four-fifths of the office personnel in education, nonprofit organizations, miscellaneous small offices, and the retail stores surveyed, and almost four-fifths in printing and publishing, but they comprise considerably less than one-fifth in the railroad companies. The electric, gas, and street-railway utilities, banks, and other finance, and the Federal Government also employ more men than women.

Inquiry was made of all but the Government offices as to what occupations are considered men's work and what are considered women's. Some conclusions from the information received are as follows: Secretarial, stenographic, and typist jobs are commonly regarded as women's province, as is the operation of the usual office equipment such as the telephone switchboard and addressing, dictating, calculating, book-keeping, and billing machines. A number of offices reported that most or all of the detail, routine, or general clerical work ordinarily is given to women.

In few offices are most or all of the ordinary office jobs considered men's work. This is the case, however, in 1 railroad, 1 investment house, and 2 small offices. In 3 manufacturing firms men were hired for all but stenographic positions. Men appear definitely to be preferred as accountants, bookkeepers, and heads of accounting and book-keeping departments. They are commonly chosen as division heads and to hold the executive, supervisory, and administrative jobs. Where stock, shipping, or receiving clerks must work in warehouses, lift or handle large and heavy parcels, men are employed exclusively, and they are hired in preference to women as messengers and mail clerks, in at least 3 cases such jobs being considered as the training ground for staff positions.

The preferences expressed are borne out in the occupational distribution found among the office workers shown in table II on page 13.

### Marital status.

Among those office workers surveyed in Philadelphia, roughly three-fourths of the women and not far from half the men were reported as single. The education and telegraph offices have the highest proportions of married women, respectively 32 and 29 in 100; the railroads have the highest proportion of single women, 92 in 100. In contrast, the railroads have the highest proportion of married men, 82 percent, and the retail stores and State offices the highest proportions of single men, respectively 73 and 70 percent.

In the case of men, marital status is in large part merely a reflection of age; proportionately more men under 25 are found in the retail offices than in any other; more men 40 and over are in railroads.

Among the women, however, the incidence of married or single women is more the result of economic conditions and of prejudices. Some firms will not employ married women and some will not allow women who marry while in their service to remain. About two-thirds of the offices surveyed reported their policies in regard to marital status. Of these firms, two-fifths (86 offices) will hire only single women; these include more than half the manufacturing offices, 2 of the 3 public-utility firms, all the telephone and railroad companies, and 12 of the 18 insurance offices. Only about one-sixth (36 firms), however, require those who marry while in their service to resign. Most of these are manufacturing, insurance, and miscellaneous small offices. On the other hand, no office in retail stores, the Federal Government, nonprofit organizations, education, nor telegraph considers marital status at all in its employment policies.

### **Hiring and dismissal policies.**

Of the 294 firms for which data are available, about two-thirds have some centralized authority or organization for hiring office personnel, either through one or two officers, the office manager, the proprietor, or civil service, and personnel departments. In the remainder of the offices, several units or individuals in the same concern, such as department heads, have the power to hire and dismiss.

Most of the offices with a definite policy in regard to dismissal grant at least 1 week either of notice or of dismissal pay; more than half grant 2 weeks. Only 18 offices that reported give neither pay nor notice. These 18 are in miscellaneous small offices, manufacturing, printing and publishing, railroads, telephone, insurance, and finance. A number of firms that ordinarily give notice or a dismissal wage grant neither of these when an employee is dismissed for cause.

### **Vacation and sick-leave procedure.**

In general, it appears customary in Philadelphia to grant office workers at least 2 weeks of vacation with pay for 1 year of service, and sometimes for shorter service. In less than one-fifth of the 236 firms reporting, chiefly manufacturing and miscellaneous small offices, is the maximum vacation with pay only 1 week. In 5 offices no paid vacations are granted; 4 of these are in the group of small offices. In practically all other cases at least 2 weeks with pay are allowed. In some 10 or 12 of these firms service histories of 10 to 25 years are rewarded with longer vacations. In the 6 Federal Government offices civil service regulations provide for  $2\frac{1}{6}$  days of leave a month, amounting to 26 days in the year.

There are few firms scheduled in Philadelphia, only 7 in 239 of those reporting, that do not grant office employees sick leave with pay. Policies with regard to sick leave, however, vary a good deal more than those affecting vacations, and the amount of sick leave granted is less often fixed. It may depend not only on length of service, but on status in the firm and frequency of illness. The practices reported vary all the way from the granting of only 4 hours at a time to production workers in a factory office, less generous than usual, to the granting of 1 year in 2 telephone offices for employees who have had 25 or more years of service. In several of the department and apparel store offices employees subscribe to a benefit association to which they

alone contribute and through which they receive sick benefits. In 1 firm the benefit is payable for 13 weeks after 3 months of service and for as much as 52 weeks after 25 years of service. In such cases the store itself usually does not pay for sick leave.

### **Salary increases and promotional policies.**

In few offices among those scheduled in Philadelphia are regular promotional policies in effect. In most instances a promotion takes place only as a vacancy occurs, and where this is true the eligible employees generally are considered first.

Most of the advancement policies reported are concerned only with review of personnel for salary increases. Such review is a periodic occurrence, usually annual or semiannual, in about one-fourth of the offices reporting. In some instances salary increases are made regularly but they may not exceed the established limit of the position's grade, advancement to another position being recommended only on the basis of special individual merit or the occurrence of a vacancy. Definite policies with regard to salary increases, including regular review of employees' merits, were reported in all the Federal and telephone offices visited, three of the four education offices, two of the three public utilities, over half the financial offices, and more than two-fifths of the insurance firms.

### **Insurance, welfare plans, and labor organization.**

Insurance and welfare plans of various kinds are found more generally in large than in small offices and therefore are seldom reported in the nonprofit organizations and miscellaneous small offices included in this survey. Most popular are the employee insurance plans, the workers in about 100 of the 236 firms reporting having some kind of group life or annuity plan. In two-thirds of these the employing office contributes part or all of the policy premiums.

In nearly one-fourth of the reporting firms the employees have group hospitalization, but in only four companies do the employers contribute. Definite retirement plans are common in railroads, telephone firms, and other public utilities, and of course in the Federal offices. A number of financial and insurance firms also have such plans, and in at least five of the former the employers pay the entire cost. A few of the companies visited subsidize group recreational activities, foster savings and credit-union plans, or provide first aid and emergency medical attention.

Except for the brotherhood of clerks in the railroad offices and the various unions of Federal employees, labor organization among the office workers of the firms scheduled in Philadelphia is negligible.

### **Source of applicants.**

The 334 offices scheduled use the facilities of public and private employment agencies more often than any other source of personnel. Further, such agencies are, more than other sources, the sole outside means made use of by individual concerns for securing new workers, though most offices generally employ more than one source. The department and apparel stores appear to use the public Employment Service more than do other types of office. The informal means of securing personnel through the recommendation of friends, employees, business associates, and the church is next only to the employment

offices in popularity. Only a little less frequently resorted to are the employment services of public and private schools and colleges.

In some firms, especially those with office staffs of 50 or more, personal applications made at the firm's door, or the company's files of such applicants, are used, though generally among other sources. Newspaper or periodical advertising appears to be employed but seldom. In Government offices, including the board of public education, the civil service registers are used exclusively.

## PHILADELPHIA'S SCHOOL FACILITIES FOR TRAINING OFFICE WORKERS

The Women's Bureau, in the course of its survey of office workers in Philadelphia, inquired not only into the many aspects of office workers' employment but into the matter of the number who were trained and placed in 1940, and the availability, character, and duration of the courses they took. To secure this information, field agents visited the Board of Public Education and all private schools in the city offering a business curriculum.

### Public schools.

There are 14 senior day high schools, 4 vocational schools, and 13 evening schools in which commercial subjects are taught vocationally in the Philadelphia public school system. The city's junior high schools offer only 1 course in business training, which is merely exploratory and does not equip the students taking it to enter any specialized phase of office work.

The curriculum in the senior day high schools includes, besides the required academic subjects, 2 years or 4 semesters of typing and stenography, 3 full years of bookkeeping, and 1 year each of commercial geography, commercial arithmetic, and junior business training. A 1-semester course is offered in business elements, business economics, commercial law, and office practice. More than 4,000 students were enrolled in June of 1939 in the first semester of bookkeeping, usually taken in the sophomore year. The total enrollment in the bookkeeping courses, probably indicative of the enrollment in the business curriculum as a whole in the public day high schools, was approximately 14,000 at that time. In comparison, only 9,000 were enrolled in typing and 5,600 in stenography. About 4,550 were taking commercial arithmetic in June of 1939 and 4,000 were carrying business elements. Approximately 2,150 students were graduated from the commercial course of the senior day high schools in the summer of 1939, and 1,800 in the following January.

Evening school classes in commercial subjects are carried on in eight of the senior high schools, in the Standard Evening High School, and in the four vocational schools of the city. The courses consist of bookkeeping, accounting, and building and loan practice, stenography, typewriting, mimeographing, machine calculating, office practice, business law, and the combination courses of commercial correspondence and typewriting and filing and typewriting. All the schools offer stenography, typewriting, and bookkeeping. Most give commercial correspondence and typewriting and office practice also, but the machine courses are concentrated in the vocational schools, where the equipment consists of batteries of calculating, bookkeeping, dictating, and mimeographing and other duplicating machines.

Nearly 3,400 students attended the evening classes in shorthand and typewriting in 1939. About 1,400 took the commercial correspond-

ence and typewriting course, and 1,040 took bookkeeping. The other commercial studies in the evening curriculum were much less popular. The total evening school attendance in business classes for the year probably was in the neighborhood of 5,000. Many of those taking shorthand and typewriting had been graduated from the day high schools and were merely practicing each week to help them to retain their skill. A great many of these were unemployed and seeking office jobs.

Certificates of proficiency are awarded evening school students in commercial subjects on completion of a year's course, extending from September to March. At the end of the 1939 school year 53 certificates were issued, more than half of them to students who had completed bookkeeping. The ordinary evening school does not offer a curriculum extensive enough to warrant giving a high school diploma. A diploma may be secured, however, from the Standard Evening High School. This school offers a standard high school course accredited by the Pennsylvania State Department of Public Instruction and having the same rating as that of the regular day high schools of the city. The school is in session 4 evenings each week from September through June and there are 2 periods an evening, each lasting 1 hour and 40 minutes. The usual roster is 2 or 3 courses per term. The business subjects offered include office practice, commercial arithmetic, junior business training, and commercial law, as well as the usual bookkeeping, typewriting, and stenography. In the school year 1938-39, as many as 186 students were attending the bookkeeping classes, 147 were in attendance in the typewriting and 99 in the shorthand course. Only 62 took commercial arithmetic, 41 junior business training, 19 commercial law, and 17 office practice. The total enrollment ordinarily exceeds the average attendance. The latter probably did not fall below 200 in the 1938-39 school year. In February of 1939 only 21 students were graduated from the commercial course, and 26 more received their diplomas in June.

Of the vocational high schools, only the Mastbaum Vocational School offers full-time day classes in commercial subjects. The others provide only brush-up or part-time work in stenography, typewriting, and machine operation. This serves the important purpose, however, of helping students to keep in practice or even to acquire new skills during periods of unemployment, often between their graduation or leaving school and their first job. The Mastbaum Vocational School is coeducational and since 1938 has been offering a 3-year commercial course leading to a diploma. The curriculum includes—besides typewriting, shorthand, and bookkeeping—business arithmetic, filing and office practice, business fundamentals, calculating-machine operation, and duplicating. About 400 full-time day students were enrolled in these classes alone in 1939. Some 500 were engaged in part-time study of commercial subjects in the other 3 schools. Since its business curriculum had been changed from a 2- to a 3-year course in the previous year, a very small group, probably not exceeding 25, were graduated from the Mastbaum Vocational School in the commercial course in 1939.

In all the public schools together, as the foregoing data show, approximately 4,000 certificates or graduation diplomas were issued for the completion of a part or all of a commercial course in the

summer of 1939 or winter of 1940. Enrollment in 1939 in public school business courses, excluding the junior high schools, probably reached 20,000, this figure including several thousand students who were merely taking brush-up work in evening or vocational schools.

Placement of the many each year who leave school or graduate and are anxious to find office employment has been a serious problem, especially in the case of the very young. The schools themselves do no active placement work. Instead, the Philadelphia Junior Employment Service, now operated by the United States Employment Service of the Federal Social Security Board, assumes the responsibility for vocational counseling, placement, employment certification, and follow-up service for all boys and girls in the city between the ages of 16 and 21, the limits within which fall most of the business students graduating from the public and parochial schools. To be sure, not all the young people who want jobs avail themselves of the facilities of the Employment Service. A recent survey<sup>13</sup> of the employment status of former pupils in the Philadelphia public school system who left school at 16 and 17 years of age in the period between January 1937 and June 1938 shows that just slightly more than half of the group of 9,457 boys and girls in the study had registered with that agency for placement. Many were unaware of its existence though they were unemployed and anxious to find work. This kind of situation may arise from inadequate vocational guidance within the schools themselves.

In this connection, the Junior Employment Service recommends in the study cited that more effective educational and vocational direction be given as a part of the students' schooling so that they may be apprised before it is too late of the most suitable curriculum for their needs, possible fields of work, general economic conditions, local employment opportunities, and finally how and where to look for work. Not only are high school students unadvised generally concerning the placement service available to them free of charge, but many are encouraged to take, or are not discouraged from taking, courses that are opposed to their practical interests. For example, a significant proportion of the student body take the academic curriculum in the high schools, though they cannot afford to continue their education. These students, after graduation, often attempt to secure office work in competition with those who have specialized training, or they enter private business schools at considerable unnecessary expenditure of time and money. The Junior Employment Service records for 1940 and 1941 show that roughly two-thirds of those placed in clerical jobs had taken the business course; about one-fifth were graduated from the academic course.

### Parochial schools.

The Catholic schools are an important part of the Philadelphia educational system. There are 4 major groups of Catholic parochial schools in the city, in which 10 high schools with a regular 4-year course, 17 2-year commercial schools, 4 academies and preparatory schools, and 3 colleges give business training. The 2-year commer-

<sup>13</sup> Pennsylvania State Employment Service. Junior Employment Service of the School District of Philadelphia. *When Philadelphia Youth Leave School at 16 and 17 (1937-1939)*, 1941.

cial schools provide only a commercial course, usually on the high school level. One industrial girls' school has a 3-year commercial course. The curriculum of the colleges will be discussed with the other schools of higher education on page 100.

In the spring of 1940 between 4 and 5 thousand students were enrolled in business courses in Philadelphia's parochial secondary schools. There were more than 3,500 in the high schools alone, about 500 in the commercial schools, and something less than 100 in the academies and preparatory schools. Their ages averaged from 14 to 19. In all the schools but 2 of the academies the standard course consists fundamentally of typing, shorthand, and bookkeeping, ordinarily requiring 2 years of study. Supplementing this basic curriculum is any combination of the following: Business English, business mathematics, office practice, economic geography, business law, business spelling, letter writing or business correspondence, secretarial studies, filing, penmanship, and occasionally economics. In the 2-year commercial schools especially, some of the latter are part of the curriculum for both years, but ordinarily they require only one year of study. The academies and preparatory schools usually do not provide more than the fundamental courses in typewriting, shorthand, and bookkeeping, and in only one of the 4 schools were these considered an integral part of the curriculum. In the others they were offered as electives or they were available only for guidance purposes.

As the roster of courses indicates, little instruction is given in the Catholic parochial schools in the operation of business machines other than the typewriter. Though more than half the schools own mimeograph or other duplicating devices and adding machines, few possess calculating, bookkeeping, addressing, dictating, or filing equipment and none at all have billing machines. However, 4 of the 10 high schools, 2 of the 17 commercial schools, and 1 of the academies are fairly well equipped, having at least 4 types of business machines by means of which instruction may be given commercial students.

Instead of entering the labor market immediately, many who complete the course given in the 2-year commercial schools go on to high school to finish their secondary education or continue their studies in one of the city's vocational schools. Therefore, though the data show that between 250 and 275 commercial school students completed their course in 1940, it is not possible to say how many intended then to enter office work. Only about 30 to 50 students finished the business course of the 4 academies. In contrast, approximately 1,500 commercial students were graduated from the city's 10 parochial high schools and presumably a large proportion wanted to be placed in offices. It is interesting in this connection that a few of the schools make an effort themselves to find positions for their students. In one school employment agency, representatives carry on student tests preparatory to attempting their placement. The facilities of the Junior Employment Service, however, are available to the parochial as well as to the public school students. To what extent these facilities are utilized cannot be estimated.

### **Private commercial business schools.**

There are 26 active private commercial business schools in Philadelphia. In all but about 2, most of the students are graduated from high school or have had office experience before entrance. The usual

age at matriculation is 17 and ordinarily the students are a youthful group; few are in the late 20's and only in the more specialized schools of banking or accounting do students of 30 years or more attend. In one school pupils as young as 14 are enrolled. This school meets Board of Education requirements for secondary school work and accepts boys and girls before they have completed their high school course. On the other hand, 7 of the schools have an appreciable number of college-trained students. One school gives a thorough medical-secretarial course and draws students from 7 States. Five of the others are the schools of largest enrollment.

Three-fifths of Philadelphia's private commercial business schools had a student enrollment in day and evening classes of 100 or more in the spring of 1940. Six of the schools had 300 or more students and 2 reported as many as 900 or more. The total enrollment in all the schools together, counting both day and evening classes, was between 5 and 6 thousand, drawn for the most part from metropolitan Philadelphia.

The courses available to this large student body vary according to the kind of school attended. There are 18 schools giving the standard business course of stenography, typing, and usually bookkeeping. In most of these a variety of other studies also are offered; for example, accounting, business English, business administration, secretarial practice or executive-secretarial work, and filing and indexing, to mention the more common courses. At least 4 of these 18 schools offer medical-legal or medical-secretarial work. About 4 have a special course in spelling or vocabulary and at least 3 teach business arithmetic, business law, and a general class in office practice. Though most of the schools do not offer more than 4 or 5 subjects, there are 2 with more than 15 courses, including such advanced studies as economics, marketing, credit and collections, and foreign trade.

Only a few of the 18 schools give instruction in office machines other than the typewriter. These are among the schools of largest enrollment. One specializes in training key-punch operators and 3 emphasize stenotypy. The machines most commonly part of the equipment of the commercial business schools discussed here are calculating machines and mimeograph or other duplicating machines. Six schools had no machines other than the typewriter, but 2 had 5 or 6 varieties.

The courses in the 18 commercial business schools vary in length from 1 or 2 months necessary to learn the operation of selected office machines to as much as 2 years to complete a secretarial or business administration course. Most of the courses are of one year's duration or less, but the time necessary to complete them at night school usually is double that required if one attends school during the day. At least 14 of the 18 schools operate an evening as well as a day school.

Another type of private commercial business school is that maintained by business-machine companies to teach customers' employees and others how to operate the machines they rent or sell and service. Five of these are active; 1 has an enrollment of more than 200. The courses taught are confined to the operation of calculating, dictating, bookkeeping, billing, adding, key-punch, verifying and sorting equipment, and take from a minimum of 2 days to learn dictating-machine transcription to 3 or 4 months for a full course in calculating- or billing- and bookkeeping-machine operation.

Besides the general business school and the machine schools, Philadelphia supports 3 commercial business schools. These emphasize accounting, auditing, and finance. One is a correspondence school and concentrates almost exclusively on accountancy. The others give instruction also in such subjects as commercial law, economics, negotiable instruments, business administration, professional auditing, and business English. Together the enrollment in all 3 schools comes to about 1,000 and their courses require from about 3 months for a banking class to 3 years to complete a full public accounting or business administration course. Two of the schools operate in the evening and all 3 cater to older students who are employed already in office work but are seeking better positions or more rapid advancement.

An estimate from the data available to the Women's Bureau shows that in the school year 1939-40 roughly 4,000 students completed their business course in the 26 private commercial business schools operating in Philadelphia. Of these, at least 2,500 were evening school students, a large proportion of whom were already working in offices, leaving more than 1,500 to provide a new supply of office workers.

Except for the accounting schools, a large proportion of whose students are already employed, most of the private commercial business schools make an effort to place their students. Many maintain a free lifetime employment service for graduates, several having a permanent personnel department devoted to this purpose. Four of the latter are approved by the State Committee on Standards for Business Schools and 3 belong to the National Association of Commercial Accredited Schools that maintains a Nation-wide placement service. It is interesting that a few of the schools, besides securing positions for their own graduates, are equipped to place nongraduates. Some of the schools that do not maintain a lifetime service will nevertheless carry on some replacement work after graduates have left their first job. In at least 3 of the schools employers are regularly circularized to keep them apprised of the school's placement facilities and in at least 3 others the employment status of graduates is regularly checked. Two of the schools feature part-time field work for students as part of their course, and report that the contacts made in this way often lead to permanent positions after graduation. Some of the schools carry on only the most informal kind of placement service, depending on their prestige to draw requests for office help.

According to the reports of the private commercial business schools, about 3,500 of their students had been placed in permanent positions, mostly through the schools' efforts, in the 1939-40 season. This figure, however, includes many replacements and therefore it is not possible to tell from the data available what proportion of the students who were graduated from these schools in 1939-40 had been placed by the date of this survey.

### **Private nonprofit business schools.**

One private secondary school and 6 colleges and universities in Philadelphia offer vocational business courses. The enrollment in such courses in the spring of 1940, however, cannot be estimated. In the secondary school the course is of 2 years' duration and consists of typewriting and shorthand, economic geography, office practice, and commercial law. Often instruction in business mathematics, business organization, and office appliances is substituted for shorthand. The

courses offered in the schools of higher learning are much more varied and advanced; their emphasis, for the most part, is in the fields of accounting, money, credit and banking, economics, auditing, marketing, and the like. Most of the students in these courses do not ordinarily enter the same labor market as those who complete only the secondary school or short private business school curriculum, since the college training, usually requiring 4 years of course, is meant to prepare students for administrative work or for executive participation in business. Two of the schools, however, offer a shorter evening school course in accounting and 2 award a certificate or diploma for the completion of a 2-year secretarial course. One of them gives an intensive secretarial course of 10 months' duration. Students in these classes are more likely to enter the local office workers' labor market. In 1940 approximately 450 had completed their course, but of these about 300 were evening school students, a large proportion of whom usually are already employed in offices and seeking advancement. No information was secured regarding the services offered the approximately 150 students requiring initial placement.

### Placement.

Each year by far the largest proportion of the business students who complete their course or leave school are still in their teens. Most of those newly entering office work are public or parochial school students who must look either to the Junior Employment Service or private means to secure their first job. What are their opportunities?

The proportion of unemployment even in normal times is highest among those who are not yet 20. The situation is even more grave in the case of workers under 18. Of 5,783 young people placed by the Junior Employment Service in 1940, 7 in 8 were at least 18 years of age. Further, in the summer of 1938 one-third of the entire unemployed population in the city, which amounted to almost one-third of the employable population, were in just 10 occupational groups, of which that of general clerical work was one. Finally, there is a greater demand for boys than for girls; yet more girls register for office jobs.

Though each of these conditions that emphasizes the relatively weak bargaining power of the young person looking for office work does not disappear entirely in periods of greater industrial activity, in 1941 it was obvious that the acceleration along all economic fronts in Philadelphia as a direct consequence of the war effort was having a telling effect on the demand for young office workers.

Between December of 1940 and December of 1941, the active applications for placement in the files of the Junior Employment Service had decreased by 46 percent. In 1940 and 1941, respectively 7,043 and 8,238 of the new registrants were seeking clerical jobs and 1,697 and 3,358 were placed. In other words, twice as many clerical openings were filled in 1941 as in 1940, though the number of new applicants seeking clerical work had increased by materially less than this. Furthermore, the proportion of all those placed in 1941 who were less than 18 years of age had increased to 1 in 5, in contrast to only 1 in 14 in 1940. In the latter year only 1 in 6 of all who were registered with the Junior Employment Service secured jobs, as against 1 in every 3½ in 1941, when 9 in 10 of the placements made, as com-

pared with 3 in 4 of the placements made in 1940, were not temporary but of regular duration.

All the available data point to constantly increasing employment opportunities for young people for the duration of the war. The greatest need for personnel, to be sure, is in the factories, where an increasing proportion of those registered with the Junior Employment Service are being placed. As production jobs increase, however, new clerical jobs also are opening, and in addition the greater opportunities and higher wages paid in war occupations are attracting office workers from already existing positions. As early as April of 1941 the Junior Employment Service reported that "it has been difficult to find qualified boys for available clerical positions." In 1941 less than half of the young people who had taken the business course in high school and secured jobs through the Junior Employment Service were placed in clerical work, while fully 36 percent took production jobs. In 1940, in contrast, 54 percent were placed in offices and 27 percent on the production line.

The opportunities for employment in factories or in offices have not increased so rapidly for girls as for boys, but it is notable that 65 percent of the workers for whom clerical jobs were secured by the Junior Employment Service in 1941 were girls, as compared to 54 percent in 1940 who were girls. In addition, with the increased demand for boys and young men in a wide variety of production and other positions which older men have left to join the armed forces, young women will increasingly be called upon to fill developing vacancies.

It is perhaps safe to say, therefore, that whereas but a few years ago the schools were training many more potential clerical workers than could possibly find employment in their chosen field, today there are not enough men to meet the demand and even the large numbers of women who prepare themselves to enter offices are much more quickly successful than formerly in finding the work for which they have been trained.

This picture, however, is not a normal one. How long it may last and what changes it may undergo several years hence are difficult to foresee. It is certain that in slack times the situation is very different and even in so-called normal times the youthful beginner in office work, and there are thousands of new ones each year, finds it difficult to become established. The difficulty is greater, moreover, if he, and especially she, is not yet 18 years of age. Remaining longer in school, and more practical and thorough educational and vocational direction, have been proposed as possible remedies. Especially today, when opportunities have multiplied for the young as well as the older worker, such direction would be an important step not only in helping workers to find more suitable employment, but in increasing the smoothness with which employment and industrial mechanisms operate.

