

Lives of their own, a place of their own? The living arrangements of 'business girls' in early twentieth-century Canadian cities

(Des vies à elles, un endroit à elles? Les modes de vie résidentiels des jeunes employées de bureau dans les villes canadiennes du début du vingtième siècle)

The rise of living alone since the 1960s and women's diversifying employment opportunities are signifiers of an accelerated individualisation of lives, with marked repercussions for urban housing markets. Yet early twentieth-century youth married later than baby boomers, and metropolitan urbanisation, combined with cultural and technological modernisation post-First World War, helped entrench single women in white-collar employment and legitimise them as urban consumers. In this article, we exploit microdata census samples for urban Canada, 1921–51, to document the living arrangements of young (15–29) single women clerical workers in these tumultuous decades of urban modernity. To what extent did they achieve residential independence by leaving their parents' home to head their own household or share with a peer, inhabit the grey zones of boarding and lodging, or remain 'dutiful daughters' living at home? Comparisons with other occupations and print media coverage of the business girl's aspirations and dilemmas assist us in interpretation.

Keywords: Gender, living arrangements, clerical work, twentieth century, housing, Canadian cities

La montée de la vie en solo depuis les années 1960 et la diversification des possibilités d'emploi pour les femmes sont les signifiants d'une individualisation accélérée des vies, avec des répercussions marquées sur les marchés immobiliers urbains. Cependant, les jeunes du début du vingtième siècle se mariaient plus tardivement que les baby boomers; et l'urbanisation métropolitaine, combinée à la modernisation culturelle et technologique qui a suivi la première guerre mondiale ont favorisé le retranchement des femmes célibataires dans des postes d'employées de bureau et leur légitimation en tant que consommatrices. Dans cet article,

nous exploitons des échantillons de micro données de recensement pour le Canada urbain de la période 1921–51 pour documenter les modes de vie des femmes célibataires jeunes employées de bureau (15–29 ans) durant ces décennies tumultueuses de modernité urbaine. Dans quelle mesure sont-elles parvenues à atteindre l'indépendance résidentielle en quittant le domicile parental pour être à la tête de leur propre ménage, partager avec une camarade, habiter les zones grises de la location et de la pension ou à rester des 'filles respectueuses' vivant à la maison? La comparaison avec d'autres occupations professionnelles et les couvertures médiatiques des aspirations et dilemmes de l'employée de bureau nous aideront dans notre interprétation.

Mots clés: Genre, modes de vie résidentiels, travail de bureau, vingtième siècle, logement, villes canadiennes

And so it is that, nowadays, when a girl leaves school or college, she hunts about for a job ... in hundreds of cases, she merely wants enough to become independent ... the modern girl prefers to pay her own way. To many, stenography offers a happy solution of 'what to do'.

'The Weaker Sex – Maybe!'

Introduction and context

Major Canadian cities of the 1960s to 1970s, like many of their counterparts in the Global North, saw the entry of large numbers of young unmarried baby boomers into the housing market as consumers in their own right, subject to the local housing supply context (Mulder and Dieleman 2002). The early baby boomers, in the context of the social experimentation of 1960s 'youth culture', were more likely than their immediate predecessors to leave the parental home for reasons other than marriage, though they still married quite young. The overall growth in numbers of unmarried young adults living away from their parents has persisted in recent times, even though the home leaving age has increased since 1980 as young adults take longer to establish themselves financially, and because of the rising age of marriage (Goldscheider and Goldscheider 2012; Jones 2000). The

immediate causes were the expansion of the middle class, of the service sector and of affordable higher education during the long post-Second World War boom that marked the apogee of economic modernisation and cultural modernity. But young adults' move out of the parental home to establish their 'independence' – often seen, along with the rise of living alone, as part of the 'second demographic transition' of the late twentieth century (Ogden and Hall 2004) – should also be situated in a much longer-term tendency over the twentieth century of the individualisation of lives, especially those of women. Among Canadian women, home leaving for 'independence' accelerated in the cohorts after the baby boom generation, but it was not unheard of among those who reached adulthood in the 1930s (Ravanera, Rajulton, and Burch 1995). The concept of individualisation connotes both the sense of self-identity as distinct from identity defined only in terms of ties to a family group, and the taking of concrete steps to enhance one's personal autonomy, notably via economic self-sufficiency and, for women, fertility control. At least for middle-class women from the majority culture, 'second-wave feminism' (1960s–1970s) reinforced the individualisation process (Jones, Marsden, and Tepperman 1990).

In this article, we hark back to an earlier phase of massive economic and sociocultural change in Canadian cities that was also associated with an acceleration of the individualisation of women's lives, especially those of young women. The massive expansion and feminisation of office work, which began in the late nineteenth century, accelerated in the wake of the social and technological changes associated with the First World War and the increasing scale and corporate concentration of manufacturing, commerce, and finance. Notwithstanding the concentration of 'pink-collar work' in the lower echelons, this change offered women much higher earnings than industrial employment or retailing and service work, required less education and the better positions (e.g. stenographers) paid barely less than the teaching or nursing professions (virtually the only ones open to women) (England and Boyer 2010). The rise of feminised clerical work thus brought onto the urban scene of the 1920s and 1930s a growing and visible presence of young women with the capacity to be relatively autonomous economic actors and visible participants in the urban lifestyles of the burgeoning consumer society. While the workplace demanded sober demeanour and compliance with dominant norms of acceptable female behaviour (Boyer 2003), female clerical workers' daily lives – especially those lived in large urban settings – were by the 1920s firmly embedded in the cultural currents of modernity (Boyer 1998). Inasmuch as modernist

discourses were associated with individual freedoms and the expansion of the limits of the possible, they could incorporate to some extent the claims and visions of the first-wave feminism of the pre-First World War period (Søland 2000). Growing acceptance of the idea of women as autonomous and capable beings helped to dissipate the moral panic about 'women adrift' that had framed public debate and social interventions on behalf of urban single women before the First World War.

Becoming a 'business girl' (a widely used term for clerical workers in the first half of the twentieth century), especially in a downtown corporate office, could thus open the door to greater personal freedoms in terms of leisure pursuits, socialising with peers, fashion – in short, acting out the lifestyle performances of the 'Modern Girl' (The Modern Girl around the World Collective 2008). Contemporary commentators were wont to use this term to denigrate the seeming superficiality of 1920s women at the cusp of the mass expansion of urban consumerism and Hollywood culture, and to compare them negatively to the 'New Woman' of first-wave feminism. However, it was also claimed as a positive identity marker by young urban working women (Peiss 2008), while the mainstream media portrayed the Modern Girl as an urbane figure (implicitly white and belonging to the majority culture). She was either from a middle-class background or – due to better access to education – on a trajectory of upward mobility from working-class parentage. While retaining her femininity, she was seeking out socially acceptable ways to stake out her personal autonomy over the several years between finishing full-time schooling and marriage. An ascendant sociological discourse was by now identifying this as a distinct life cycle phase of 'youth' or 'young adulthood' in which individualisation and a degree of lifestyle experimentation were expected, even encouraged, among young women and men within socially sanctioned limits of 'respectability' (Comacchio 2006).

However, the research literature tells us little about how the individualisation of young urban women of the interwar period was reflected in the *residential* options and choices of young female clerical workers. Scholarly work on single urban working women's living arrangements is very limited, especially in Canada. It focuses either on lower-paid industrial workers (Strange 1995), or on the pre-First World War period (Sager 2014), when young single working women were more likely to have been rural-to-urban migrants needing to lodge with kin or strangers than the children of families already settled in the city (Darroch 2001; Olson and Thornton 2011). The urban housing supply was also less diversified than it would

become in the 1920s–30s. Localised archival sources suggest intriguing hints of a significant presence of single women, including office workers in modern apartment buildings targeting small middle-class households (Dennis 2006–7). However, a rare oral historical study of the 1920s suggests the predominance of the figure of the 'breadwinning daughter' who did not leave the parental home (Srigley 2010). Non-profit experiments with specialised residences for white-collar women have also attracted considerable scholarly interest, in part because of the large archival trace they have left (Kirkland 2006).

By mobilising microdata samples from the Canadian censuses of the period 1921–51 recently made available through the Canadian Century Research Infrastructure Project (CCRI) (Gaffield 2007),¹ we document in this article how young female clerical workers in urban Canada were distributed across different living arrangements corresponding to varying degrees of 'independence' *vis-à-vis* the parental home and other authority figures, and we trace how their living arrangements changed over time. We complement our statistical description with qualitative print media sources that assist with contextualisation and interpretation of what these different living arrangements, and the choices and constraints facing the women concerned, signified in terms of the questions of individualisation and personal autonomy. The feminisation of clerical work amounted to one of the most rapid and dramatic changes ever to the employment structure of Canadian and US cities (Cudmore and Caldwell 1938; England and Boyer 2010), and we hope through this article to enhance the very patchy state of knowledge about its impact on these women's daily lives. We also hope, through using the CCRI, to foster debate about the potential of these census microdata sets within the international Canadian studies community.

We conceptualise single people's living arrangements in terms of a hierarchy of 'residential autonomy' outcomes. Applied to unmarried persons in the context of Canadian cities of the period, our notion of residential autonomy combines the idea of residential independence (control over and the privacy of one's living situation associated with self-contained facilities) with that of personal autonomy in relation to authority figures (i.e. the capacity to effect individual choices about use of time, earnings, and other aspects of everyday life). In our most simplified version of this hierarchy, we consider living in the parental home to correspond to low residential independence accompanied by a varying degree of personal autonomy. Heading one's own household in a self-contained unit, or peer group sharing with a single head, corresponds to high levels of residential and

personal autonomy. Boarding, lodging and rooming arrangements occupy intermediate positions for residential autonomy and high levels of personal autonomy (unless boarding in contexts subject to 'moral surveillance', e.g. a relative's home or an institutional residence). Living in an employer's residence (or in a convent) implied low residential and personal autonomy, although in some cases live-in domestic service would have been chosen as a first step away from the controls of the parental home.

Female clerical workers in early twentieth-century urban Canada – an overview from census microdata

Before delving into the living arrangements of 'business girls', we first use the CCRI census microdata to provide some salient descriptive details about this segment of the workforce in Canadian cities of the early twentieth century.

Table 1 shows the position of clerical work in the occupational distribution of single (never-married) women in different age groups in urban Canada from 1921 to 1951. The lower age limit of 15 (used in all our analyses) corresponds to the normal school-leaving age at the beginning of our study period. The range of 15–24 gathers single women deemed youthful and in a pre-marriage mode, 25 being the average age of marriage for women in the interwar period. By age 25–29, they were deemed to be near the end of their marriageable years ('Five-of-the-Ten' 1933), and if they had maintained steady employment in their field they could very well have attained higher paid positions, especially in the financial sector and other large corporate entities (Bement Davis and Jenkins 1922; Dagenais 1989). Beyond 30, they were likely to join the ranks of the long-term 'ever-single' (Tallentire 2006), and it is in this group that we find the highest percentages of single women in professional, managerial, and supervisory occupations, although over the decades an increasing minority of female clerical workers would be in this older age group. If we only consider employed single women, there is virtually no difference in the proportion of clerical workers in the 15–24 and 25–29 age groups (last column of Table 1). We thus focus in this article on female clerical workers in the predominant 15–29 age group, associated with the 'pre-marriage years', even though a minority of them would have been on a trajectory towards long-term singlehood.

This table speaks to the major quantitative importance of clerical employment as an occupation of young single women in relative as well

Table 1. Occupational distribution (per cent) of single women in urban Canada, by age group, 1921-51

Age group	Year	Professional, managerial & supervisory	Clerical	Sales	Service	Blue collar (fabricant, manufacture & trades, labourers, transport, primary resources)	No occupation, unemployed & unknown	Total (N)	Total (row per cent)	Clerical as percentage of all employed
15-24	1921	7	19	4	9	14	47	302,990	100%	35%
	1931	6	10	5	15	8	56	442,654	100%	22%
	1941	6	14	3	15	12	49	488,419	100%	28%
	1951	9	26	5	10	12	38	462,614	100%	43%
25-29	1921	18	24	5	11	13	30	66,085	100%	34%
	1931	16	17	6	17	9	35	85,454	100%	26%
	1941	17	25	7	19	15	17	113,975	100%	30%
	1951	17	34	6	12	13	18	91,317	100%	41%
30 and over	1921	20	10	3	13	11	43	131,770	100%	18%
	1931	17	10	3	16	8	45	178,102	100%	19%
	1941	21	18	3	15	11	32	243,266	100%	27%
	1951	21	21	4	12	10	33	292,336	100%	32%
Total, age groups	1921	12	17	4	11	13	43	500,845	100%	30%
	1931	10	11	5	16	8	51	706,210	100%	22%
	1941	12	17	4	16	12	40	845,660	100%	28%
	1951	14	25	4	11	11	34	846,267	100%	39%

Source: Censuses of Canada, 1921, 1931, 1941, and 1951, Canadian Century Research Infrastructure microdata samples.

as absolute terms, especially in 1921 (35 per cent of employed single women under 24 and 34 per cent of those aged 25–29). In 1931 and 1941, however, it had lost some relative importance, seemingly due to the growth and diversification of service occupations (i.e. other than live-in domestic service) in 1931 and the opening up of non-traditional blue-collar employment to women in the wartime conditions of 1941. By 1951, with the postwar boom bringing a new surge in the service sector, we see a huge relative gain for clerical work as an occupation of single women (even though by this time office work was also increasingly open to their married counterparts).

Table 2. Distribution (per cent) of single (never-married) female clerical workers by ethnoreligious affiliation, compared to that of all females aged 15 and over, urban Canada, 1921–51

		French Catholic	Irish Catholic	British Isles Protestant	All others	Total (row %)	N
Single female clerical workers aged 15 and over	1921	11	8	65	15	100%	85,965
	1931	12	7	65	16	100%	74,727
	1941	16	8	58	18	100%	142,538
	1951	23	6	47	24	100%	215,405
All single females aged 15 and over	1921	27	7	51	15	100%	500,845
	1931	27	5	47	20	100%	706,210
	1941	32	6	44	19	100%	845,660
	1951	36	5	37	22	100%	846,267

Source: Censuses of Canada, 1921, 1931, 1941, and 1951, Canadian Century Research Infrastructure microdata samples.

Next, the composition of the female clerical workforce in urban Canada in our study period was highly differentiated by ethnoreligious affiliation (Table 2). As has been documented for the pre-First World War period (Boyer 2003; Dagenais 1989), there was a striking over-representation of Anglo-Protestants and a correspondingly striking under-representation of French-Canadian Catholics, notwithstanding the efforts of Catholic women's organisations to encourage more young women to train for entry into this sector. In 1931, for example, 65 per cent of single female office workers were British Isles-origin Protestants, compared to 47 per cent of single women overall; the corresponding figures for French-Canadian Catholics were 12 per cent versus 27 per cent, though their

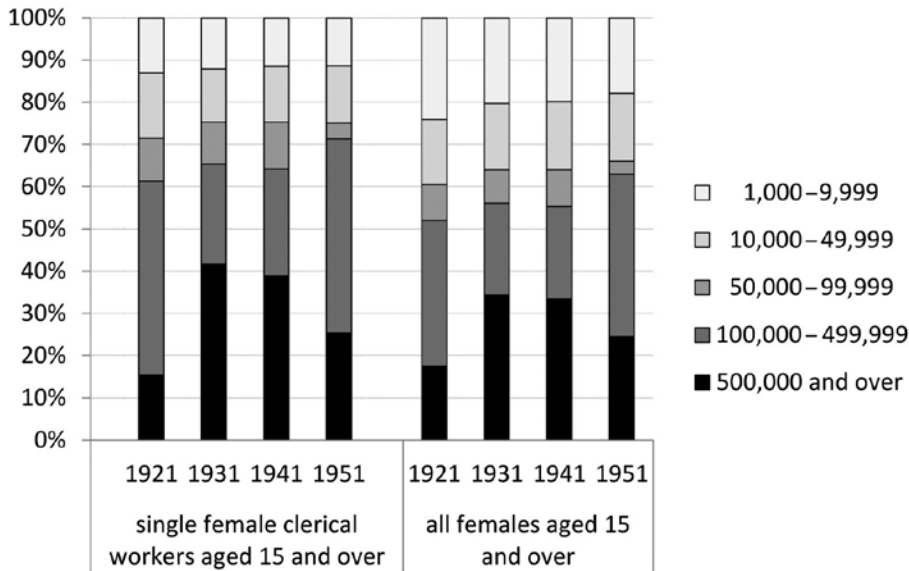


Figure 1. Distribution of single (never-married) female clerical workers by size class of urban area, compared to that of all females aged 15 and over, urban Canada 1921–51

Source: Censuses of Canada, 1921, 1931, 1941, and 1951, Canadian Century Research Infrastructure microdata samples.

under-representation diminished somewhat after the Second World War.² It is important to keep this Anglo-Protestant predominance in the forefront in the following discussion of living arrangements: the figure of the ‘business girl’ and the debates about her well-being, autonomy, and personal goals were fundamentally grounded in a white, Anglo-Protestant universe although, as we will see, not an unequivocally well-to-do one.

Lastly, we consider the characteristics of female clerical workers by size of urban area.³ The findings summarised in Figure 1 (all ages combined) underscore the association of feminised clerical work’s expansion with metropolitan urbanisation and the growth of the tertiary sector (Cudmore and Caldwell 1938). For example, in 1931, 65 per cent of single female office workers (all ages combined) lived in an urban area of 100,000 inhabitants or more compared to 56 per cent of all women. There is a similar, though slightly smaller, over-representation of single female clerical workers when we compare them to all unmarried women (data not shown). In 1921 and 1951, however, this over-representation does not extend to the topmost category of metropolises of 500,000 inhabitants and over, comprising Greater Montreal and Greater Toronto. We might attribute this

to the under-representation of clerical work among single French-Canadian Catholic women, strongest in the earlier part of our study period, and to the high degree of diversity of job opportunities for single women offered by both of these metropolises by 1951.

Female clerical workers' living arrangements and their implications for personal autonomy

In Figure 2 we show that the distribution of living arrangements varied among young single women, overall and for the major occupations (for reasons of space, we leave out the occupational category with the smallest numbers, viz. managerial and supervisory personnel). We focus on those aged 15–29 (in this case it is not possible to isolate those in their late twenties, due to the confidentiality rules governing access to the microdata samples).

Living in the parental home

We see from Figure 2 that living in the parental home was indeed the predominant arrangement for young single female clerical workers from 1921 to 1951.⁴ For the four census years combined, three-quarters were in this living situation, and the proportion increased in 1931 and 1941 compared with 1921, seemingly associated with the corresponding decline in the share in boarding and lodging arrangements. The proportions of clerical workers living at home were much higher than those of service workers, because most of the latter were live-in domestics, and of professionals, whose living arrangements were also often tied to their job (teaching and nursing). Nevertheless, the proportion living in the parental home was not as high as among their peers in blue-collar or sales occupations (the latter are not shown in Figure 2 for reasons of space), or, unsurprisingly, for those with no stated occupation. The latter category includes those still in school, the unemployed and the 'home girls' ('Jolly Jo' 1927) who devoted themselves to unpaid domestic labour for their mothers and employed siblings.

Among French-Canadian Catholics, single female clerical workers (of all ages) were even more likely to live with their parents than their Anglo-Protestant counterparts, while Irish Catholics occupied an in-between position (data not presented). While cultural differences may have played a part here, they may have been less important than their more youthful age structure and correspondingly lower average earnings. A higher percentage

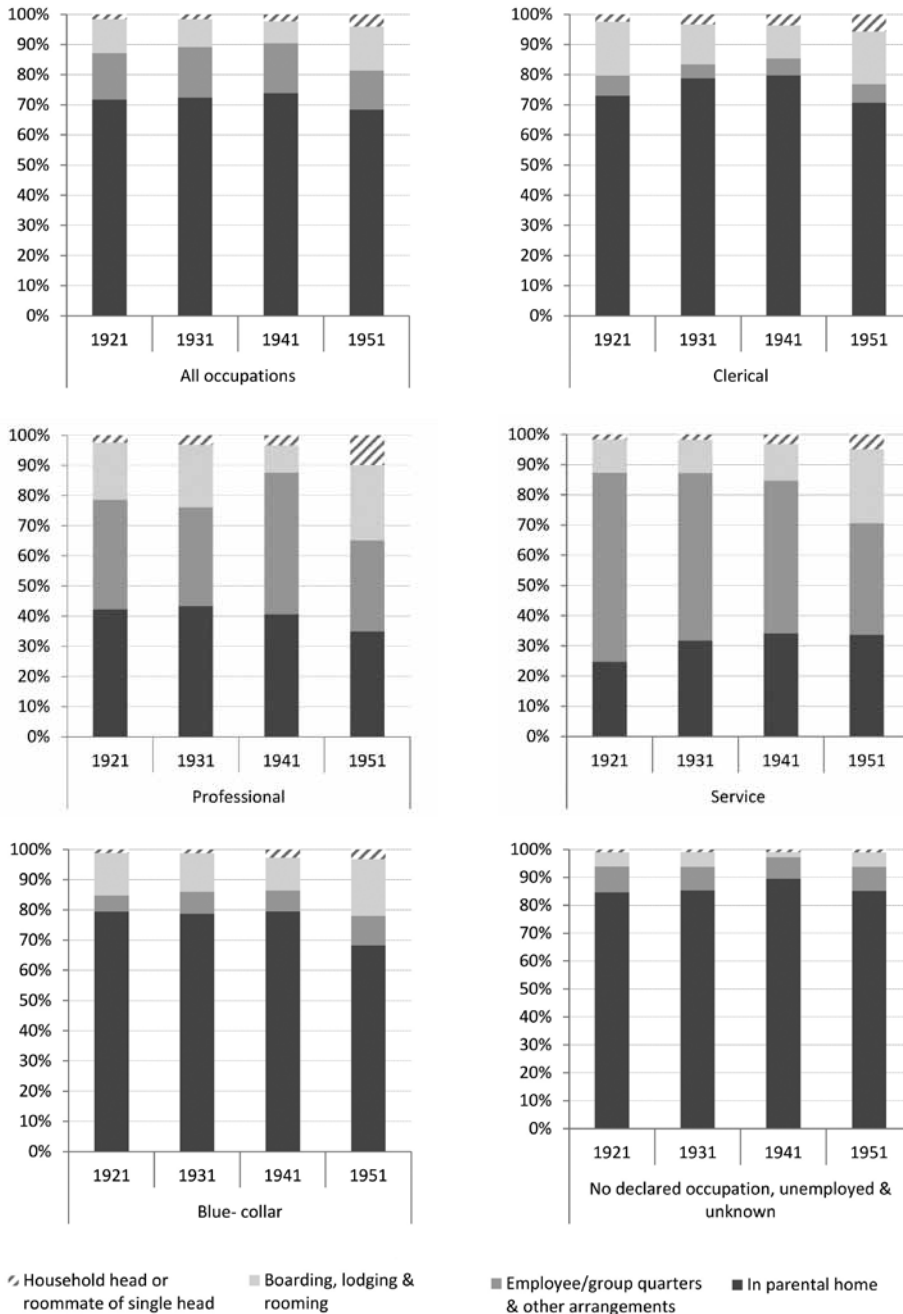


Figure 2. Living arrangements of single (never-married) women aged 15–29, by occupation, urban Canada, 1921–51.

Source: Censuses of Canada, 1921, 1931, 1941, and 1951, Canadian Century Research Infrastructure microdata samples. Note: 'All occupations' includes those with no declared occupation, unemployed and occupations unknown.

of French-Canadian Catholic clerical workers were under 25, due in part to the younger overall age structure of French Canadians in the early twentieth century (a legacy of high fertility rates) and in part to the earlier age of marriage among French-Canadian women (Olson and Thornton 2011).

Young women office workers living in the parental home had diversified socioeconomic backgrounds. Some of them may well have epitomised the Modern Girl whose equally modern middle-class parents were prepared to negotiate a certain degree of personal freedoms, within limits, including the freedom to keep most of her earnings, for the presumably bounded period before marriage (Comacchio 2006: 50). In 1921, 17 per cent of the heads of household of these 'stay-at-home business girls' held a professional, managerial, or supervisory occupation. Interestingly, this dropped to 13 per cent in Depression-era 1931 before rising again in the later census years. In another 12 per cent of cases, the household head was in clerical work or sales; since the head as recorded by the census was almost always the father, these would generally have been higher-paying white-collar positions in offices, as commercial travellers and the like.⁵

The housing tenure of the parental home is also a telling indicator. Clerical worker daughters aged 15–29 were more likely (for example, 54 per cent in 1931) to be living in homes that their parents owned than were daughters in other occupational groups except for professionals (64 per cent in 1931), and equally likely to be in owned parental homes as young women who were not employed. Even in middle-class families, the business girl living at home could be dealing with overcrowding (Beer 1939); thus, those who lived in an owner-occupied home would have enjoyed relative comfort and a more spacious environment (Baskerville 2001a), perhaps affording them some privacy and the ability to receive friends at home, and reducing the incentive to leave for a more autonomous living arrangement. However, homeownership was associated not only with affluence, but with upward social mobility for the lower middle classes and skilled working class; in such cases, a substantial part of the daughter's earnings would have been mobilised to help pay the monthly expenses of homeownership (Olson and Thornton 2011; Synge 1976).

Our census cross-tabulations on 'business girls' living at home also point to a significant presence of the figure of the 'breadwinning daughter', in line with Srigley's (2010) findings based on oral histories in Depression-era Toronto and those of a social agency investigation conducted in early 1920s New York (Bement Davis and Jenkins 1922). The 'breadwinning

daughter' figure was also evoked in the Montreal anglophone media after the First World War as a heroic streetcar commuter who, out of familial duty, challenged dominant views of young women's limited place in the city but was still in need of moral protection (Boyer 2001: 151–4). In 1921, in 35 per cent of cases, the household head of the clerical worker daughter was a blue-collar worker. In 31 per cent of cases, the head was unemployed or had no stated occupation – fathers without work, or widows, some of independent means but others relying on their children's support. Daughters' earnings would have been crucial to such families' incomes via their cash contributions to their mothers for room and board, even though the practice of giving over the entire pay packet to parents and receiving only a small allowance in return seemed to have faded over the 1920s, at least in anglophone Canada (Comacchio 2006: 50).⁶ In this context, claiming more personal autonomy by leaving home would not have been deemed acceptable, even if a daughter sent remittances home, in that a substantial portion of her earnings would be diverted away from the family economy to a boarding house keeper or landlord and to purchasing meals in cafés and restaurants (Srigley 2010).

Advocates for young white-collar women decried society's non-recognition of their contributions and the print media's portrayal of them as frivolous consumers, especially during the Great Depression, when they were subject to renewed attacks on their right to keep their place in the workforce (see e.g. 'St-Michel' 2011 [1934]). Keyword-based searches of the online version of the middlebrow and essentially Anglo-Protestant *Toronto Globe* yielded several sets of exchanges in letters to the Women's Page, between 'live-away' and 'at-home business girls'. These reveal mutual misunderstandings, uncertainties, and conflicted feelings about domestic responsibilities and anxieties as to how their decisions were judged by their peers and by society at large.⁷ For example, when 'One of the Living-At-Home Business-Girls' (1925) wrote: 'How many of the boarding business girls have helped or are helping to clothe and educate younger members of the family?', 'Hopeful' (1925) replied: 'Charity should begin at home ... Don't, Living-At-Home Business-Girl, give up home life for boarding no matter how alluring the outlook'. In another exchange, 'Laurel' (1927) defended the 'despised business girl':

I wish some of [the 'sheltered girls'] could change places with some of us for a little while ... Shows and parties [are] a rare treat for me ... Most business girls who are not living at home (and there are many such) do their own

[domestic labour and dressmaking] in order to keep down expenses. ('Laurel' 1927)

to which 'Jolly Jo' (1927) replied: 'I have been a business girl, and am now a home girl ... A business girl has regular hours, but a home girl has to work at her job from the time she gets up till she goes to bed at night ...'. Such exchanges recurred well into the mid-1930s: 'I do not think business girls dislike helping around the house, but ... mothers should just stop and think that these girls are trying to earn a living in these days of much competition, which takes the girl's whole ingenuity and strength' ('Amanuensis' 1934).

Boarding, lodging, and rooming

In terms of a single person's autonomy, living in a boarding, lodging, or rooming arrangement in urban Canada in the early twentieth century occupied an intermediate position. This heterogeneous category provided more personal autonomy than living in the parental home. It enabled varying degrees of privacy, security, and sociability – or, conversely, isolation – depending on the particular arrangement. It offered more limited comforts and domestic facilities – notably the ability to cook and store one's own food – than either the middle-class parental home or the self-contained modern apartment.

The share of the boarding, lodging, and rooming sector in the living arrangements of young female clerical workers – 18 per cent at the start of our study period – had shrunk by almost five percentage points by 1931 and then declined more slowly to 1941 (Figure 2). The drop in clerical workers' boarding and lodging, from 1921 to 1931, greater than in any other occupational group, could be attributable in part to increased pressure to fulfil the 'breadwinning daughter' role in the parental home, and, at the other end of the spectrum, to a small but discernible move into self-contained apartments. After the Second World War, as earnings rose, and notwithstanding housing shortages, the pendulum seemed to have swung back as boarding, lodging, and rooming regained popularity among the subsequent generation of young single female office workers, accompanied by a corresponding decline in living in the parental home.⁸ This was perhaps a precursor of the increased demand for affordable but fully independent living arrangements by the young middle class of the 1960s to early 1970s that would contribute to and be fuelled by the 1960s apartment building boom (Miron 1988: 166).

Due to its heterogeneity, living in the boarding, lodging, and rooming

sector was associated with varied shades of status and autonomy for young office workers. Although moral panics about single women 'adrift' had greatly abated by the early 1920s, the 'respectability' of boarding, lodging, and rooming arrangements remained a major concern among experts, social advocacy organisations, and self-supporting working women themselves (Strange 1995). While rooming houses were the least desirable in terms of quality, safety, and status, boarding – either with a private family or in a small boarding house run by a 'genteel widow', where at least some meals were provided – was generally situated at the higher end of the spectrum. Such boarding houses, if they housed several 'business girls', could potentially be spaces of sociability (Boyer 2001: 160–2; Tallentire 2006), notwithstanding their usual representations in the contemporary media as dreary and isolated places. In contrast, the lack of either meal services or kitchen facilities in lodgings and rooming houses reinforced their un-homelike character for young women. As one recent immigrant woman opined in a letter to the women's column of the *Montreal Daily Star*, 'Just tell us where a business girl can get board and lodging at a reasonable rate. Nowhere. A room, yes, but she will have to take her meals out. No home comforts, just four walls' ('An "English" Business Girl' 1921).

Although we could not analyse the different boarding, lodging, and rooming arrangements by occupational group, we determined that, for single women aged 15–29 as a whole (as for their male counterparts) about 90 per cent of those in the boarding, lodging, or rooming group were either in a fully private residence or in a small establishment with a resident landlady (i.e. not classified by census takers as a commercial establishment).⁹ The commercial boarding sector only drew about 2 per cent of female boarders in 1921, and 1 per cent in 1931, though this increased to about 6 per cent in the wartime context of 1941.¹⁰ Feminist urban scholarship has paid considerable attention to institutional boarding and lodging homes and 'clubs' established in early twentieth-century North American cities by religious organisations, benevolent societies, social agencies mandated to promote single women's welfare, and by women's cooperatives in response to the shortage of affordable housing deemed suitable for single working women (Kirkland 2006; Meyerowitz 1988; Wright 1983). At the time, these garnered considerable media attention (e.g. Chapman 1920) because of their innovative qualities and targeting of a 'non-traditional' group. They offered facilities and services fostering peer group sociability and individual betterment, and some specifically catered to the 'business girl' who was a rural-to-urban migrant or for whatever reason could not

live with her parental family or other kin. Frequently, however, they had distinct overtones of moral supervision and behavioural control that young women office workers eventually tired of, and this sector faded away by mid-century as private market opportunities for independent living became increasingly available (Boyer 2001: 191; Elmer 1925; Kirkland 2006). Yet, in fact, even before mid-century, institutional boarding residences were a drop in the bucket in urban Canada. They did draw slightly more young women than young men but never in proportions surpassing about 5 per cent of all female boarders, lodgers, and roomers.

Boarding, lodging, and rooming could also be undertaken with siblings or other young women friends, to reduce isolation and add to the respectability of striking out on one's own, especially when it involved sisters (Laflamme 2008). We could not examine 'co-boarding' or 'co-rooming' practices separately with the census microdata. However, in another component of our project we drew a large systematic sample of classified ads for rooms to rent in the Montreal dailies *La Presse* and the *Montreal Daily Star* and examined how those who rented out rooms in their homes represented the qualities of their accommodation and their target clientele. There are numerous examples in the *Star* of rooms described as suitable for 'two business girls sharing', while advertisers in *La Presse* sometimes suggested that two sisters could share a room.

Being household head or roommate in a self-contained dwelling

The 1920s saw growing recognition by 'experts', the media and the burgeoning and increasingly corporatised apartment building industry that it was both legitimate and respectable for the 'Modern Girl' to experience a fully independent living arrangement before marriage. In this discourse, learning how to create a home-like environment in one's own place was excellent practice for the female youth trajectory's end: marriage, which implied leaving paid employment in favour of full-time homemaking. As a *Vancouver Sun* reporter put it:

Can the modern women broil a steak as well as she can tap a typewriter?
... A great many are keen enough on it to undertake two jobs ... one in an office and the other in looking after a little apartment ... Business girls like to have a place to invite their friends for a meal. (Milligan 1932)

Living in a flat was thus represented as a distinct step up from boarding and lodging – but also as one that, to be in reach of the typical female office worker, required the 'innovation' of peer group sharing. A lengthy

(and no doubt fictionalised) feature in the Women and their Work section of *Maclean's* recounted the resource-pooling strategies and experiences of a group of 'business girls' to set up and keep house together – including hiring a non-resident housekeeper to do most of their domestic labour and prepare their weekday meals. The story's introductory synopsis recorded:

A shabby room in a shabby boarding house on a shabby street. How many thousand business girls call that home? Too many, by their own confession, and yet there is a way out. The four bachelor girls in this story found it, and it led to a home that was as cosy as it was manless. (Patterson 1926)

The top category in our hierarchy of residential autonomy of never-married persons includes not only those who lived alone as heads of households but also those who were their 'roommates' – a label we use to include siblings plus those whom the census takers identified as 'roommate', 'partner', or 'friend' of the head. Peer group flat sharing could offer the sociability of boarding residences while adding privacy and the all-important kitchen (Bement Davis and Jenkins 1922). The prevalence of such strategies has, however, been unknown up until now: tax roll and street directory data is generally limited to the household head (Choko 1994), although Dennis (2006–7) identified a number of flat-sharing arrangements engaged in an unusually detailed local register of apartment building residents available for Toronto. The census microdata samples can potentially take us further in exploring the 'roommate' phenomenon, though they may underestimate its prevalence. Close reading of the Dominion Bureau of Statistics's instructions to enumerators for our study period reveals a scramble to keep up with the increasingly diverse living arrangements that enumerators encountered in Canada's cities, and peer group sharing was not officially defined and codified into the category 'roommate' until 1941. We find a similar ambivalence in the classified advertisements for housing in the print media: for instance, in the *Montreal Daily Star* and *La Presse*, ads for roommates to share an apartment were interspersed with those for roomers and boarders. (A separate ad category for 'roommates wanted' only appeared in the *Star* in 1945, and still did not exist in *La Presse* in 1951.)

Even if the census findings underestimate the scale of the roommate phenomenon in interwar urban Canada, we find that, for single women of all ages and for census years 1921 through 1951 combined, just over one-fifth of our 'high residential autonomy' category of 'single heads, siblings and roommates' were in fact siblings (mainly) or unrelated roommates. This varied little with the occupation of the household head.

For those households comprised of a never-married female head and a roommate, we compared the head's occupation to that of the roommate (the first roommate listed if there was more than one). We found a high degree of occupational homogamy overall (never less than 40 per cent), but with clerical heads being the second most likely (51 per cent) to have a roommate with the same occupation as herself (the highest homogamy was among the 'unemployed and not stated': 56 per cent).

We see from Figure 2 that at the beginning of our study period the proportion of young single female clerical workers in urban Canada living in self-contained households as heads or roommates was indeed miniscule (2.4 per cent). It had increased by one percentage point by 1931, remained static through 1941 and finally began to take off after the Second World War – when the better-paying financial sector underwent renewed expansion (England and Boyer 2010) – though still amounting to less than 6 per cent in 1951. Nevertheless, these percentages were higher than those for the lower-earning occupations, and before the Second World War were almost identical to those for women in professional occupations.¹¹ In short, young female clerical workers were indeed a significant component of that minority of young women who were able to attain their own 'place' in the evolving housing market. These changes in housing supply included the diffusion of the modern apartment building from its European bourgeois origins towards a middle-class clientele of small households (Choko 1994; Doucet and Weaver 1991). We have determined through a multivariate analysis for the 1931 data that being a female clerical worker increased the odds of single heads and roommates living in apartment buildings versus other types of self-contained dwellings (data not presented here).

Conclusion

This study has confirmed that living in the parental home was, by far, the predominant living arrangement among single female office workers under 30 in interwar urban Canada – and even more so among French-Canadian Catholics than their Anglo-Protestant counterparts. Attention to parents' occupations and housing tenure highlights the diversity of socioeconomic conditions of these 'at-home-business-girls'. Nevertheless, our census-based analysis strongly suggests that the media figure of the carefree Modern Girl with few domestic obligations was less prevalent than the 'breadwinning daughter' who made a major contribution to helping the family survive

economic shocks or accrue resources for upward mobility. Individualisation was thus a gradual process that could coexist with intergenerational interdependence: the breadwinning daughters who wrote to the women's columns demanded recognition and respect from their more privileged peers as well as from the 'experts'; and the office workers who lived at home with parents in comfortable circumstances may have enjoyed a growing measure of personal autonomy despite their living arrangement.

We have shown that boarding, lodging, and rooming arrangements remained the main option for 'business girls' seeking or needing greater residential independence, largely in private homes or small establishments as opposed to commercial ones. Very few lived in the types of specialised institutional boarding residence that have often captured the interest of feminist urban scholarship. Very few 'business girls' lived as household heads or roommates of household heads throughout our period: although the numbers did gradually increase and accelerated after the Second World War, probably due to rising earnings and growth in the supply of apartment buildings. Moreover, their presence within this small segment of high female residential independence was not negligible because they had reasonable earnings and were not obliged to live in residence, as many nurses and teachers were. Siblings were less present in our top residential autonomy category than the existing literature suggests, leading us to wonder whether this form of intergenerational support among young women was on the wane compared to the turn of the twentieth century and, if so, was this another dimension of the individualisation phenomenon?

Our findings point to a need for further investigation of how the proportions of French-Canadian and Anglo-Protestant living with parents differed, and how they evolved over time, controlling for age structure differences – which requires more sophisticated statistical techniques than the simple frequency analysis used here. Deeper 'drilling-down' into the distribution of young female office workers between the familial, small-group quarters and larger commercial boarding, lodging, and rooming establishments has now become a possibility for the beginning of our study period, with the August 2015 release of the public online version of the 1921 microdata sample. Similarly, regional differences in women clerical workers' recourse to large commercial boarding and lodging establishments – more prevalent in the 'frontier' context of the Far West at the turn of the century (Darroch 2001) – can now be examined for 1921.

Finally – returning to the 'Present into Past/Past into Present' theme of this special issue – one reviewer of Nancy Cott's influential 1987 work,

The Grounding of Modern Feminism, reflected that ‘at times, the period 1910–30 appears so much like more recent times, and Cott’s interpretation of feminism sounds so familiar, that it is difficult to know how much of the present is being read into the past’ (Buechler 1988: 427). Our projection of the concept of residential autonomy of young adults, and its subcategories, onto the census record of early twentieth-century living arrangements in urban Canada could no doubt generate similar critical reflection. Taking a mixed methods approach in which we simultaneously try to assess the validity of this framework using the – limited – traces left by the young ‘business girls’ in the printed record seems to us to be the best option for mitigating the risks of presentism.

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Notes

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- 1 The sample sizes are 4 per cent of the population for 1921 and 3 per cent for 1931 through 1951. Due to Statistics Canada’s confidentiality requirements (a 92-year secrecy rule), the microdata are anonymised and cell size restrictions are imposed for release of frequency tables from the Research Data Centres housing the microdata files. Consequently, we cannot always ‘drill down’ to an ideal level of detail about our population of interest.
- 2 Conversely, Table 2 also documents the increasing over-representation of young French-Canadian women in blue-collar work, and in service employment from 1931 onwards (when young Anglo-Protestant women began deserting domestic service).
- 3 We defined ‘urban’ as incorporated municipalities of 1,000 inhabitants and over, as proposed by the Dominion Bureau of Statistics in 1931 (Cudmore and Caldwell 1938). See also Darroch (2001). Also, where applicable, rather than limiting our concept of ‘city’ to the core city municipality alone, we created, for all four census years, geographies corresponding to the Greater Cities/Metropolitan Area concept introduced by the DBS in 1941. See Rose et al. (2014).

- 4 For the 1920s, large studies by social agencies found comparable results in New York City, already the centre of the global financial industry, and in Minneapolis, a city with much in common with Winnipeg (Bement Davis and Jenkins 1922; Elmer 1925).
- 5 The data in this paragraph refer to stay-at-home 'business girls' of all ages.
- 6 Confidentiality requirements prevented assessment of their contributions to family earnings. Sager's (2014) study of employed single women in 1911 Hamilton did not face this constraint.
- 7 These sentiments of uncertainty contrast with the unequivocal sense of pride in contributing to the family economy expressed by blue-collar breadwinning daughters in 1911 Hamilton (Synge 1976).
- 8 The same pattern of post-Second World War increases in boarding and lodging can be seen among young female blue-collar workers. However, the causes may well be different, as the ethnocultural composition of this group changed considerably: far fewer Anglo-Protestants, a large increase in the share of French-Canadian Catholics and a smaller increase in European Catholics (no doubt recent immigrants from Southern Europe). Interpretation is further complicated by a change in the census concepts and definitions of 'dwelling' and 'household' as of 1951, such that people in lodging or rooming houses with 'light housekeeping' (i.e. some private cooking facilities) who may have been classified as household heads in 1941 but earlier were defined as lodgers or roomers (Harris 1994).
- 9 We could not determine how those in private residences were apportioned between those boarding or lodging with kin and familiar 'strangers' (Baskerville 2001b; Laflamme 2002) and those renting from strangers.
- 10 Comparable data are not available for the 1951 microdata sample.
- 11 The latter result makes sense when we examine the results for the category 'employee/group quarters and other': overall, in the 1921–51 period, well over one-third of young single women professionals were in this category (but less than 6 per cent of clerical workers). As noted earlier, the teachers and nurses who comprised the vast majority of young women professionals often lived in workplace quarters, or belonged to religious orders and lived in convents.

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