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D259

THE  
**COST OF LIVING**  
FOR  
WOMEN CLERICAL WORKERS

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SOME FACTS AND FIGURES

1922.

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PUBLISHED FOR  
**THE ASSOCIATION OF WOMEN CLERKS AND SECRETARIES**  
116, BELGRAVE ROAD, LONDON  
BY  
**THE LABOUR PUBLISHING COMPANY LTD**  
6, TAVISTOCK SQUARE, LONDON.



## FOREWORD.

The figures and facts published in this leaflet were arrived at in connection with three sides of the Association activities; the fight for equal opportunities of employment with men, the work of the Health section, and pay negotiations throughout 1922.

The average budget emerging from the samples quoted in this leaflet, for a temporary girl clerk in the Civil Service in receipt of a salary of 51/8 a week, living at home without anyone solely dependent on her, is approximately as follows:—

1. Paid at home for part-board, lodging and laundry ... ..	£1 11 8
2. Fares to office ... ..	7 0
3. Lunchs and teas out ... ..	6 6
4. Balance for clothes, holidays, studies, savings, amusements and "luxuries"	6 6

If girls with longer service pay and those living in lodgings or with others solely dependent on them are included, the average salary is found to be 55/- a week, with an average home expenditure of 35/- a week. Other items are left approximately the same, except that cash expenditure at home is more frequently supplemented by evening work or purchases in kind out of the "personal balance". In the budgets of City clerks and of those not concentrated at Acton or Kew the average fare-expenditure would be slightly lower, and luncheon expenditure a little higher in consequence. The average Acton fare is higher.

According to the medical evidence included in this leaflet, for purposes of health the balance of (Item 4) above should be at least 12/4; excluding savings, union subscription and expenditure on classes, papers etc. which at a moderate estimate should be 3/- a week. The "meals out" expenditure should exceed 7/6 for full health. The girl clerk whose average budget is given above therefore receives 9/10 a week in defect of a standard rate on which health can be fully maintained. The girl responsible for others solely dependant on her is still more in defect of a healthy standard.

The single man working beside her on similar work shews a very much higher average personal balance owing to differentiation on the grounds of sex, and even her married male colleague's average budget shews a higher personal expenditure than that of the girl who helps support parents or younger children.

It is therefore apparent that large numbers of women clerks are underfed, underclothed and have inadequate recreation.



Cost and standard of living  
- London

## LONDON COST OF BOARD AND LODGING FOR WOMEN CLERKS.

HD 6978 (421)

Note 1.—*Medical opinions on lodging accomodation of Women Clerks.*

"In my opinion women routine clerks and typists suffer chiefly from the lack of comfortable home accomodation after working hours. Some live in hostels where they get a certain amount of domestic care which is anything from good to indifferent, but many have to do their domestic work and live alone, which is not a human life.

"We should attribute the extra amount of sick leave that women require compared with that of men to this factor more than any other. The chief remedies for this appear to me to be a higher standard of wages so that the woman can afford to keep a domestic assistant as does the man, and a better communal accomodation for the single woman worker."

"Lodging accomodation should consist of at least a bedroom with use of public dining room and use of hot bath. Ill-health is due frequently to stuffy atmosphere in lodgings."

Note 2.—The following figures, which show the board and lodging charges to girls not living with their people, are composed of returns from hostels and the advertisements in "Daltons" and the West London Observer inserted in the issues of May 27th. 1922.

In many cases below it will be noted that in the advertisement men only are notified. In many other cases on application girls find they are not wanted. This is because the girls need to wash clothes, sew etc., in their rooms to eke out their salary and are therefore more trouble to landlords.

The only advertisements quoted are those where charges are given; where they are not given they are generally higher. The advertisements are not "selected" but quoted en bloc from certain columns.

It should be noted that out of 80 cases of furnished and unfurnished rooms quoted 48 cost over 20/- a week, 31 from 10/- to 20/- and 2 less than 10/- a week. Out of the 19 cases where breakfast and Sunday meals are provided 4 cost under 20/-, 9 from 20/- to 30/-, 6 are 30/- and over. Where late dinners are added, in 24 cases, in 3 the charge is under 20/-, in 9 from 20/- to 30/- and in 12 it is 30/- and over.

## A. Unfurnished Apartments, without any board.

Note: *Savings required to furnish with: only possible for better paid.*

Case No.	District	Accomodation	Charge
1.	Clapham	bedrooms	12/-, 16/-
2.	Clissold Park	3 rooms and sink room	30/-
	" "	3 rooms	35/-
3.	Clapham	1 room	15/-
	" "	"	12/-
4.	Denmark Hill	2 rooms, kitchen	20/-
5.	Ealing	3 rooms	30/-
6.	Highgate	"	30/-
7.	Mitcham	2 rooms	15/-
		must buy furniture @ £30	
8.	W.C.	2 rooms	30/-
		must buy furniture @ £20	
9.	Sydenham	3 rooms	27/6
10.	Streatham Hill	2 rooms, basement	15/6
11.	Victoria	3 rooms	32/6
		must buy furniture @ £50	
12.	Finchley	3 rooms	30/-
13.	Edgware Road	6 rooms or wd. sep.	80/-
14.	Thornton Heath	2 rooms	25/-
15.	Brixton	2 rooms	25/-
16.	Kennington	2 rooms	16/-
17.	Chalk Farm	2 rooms kitchen	27/6
18.	Victoria	1 room	11/-
19.	Wimbledon	3 rooms, bath	30/-
20.	W.C.	3 rooms	14/9
		ex-service man only.	
21.	Balham	2 rooms	28/-
22.	Acton	3 rooms	15/6
23.	Hammersmith	2 rooms, kitchen	30/-
24.	"	3 rooms	22/-
		must buy furniture @ £100	
25.	Clapham	2 rooms	14/-
26.	W. Kensington	2 rooms, kitchen, box-room	35/-
27.	"	3 rooms	30/-
28.	Acton	4 rooms	12/6
		must buy furniture @ £145	



**B. Furnished Apartments without any Board.**

Case No.	District	Accommodation	Charge
29.	Stockwell	1 bed-sitting	12/6
30.	Camden Town	" "	12/-
31.	Waterloo	" "	20/-
32.	Highbury	1 bed, 1 sitting	30/-
33.	Holland Park	1 bed-sitting	15/-
34.	Maida Vale	" "	32/6
35.	"	" "	27/6
36.	Staines	1 bed, 1 sitting	50/-
37.	Thornton Hth	" "	22/6
38.	Lavender Hill	1 bed, 1 sitting, kitchen	35/-
39.	Notting Hill Gate	1 bed-sitting	15/-
40.	Highgate	1 bed-sitting	12/6
41.	Herne Hill	" "	25/-
42.	"	" "	"
43.	Tooting	" "	12/6
44.	Clapham	shared flat, men only	23/6
45.	Kings Cross	1 bed-sitting	22/6
46.	Norwood	" "	21/-
47.	"	" "	"
48.	Brixton	1 bed, 1 sitting, kitchen, bath	37/6
49.	Baker Street	1 bed-sitting	35/-
50.	Brixton	" "	30/-
51.	Hampton Ct.	2 bedrooms	7/6 & 10/-
52.	Beckenham	1 bedroom, 1 sitting, kitchen,	50/-
53.	Battersea	1 bed-sitting	18/-
54.	Clapham	1 bed-sitting, kitchen	25/-
55.	Clapham	1 bedroom, 1 sitting	30/-
56.	"	1 bed-sitting	10/-
57.	W.1.	1 bed-sitting, men only	21/-
58.	Clapham	1 bed-sitting	16/-
59.	Dulwich	1 bedroom, 1 sitting	30/-
60.	"	1 bedroom, kitchen and off room	21/-
61.	W.C.1.	1 bedroom	17/6
62.	Holland Park	1 bedroom, 1 sitting	27/6
63.	S.W.7.	1 bed-sitting	27/6
64.	Kilburn	"	15/-
65.	Maida Vale	1 bed-sitting and off room	31/-
66.	N.W.1	2 rooms	40/-
67.	Putney	2-3 rooms, no plate or linen	30/-

**B—FURNISHED APARTMENTS—Cont.**

Case No.	District	Accommodation	Charge
68.	Russell Square	1 bedroom	14/-
69.	Stockwell	1 Floor	30/-
70.	"	1 bed-sitting, kitchen	21/-
71.	"	1 bed-sitting	15/-
72.	Victoria	" "	35/-
73.	"	" "	12/6
74.	W. Kensington	1 bedroom	7/6
75.	Hammersmith	1 bed-sitting	15/6
76.	W.11.	" "	15/-
77.	Hammersmith	" "	12/6
78.	Chiswick	2 rooms, kitchen	30/-
79.	Holland Park	1 bed-sitting, basement	10/-
80.	Shepherds B'sh	1 bed-sitting	12/-

**C. Board Residence.**

*1. Breakfast and Sunday Meals only.*

Case No.	District	Accommodation	Charge
81.	Southgate	Bedroom	from 30/-
82.	Hyde Park	"	" 30/-
83.	Baker Street	"	" 22/6
84.	Bowes Park	Bedrooms	25/- - 30/-
85.	Streatham	Shared bedrooms	35/-
86.	Clapham	Bedroom	20/-
87.	"	"	25/-
88.	Maida Vale	Bed-sitting	from 18/6
89.	Regents Park	"	from 30/-
90.	Tulse Hill	"	from 30/- - 50/-
91.	"	"	37/6 - 70/-
92.	"	"	28/6
93.	W.C.	Shared bedroom	21/6
94.	"	Bedrooms	25/- - 30/-
95.	Highgate	Bed-sitting	28/-
96.	W.C.	"	25/6
97.	"	Bedroom	17/6
98.	Shepherds B'sh	Bed-sitting, men only	16/6
99.	Chiswick	Shared bed sitting men only	18/-



2. *Breakfast, late Dinner and Sunday Meals.*

Case No.	District	Accommodation	Charge
100.	Brixton	shared bedrooms	25/-
101.	"	bedrooms	30/-—35/-
102.	Victoria	shared bedrooms	35/-
103.	Brixton	" "	25/-—28/-
104.	W.C.	bedrooms, men only	45/-
105.	Herne Hill	" "	35/-
106.	Kennington	bedroom	25/-
107.	"	"	63/-
108.	Clapham	bed-sittings	42/-
109.	Earls Court	cubicles	27/6
110.	N.W.	"	18/6-22/0
111.	Victoria	bedrooms	25/6-31/6
112.	"	cubicles	23/—24/6
113.	Marble Arch	bedrooms	29/10-39/4
114.	Victoria	shared bedrooms	27/6
115.	"	cubicles	30/-
116.	"	bedrooms	42/-
117.	N.W.	"	40/—52/6
118.	Victoria	bed-sitting, men only	35/-
119.	Barons Court	bedrooms, "	25/-
120.	Hammersmith	" " "	35/—45/-
121.	Brook-Green	shared bedroom & sitting	35/-
122.	Shepherds B'sh	bed-sitting, men only	16/6
123.	Chiswick	shared bed-sitt., men only.	18/-

**LONDON COST OF FARES, MAY 1922.**

Number of rooms advertised in different Districts, 26. 5. 22., and approximate Fares from these Districts to Hammersmith.

*Hammersmith is taken as a convenient centre for the three biggest blocks of women clerks employed, those at Acton, Kew and W. Kensington.*

No. of advertisements 95.

No. from which it would cost under 7/- a week to get to Acton or Kew: 31.

No. from which it would cost 7/- a week and over to get to Acton or Kew: 64.

The figures for cost of lodgings also show that rooms near centres referred to are dearer than in the Eastern district.

District	No. of Adverts.	3d. return to Hammersmith weekly.
1. Acton	3	2/6
2. Baker Street	2	5/-
3. Balham	1	9/3
4. Barons Court	1	1/6
5. Bowes Park	1	11/-
6. Brixton	8	7/6
7. Camden Town	1	7/-
8. Chiswick	2	2/-
9. Clapham	11	8/-
10. Clissold Park	1	12/-
11. Denmark Hill	1	8/6
12. E. Dulwich	2	10/3
13. Ealing	1	3/6
14. Earls Court	1	2/-
15. Edgware Road	1	5/6
16. Hammersmith	4	
17. Hampton Court	1	4/-
18. Herne Hill	3	7/-
19. Highbury	1	9/-
20. Highgate	2	8/-
21. Holborn	4	5/-
22. Holland Park	3	2/6
23. Hyde Park	1	4/-
24. Kennington	3	7/-
25. Kilburn Park	1	6/-
26. Kings Cross	1	6/-
27. Lavender Hill	1	4/-
28. Maida Vale	4	4/-
29. Marble Arch	1	5/-
30. Mitcham	1	16/3
31. Norwood	1	16/3
32. Notting Hill Gate	1	4/-
33. Putney	1	3/-
34. Shepherds Bush	2	1/-
35. Staines	1	26/3
36. Stockwell	3	7/-
37. Streatham	2	13/9
38. Tooting	1	5/-
39. Tulse Hill	2	11/0
40. Victoria	8	4/-
41. Waterloo	1	6/-
42. W. Kensington	3	1/6
43. Wimbledon	2	9/9



## RISE IN THE COST OF LIVING OF WOMEN CLERKS SINCE 1920.

1.—Returns from Pensions Ministry Branch Collectors, taken January, 1922.

### Re—Increases or Decreases in Cost of Board, Lodging and Fares between November, 1920 and February, 1922.

Note: These returns were called for hurriedly, and therefore a percentage only of London Collectors were supplied with forms.

Branch	No. of members making returns	Showing Increases	Showing Decreases	Remaining Stationary
Bristol	17	1	—	16
Manchester	28	21	—	7
P.I.O. London	609	546	—	63
<b>TOTALS</b>	<b>654</b>	<b>568</b>	<b>—</b>	<b>86</b>

2.—Similar returns for period February 1st, 1922 to May 25th, 1922

P.I.O. London	903	745	1	157
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3.—Sample returns from those showing increases.

(Being all those submitted through collector E.O'T. Acton.)

Case No.	Increase in cost of	Amount
1.	Gas, rent, fares, laundry	9/-
2.	Laundry, fares, digs	8/-
3.	Fares, board and lodging	7/-
4.	Board and lodging, fares, laundry	10/-
5.	Board and lodging	5/-
6.	Board and lodging, fares	6/6
7.	Lodging and allowance at home	13/6
8.	Board and lodging	7/-
9.	Board and lodging, fares	7/-
10.	" " " "	10/-
11.	" " " "	9/6
12.	Rent	14/6
13.	"	5/-
14.	Rent, gas, coal and fares	19/-
15.	" " " "	14/-
16.	Rent, fares, board	8/6

4—Return from Hostels catering for Women Clerks.

### Re—Increases and Reductions in charges.

Case No. 1 *Increases:*

1920—7/-

No reductions since

2 *Increases:*

April 1921

From 5/- to 7/-

„ 6/6 to 8/-

„ 8/- to 11/-

No reductions since

3 *Increases:*

June 1921—4/6

No reduction since

4 *Increases:*

1917—20%

1920—70%

No reduction since

Case No. 5 *Increases:*

5/- in 1919

2/6 reduction to permanent residents since

6 *Increases:*

10/- a week since 1919. No reduction since

7 Charges the same since 1920

8 *Increases:*

1921—2/-

1/- decrease since.

## PERCENTAGE OF SALARIES OF WOMEN CLERKS SPENT ON RENT AND FARES.

An example of the cause of the impossibility of using the "Working-Man's Budget" Cost of Living Figures in order to gauge the cost of living of the Woman Clerk.

According to the *Summer Report on the "Cost of Living of the Working Classes," 1918, the percentage of wages spent on various items is approximately as under 1 below.*

1.—Working Man's Budget.

Food	63½%	
Fuel and Light	5%	
Rent	9%	77½%
Fares	1%	1%
Sundries	3½%	
Insurance	4%	
Clothing	14%	21½%

2.—Woman Clerk's Budget.

Board and Lodging and Meals out	75%
Fares	15%
Other expenditure	10%



Out of the 75% of salary spent by the woman clerk on board, lodging and meals out, at the lowest estimate there is spent

16% for rent as compared with the workman's 9%

Together with

15% for fares as compared with the workman's 1 %.

This gives the Woman Clerk

31% of salary spent on two items which have not officially fallen in cost.

as compared with

10% allocated by the Sumner Committee to the same items on "workmen's budgets."

### LONDON COST OF RECREATION FOR WOMEN CLERKS, MAY, 1922.

Model Minimum Recreation Budget based on Medical Opinions.

Winter			Summer		
Hockey or Rambles			Tennis: Club Fee	£1	1 0
Dancing, Music and Club Fee	£0	10 6	Fares	£2	2 0
Fares, etc.	£2	2 0	Holidays:		
Concerts, Theatres	£0	10 0	3 weeks at 25/-	£3	15 0
			Fares	£1	0 0
	£3	2 6		£7	18 0

making a weekly total expenditure on recreation of 4/3 if health is to be fully maintained.

### LONDON COST OF CLOTHING FOR WOMEN CLERKS, MAY, 1922.

1.—Model Minimum Clothing Budget based on Medical Opinions.

Winter			Summer		
£	s.	d.	£	s.	d.
1 pr. Wool Combs	0	10 11	2 prs. Light Combs		
1 pr. Knickers	0	4 11	@ 3/11	0	7 10
4 prs. Stockings			2 prs. " Knickers		
@ 2/11	0	11 8	@ 2/11	0	5 10
1 pr. Stout Shoes	1	1 0	4 prs. " Stockings		
1 Costume	3	3 0	@ 1/11	0	7 8
1 Business Frock	2	10 0	1 pr. Shoes	0	12 11
1 " Hat	0	15 0	2 Business Frocks	3	0 0
			Blouse & Jumpers	1	10 0
			1 Business Hat		15 0
TOTAL	£8	16 6		£6	9 3

### Other Items

	£	s.	d.
Overcoat or Raincoat	3	3	0
2 prs. gloves @ 4/11	0	9	10
1 pr. Corsets	0	9	11
Handkerchiefs, repairs to boots and shoes, mending material etc.,	1	10	0
TOTAL	5	12	9

making a minimum weekly expenditure of 8/0½ if health is to be fully maintained.

### CLOTHING BUDGET FOR CITY WOMAN CLERK.

To provide appearance and health expected by City Employers, May 1922.

Note: The following budget was prepared by a well-known stores in Oxford Street, London, and indicates what it considers necessary for a woman clerk. The Budget was prepared in full knowledge that budgets from similar firms might be asked for, and may therefore be taken as based on competitive prices for individual goods. Comparison with this budget shows the reasonableness of the Association Minimum Clothing Budget. The suggested expenditure comes to 14/6 a week.

Winter			Summer		
£	s.	d.	£	s.	d.
3 prs. Wool Combs			3 Vests @ 5/11	17	9
@ 8/11	1	6 9	6 prs. light Stockings		
3 prs. Wool Bloomers			@ 3/1	18	6
@ 5/11	17	9	3 prs. Cami-knickers		
3 prs. Cashmere Hose			@ 8/11	1	6 9
@ 4/11	14	9	3 prs. light Bloomers		
1 pr. Corsets	12	11	@ 4/11	14	9
3 Camisoles @ 4/11	14	9	3 white Petticoats		
1 pr. Boots	1	10 0	@ 7/11	1	3 9
1 pr. Shoes	1	5 0	1 pr. Corsets	10	6
1 pr. Golsnes		6 6	1 Blue Serge		
1 Blue Serge Frock	2	12 6	Costume	4	18 6
1 Wool Cardigan	10	6	2 White Blouses		
1 Overcoat	5	5 0	@ 12/11	1	18 9
1 Hat	1	5 0	1 Hat	1	0 0
1 pr. Warm Gloves	10	0	2 prs. Shoes @ 23/9	2	7 6
1 Macintosh	1	10 0	3 prs. Gloves @ 3/11	11	9
1 Umbrella	15	0	1 Silk Handbag		
1 Underskirt	7	9	(Home made from		
1 Leather Handbag	15	0	Frame 3/11)	8	6
	20	19 2		£16	17 0



## SAMPLE BUDGETS OF WOMEN CIVIL SERVICE CLERKS FEBRUARY 1922.

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*Note:* These budgets are intermediate ones, and only one or two are typical of the hardest cases.

They are those of the Ministry Clerks given notice in February 1922. No budgets of those whose notices were confirmed on appeal to the Demobilisation Committee are included, nor of those whose notices were withdrawn immediately on appeal. No budgets of girls in lodgings are included, but only those of the first 36 members appealing amongst those given notice under 1a and 2a on attached appendix who were granted open extensions from the 31st. March to 28th April because their circumstances were worse than they appeared on their questionnaires, which were returned in 1921.

The budgets of those whose notices were cancelled on their first appeal showed an average lower balance and lower expenditure on lunches than the majority of budgets given below.

Those given below whose balances and lunch expenditure could not very well be lower were not cancelled immediately either because there were not clear enough efficiency records in their files and reports had to be called for or because they were younger than most and between cases of equal hardship preference was given to those whose age would make it more difficult to obtain fresh work.

Those whose questionnaires or budgets presented on appeal showed larger balances than those shown below were discharged, with the exception of a small number entering prior to July 1918, who are next on the list for dismissal.

The Responsibilities of those whose Budgets are quoted may be roughly divided as follows :-

*Salary-range—52/- to 61/-*

Most of these issue or check instructions for State expenditure of from £28,000 to £38,000 a week. Some are on better registry and index work; many are correspondents dealing with queries, and authorising payment of State money up to £250 in individual cases. Most of the above are liable to sur-charge in the event of over issuing.

*Salary-range—43/- to 49/-* Filing and Dispatching etc.



Case No.	Salary	Cash paid at home	Fares	Lunches & Teas out	Balance over	Remarks
1.	57/1	35/0	8/0	6/3	7/10	Only unmarried child. Father old. Mother invalid. Home expenses increased by 5/- since November.
2.	57/1	40/0 supplemented	5/6	3d sandwiches	10/11/4	Age 52. No father. Mother delicate. Sister unemployed ex-Government Clerk.
3.	53/1	30/0 supplemented	4/0	7/6	11/7	Father unemployed for five months, elderly. Eldest brother killed in war.
4.	40/0	30/0 supplemented	2/0	1/6 sandwiches	6/6	Cripple (foot). Father ill. Other family earnings amount to 38/- a week amongst 5 relatives. Eldest brother killed in war.
5.	49/7	30/0	10/0	2/0	7/7	Father dead. Remaining brother helps her keep mother. Two brothers and brother-in-law killed in war.
6.	52/7	28/0	11/7½	7/6	5/5½	Father on short time. Married sister and unemployed ex-service brother-in-law in addition to mother kept for three months.
7.	57/1	37/6	6/0	3/0	10/7	Parents over 60; father and brother on short time. Home expenditure increased by 5/- since November.



Case No.	Salary	Cash paid at home	Fares	Lunches & Teas out	Balance over	Remarks
8.	40/0	38/0	—	1/0 sandwiches	1/0	Father dead. Step-father dead. Mother without pension. Two delicate step-brothers at school. Sole earner. Under 18 years.
9.	56/0	38/0	10/4	6/0	1/8	Father died in November. Only child. Sole support of mother. Lost fiancé in war.
10.	55/0	35/0	6/0	6/3	7/9	Father on short time. Sister unemployed 6 months. Home expenditure increased since November.
11.	55/1	30/0	7/0	8/2	9/11	Orphan. Sisters let rooms.
12.	53/1	30/0	5/0	10/0	8/1	Father dying. Mother delicate. Home expenses increased by 10/- since November. Lost brother in war.
13.	54/0	35/0	5/0	7/6	6/6	Father dead. Mother elderly-Sister unemployed.
14.	51/6	30/0	7/8	7/10	6/0	Father lost all savings in bank smash. Mother delicate. Only child. Home expenses increased by 5/- since November.
15.	53/1	30/0	9/0	7/6	6/7	Orphan. Rent increased 5/- since November.

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16.	53/1	30/0	10/0	8/6	4/7	Father elderly on low wage. Mother delicate. Both sisters unemployed. Lost fiancé through war.
17.	53/7	29/0	12/0	7/6	5/1	Parents elderly, caretakers.
18.	55/1	35/0	7/6	7/0	5/7	Father elderly. Unemployed since August 1921. Sister apprentice.
19.	55/1	35/0	4/6	8/0	7/7	Father elderly. Home expenses increased by 10/- since November.
20.	55/1	32/6	7/0	8/0	7/7	Father under warning. Elderly. Brother unemployed since May 1921. Uncle unemployed since August 1921 living with family.
21.	39/7	20/0	10/0	5/0	4/7	Parents elderly. Brother unemployed 12 months, just got work. Brother killed in war.
22.	53/1	30/0	6/6	9/6	7/1	Parents over 60. One brother unemployed 12 months, another brother 6 weeks. Father irregularly employed. Mother delicate.
23.	54/1	32/0	6/0	10/0	6/1	Brother partial invalid.
24.	53/1	30/0	9/0	7/6	6/7	Father on short time. Mother delicate. One sister at school.
25.	52/1	32/6	8/0	7/6	4/1	Parents over 60. Sister unemployed.

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Case No.	Salary	Cash paid at home	Fares	Lunches & Teas out	Balance over	Remarks
26.	53/1	32/0	4/0	12/0	5/1	Step-father abroad. Mother delicate. Sister unemployed since December 1921. Brother (17) apprentice. Father and fiancé killed in war.
27.	56/0	35/0	8/4	9/0	3/8	Father dead. Two brothers unemployed.
28.	55/0	32/6	7/0	8/0	7/6	Unemployed brother and uncle live with family
29.	50/7	30/0 supplemented	4/0	7/0	9/7	Father dead.
30.	53/1	32/6	7/6	5/10	7/3	Father dead. Brother killed in war.
31.	50/7	30/0	7/0	6/0	7/7	Mother deserted wife, delicate. Sister earning 12/6. R.N. brother contributes 5/- week.
32.	57/1	30/0	12/6	7/6	7/1	Parent lost business in war.
33.	53/1	35/0	5/0	6/0	7/1	Parents elderly. Brother suffering from breakdown owing to wife's death.
34.	39/7	20/0	10/0	5/0	4/7	Brother killed in war.
35.	26/10	15/0	4/6	5/0	2/4	Two ex-service brothers unemployed. Sister unemployed.
36.	56/1	44/0	5/0	sandwiches	7/1	11/6 out of home allowance sent away to grandmother.



## APPENDIX I.

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### *Medical Opinions on the Budgets.*

*Note:* Those of physicians mainly dealing with women clerks.

- 1.—“I do not consider the expenditure on (2) (*meals out*) or (3) (*clothes etc., balance*) is sufficient, nor that health could be obtained on any reduction.”
- 2.—“In my opinion (2) (*meals out*) is inadequate. It is impossible, at present day rates, to get sufficient nourishment for 7/6 a week.”
- 3.—“7/6 expenditure on lunch if dinner is not obtained at home is not sufficient. I should like to see a woman (over 21) clerk who only spends £10 10 0 a year on clothes etc. Our maids spend considerably more on dress alone, I know.”
- 4.—“At existing cost of food in restaurants and eating houses 7/6 is insufficient for lunches and teas 6 days a week to obtain variety and suitable nourishment to maintain efficient health. The expenditure on clothes, recreation etc. should be at least 10/- per week, *no* holiday and few outings could be taken on even 6/- a week. Clothes unless given would be insufficient in winter on so small a margin.”
- 5.—“The high average expenditure on fares is a great handicap—exhausting journeys in crowded trains. I do not think the main meal could be obtained under 1/- a day, and then only when there are special catering arrangements to provide it. I certainly think the expenditure on clothes, etc. is too low—but one wants to separate dress and holidays, recreation, because it is very important to get the amount of the latter item.”
- 6.—I am of opinion that 7/6 represents minimum for 7 days dinners. Insufficiency apparent for clothes, recreation etc.”
- 7.—“7/6 not sufficient for lunches even if dinner obtained at home.”
- 8.—“I regard the items 2 and 3 (i.e. 7/6 for lunches, with dinner at home, and balance for clothes etc.) as quite insufficient on all grounds.”

## APPENDIX 11.

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*Why the Ministry Budgets given above are typical of the less hard cases amongst those of the Women Clerks still employed.*

- 1.—The majority of the women employed have become concentrated, under the workings of the Lytton Report, in three Offices, the Pensions Issue Office, Acton; the U.I. Claims and Records Office, Kew; and the Post Office Savings Bank, West Kensington—all three Offices ones involving considerably increased fares for the majority of those transferred to them.



2.—Under the workings of the same Report the women now employed, with a very few exceptions, are those contributing to the support of others.

The details of how this is arrived at in the Ministries are given below. In another the only appeals against dismissal heard by the Substitution Committee are those of women who can prove that some person is or persons are solely dependent on their earnings, i.e. if a clerk shares with a sister employed elsewhere the expenses of a widowed mother and younger or unemployed relative her appeal cannot be heard.

In the third girls without dependants are under notice and are being substituted by transfers with dependants, from other smaller Departments previously employing women.

### APPENDIX 111.

*The basis on which the Government Office Demobilisation Committee worked the 3rd. Lytton Report.*

1.—The whole female Staff concerned had to fill in questionnaires.

2.—These questionnaires were placed in categories:

1. *Not claiming dependants.*

- a. Living with relatives.      b. In digs.

2. *Claiming Dependants*

- a. Living with relatives, and paying a sum not entitling them to claim dependants.  
b. Living with relations but clearly maintaining others.  
c. In rooms.

3. Notices were issued to 1a and 2a women who entered after July 1918. Notices had already been officially issued to post-armistice women in all categories.

4. Over 700 appeals were heard—mostly from post-armistice girls, as the notices issued on the questionnaires went unchallenged in the main. Every girl had on appeal to make a full statement including:-

1. Particulars of earnings of each unmarried member of family and parent.
2. Particulars of her expenditure on fares, meals out and at home.
3. War-time losses, personal or financial.

The verbal statement had to be followed by a letter from some responsible person of a type whose evidence in Law is generally regarded as likely to be sound (i.e. Parson, J.P., Lawyer, Doctor, etc.) regarding her circumstances.

When all appeals had been heard the cases under extension were revised en bloc; it was found that if the 3rd. Lytton Report was to be carried out it was inevitable that not only all the women who had appealed who were self-supporting but did not help others would have to have their extensions made final but that some of those partly maintaining others could not be kept longer than April 28th.

In deciding between the latter for retention preference was given to the most capable clerks, and between these to girls who had taken the examinations or had lost someone in the War.

### APPENDIX 1V.

*Returns from Civil Service Members taken in 1921.*

Showing the number of hours of evening work performed by them to eke out their salaries prior to the reductions of February 1922.

Note :- Total number of returns 100. Number working less than 6 hours evening work 36. Remaining cases below.

Case No.	Grade	Age	Office Hours	Evening hours worked
1.	II'	40	44	30
2.	II	30	44	24
3.	II	20	44	10
4.	I	26	44	9
5.	I	—	44	7
6.	I	23	44	7
7.	II	—	44	8
8.	Typist	18½	42	8
9.	I	42	44	12
10.	I	28	42	6
11.	III	21	42	8
12.	III	26	42	6
13.	III	27	42	6
14.	III	18¾	42	6
15.	IV	20½	42	6
16.	III	23	42	7
17.	Typist	19	44	6
18.	IV	26	42	8
19.	III	21	42	10
20.	III	30	42	20
21.	III	28	42	20
22.	III	44	42	18
23.	III	31	42	23
24.	III	38	42	20
25.	IV	36	42	18
26.	III	18	44	6



Case No.	Grade	Age	Office Hours	Evening hours worked
27.	III	22	42	16
28.	III	28	42	10
29.	III	21	42	12
30.	III	42	42	30
31.	III	22	42	10
32.	III	40	42	30
33.	III	38	42	28
34.	III	40	42	12
35.	III	45	42	15
36.	III	63	44	8
37.	III	28	44	12
38.	III	24	44	10
39.	III	23	44	10
40.	III	46	44	10
41.	III	19	44	10
42.	III	26	44	7
43.	III	24	44	12
44.	III	27	42	16
45.	III	21	42	12
46.	III	20	42	14
47.	III	27	42	24
48.	III	26	42	15
49.	III	20	42	16
50.	III	20	42	14
51.	III	32	44	12
52.	III	33	44	6
53.	III	23	44	10
54.	III	43	42	30
55.	III	41	38½	18
56.	III	21	44	9
57.	III	22	44	9
58.	III	25	44	14
59.	III	—	44	10
60.	III	26	44	8
61.	III	24	44	8
62.	III	25	42	10
63.	III	21	44	12
64.	III	27	42	9
65.	III	41	44	16
66.	III	—	46	9

## THE A.W.C.S.

Open to Women Administrative, Secretarial and Clerical Workers, provided that if an industrial union exists for their industry they also belong to it.

### Benefits.

The usual benefits of industrial and legal protection, in obtaining increases, and avoiding decreases, contract questions etc.

### Employment and Efficiency Department.

18/- a week Unemployment Benefit paid through the Union Offices. Free Central Employment Bureau with full-time Secretary. Free technical classes for unemployed members. Technical and General Classes at cost prices for employed members. Three first places taken in five examinations prepared for. Recognized as University Extension Centre.

### Health Department.

The only N.H.I. section entirely controlled by and for Women Clerks. Surplus for extra benefits. Convalescent Home, and letters for other Homes. Old age benefit at sixty.

### Club Department.

See back page of cover.

For particulars apply to the General Secretary, 116, Belgrave Road, S.W.1.



# THE AWK'S CLUB.

Hqrs., 116, Belgrave Road, S.W.1.

Open to Women Administrative, Secretarial and Clerical Workers who are members of the A.W.C.S. and kindred Associations.

## Standing Winter Evening Functions.

Dancing	....	....	<i>Thursdays &amp; Saturdays.</i>
Cards	....	....	<i>Wednesdays.</i>
Dramatic Society	....	....	<i>Fridays.</i>
Concerts	....	....	<i>Sundays.</i>
Lectures & Debates			<i>Tuesdays.</i>

In addition Special Functions are arranged.

## Summer Club.

The above functions lapse from May to September and the Tennis and Boating Sections take their place.

## Meals

at Canteen prices—

Lunches	... ..	12 noon to 2 p.m. daily.
Teas	... ..	3.30 to 7 p.m.
Dinners	... ..	<i>Thursdays &amp; Saturdays,</i> <i>6 p.m. to 8 p.m.</i>

*Buffet after 8 p.m.*

## Other facilities.

Lounge; Library—Writing Room always available. Bedroom available for use when in town.

Technical Classes run by the A.W.C.S. The Club aims at building residential flats.

## Subscription

For Awks		10	6	<i>per annum.</i>
Affiliated Members	£1	1	0	
Others	£2	2	0	
Entrance Fee		5	0	