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THE COST OF LIVING OF
GIRLS PROFESSIONALLY
EMPLOYED IN THE COUNTY
OF LONDON.

by

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case in point. But the main criticism here is that the whole development is seriously overweighted with descriptions of involved processes of numerical computation at the expense of the basic theory. In a non-specialised work of this kind it seems preferable to emphasise the essential theoretical background of the statistical methods together with the more straightforward methods of computation. It is better that the student should know exactly what he is doing even if it takes him somewhat longer, at first, to carry out the actual numerical calculations. If he is at all competent, he can be left to devise, or to acquire from various sources, the methods of computation most convenient in his own particular field.

In details, also, there are a number of surprising omissions. Many readers will look in vain for an adequate treatment of weighted averages, from their use in such processes as the standardisation of death rates to their application in the weighted-relative method of constructing index numbers. It is, however, scarcely fair criticism to remark on omissions of this kind. The needs of research workers who use statistical methods, even in the limited field of the social sciences, are so diversified that no book of this size can possibly satisfy even a majority of them.

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NOTES AND MEMORANDA

THE COST OF LIVING OF GIRLS PROFESSIONALLY EMPLOYED IN THE COUNTY OF LONDON

WOMEN, it is often said, do not attempt to live on their salaries. Unlike men, they are but rarely entirely self-supporting; instead they rely, if unmarried, on their parents for some financial assistance; if married, and still working, they are partly supported by their husbands. Women, so it is argued, regard their earnings as "pocket-money." This description is usually taken to apply especially to the economic position of young unmarried girls, working in commercial and professional occupations, and who are assumed to come from middle-class homes. Here, it is pointed out, the parents are most probably in a position to provide their daughters with free board and lodging, even if they cannot afford to give them a dress allowance.

For some time I have wondered if this is a true description of the position. I was inclined to believe that, at any rate since the Trade Depression, many parents, in all classes of society, have not been able to assist their daughters financially. My own impression was that girls to-day are much more dependent on their salaries than is popularly supposed. Such being my belief, I turned to look for data on which to check my own impressions. I found, however, that very little was known about the position of girls in non-industrial jobs. The girls rarely belong to Unions, from which information could be obtained. Budgets of income and expenditure are seldom seen. Miss Collet published in the *ECONOMIC JOURNAL* in 1898, a few accounts from professional women—but conditions have so altered since these budgets appeared that they can no longer be considered as typical. I realised that I should have to collect the necessary data myself, if I wanted to discover whether my impressions were correct. I therefore undertook an investigation into the cost-of-living of women working in professional and commercial occupations. The results of this investigation form the subject of this article.

The inquiry was conducted in the following way. I interviewed unmarried girls between the ages of twenty and thirty years, working in non-industrial occupations in the County of London. This particular age-group was chosen because it appeared

most likely that girls in the group would have similar types of expenses. If the age-limit had been extended to thirty-five or forty years, women would have been included in the inquiry who were beginning to save for their retirement. Girls under thirty do not usually reckon saving as one of the items they have to budget for, unless they are in jobs where there is an automatic superannuation deduction; furthermore, the background of the older women might have been considerably different from that of the younger girls. Their homes might have been broken up, their parents older and less able to help them. Their problems would be different. They are not the girls usually referred to in popular conversation on business girls. The lower age-limit was set at twenty because it is assumed that few girls under twenty would be earning salaries on which it would be possible to live, even if they wished to do so. Girls between the ages of seventeen and twenty are usually paid on a trainee basis, as their salary is supposed to be "pocket-money."

The girls interviewed were asked to state their annual income, distinguishing between earned and unearned, and to give a detailed account of their weekly expenditure over a period of four weeks. The amounts spent on items that were not included in the weekly budget, such as clothes, holidays, and medical attendance, were given in terms of the expenditure of the previous year (1932). Any savings were also calculated in this manner. The girls were also asked to describe how they spent their leisure time, both during holidays and during the working week. A number of rooms, hostels, and flats, in which the girls lived, were visited. In this way an insight into the actual lives of the girls was obtained.

The choice of girls for interview was determined by personal opportunity, as the investigation was carried out on an informal basis. No limit was given to the size of the income. The budget of any girl who was known to come from a middle-class home (*i.e.* parents' income over £225), and was engaged in earning her living in a non-industrial occupation, was accepted. The investigation resulted in the collection of fifty budgets; seven of these had to be discarded owing to the inadequacy of the information offered.

Though the sample obtained was small, I think it can be regarded as giving a fairly representative picture of the cost-of-living of girls of that particular age-group, working in commercial and professional jobs. The investigation, though carried out on a small scale, covered a wide occupational area. Budgets were obtained from girls working in all the most important jobs that

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come under the heading of commercial and professional in the Census. Administrators in the Civil Service, teachers, dispensers, journalists, copy-writers, mannequins, librarians, and film-workers were interviewed; while in the commercial occupations, budgets were obtained from typists, filing-clerks, saleswomen, hairdressers, manicurists, telephonists, dress-makers, programme-sellers, and lift-girls. All the budgets were checked over personally with the girls interviewed; a high degree of accuracy was thereby obtained.

The results arrived at from an analysis of the budgets did not bear out the popular conception of the financial dependence of this type of girl on her family. Of the girls who were living at home (thirteen in all), two only paid nothing out of their salaries for board and lodging—these two girls regarded their earnings as pocket-money only; but they were the exception. The remaining eleven paid their families a weekly sum, sufficient to cover at least their food, and, in some cases, a share of the rent as well. True, none of these girls who were living with their parents can be considered to be entirely self-supporting, since it is doubtful if their payments into the home covered altogether the cost of their board and lodging—but, as will be seen in the table of budgets given below, the weekly payments took a considerable proportion of the girls' salaries; they must be considered as being almost financially independent.

The total number of girls living on their own was thirty. Three girls from this group had parental subsidies in the shape of dress allowances. The rest were completely self-supporting. They received no direct subsidy from home, either in cash or kind. But the fact that they had homes behind them entered into their calculations to some extent. Any exceptional expenditure, such as a sudden doctor's or dentist's bill, was often paid by parents. This was particularly the case amongst girls whose salaries were either just above the health insurance limit, or who, though coming under the insurance scheme and paying weekly contributions, disliked appearing as panel patients. Holidays, in some cases, and week-ends nearly always, were spent either at home, or with friends or relatives. These were the only ways in which the girls received help from home. I think this group may be considered to be self-supporting.

The purpose of my inquiry was two-fold. First to discover the proportion of women in my sample who were self-supporting, secondly, to find out what was the cost-of-living for these independent people. The results of the second part of my investigation

are summarised in the following tables. As this section deals only with girls who are either entirely self-supporting, living away from home, or who, though at home, pay for their board and lodging, I have eliminated from the tables all the budgets of girls having dress allowances from home, or who are not contributing towards the household's expenses.

For the purpose of analysis it was decided to average the budgets; but as the extreme limits of income were very far apart—the maximum weekly income was £5 5s., the minimum £1 5s.—to have attempted to produce an average budget from incomes that differed to such a degree would have resulted in obtaining averages of little meaning. The budgets have been placed in income groups, and an average budget has been made from each group. As the data thus obtained did not give a continuous frequency curve of incomes, discontinuous groups were taken. The budgets fell naturally into the following groups.

| Weekly income. | | Number of budgets. |
|---------------------|---|--------------------|
| 25s. and under 45s. | . | 11 |
| 50s. „ 60s. | . | 7 |
| 60s. „ 75s. | . | 11 |
| 80s. „ 85s. | . | 4 |
| 100s. „ 110s. | . | 5 |

TABLE I.

Average Budgets of Income and Expenditure

| Weekly. Income | 25s. and under 45s. | | 50s. and under 60s. | | 60s. and under 75s. | | 80s. and under 85s. | | 100s. and under 110s. | |
|-----------------------------|------------------------|----|------------------------|----|------------------------|----|------------------------|----|--------------------------|----|
| | s. | d. | s. | d. | s. | d. | s. | d. | s. | d. |
| Rent | 8 | 10 | 14 | 3 | 18 | 3 | 17 | 3 | 22 | 6 |
| Light, heat | 2 | 8 | 3 | 0 | 4 | 5 | 3 | 10 | 4 | 8 |
| Food in | 6 | 10 | 10 | 2 | 10 | 10 | 10 | 1 | 13 | 3 |
| Food out | 3 | 10 | 8 | 2 | 8 | 3 | 9 | 0 | 10 | 3 |
| Fares | 1 | 8 | 2 | 6 | 2 | 0 | 2 | 6 | 2 | 9 |
| Insurance | 1 | 5 | 1 | 2 | 1 | 3 | — | — | — | — |
| Laundry | — | 7 | 1 | 3 | 1 | 0 | 2 | 0 | 2 | 0 |
| Sundries | 1 | 8 | 3 | 4 | 5 | 0 | 10 | 0 | 10 | 1 |
| All expenditure | 27 | 6 | 43 | 10 | 51 | 0 | 54 | 8 | 65 | 6 |
| Annual. | £ | s. | £ | s. | £ | s. | £ | s. | £ | s. |
| Clothes | 12 | 0 | 15 | 15 | 18 | 0 | 30 | 0 | 35 | 0 |
| Holidays | 7 | 15 | 8 | 7 | 11 | 0 | 20 | 0 | 22 | 0 |
| Savings | — | — | — | — | 4 | 0 | 5 | 0 | 11 | 0 |
| Medical | — | — | — | — | — | — | 5 | 0 | 5 | 0 |
| Income tax | — | — | 5 | — | 3 | 0 | 9 | 2 | 13 | 10 |
| All expenditure | 19 | 15 | 24 | 7 | 36 | 0 | 69 | 2 | 86 | 10 |

As the expenditure of the girls who lived at home differed in detail, though not in amount, from that of those who lived on

their own, for clarity of tabulation I have put their averaged budgets in a separate table (see Table II). As regards the details

TABLE II.
Average Budgets of Income and Expenditure.

| Weekly. | 25s. and under 45s. | | 50s. and under 60s. | |
|---------------------------|---------------------|----|---------------------|----|
| | s. | d. | s. | d. |
| Income | | | | |
| Board at home | 12 | 8 | 16 | 7 |
| Lunch out | 4 | 5 | 4 | 9 |
| Fares | 3 | 8 | 3 | 4 |
| Insurance | 1 | 0 | 1 | 3 |
| Sundries | 2 | 6 | 6 | 6 |
| All expenditure | 24 | 3 | 32 | 5 |
| Annual. | £ | s. | £ | s. |
| Clothes | 15 | 10 | 24 | 0 |
| Holidays | 7 | 13 | 21 | 0 |
| Savings | — | — | 7 | 0 |
| Medical | — | — | — | — |
| Income tax | — | — | — | 10 |
| All expenditure | 23 | 3 | 52 | 10 |

of the budgets, rent includes payment for domestic service, and some laundry. It is the custom for landladies to provide linen and service in furnished rooms, and to include the charge in the rent. "Food in" covers the amount of food eaten for breakfast and supper. "Food out" includes lunches, tea and morning coffee. "Fares" covers the cost of travelling to and from work. "Sundries" includes all expenditure on toilet accessories, amusements, week-end travel, presents, and other miscellanea.

The most notable feature in the first budget (Table I) is the small amount spent on food. This is partly explained by the fact that nearly all the girls in this group were sharing rooms. Catering for two appears more economical than catering for one. Also lunch usually consisted of home-made sandwiches and a cup of coffee; sometimes food was supplied at cost price by the offices and stores where the girls worked. It is, however, very doubtful if these girls really do get enough to eat. The second budget shows an increase in all expenditure, as indeed one might expect; but, in the three remaining groups, expenditure on food and rent does not appear to vary very much with the size of the income. Round about £2 covers the cost of these items in all three budgets. The difference in expenditure is shown in the varying amount spent on clothes and holidays and sundries. The limit to the amount that a girl can eat is soon reached, but it is doubtful if her desire for clothing is ever satisfied.

In all groups there were some budgets that varied con-

siderably from the mean. Some girls who were sharing flats did all their own cleaning, and spent the extra money on furnishing. Others economised on rent, and spent more money on travel. Some spent little on clothes and much on amusements. In the lowest-salary group there was, however, but little variation.

A comparison of the budgets of girls living at home with those of girls living on their own does not bring out any remarkable reduction in the cost-of-living in the lowest salary group; but presumably the girls living with their parents get more for their money, by sharing in the family life, than do the girls who are living away. The girls in the second income group score considerably from the financial point of view by staying at home. The cost-of-living for them is so reduced relatively to that for girls with similar incomes living on their own that they have a considerable surplus to spend on clothes, etc. In fact, their expenditure on these items is almost in the same class as that of girls earning £4 a week.

As regards the method of living, it was found that girls with the smallest salaries (twenty-five shillings and under sixty shillings weekly) preferred to live at home, on the grounds of economy. Even when payment into the home and the additional cost of travelling were taken into account, this way of living appeared to cost slightly less than lodging in London. Furthermore, the daughter's weekly contribution was a considerable help in balancing the family budget. Parents encouraged the girls to stay at home. When the conditions of their work forced them to live away, they chose either small bed-sitting-rooms, which they shared with a friend, or they boarded in cheap hostels, sleeping in cubicles and eating in the common dining-room.

Living at home was not so popular amongst the girls in the upper salary groups (sixty shillings and under one hundred and ten shillings a week). Only three girls out of the twenty-two in these three groups lived with their parents. No average budget has been taken of the expenditure of these three girls; as explained above, two of them paid nothing towards their keep. It was thought that too few budgets were collected in this group to enable a representative average to be taken.

The girls who lived on their own in London, rented either bed-sitting-rooms or flats; the latter they shared with friends. The boarding-house habit, so commonly met with in accounts of nineteenth-century life, appears no longer to be popular. Most girls preferred flats, but lived in sitting-rooms, furnished, either because they had no friend to share with, or because they could

not afford the cost of furnishing. The girls bought and cooked their breakfasts and suppers, getting their mid-day meal at a restaurant. The cooking apparatus was usually a gas-ring—gas was supplied from a penny-in-the-slot meter. Bathrooms were shared with other inmates of the house.

Life in a flat was evidently very similar, though one had more freedom and more privacy. Cooking was easier, gas cookers being used instead of the ubiquitous gas-ring of the furnished room. The expense worked out about the same as renting a room, assuming the flat was shared between two people. The actual rent was lower, but service was more, and in some cases weekly instalments on the furniture bought on the hire-purchase system had to be allowed for.

The type of amusement found to be most popular with the girls in the lowest salary groups was cinema-going. Most girls managed to spend a shilling a week on the "pictures." Reading novels taken from the free libraries or the "Twopenny-book-shops" was the other source of amusement amongst girls who could spend only a few shillings a week on recreation. In the higher grades of income, riding, skating and theatre-going appeared to be the normal amusements. Dancing did not appear popular amongst any of the girls.

The type of holiday varied tremendously amongst those who had over £10 to spend. "Hiking" both in England and abroad, travelling with parents, staying at home, were all popular; but it was found that the girls who had £6 for their holidays nearly always went for a week by the sea, if they did not stay with relations. Everyone appeared to have some kind of holiday once a year.

Such was the information on the manner of living and the cost thereof to business women, obtained through my investigation. There is still much to learn about the life of the middle classes. Present-day statistical data are very inadequate on this subject. This small-scale inquiry is an informal attempt to throw some light upon the life of at least one section of the middle classes—"the black-coated woman worker."

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