

B. COMMERCE AND FINANCE

The second branch of tertiary industries is that embraced under the generic title of "Commerce and Finance." As the title indicates, under this heading are included the employees of such institutions as banks, insurance companies, trustee companies, stock and station companies, grocers, fruiterers, hardware merchants, motor-dealers, drapers, and suchlike institutions, and generally the field which may be styled the field of commerce as distinct from the field of industry.

The following table gives the total numbers engaged in these particular occupations from 1901 to 1945 :—

Table No. 106.—Table showing the Number engaged in Commerce and Finance, distinguishing between Males and Females, as at the various Censuses from 1901 to 1936, together with an Estimate for 1945

Year.	Males.	Females.	Total.
1901	34,994	5,584	40,578
1906	44,982	8,744	53,726
1911	54,898	12,903	67,801
1916	51,248	16,907	68,155
1921	58,519	20,601	79,120
1926	64,295	19,493	83,788
1936	75,827	24,039	99,866
1945	42,000	42,000	84,000

NOTE.—The 1945 figures are not comparable with previous figures since the basis of collection is different.

The steady rise in both males and females is the outstanding feature of this table. The problem of distribution and finance has become all-important in modern society, and, as in all countries with western civilization, this section of the community has, over the past one hundred and fifty years, become more and more important. The manufacturing section of the community tends to become more distant economically from the consumer, and, consequently, the distribution trades more important. It is probably in this field of commerce and finance that the most difficult problems in modern society emerge. When the figures in the above table are compared with the figures of those engaged in industrial production, given earlier, the very great relative increase of those engaged in commerce and finance will be apparent. From 1901 to 1936 the males engaged in industrial production increased from 71,000 to approximately 129,000—that is, an increase of approximately 82 per cent. In the same period, in the commerce and finance field, however, the increase of occupied males has been nearly 117 per cent. As far as females are concerned, the increase from 1901 to 1936 of those engaged in industrial production was approximately 68 per cent., while over the same period, in the commerce and finance field, the occupied females increased by 330 per cent. This latter phenomenal increase is largely accounted for by the tendency for large numbers of women to be engaged in office work, a tendency which had not fully developed before the 1914–1918 war, but which was given a fillip during that period, and has continued ever since. The estimate for 1945 (the previous caution with regard to these estimates for 1945 should be borne in mind—namely, that they are compiled on a different basis, and are, therefore, not strictly comparable) shows some marked changes. The very heavy drop in males engaged in commerce and finance from approximately 76,000 to 42,000 is largely accounted for by war conditions. By far the largest number of these males would be in the Armed Forces. Some, no doubt, were engaged in civilian work either in the Government services or in manufacturing industries. The increase in the females from approximately 24,000 to 42,000 is of very great interest. Despite the relatively large increase of females engaged in industrial production, particularly that