
UNITED STATES DEPARTMENT OF LABOR

Frances Perkins, *Secretary*

BUREAU OF LABOR STATISTICS

Isador Lubin, *Commissioner (on leave)*

A. F. Hinrichs, *Acting Commissioner*

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Money Disbursements
of Wage Earners and Clerical Workers
1934-36
Summary Volume

By

FAITH M. WILLIAMS and ALICE C. HANSON

of the Bureau of Labor Statistics



Bulletin No. 638

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1941

For sale by the Superintendent of Documents, Washington, D. C. - - - - Price 55 cents

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CONTENTS

Text

| | Page |
|---|------|
| PREFACE | vii |
| SUMMARY | 1 |
| CHAPTER 1.—Expenditure habits of wage earners and clerical workers | 9 |
| CHAPTER 2.—Changes in family expenditures in the post-war period | 34 |
| CHAPTER 3.—Income, family size, and the consumption level of the family | 46 |
| CHAPTER 4.—Food | 66 |
| CHAPTER 5.—Housing | 86 |
| CHAPTER 6.—Housefurnishings and household operation | 104 |
| CHAPTER 7.—Clothing | 121 |
| CHAPTER 8.—Transportation and recreation | 132 |
| CHAPTER 9.—Medical care, personal care, and miscellaneous items | 150 |
| CHAPTER 10.—Savings | 167 |
| CHAPTER 11.—Spending habits of special groups of families | 187 |
| CHAPTER 12.—Aggregate spending and saving of wage earners and clerical workers in large cities as related to their aggregate income | 207 |
| List of text tables | 223 |
| List of figures | 227 |

List of Illustrations

| | Facing Page |
|--|-------------|
| PLATE 1.—Group of delegates to boot and shoe workers' convention, 1919 | 36 |
| 2.—Women factory workers in Baltimore boarding a streetcar at the close of their day's work (1936) | 37 |
| 3.—Comparatively new one-family detached wooden houses in an eastern metropolitan area | 86 |
| 4.—Back-yard view of Negro dwellings in one of the southern cities covered | 87 |
| 5.—Public Works Administration recent low-cost housing development in Milwaukee | 102 |
| 6.—Public Works Administration recent low-cost housing development in Memphis | 103 |
| 7.—Woman clerical worker dressed for the office | 124 |
| 8.—Workers' automobiles parked outside a factory in Baltimore | 140 |
| 9.—After-work recreation in a public park in a large eastern city | 141 |
| 10.—Camping out, Wisconsin Chequamegon National Forest | 148 |
| 11.—Child-health conference for preschool children | 149 |

Tabular Summary

| | Page |
|----------------------|------|
| List of tables..... | 230 |
| Detailed tables..... | 232 |

Appendixes

| | |
|--|-----|
| APPENDIX A.—Scope and period covered by the study..... | 355 |
| APPENDIX B.—Selection of families to be interviewed..... | 359 |
| APPENDIX C.—Procedures followed..... | 362 |
| APPENDIX D.—Notes on tables..... | 383 |
| List of appendix tables..... | 402 |

Letter of Transmittal

UNITED STATES DEPARTMENT OF LABOR,
BUREAU OF LABOR STATISTICS,
Washington, D. C., June 15, 1940.

The SECRETARY OF LABOR:

I have the honor to transmit herewith a report summarizing the results of the survey of Money Disbursements of Wage Earners and Clerical Workers in 42 Cities made by the Bureau of Labor Statistics. Previously issued bulletins have presented detailed data from this survey by regions and by cities.

A. F. HINRICHS, *Acting Commissioner.*

HON. FRANCES PERKINS,
Secretary of Labor.

v

PREFACE

It is now more than half a century since the Commissioner of Labor was first instructed by the Congress in 1888 to obtain information on the incomes and the family expenditures of the wage earners of the country. In 1890, 42 percent of the gainfully employed workers in the United States were employed in industry, transportation, clerical service, and trade, and 41 percent in agriculture and allied occupations. In the 50 years which have intervened, there has been a marked shift in the occupational distribution of the workers of the Nation. Important changes in techniques of production have considerably increased production per employed worker per year, both in industry and agriculture, whereas the demand for industrial products has expanded faster than the demand for farm products. The result, for many years, was a steady drift from the farms into industry and trade. This drift was interrupted during the first years of the depression and has since been resumed, although in diminished proportion. In 1930, 58 percent of the gainfully occupied workers of the Nation were employed in industry, transportation, clerical services and trade, as compared with only 21 percent in agriculture and allied occupations.

Important as it was in 1888 to know just what goods and services were available to urban wage earners and clerical workers, it is more important now. The National Resources Committee estimates that out of the Nation's 24,913,200 nonrelief families in 1935-36, 13,085,500 were dependent for the major part of their support on the earnings of those two groups.

The study on which the present report is based was undertaken primarily for the purpose of the revision of the Bureau of Labor Statistics' index of the cost of goods purchased by wage earners and lower-salaried clerical workers. It has provided a new list of items to be priced, and new weights for that index. In addition, it has supplied valuable data about the kind of living available to the families of employed wage earners and clerical workers in large cities, as defined by the sources of their incomes, the kinds of goods and services they buy in a year, and the kind of dwellings in which they live.

The material, supplying as it does the largest body of available data on the entire range of items for which moderate-income families in large cities spend, will be of great value to businessmen wishing

to estimate the demand for specific products among urban families at the income levels in which these groups are found. It will also be of value to legislators and other students of taxation problems, to labor leaders and employers in connection with wage adjustments, to welfare workers planning family budgets and relief allowances, and to students of consumption problems interested in the more theoretical aspects of the subject.

Previous bulletins¹ have presented the data for the 42 separate cities with populations over 50,000 covered in the Study of Money Disbursements of Wage Earners and Clerical Workers. The present volume summarizes what we have learned about the living of white and Negro families in these cities combined. For the first time since the study conducted in 1918-19² by the Bureau of Labor Statistics, we now have a general picture of the income level and the plane of living of this important urban group. It had been apparent for some time before the present survey was initiated, that consumption habits had changed greatly since the last investigation of this kind. The data presented in this bulletin make it possible to understand the effect upon the living of moderate income families, of new goods and services which have become available in the interval and the changed tempo of urban living.

The Bureau is indebted to a number of different agencies for assistance in the investigation. The Federal Emergency Relief Administration and the Works Progress Administration supplied field investigators in a number of cities. The Works Progress Administration supplied part of the clerical workers needed in summarizing the data. Local university, business, and welfare groups assisted in defining the area to be covered, and in choosing the sample in different communities. Thanks are especially due to the housewives who patiently worked with the Bureau's representatives to recall the details of their families' receipts and disbursements over the year.

This investigation must be distinguished from the Study of Consumer Purchases which was initiated a year after the present survey was under way. The Consumer Purchases Study was undertaken by the Bureau of Labor Statistics in cooperation with the Bureau of Home Economics of the Department of Agriculture, the National Resources Committee, and the Central Statistical Board. Its purpose was to provide comparable information on the incomes and expenditures of urban and rural families in different regions, in all occupational groups, and at all income levels. The Bureau of Labor Statistics and the Bureau of Home Economics were responsible for the collection and primary analysis of the data. The Bureau of

¹ See Bureau of Labor Statistics Bulletins Nos. 636, 637, 639, 640, 641.

² See Bureau of Labor Statistics Bulletin No. 357: *Cost of Living in the United States*.

Labor Statistics conducted the survey in 32 cities of varying size, representing different sections of the country. The Bureau of Home Economics studied families in small cities, villages, and farm counties. These two agencies have prepared separate reports on distribution of income and family disbursements in the areas which their respective surveys have covered. The National Resources Committee has utilized the results of the joint survey to prepare estimates of the distribution of consumer incomes and consumer expenditures in the entire United States.

A. F. HINRICHS,
Acting Commissioner of Labor Statistics.

DECEMBER 31, 1940.

Money Disbursements of Wage Earners and Clerical Workers, 1934-36—Summary Volume

Summary

This volume presents a summary of the Bureau's Nation-wide Study of Money Disbursements of Wage Earners and Clerical Workers in 1934-36. Separate results for each city have already been published in a series of bulletins (Nos. 636, 637, 639, 640, and 641).

The survey covered 12,903 white families and 1,566 Negro families in 42 cities with population over 50,000. Results for these 14,469 families in the 42 cities combined are presented in this report.

All families included in the survey met the following requirements: Family incomes of at least \$500 per year; no receipt of relief, either direct or work relief, during the survey year; at least one earner employed for 36 weeks and earning at least \$300; no clerical worker earning over \$200 per month or \$2,000 per year.

Income

The 14,469 families averaged 3.6 persons and their average income was \$1,524. Half of them had incomes below \$1,458. The average income of the 12,903 white families was \$1,546 and of the 1,566 Negro families was \$1,008. The income of the 28 percent of families in which the chief earner was a clerical worker averaged \$1,642. Corresponding figures for other occupational groups were: Skilled worker, 23 percent, \$1,661; semiskilled worker, 35 percent, \$1,437; unskilled worker, 14 percent, \$1,255.

Expenditures

Data based on actual expenditures of these families show the overwhelming importance of food, clothing, and housing, including fuel, light, and refrigeration. These expenses were around two-thirds of the total, even at the highest income levels surveyed. Outlays for the major categories of family spending are shown in the following table. The figures show not only the average for all families surveyed, but the changing proportions claimed by the various categories at relatively low, intermediate, and high income levels.

Average Yearly Money Expense for Main Categories of Family Spending

[14,469 families in 1934-36]

| Item | All families | | Families with annual net income of— | | |
|--|--------------|-----------------|-------------------------------------|-----------------------|---------------------|
| | Amount | Percent- age | Under \$1,200 | \$1,200 to \$1,800 | \$1,800 and over |
| | \$1,512 | 100.0 | Percent 100.0 | Percent 100.0 | Percent 100.0 |
| All items..... | | | | | |
| Food..... | 508 | 33.5 | 36.2 | 33.9 | 31.7 |
| Clothing..... | 160 | 10.6 | 9.0 | 10.2 | 11.9 |
| Housing..... | 259 | 17.1 | 19.5 | 17.7 | 15.3 |
| Fuel, light, and refrigeration..... | 108 | 7.1 | 8.6 | 7.4 | 6.2 |
| Other household operation..... | 58 | 3.8 | 3.4 | 3.7 | 4.2 |
| Furnishings and equipment..... | 60 | 4.0 | 3.4 | 4.1 | 4.0 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 87 | 5.8 | 3.2 | 5.7 | 7.3 |
| Other transportation..... | 38 | 2.5 | 2.7 | 2.4 | 2.5 |
| Personal care..... | 30 | 2.0 | 2.0 | 2.0 | 2.0 |
| Medical care..... | 59 | 3.9 | 3.8 | 3.9 | 4.0 |
| Recreation..... | 82 | 5.4 | 4.8 | 5.3 | 5.9 |
| Education..... | 7 | .5 | .3 | .4 | .6 |
| Vocation..... | 6 | .4 | .3 | .3 | .5 |
| Community welfare..... | 19 | 1.3 | 1.2 | 1.2 | 1.3 |
| Gifts and contributions to persons outside the eco- nomic family..... | 24 | 1.6 | 1.1 | 1.4 | 2.0 |
| Other items..... | 7 | .5 | .5 | .4 | .6 |

It is clear that with a family income of \$1,200 or less per year even limited supplies of food, clothing, and housing absorbed such a large part of the total, that the margin left for recreation, medical care, transportation, and other items was necessarily small. At higher incomes, larger quantities and better food were consumed, housing was better and clothing more varied and attractive, but still there was a proportionately greater share of the total available for miscellaneous categories of family spending.

Importance of Size of Family

In order to obtain a full picture of what may be called the economic level at which a family lives, it is necessary to take account of the complicating effect of family size and composition, and not merely of the size of family income. For example, a family composed of a young husband and wife only may live quite comfortably on an income of \$1,500. Another family, however, composed of an elderly father, a middle-aged married couple, and four children ranging in age from 6 to 20 must forego many things the first family can afford, if it is to stay within its \$1,500, that is, it must live at a lower economic level.

This difference in family composition and size can be taken account of by classifying families according to total expenditure per family member. In counting the number of family members, the moderately active man is taken as one unit, and each other member is counted in proportion, making due allowance for the customary consumption of persons of different age, sex, and activity.

Such a classification has been used, in addition to the family income classification, in the reports giving the results of this survey by re-

gions. It is also used in the tables in this bulletin which present details of family expenditure.

Current expenditure per family member averaged \$455. When families are classified by economic level, the largest families are found at the lowest levels. Fifteen percent of the families and 35 percent of the children were found in the group spending less than \$300 per year per family member. At this level, the families averaged five and a half persons. Forty-one percent of their total current expenditures was spent for food; 26 percent for housing, fuel, light, and refrigeration; and 10 percent for clothing. Less than a quarter of the total could be used for the many other things which urban families must buy.

Food

Food expenditures constitute the most important single item in the family budgets of the entire group of families surveyed, taking 33.5 percent of the average family's expenditure. Despite the fact that food took first place in expenditures, a large proportion of these families did not spend enough to secure the amount and kinds of food needed for good health for all the family and for normal growth of the children. Although most of them had sufficient food to avoid actual hunger, only about 75 percent of the white families and 32 percent of the Negro families spent enough to buy the recommended "minimum-cost adequate diet" of the Bureau of Home Economics.

This diet consists of lists of low-cost foods in proportions and quantities sufficient to yield a balanced ration for persons of different age, sex, and activity. The retail cost of each of these diets in each city was computed by the Bureau of Labor Statistics on the basis of prices reported from retail stores for the year in which the consumption survey discussed here was conducted. From these costs it was then possible to compute the cost of the Bureau of Home Economics' "minimum-cost adequate diet" for a family of any stated composition. The actual food expenditure of each family could then be compared with the computed cost of the minimum adequate diet for that family. While this comparison does not furnish information on the proportion of families actually attaining adequate diets, it does furnish an estimate of the proportion of families spending enough for food to have obtained an adequate diet if the food selections had been wisely made; and it indicates that less than three-fourths met that test.

Housing

Housing expenditures, the item of next importance in the spending of these families, averaged \$34 per month. This figure includes expense for fuel, light, and refrigeration, rent, and rental value of owned homes. Two-fifths of these families lived in one-family de-

tached houses, one-fourth lived in apartments, and the rest in semi-detached, row, or two-family houses.

The home of the typical wage-earner or clerical family with an income above \$500 had a bathroom with inside flush toilet and hot running water. It had electric lights and gas or electricity for cooking. Seventy-eight percent of the families surveyed had all of the facilities just mentioned. Two-thirds had central heat in their homes. Ice was used for refrigeration by two-thirds of these families in 1934-36. During and since that period there has been a great increase in sales of mechanical refrigerators. Twenty-six percent had electric refrigerators at the time of the present study, and the proportion is doubtless larger now.

Forty percent of the homes had garages and 30 percent, telephones.

Seventy percent of the families surveyed rented their homes. Of these, 38 percent lived in houses, 24 percent rented heated apartments, and 38 percent unheated apartments. Thirty percent of the families were home owners; all but a negligible fraction of these lived in houses; a few lived in apartments of which they were owners or part owners.

The total money expense of home owners for taxes, assessments, interest, insurance, repairs, fuel, light, and refrigeration was \$27 a month. When the return on their capital investment is taken into consideration, their total monthly housing expenditure actually amounted to \$39. Families renting heated apartments paid an average of \$35 for rent, light, gas, and refrigeration. Rent, fuel, light, and refrigeration both for families renting unheated apartments and for families renting houses averaged \$31 per month.

Housefurnishings and Household Operation

About one-twelfth of the total expenditure was absorbed by household expenses other than rent, heat, and light. These expenditures were for furnishings and household equipment, cleaning supplies, laundry and domestic service, telephone, water rent, insurance on furniture, and other items connected with the running of the home. The average annual expenditure of all families for furnishings and equipment was \$60 and for household operation, \$58. Expenditures for furnishings and equipment were very limited at the lowest income level, where they amounted to only 2 percent of total expenditure. They rose to about 4 percent at the \$2,000 income level, after which they showed a tendency to decline as a proportion of total expenditure. Expenditures for household operation increased from about 3 percent at the lowest income level to almost 4½ percent at the highest. The increase in the amount paid for household operation as income increased was due principally to greater use of laundry service and paid help. The total amount spent for the family home, including rent,

value of housing "in kind" from investment in owned home, fuel, light, and refrigeration, furnishings, telephone, etc., averaged for all the families about \$44 per month, ranging from about \$20 per month for families with incomes of \$500 to \$600 a year to over \$50 for those with incomes above \$1,800.

Clothing

Clothing expenditures, the third most important item in relative importance, claimed 10.6 percent of total family expenditure. The urgency with which families regard the need for comfortable and socially appropriate clothing is evidenced by the larger outlay for clothing per family at higher income levels. As incomes permitted, these families of wage earners and clerical workers spent for clothing not only more dollars, but a larger proportion of the total family expenditure. When families were classified by amount of total expenditure per family member a sharp increase in clothing expenditure per person was found at higher economic levels. Important differences were noted in total clothing expenditures of persons of different age, sex, and occupation, even when allowance was made for differences in income and family size. Employed women spent most, then employed men, followed by women at home and men at home. For both men and women over 18, outerwear (that is coats, sweaters, suits, shirts, dresses, and blouses) represented the major clothing expenditure.

The second major clothing expense for both men and women was footwear, including shoes, slippers, rubbers and arctics, and hose. It represented a larger expenditure, both in dollars and as a percentage of the total, for women than for men. This fact is largely explained by the importance of silk stockings in the women's clothing expenditures. Women's silk and rayon stockings cost 72 cents per pair on the average and accounted for \$7.41 per year for each person, almost as much as shoes which cost the average woman in these workers' families \$7.85 a year. The men bought a new overcoat or topcoat on the average once in 5 years, at an average price of \$21, and a new wool suit once in 2 years at an average cost of \$24.

Automobiles

Forty-four percent of all the families covered in this study owned automobiles. Almost all were purchased second-hand rather than new. Of these families nearly 2 percent owned more than one automobile, and practically all of them included grown sons and daughters who pooled their earnings with those of their elders. The average net purchase price (gross price, minus trade-in allowance) was \$300 per family purchasing an automobile.

Other Transportation

The percentage of total expenditure devoted to "other" transportation was less at the higher economic levels. The principal factor in this decline was the smaller proportion of expenditures going to street-car fares as automobile ownership became more frequent.

Radios

That the habit of "listening to the radio" has become widespread is shown by the high proportion of the families reporting radio ownership in 1934-36. Seventy-four percent owned a radio. Even among those families spending less than \$200 per year per family member for all items of family living, 40 percent had a radio.

Recreation

The average expenditure for tobacco accounted for over a third of the total spent for recreation. Cigarette purchases were reported by only a little over half the families at the low economic level but by three-fourths at the high level. About 50 cents per week per family spending went for this purpose at the low economic level compared with almost 90 cents at the high economic level. Reading of the daily paper and some attendance at movies were almost universally reported.

Medical Care and Personal Care

When these families had paid for the basic requirements of urban living—food, shelter, clothing, transportation, and recreation—they had, on the average, a margin of only one-tenth of their total expenditure for medical care, personal care, gifts and direct personal taxes, formal education, and miscellaneous items. Thus it is not surprising to find that the actual average expenditure of all families for medical care, \$59 per family or \$16 per person, was far below the amount that has been estimated as necessary to obtain adequate medical care. The greatest part of this expenditure went to the general practitioner, while the dentist received the next largest share. These expenditures combined with those for medicines and drugs comprised over one-half of the total expenditure for medical care. The balance went for services of hospitals, specialists, and nurses, and for eyeglasses, medical appliances, and miscellaneous medical expense.

The average family expenditure of \$30 for personal care was about equally divided between services of barber and beauty shops and the purchase of toilet articles and preparations. Haircuts accounted for \$10 of the \$16 total for personal care services, permanent waves for \$2, and other waves for \$1.70. Practically all of the families (96

percent) bought toilet soap as well as laundry soap. The same proportion reported expense for haircuts.

Education, Vocation, and Miscellaneous

Formal education, vocational expense (including such items as union dues), and miscellaneous expenditures each took one-half of 1 percent or less of total family expenditure. Such expenditures, and those for community welfare, all tend to be highly variable. Individual families spent from nothing to rather large amounts in this way.

Savings

In the aggregate, the current incomes of the families studied were a little greater than their current expenditures. The average savings amounted to \$11. Among families with incomes from \$500 to \$600 (the lowest income level included in this study) the year brought a deficit, with an average net change in assets and liabilities for all families of \$80. This deficit became progressively smaller at successive income levels, and changed to an average surplus at the \$1,500 to \$1,800 income level. The average surplus was greater at each higher income class, reaching a maximum of \$231 for families with incomes of \$3,000 and over. In this report, expenditure for life-insurance premiums is treated as savings.

Changes in Family Expenditures From 1919 to 1934-36

A comparison of the figures obtained in the present investigation with those of a similar study made by the Bureau of Labor Statistics in 1917-19 shows marked changes in family expenditures in the interval. Technological developments in the production of consumers' goods in the period of almost 20 years made a considerable difference not only in the kinds of things on the market but also, combined with other factors, in the prices charged for goods purchased by moderate-income families. Prices of food and of clothing were very much lower in 1934-36 than in 1917-19, rents and housefurnishings prices were slightly lower. Electric light and power rates were lower, but coal cost more, since coal prices had been controlled at relatively low levels during the first World War. A comparison has been made of actual expenditures in 1934-36 with the cost at that date of goods comparable to those which were purchased by families in 1917-19. It shows that in the later period this group of employed workers spent more for food and for housing than would have been required to buy the equivalent of the food and housing purchased in 1917-19. The data available on the kinds of foods purchased in the two periods indicate that the consumption of this group at the later date was nearer the diets

recommended by nutrition specialists than were the diets of families at approximately the same economic level in 1917-19.

Comparison of White and Negro Families

The principal differences noted in the spending of white and Negro families are associated with income differences. The same requirements for inclusion in the survey were applied to white and to Negro families. As relatively more Negroes than whites were on relief or unemployed at the time of the survey, the Negroes included represented the higher stratum of Negro wage earners and clerical workers. Despite this fact, the incomes of the Negro families included were substantially below those of the white families.

When expenditures for white families were compared with those for Negro families at the same income level or economic level, few marked differences were found. The principal ones were that Negroes saved more because of their almost universal practice of paying insurance premiums; that they contributed more to relatives; and that they spent somewhat less for food. In Northern cities, Negro families spent more for housing than white families at the same income level, but the reverse was found in the South.

Regional Differences

The generalized averages for 42 cities combined necessarily do not show differences between localities. Separate data for individual cities have been presented in the series of bulletins mentioned earlier. When a comparison is made of differences in family-spending patterns between regions, many of these differences are found to be due to income variations. Some are of course associated with climate and custom. Regional differences in averages for main categories of spending are in general small between families at the same income level. For families with incomes between \$1,200 and \$1,500 the category which showed the largest regional difference was housing. New York City families had the largest expenditure for housing including fuel, light, and refrigeration. Other North Atlantic cities had the second greatest expenditure and Pacific coast cities, the lowest housing expenditure. One of the most interesting contrasts found was the difference in expenditures for automobile purchase, operation, and maintenance. The highest average expenditure was found among the Pacific coast families, with families in the West North Central, East North Central, Southern, and North Atlantic regions following in the order named. Families in New York City had the lowest average automobile expenditure. In fact, the average expenditure for automobile purchase, operation, and maintenance in Pacific coast cities was 9 times greater than the average for New York City.

Chapter 1

EXPENDITURE HABITS OF WAGE EARNERS AND CLERICAL WORKERS

How did the families of wage earners and clerical workers earn and spend in American cities in the mid-1930's? To present a composite answer to that question is the purpose of this report. Data are presented based on the incomes and expenditures reported by 14,469 families in 1 year during the period 1934-36. They were obtained from families of employed wage earners and clerical workers in 42 cities, and include figures from native and foreign-born white and Negro families.

This group of families, with at least one employed member and a minimum income of \$500 (the lower limit set by the plan of the investigation), averaged \$1,524 income per year. However, half of the families studied had incomes of \$1,458 or less.

The average family, taking all the families studied in the 42 cities as one composite, spent a third of its entire income, \$508, to purchase the family's food, from the butcher and baker, the grocer and dairyman, and at lunch counters and restaurants. The average annual expense for housing, and fuel, light, and refrigeration was \$367. For some families this meant rented apartments with heat, light, and current for refrigeration furnished by the landlord; for others it meant payment of taxes, interest, and repairs on a 5- or 6-room house and purchase of heating fuel, electricity for lighting, and ice for refrigeration.

Clothing for this average family, which included 3.6 persons, cost \$160, or \$44 per person. Winter coats for the men and older boys in the family were purchased about once every 5 years and for the women and girls about once every 4 years. On the other hand, shoes are a continuing necessity. Shoes constituted one of the largest items of clothing expenditure.

The overwhelming importance of expenditures for food, clothing, and housing as a percentage of total expenditure, is shown in figure 1. All the families studied had had some expense for these three items. Some of the home owners went through the year of the study without any outlay for the upkeep of the house, but all of them were responsible for property taxes, and all taxes due were treated as a family expense; any unpaid taxes due over the period of the year were entered as an increase in family debts.

Expense for purchase, operation, and maintenance of automobiles ranged from nothing at all among the 56 percent of the families not

operating cars to relatively large amounts among the few families buying new cars during the year. When all families are considered together, expenditures for purchase, operation, and maintenance averaged \$87 per family for the year. The survey found that more workers' families in western cities had cars than in eastern cities. Furthermore, the families in smaller communities were more likely to have cars than those in metropolitan areas where traffic congestion is greater. The majority of the automobiles bought by this group of workers' families were purchased as used cars. They served to take family members to and from work and school and to facilitate inexpensive week-end or vacation outings for the whole family. It was impossible, however, to separate the extent to which automobile expenditures were devoted to recreation as compared to other purposes.

After automobile expenditures came those for recreation of other types, with an average of \$82 a year. This included cameras, radio purchase and upkeep, paid admissions to movies, ball games, and other commercial amusements, purchase of newspapers and other reading matter, cigarettes and other forms of tobacco, as well as sport and play equipment.

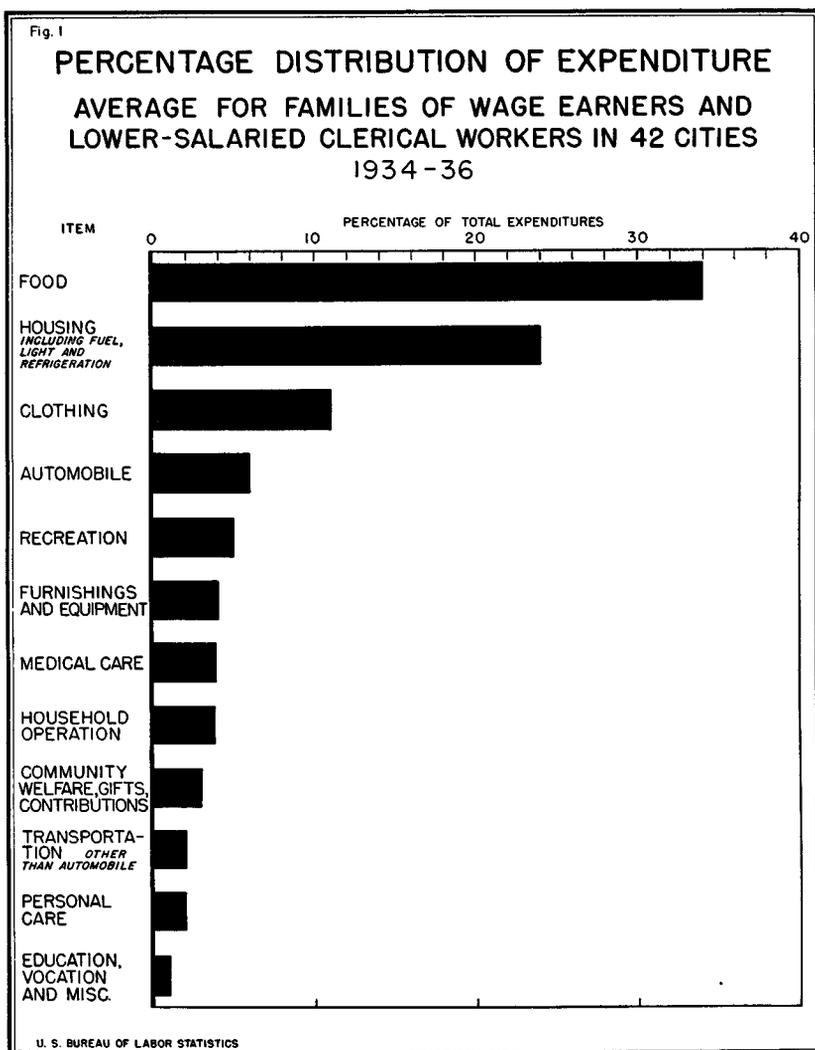
Expenditures for household furnishings, medical care, and household operation each averaged approximately \$60. Expenditures for household furnishings covered both purchase of new items, and replacement of such items as light bulbs, towels, sheets, and kitchen utensils. Included in household operation costs were telephone, laundry sent out, soap and cleaning supplies, household help, postage, and similar items.

Of the average dollar spent for medical care, 22 cents went for drugs, medicines, eyeglasses, and medical appliances, 10 cents for hospital service, and 68 cents for other medical service. Eighty-five percent of the families reported expenditure for medicine and drugs, and 50 percent for dental care.

Transportation by streetcar, bus, ferry, train, boat, and occasionally by airplane, claimed a total of \$38 of the average family's income. Another \$30 was required to take care of the personal grooming of these family members. Of this, the largest item was haircuts, with other barber and beauty-shop services, and toilet articles and preparations also claiming a share.

The other channels into which the typical workers' family money found its way were gifts and contributions to persons outside the family, which aggregated \$24; direct taxes and other contributions to the community welfare, which averaged \$19; \$7 for formal education; \$6 for vocational expense, such as union dues and licenses; and \$7 for miscellaneous expenditures.

The range and variety of the products of industry and agriculture purchased by these families is very great, as merely suggested by the categories of expenditure listed. It is clear that the combined dollars in the pay envelopes of all American wage earners and clerical workers



added together form a major source of the Nation's purchasing power.¹

¹ See ch. 12. For an estimate of the aggregate consumption of all American families, including business and professional, farm and village families, single individuals, and institutions, as well as families of wage earners and clerical workers, see *Consumer Expenditures in the United States*, National Resources Committee. Washington, 1939.

TABLE 1.—Expenditures for Groups of Items, by Income Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | | | | |
|--|--------------|-------------------------------------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| Percent of families in survey | 100.0 | 0.8 | 8.4 | 20.4 | 23.8 | 20.3 | 15.1 | 5.6 | 2.7 | 1.3 | 1.6 |
| Average family size: | | | | | | | | | | | |
| Persons | 3.60 | 3.11 | 3.18 | 3.41 | 3.54 | 3.62 | 3.76 | 4.03 | 4.27 | 4.37 | 4.81 |
| Expenditure units ¹ | 3.32 | 2.85 | 2.91 | 3.11 | 3.24 | 3.32 | 3.48 | 3.77 | 4.04 | 4.12 | 4.64 |
| Food expenditure units ¹ | 3.12 | 2.66 | 2.71 | 2.90 | 3.02 | 3.12 | 3.27 | 3.58 | 3.85 | 3.88 | 4.46 |
| Clothing expenditure units ¹ | 2.88 | 2.39 | 2.47 | 2.64 | 2.75 | 2.86 | 3.02 | 3.38 | 3.75 | 4.05 | 4.66 |
| Average annual current expenditure | | | | | | | | | | | |
| All items | \$1,512 | \$651 | \$851 | \$1,110 | \$1,371 | \$1,629 | \$1,873 | \$2,160 | \$2,414 | \$2,704 | \$3,251 |
| Food | 508 | 250 | 315 | 398 | 472 | 540 | 597 | 683 | 756 | 837 | 1,021 |
| Clothing | 160 | 49 | 74 | 102 | 136 | 173 | 211 | 258 | 309 | 388 | 471 |
| Housing | 259 | 132 | 169 | 215 | 246 | 281 | 300 | 324 | 346 | 370 | 411 |
| Fuel, light, refrigeration | 108 | 64 | 76 | 94 | 106 | 114 | 123 | 136 | 131 | 131 | 148 |
| Other household operation | 58 | 20 | 30 | 38 | 49 | 63 | 77 | 92 | 102 | 119 | 142 |
| Furnishings and equipment | 60 | 13 | 28 | 39 | 55 | 70 | 77 | 90 | 96 | 83 | 112 |
| Automobile and motorcycle—purchase, operation, and maintenance | 87 | 9 | 20 | 40 | 73 | 99 | 137 | 162 | 161 | 197 | 212 |
| Other transportation | 38 | 17 | 25 | 29 | 33 | 40 | 43 | 52 | 65 | 78 | 115 |
| Personal care | 30 | 13 | 17 | 22 | 27 | 32 | 37 | 43 | 51 | 59 | 71 |
| Medical care | 59 | 22 | 33 | 42 | 53 | 64 | 78 | 81 | 97 | 109 | 115 |
| Recreation | 82 | 28 | 38 | 54 | 72 | 87 | 104 | 129 | 152 | 177 | 232 |
| Education | 7 | 2 | 2 | 4 | 5 | 7 | 11 | 14 | 19 | 17 | 22 |
| Vocation | 6 | 2 | 2 | 3 | 4 | 7 | 9 | 11 | 22 | 14 | 18 |
| Community welfare | 19 | 7 | 10 | 13 | 17 | 20 | 25 | 28 | 35 | 37 | 48 |
| Gifts and contributions to persons outside economic family | | | | | | | | | | | |
| Other items | 24 | 5 | 7 | 13 | 18 | 26 | 35 | 46 | 52 | 63 | 92 |
| | 7 | 18 | 5 | 4 | 5 | 6 | 9 | 11 | 20 | 25 | 21 |
| Percentage distribution | | | | | | | | | | | |
| All items | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 33.5 | 38.4 | 37.0 | 35.8 | 34.4 | 33.2 | 31.8 | 31.7 | 31.4 | 31.0 | 31.4 |
| Clothing | 10.6 | 7.5 | 8.7 | 9.1 | 9.9 | 10.6 | 11.2 | 11.9 | 12.8 | 14.4 | 14.5 |
| Housing | 17.1 | 20.2 | 19.9 | 19.3 | 17.9 | 17.3 | 16.0 | 15.0 | 14.3 | 13.7 | 12.6 |
| Fuel, light, refrigeration | 7.1 | 9.8 | 8.9 | 8.5 | 7.7 | 7.0 | 6.6 | 6.3 | 5.4 | 4.8 | 4.6 |
| Other household operation | 3.8 | 3.1 | 3.5 | 3.4 | 3.6 | 3.9 | 4.1 | 4.3 | 4.2 | 4.4 | 4.4 |
| Furnishings and equipment | 4.0 | 2.0 | 3.3 | 3.5 | 4.0 | 4.3 | 4.1 | 4.2 | 4.0 | 3.1 | 3.4 |
| Automobile and motorcycle—purchase, operation, and maintenance | 5.8 | 1.4 | 2.4 | 3.6 | 5.3 | 6.1 | 7.3 | 7.5 | 6.7 | 7.3 | 6.6 |
| Other transportation | 2.5 | 2.6 | 2.9 | 2.6 | 2.4 | 2.5 | 2.3 | 2.4 | 2.7 | 2.9 | 3.5 |
| Personal care | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.1 | 2.2 | 2.2 |
| Medical care | 3.9 | 3.4 | 3.9 | 3.8 | 3.9 | 3.9 | 4.2 | 3.7 | 4.0 | 4.0 | 3.5 |
| Recreation | 5.4 | 4.3 | 4.5 | 4.9 | 5.3 | 5.3 | 5.6 | 6.0 | 6.3 | 6.5 | 7.1 |
| Education | .5 | .3 | .2 | .4 | .4 | .4 | .6 | .6 | .8 | .6 | .7 |
| Vocation | .4 | .3 | .2 | .3 | .3 | .4 | .5 | .5 | .9 | .5 | .6 |
| Community welfare | 1.3 | 1.1 | 1.2 | 1.2 | 1.2 | 1.2 | 1.3 | 1.3 | 1.4 | 1.4 | 1.5 |
| Gifts and contributions to persons outside economic family | 1.6 | .8 | .8 | 1.2 | 1.3 | 1.6 | 1.9 | 2.1 | 2.2 | 2.3 | 2.8 |
| Other items | .5 | 2.8 | .6 | .4 | .4 | .4 | .5 | .5 | .8 | .9 | .6 |

¹ For the method of computing family size in expenditure units, see appendix C.

Notes on this table are on p. 388.

TABLE 2.—Expenditures for Groups of Items, by Income Level

12,903¹ WHITE FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | | | | |
|---|--------------|-------------------------------------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| Percent of families in survey..... | 100.0 | 0.5 | 7.1 | 19.8 | 24.2 | 21.0 | 15.7 | 5.8 | 2.8 | 1.4 | 1.7 |
| Average family size: | | | | | | | | | | | |
| Persons..... | 3.60 | 2.95 | 3.12 | 3.39 | 3.53 | 3.62 | 3.76 | 4.02 | 4.27 | 4.37 | 4.81 |
| Expenditure units ¹ | 3.32 | 2.74 | 2.86 | 3.09 | 3.23 | 3.32 | 3.48 | 3.78 | 4.04 | 4.12 | 4.65 |
| Food expenditure units ¹ | 3.12 | 2.59 | 2.67 | 2.89 | 3.01 | 3.12 | 3.27 | 3.57 | 3.85 | 3.88 | 4.45 |
| Clothing expenditure units ¹ | 2.88 | 2.24 | 2.43 | 2.62 | 2.74 | 2.86 | 3.02 | 3.37 | 3.75 | 4.05 | 4.65 |
| Average annual current expenditure | | | | | | | | | | | |
| All items..... | \$1,536 | \$736 | \$871 | \$1,116 | \$1,372 | \$1,630 | \$1,872 | \$2,159 | \$2,415 | \$2,703 | \$3,249 |
| Food..... | 515 | 273 | 323 | 401 | 473 | 541 | 597 | 683 | 756 | 837 | 1,022 |
| Clothing..... | 163 | 50 | 74 | 102 | 136 | 173 | 211 | 258 | 308 | 388 | 472 |
| Housing..... | 262 | 160 | 175 | 217 | 246 | 281 | 300 | 324 | 345 | 370 | 408 |
| Fuel, light, refrigeration..... | 109 | 72 | 77 | 94 | 106 | 114 | 122 | 136 | 132 | 131 | 148 |
| Other household operation..... | 59 | 23 | 31 | 38 | 49 | 63 | 77 | 92 | 102 | 119 | 142 |
| Furnishings and equipment..... | 61 | 12 | 28 | 39 | 55 | 70 | 77 | 89 | 96 | 83 | 113 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 90 | 14 | 21 | 41 | 74 | 100 | 137 | 162 | 162 | 196 | 213 |
| Other transportation..... | 39 | 20 | 26 | 29 | 33 | 39 | 43 | 52 | 65 | 78 | 115 |
| Personal care..... | 30 | 13 | 17 | 22 | 27 | 32 | 37 | 43 | 51 | 59 | 71 |
| Medical care..... | 60 | 21 | 34 | 42 | 53 | 64 | 78 | 81 | 97 | 109 | 115 |
| Recreation..... | 84 | 32 | 39 | 54 | 72 | 87 | 104 | 129 | 152 | 177 | 231 |
| Education..... | 7 | 3 | 2 | 4 | 5 | 7 | 11 | 14 | 19 | 17 | 22 |
| Vocation..... | 6 | 3 | 3 | 3 | 4 | 7 | 9 | 11 | 11 | 22 | 14 |
| Community welfare..... | 19 | 6 | 10 | 13 | 17 | 20 | 25 | 28 | 35 | 37 | 48 |
| Gifts and contributions to persons outside economic family..... | 25 | 5 | 6 | 13 | 17 | 26 | 35 | 46 | 52 | 63 | 91 |
| Other items..... | 7 | 29 | 5 | 4 | 5 | 6 | 9 | 11 | 21 | 25 | 20 |
| Percentage distribution | | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 33.5 | 37.1 | 37.1 | 35.9 | 34.5 | 33.2 | 31.9 | 31.6 | 31.3 | 31.0 | 31.4 |
| Clothing..... | 10.6 | 6.8 | 8.5 | 9.1 | 9.9 | 10.6 | 11.2 | 11.9 | 12.8 | 14.4 | 14.5 |
| Housing..... | 17.1 | 21.8 | 20.1 | 19.4 | 17.9 | 17.3 | 16.0 | 15.0 | 14.3 | 13.7 | 12.5 |
| Fuel, light, refrigeration..... | 7.1 | 9.8 | 8.8 | 8.4 | 7.7 | 7.0 | 6.5 | 6.3 | 5.4 | 4.8 | 4.6 |
| Other household operation..... | 3.8 | 3.1 | 3.6 | 3.4 | 3.6 | 3.9 | 4.1 | 4.3 | 4.2 | 4.4 | 4.4 |
| Furnishings and equipment..... | 4.0 | 1.6 | 3.2 | 3.5 | 4.0 | 4.3 | 4.1 | 4.1 | 4.0 | 3.1 | 3.5 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 5.9 | 1.9 | 2.4 | 3.7 | 5.4 | 6.1 | 7.3 | 7.5 | 6.7 | 7.3 | 6.6 |
| Other transportation..... | 2.5 | 2.7 | 3.0 | 2.6 | 2.4 | 2.4 | 2.3 | 2.4 | 2.7 | 2.9 | 3.5 |
| Personal care..... | 2.0 | 1.8 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.1 | 2.2 | 2.2 |
| Medical care..... | 3.9 | 2.9 | 3.9 | 3.7 | 3.9 | 3.9 | 4.2 | 3.8 | 4.0 | 4.0 | 3.5 |
| Recreation..... | 5.4 | 4.3 | 4.5 | 4.8 | 5.2 | 5.3 | 5.6 | 6.0 | 6.3 | 6.5 | 7.1 |
| Education..... | .5 | .4 | .2 | .4 | .4 | .4 | .6 | .7 | .8 | .6 | .7 |
| Vocation..... | .4 | .4 | .3 | .3 | .3 | .4 | .5 | .5 | .9 | .5 | .6 |
| Community welfare..... | 1.2 | .8 | 1.1 | 1.2 | 1.2 | 1.2 | 1.3 | 1.3 | 1.4 | 1.4 | 1.5 |
| Gifts and contributions to persons outside economic family..... | 1.6 | .7 | .7 | 1.2 | 1.2 | 1.6 | 1.9 | 2.1 | 2.2 | 2.3 | 2.8 |
| Other items..... | .5 | 3.9 | .6 | .4 | .4 | .4 | .5 | .5 | .9 | .9 | .6 |

¹ For the method of computing family size in expenditure units, see appendix C.

Notes on this table are on p. 388.

TABLE 3.—Expenditures for Groups of Items, by Income Level

1,566 NEGRO FAMILIES IN 16 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | |
|--|--------------|-------------------------------------|----------------|------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 and over |
| Percent of families in survey | 100.0 | 8.7 | 35.2 | 33.6 | 13.7 | 5.5 | 3.3 |
| Average family size: | | | | | | | |
| Persons | 3.59 | 3.31 | 3.42 | 3.64 | 3.76 | 3.90 | 4.50 |
| Expenditure units ¹ | 3.28 | 2.98 | 3.11 | 3.33 | 3.45 | 3.57 | 4.26 |
| Food expenditure units ¹ | 3.07 | 2.76 | 2.89 | 2.98 | 3.21 | 3.38 | 3.99 |
| Clothing expenditure units ¹ | 2.84 | 2.59 | 2.66 | 2.86 | 3.03 | 3.15 | 3.98 |
| Average annual current expenditure | | | | | | | |
| All items | \$991 | \$543 | \$760 | \$1,018 | \$1,304 | \$1,490 | \$2,191 |
| Food | 342 | 221 | 279 | 353 | 417 | 497 | 643 |
| Clothing | 101 | 47 | 73 | 98 | 139 | 184 | 273 |
| Housing | 183 | 97 | 142 | 190 | 251 | 269 | 366 |
| Fuel, light, refrigeration | 87 | 54 | 71 | 95 | 105 | 115 | 131 |
| Other household operation | 33 | 16 | 23 | 34 | 47 | 56 | 87 |
| Furnishings and equipment | 39 | 15 | 27 | 40 | 59 | 64 | 100 |
| Automobile and motorcycle—purchase, operation, and maintenance | 23 | 2 | 13 | 27 | 38 | 35 | 59 |
| Other transportation | 35 | 13 | 23 | 36 | 51 | 61 | 89 |
| Personal care | 22 | 12 | 17 | 22 | 29 | 31 | 53 |
| Medical care | 36 | 23 | 30 | 37 | 43 | 45 | 70 |
| Recreation | 49 | 24 | 36 | 50 | 62 | 69 | 148 |
| Education | 3 | 1 | 2 | 2 | 4 | 5 | 26 |
| Vocation | 2 | 1 | 1 | 2 | 3 | 4 | 4 |
| Community welfare | 14 | 7 | 10 | 15 | 21 | 17 | 24 |
| Gifts and contributions to persons outside economic family | 18 | 6 | 10 | 15 | 31 | 32 | 83 |
| Other items | 4 | 4 | 3 | 2 | 4 | 6 | 35 |
| Percentage distribution | | | | | | | |
| All items | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 34.6 | 40.7 | 36.8 | 34.7 | 32.0 | 33.4 | 29.3 |
| Clothing | 10.2 | 8.7 | 9.6 | 9.6 | 10.7 | 12.3 | 12.4 |
| Housing | 18.5 | 17.9 | 18.7 | 18.7 | 19.2 | 18.1 | 16.7 |
| Fuel, light, refrigeration | 8.8 | 9.9 | 9.4 | 9.3 | 8.1 | 7.7 | 6.0 |
| Other household operation | 3.3 | 2.9 | 3.0 | 3.3 | 3.6 | 3.8 | 4.0 |
| Furnishings and equipment | 3.9 | 2.8 | 3.6 | 3.9 | 4.5 | 4.3 | 4.6 |
| Automobile and motorcycle—purchase, operation, and maintenance | 2.3 | .4 | 1.7 | 2.7 | 2.9 | 2.4 | 2.7 |
| Other transportation | 3.6 | 2.4 | 3.0 | 3.5 | 3.9 | 4.1 | 4.1 |
| Personal care | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.1 | 2.4 |
| Medical care | 3.6 | 4.2 | 3.9 | 3.6 | 3.3 | 3.0 | 3.2 |
| Recreation | 4.9 | 4.4 | 4.7 | 4.9 | 4.8 | 4.6 | 6.7 |
| Education | .3 | .2 | .3 | .2 | .3 | .3 | 1.2 |
| Vocation | .2 | .2 | .1 | .2 | .2 | .3 | .2 |
| Community welfare | 1.4 | 1.3 | 1.3 | 1.5 | 1.6 | 1.1 | 1.1 |
| Gifts and contributions to persons outside economic family | 1.8 | 1.1 | 1.3 | 1.5 | 2.4 | 2.1 | 3.8 |
| Other items | .4 | .7 | .4 | .2 | .3 | .4 | 1.6 |

¹ For the method of computing family size in expenditure units, see appendix C.

Notes on this table are on p. 388.

Scope and Method of Study

The investigation in which these data were secured commenced in the fall of 1934. It was undertaken primarily for the purpose of revising the index of the cost of goods purchased by wage earners and clerical workers, published currently by this Bureau. No comprehensive data on a Nation-wide basis on the purchases of workers'

families had been available since the completion of the last similar Nation-wide study conducted by the Bureau in 1917-19 among 12,096 families in 92 cities.

During the years intervening since 1919 various local studies had been conducted by private agencies and the Bureau had made limited studies of expenditures of families of Federal employees and of workers in one large industrial plant. These studies had pointed to fundamental changes which had taken place in the consumption patterns of the great majority of American families. More widespread use of electricity, introduction of the radio, popularization of the automobile, development of inexpensive synthetic silk fibers, extensive use of refrigerator trains, and countless other changes in the technology and organization of production had served to bring within the reach of moderate-income families products which in 1919 were unknown or were priced outside the range of their pocketbooks. Not only had workers' families readjusted their mode of spending to the new type of products on the market, but their consumption reflected adjustments to the quickened tempo of post-war American life. The present investigation was designed to show a cross section of this new way of American living insofar as it is revealed by the kinds and amounts of goods and services purchased by typical workers' families, the money expenditures with which these goods and services were secured, and the balance between total incomes and current expenditures.

Since the data were being obtained primarily for the purpose of providing a basis for indexes of living costs, it was important that they should not reflect the distorted spending of families whose incomes had been abnormally low and irregular. On that account no data were included from families with incomes under \$500 a year or from families which received relief during the year.²

The data, though limited to reports from 14,469³ families in 42 cities with populations over 50,000, may be considered to be repre-

² Principal among the criteria for inclusion were the following requirements:

1. The chief earner a wage earner or lower-salaried clerical worker. No families in which the chief earner was a domestic worker were included, though families in which subsidiary earners were domestic workers were eligible.

2. At least one wage earner or lower-salaried clerical worker who worked a minimum of 1,008 hours in 36 weeks (or 28 hours in each of 30 weeks if employed in a distinctly seasonal industry, such as the clothing and construction industries).

3. A minimum annual income during the schedule year of \$500, of which at least \$300 was earned by one person.

4. No clerical worker in the family who earned over \$2,000 in the year covered by the schedule or \$200 in any one month of that year.

5. Not over 25 percent of total family income from sources other than earnings (such as rents, interest, or dividends). Receipts from boarders and lodgers were treated as earnings.

6. No income from direct relief or work relief at any time in the year covered by the schedule.

For a complete account of the sampling procedure, see appendix D of any of the regional bulletins.

³ Data from 199 Mexican families in Los Angeles and Houston are not included in this report. See B. L. S. Bulletins Nos. 639 and 640.

sentative of the expenditures of families in cities of this size, meeting the requirements of the investigation.

This representativeness was sought by two methods: First, the families actually visited in any city were drawn by lot in such a way that each family of an employed wage earner or lower-salaried clerical worker had the same chance to be included as any other. Those actually scheduled are, therefore, presumably representative. Secondly, the 42 cities covered were distributed geographically from north to south and from coast to coast in such a way that data for several representative cities in each region could be combined. Preliminary tests indicated that there were greater differences in consumption and spending habits between cities in different regions than between different cities in the same region. The data for all cities studied within each region were therefore pooled and the averages for the regions were then combined, each being given an importance relative to that of the combined population of all cities with populations over 50,000⁴ in that region.

This procedure gives to the pooled regional totals the relative emphasis which is warranted by regional population distribution.⁵

Family Composition and Income

Wide differences in expenditure patterns are found at the successive income levels covered by this study. They represent the effect not only of the amount of money available for spending, but the fact that, in the wage-earner and clerical groups, differences in family income are associated with differences in family size and composition. Variations in expenditure patterns from income level to income level also reflect the influence of differing occupational and age composition at high as compared with low income levels, and differences in the relative importance of earnings from supplementary workers.⁶

The average economic family studied in these 42 cities consisted of 3.60 persons, of whom 1.03 were children under 16 and 2.57 were adults (see table 4). Approximately one-fifth of the families studied were composed of man and wife only, and almost as many were families including man, wife, and 2 to 4 children. Families consisting entirely of adults, inclusive of families composed only of man and wife, constituted over two-fifths of the entire group studied; families with man and wife and children under 16 constituted almost another

⁴ The population of metropolitan areas as defined in the Fifteenth Census of the United States: 1930, Metropolitan Districts, Population and Area, rather than that within the city limits, was used. For New York City, however, the population figure for the city proper in 1930 was used.

⁵ For a more complete description of the weighting process employed in combining data for 42 cities, see appendix C, p. 366.

⁶ In using these figures, it should be remembered that families of the wage-earner and clerical groups as defined for this study include only families in which at least 75 percent of the income comes from earnings.

two-fifths; while the remaining fifth were families with children and adults in addition to, or other than, man and wife.

The families studied were definitely larger, and the proportion of family members over 16 years old was greater, at the higher incomes. Thus, the average number of persons per family increased from just over three⁷ among families with incomes of \$500-\$600 to almost five among those with incomes of \$3,000 and over. Even more strikingly, the average number of persons over 16 increased from 2.26 per family at the low income levels to 4.27 at the highest level studied. Obviously, in families in which the husband and wife are the only adults, the opportunity for supplementary earnings is much more limited than in families in which there are three to five adults. Correspondingly, the much smaller percentage of families composed of man, wife, and children under 16 at higher income levels than at lower is another evidence of this situation. In such families the possibility of contributions from supplementary earners is relatively small, and the majority of such families in the wage-earner and clerical group were found at the lower income levels.

⁷ At the lower end of the income scale the relatively small number of families and the relatively small number of children in such independent families as were covered by this study, is probably due to the selective effect of relief policy. In all but 1 of 42 cities, the average size of families on the relief rolls was 10 to 20 percent larger than the average size of the families surveyed in this investigation. The difference between the average size of the independent families in the lower income brackets and the families on relief emphasizes the difficulty of supporting a family with several children in a period when employment opportunities are limited.

TABLE 4.—Distribution by Occupation and Family Type and Average Household Composition, by Income Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | | | | |
|--|--------------|-------------------------------------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Occupation of chief earner and family type¹</i> | | | | | | | | | | | |
| Percent of families in survey..... | 100.0 | 0.8 | 8.4 | 20.4 | 23.8 | 20.3 | 15.1 | 5.6 | 2.7 | 1.3 | 1.6 |
| <i>Percent of families in which chief earner is—</i> | | | | | | | | | | | |
| Clerical worker..... | 27.7 | 1.5 | 14.0 | 21.0 | 26.6 | 33.3 | 37.0 | 27.9 | 29.8 | 41.6 | 46.7 |
| Skilled wage earner..... | 23.3 | 11.4 | 8.7 | 16.3 | 23.2 | 26.9 | 29.6 | 35.3 | 33.3 | 29.0 | 31.1 |
| Semiskilled wage earner..... | 35.2 | 46.5 | 45.6 | 40.8 | 38.0 | 31.0 | 23.1 | 29.7 | 29.3 | 27.2 | 18.3 |
| Unskilled wage earner..... | 13.8 | 40.6 | 31.7 | 21.9 | 12.2 | 8.8 | 5.3 | 7.1 | 7.1 | 2.2 | 3.9 |
| <i>Percent of families composed of—</i> | | | | | | | | | | | |
| Man and wife..... | 21.6 | 29.0 | 28.8 | 24.3 | 22.1 | 20.9 | 18.9 | 16.6 | 12.6 | 14.0 | 12.6 |
| Man, wife, and 1 child ² | 17.8 | 13.2 | 15.5 | 21.1 | 19.4 | 19.2 | 17.4 | 11.1 | 7.7 | 4.9 | 2.6 |
| Man, wife, and 2 to 4 children ² | 19.4 | 17.9 | 15.8 | 20.9 | 23.1 | 20.7 | 19.1 | 14.0 | 6.4 | 6.3 | 1.8 |
| Man, wife, and 5 or more children ² | .9 | .3 | .9 | 1.1 | 1.2 | .9 | .7 | .5 | .4 | 0 | 0 |
| Man, wife, children, and adults (4 to 6 persons) ² | 11.6 | 5.1 | 8.0 | 9.1 | 10.1 | 11.6 | 15.0 | 17.6 | 22.4 | 12.5 | 15.4 |
| Man, wife, children, and adults (7 or more persons) ² | 3.8 | 1.9 | 2.1 | 2.9 | 3.0 | 3.5 | 4.9 | 6.3 | 7.6 | 6.3 | 10.3 |
| Man, wife, and 1 adult..... | 8.3 | 4.6 | 7.9 | 6.8 | 7.9 | 8.5 | 9.5 | 10.0 | 10.5 | 15.4 | 7.0 |
| Man, wife, and 2 to 4 adults..... | 6.2 | 2.5 | 2.1 | 3.2 | 3.8 | 6.9 | 7.0 | 11.9 | 17.9 | 26.1 | 27.8 |
| Man, wife, and 5 or more adults..... | .2 | 0 | .1 | .1 | .1 | .1 | .1 | .6 | .8 | .8 | 2.9 |
| Adults (2 or 3 persons, not including man and wife)..... | 6.3 | 15.8 | 12.7 | 7.2 | 5.9 | 4.8 | 4.2 | 6.0 | 5.0 | 4.1 | 3.5 |
| Adults (4 or more persons, not including man and wife)..... | 1.6 | 0 | 1.0 | 1.2 | 1.1 | 1.1 | 1.4 | 3.4 | 5.0 | 7.8 | 13.3 |
| Adult or adults, and children (2 or 3 persons not including man and wife)..... | 1.0 | 7.4 | 2.8 | 1.0 | 1.2 | .7 | .4 | .2 | .7 | 0 | .3 |
| Adult or adults, and children (4 or more persons, not including man and wife)..... | 1.3 | 2.3 | 2.3 | 1.1 | 1.1 | 1.1 | 1.4 | 1.8 | 3.0 | 1.8 | 2.5 |
| Percent of families having no homemaker..... | .4 | 1.7 | .1 | .2 | .5 | .2 | .6 | .3 | 0 | 2.0 | .8 |
| <i>Composition of household</i> | | | | | | | | | | | |
| Average number of persons in household..... | 3.79 | 3.24 | 3.27 | 3.57 | 3.68 | 3.82 | 3.97 | 4.32 | 4.48 | 4.59 | 4.97 |
| <i>Percent of households with—</i> | | | | | | | | | | | |
| Boarders and lodgers..... | 7.2 | 6.2 | 4.4 | 6.5 | 8.9 | 6.6 | 8.4 | 13.1 | 8.2 | 8.9 | 6.7 |
| Boarders only..... | 2.7 | 1.6 | 1.6 | 2.7 | 4.9 | 3.2 | 2.3 | 2.7 | 3.9 | 2.4 | 4.3 |
| Lodgers only..... | 7.8 | 4.6 | 4.6 | 6.3 | 9.9 | 9.0 | 9.4 | 12.4 | 9.4 | 6.4 | 7.3 |
| Other persons..... | 5.3 | 2.7 | 3.6 | 3.9 | 5.2 | 5.8 | 6.8 | 8.3 | 6.7 | 11.9 | 8.8 |
| <i>Average size of economic family:</i> | | | | | | | | | | | |
| Number of persons..... | 3.60 | 3.11 | 3.18 | 3.41 | 3.54 | 3.62 | 3.76 | 4.03 | 4.27 | 4.37 | 4.81 |
| Under 16 years..... | 1.03 | .85 | .86 | 1.03 | 1.13 | 1.07 | 1.10 | .99 | .82 | .53 | .54 |
| 16 years and over..... | 2.57 | 2.26 | 2.32 | 2.38 | 2.41 | 2.55 | 2.66 | 3.04 | 3.45 | 3.79 | 4.27 |
| Expenditure units..... | 3.32 | 2.85 | 2.91 | 3.11 | 3.24 | 3.32 | 3.48 | 3.77 | 4.04 | 4.12 | 4.65 |
| Average number of persons in household not members of economic family..... | .21 | .12 | .12 | .18 | .19 | .32 | .25 | .35 | .30 | .24 | .21 |

¹ "Children" are defined as persons under 16 years of age. "Adults" are persons 16 years of age and over.² Families of these types are included in the 1917-19 study, "Cost of Living in the United States," B. L. S. Bull. No. 357, 1924.

Notes on this table are on p. 388.

TABLE 5.—Distribution by Occupation and Family Type and Average Household Composition, by Income Level

12,903 WHITE FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | | | | |
|--|--------------|-------------------------------------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Occupation of chief earner and family type¹</i> | | | | | | | | | | | |
| Percent of families in survey..... | 100.0 | 0.5 | 7.1 | 19.8 | 24.2 | 21.0 | 15.7 | 5.8 | 2.8 | 1.4 | 1.7 |
| Percent of families in which chief earner is— | | | | | | | | | | | |
| Clerical worker..... | 28.8 | 2.4 | 16.9 | 22.4 | 27.1 | 33.6 | 36.8 | 27.9 | 30.0 | 41.7 | 46.8 |
| Skilled wage earner..... | 24.2 | 18.3 | 10.1 | 17.2 | 23.7 | 27.1 | 29.4 | 35.4 | 33.5 | 28.9 | 31.3 |
| Semiskilled wage earner..... | 35.4 | 53.3 | 48.8 | 41.8 | 38.1 | 31.1 | 28.0 | 29.7 | 29.7 | 27.2 | 18.4 |
| Unskilled wage earner..... | 11.6 | 26.0 | 24.2 | 18.6 | 11.1 | 8.2 | 5.8 | 7.0 | 6.8 | 2.1 | 3.5 |
| Percent of families composed of— | | | | | | | | | | | |
| Man and wife..... | 21.1 | 25.8 | 27.4 | 23.6 | 21.9 | 20.9 | 18.9 | 16.6 | 12.7 | 14.0 | 12.7 |
| Man, wife, and 1 child ² | 18.0 | 13.6 | 15.7 | 21.6 | 19.7 | 19.3 | 17.5 | 11.1 | 7.8 | 4.9 | 2.6 |
| Man, wife, and 2 to 4 children ² | 19.6 | 15.7 | 16.0 | 21.5 | 23.3 | 20.8 | 19.2 | 14.0 | 6.4 | 6.3 | 1.8 |
| Man, wife, and 5 or more children ² | .8 | 0 | .4 | .9 | 1.2 | .9 | .7 | .5 | .4 | 0 | 0 |
| Man, wife, and children and adults (4 to 6 persons) ² | 11.7 | 3.6 | 7.9 | 9.0 | 10.1 | 11.6 | 14.9 | 17.6 | 22.6 | 12.6 | 15.5 |
| Man, wife, and children and adults (7 or more persons) ² | 3.7 | .8 | 1.9 | 2.6 | 2.9 | 3.5 | 4.9 | 6.3 | 7.4 | 6.3 | 10.4 |
| Man, wife, and 1 adult..... | 8.2 | 4.2 | 7.8 | 6.6 | 7.8 | 8.4 | 9.4 | 10.0 | 10.4 | 15.4 | 6.8 |
| Man, wife, and 2 to 4 adults..... | 6.3 | 3.0 | 2.0 | 3.2 | 3.7 | 6.8 | 7.0 | 11.9 | 17.8 | 26.0 | 27.6 |
| Man, wife, and 5 or more adults..... | .2 | 0 | 0 | .1 | .1 | .1 | .1 | .6 | .8 | .8 | 2.9 |
| Adults (2 or 3 persons, not including man and wife)..... | 6.4 | 23.8 | 14.5 | 7.6 | 5.9 | 4.8 | 4.2 | 6.0 | 5.0 | 4.1 | 3.5 |
| Adults (4 or more persons, not including man and wife)..... | 1.7 | 0 | 1.2 | 1.2 | 1.1 | 1.1 | 1.4 | 3.4 | 5.0 | 7.8 | 13.4 |
| Adult or adults, and children (2 or 3 persons, not including man and wife)..... | 1.0 | 7.9 | 3.1 | 1.1 | 1.2 | .7 | .4 | .2 | .7 | 0 | .3 |
| Adult or adults, and children (4 or more persons, not including man and wife)..... | 1.3 | 1.6 | 2.1 | 1.0 | 1.1 | 1.1 | 1.4 | 1.8 | 3.0 | 1.8 | 2.5 |
| Percent of families having no homemaker..... | .4 | 3.0 | .1 | .2 | .5 | .2 | .6 | .3 | 0 | 2.0 | .8 |
| <i>Composition of household</i> | | | | | | | | | | | |
| Average number of persons in household..... | 3.79 | 3.11 | 3.22 | 3.55 | 3.67 | 3.81 | 3.97 | 4.31 | 4.48 | 4.59 | 4.97 |
| Percent of households with— | | | | | | | | | | | |
| Boards and lodgers..... | 7.4 | 7.5 | 4.8 | 6.8 | 7.3 | 6.6 | 8.4 | 13.1 | 8.3 | 8.9 | 6.7 |
| Boards only..... | 2.6 | 1.6 | 1.3 | 2.5 | 2.8 | 3.1 | 2.2 | 2.6 | 3.8 | 2.4 | 4.1 |
| Lodgers only..... | 7.8 | 5.0 | 4.3 | 6.2 | 6.9 | 8.9 | 9.4 | 12.4 | 9.5 | 6.4 | 7.1 |
| Other persons..... | 5.4 | 2.8 | 3.5 | 4.0 | 4.8 | 5.7 | 6.8 | 8.3 | 6.4 | 11.9 | 8.9 |
| Average size of economic family: | | | | | | | | | | | |
| Number of persons..... | 3.60 | 2.95 | 3.12 | 3.39 | 3.53 | 3.62 | 3.76 | 4.02 | 4.27 | 4.37 | 4.81 |
| Under 16 years of age..... | 1.03 | .66 | .81 | 1.02 | 1.13 | 1.07 | 1.11 | .99 | .82 | .58 | .54 |
| 16 years of age and over..... | 2.57 | 2.29 | 2.31 | 2.37 | 2.40 | 2.55 | 2.65 | 3.03 | 3.45 | 3.79 | 4.27 |
| Expenditure units..... | 3.32 | 2.74 | 2.86 | 3.09 | 3.23 | 3.32 | 3.48 | 3.76 | 4.04 | 4.12 | 4.65 |
| Average number of persons in household not members of economic family..... | .21 | .15 | .11 | .18 | .19 | .22 | .25 | .35 | .29 | .24 | .21 |

¹ "Children" are defined as persons under 16 years of age. "Adults" are persons 16 years of age and over.² Families of these types are included in the 1917-19 study, "Cost of Living in the United States," B. L. S. Bull. No. 357, 1924.

Notes on this table are on p. 388.

TABLE 6.—*Distribution by Occupation and Family Type and Average Household Composition, by Income Level*

1,566 NEGRO FAMILIES IN 16 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | |
|---|--------------|-------------------------------------|----------------|------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 and over |
| <i>Occupation of chief earner and family type</i> ¹ | | | | | | | |
| Percent of families in survey | 100.0 | 8.7 | 35.2 | 33.6 | 13.7 | 5.5 | 3.3 |
| Percent of families in which chief earner is— | | | | | | | |
| Clerical worker | 4.0 | .3 | .9 | 2.8 | 7.4 | 12.6 | 30.5 |
| Skilled wage earner | 4.3 | 2.6 | 2.6 | 4.4 | 4.2 | 12.3 | 14.4 |
| Semiskilled wage earner | 30.0 | 38.1 | 30.9 | 27.8 | 34.1 | 21.0 | 20.2 |
| Unskilled wage earner | 61.7 | 59.0 | 65.6 | 65.0 | 54.3 | 54.1 | 34.9 |
| Percent of families composed of— | | | | | | | |
| Man and wife | 32.2 | 33.0 | 35.1 | 34.0 | 29.8 | 19.7 | 9.6 |
| Man, wife, and 1 child ² | 13.3 | 12.7 | 14.7 | 14.7 | 8.6 | 9.3 | 9.6 |
| Man, wife, and 2 to 4 children ² | 14.1 | 20.8 | 14.9 | 13.0 | 14.5 | 9.3 | 3.8 |
| Man, wife, and 5 or more children ² | 2.6 | .7 | 3.2 | 3.1 | 1.2 | 4.7 | 0 |
| Man, wife, and children and adults (4 to 6 persons) ² | 9.8 | 7.1 | 8.4 | 10.4 | 10.4 | 13.9 | 21.2 |
| Man, wife, and children and adults (7 or more persons) ² | 5.2 | 3.2 | 3.2 | 6.2 | 8.0 | 7.0 | 7.7 |
| Man, wife, and 1 adult | 10.0 | 5.1 | 8.6 | 9.6 | 13.3 | 16.3 | 19.3 |
| Man, wife, and 2 to 4 adults | 4.8 | 1.9 | 2.8 | 4.0 | 6.7 | 15.1 | 17.3 |
| Man, wife, and 5 or more adults | .1 | 0 | .2 | 0 | 0 | 0 | 0 |
| Adults (2 or more persons, not including man and wife) | 3.7 | 5.5 | 4.5 | 1.6 | 6.1 | 1.2 | 5.8 |
| Adults (4 or more persons, not including man and wife) | .7 | 0 | .3 | .7 | .8 | 2.3 | 1.9 |
| Adult or adults, and children (2 or 3 persons, not including man and wife) | 1.1 | 6.8 | 1.2 | .2 | 0 | 0 | 0 |
| Adult or adults, and children (4 or more persons, not including man and wife) | 2.4 | 3.2 | 2.9 | 2.5 | .6 | 1.2 | 3.8 |
| Percent of families having no homemaker | .2 | 0 | .2 | .4 | 0 | .5 | 0 |
| <i>Composition of household</i> | | | | | | | |
| Average number of persons in household | 3.76 | 3.41 | 3.50 | 3.82 | 4.05 | 4.34 | 4.65 |
| Percent of households with— | | | | | | | |
| Boarders and lodgers | 3.7 | 4.5 | 2.5 | 2.8 | 7.1 | 5.5 | 5.6 |
| Boarders only | 5.0 | 1.6 | 2.7 | 5.1 | 8.6 | 8.0 | 19.7 |
| Lodgers only | 7.7 | 4.2 | 5.8 | 7.6 | 12.8 | 13.4 | 6.1 |
| Other persons | 3.6 | 2.6 | 3.8 | 2.6 | 2.0 | 10.2 | 10.8 |
| Average size of economic family: | | | | | | | |
| Number of persons | 3.59 | 3.31 | 3.42 | 3.64 | 3.76 | 3.90 | 4.50 |
| Under 16 years of age | 1.09 | 1.09 | 1.07 | 1.16 | 1.10 | 1.07 | .76 |
| 16 years of age and over | 2.50 | 2.22 | 2.35 | 2.48 | 2.66 | 2.83 | 3.74 |
| Expenditure units | 3.28 | 2.98 | 3.11 | 3.33 | 3.45 | 3.57 | 4.26 |
| Average number of persons in household not members of economic family | | | | | | | |
| ..... | .20 | .09 | .17 | .18 | .31 | .34 | .34 |

¹ "Children" are defined as persons under 16 years of age. "Adults" are persons 16 years of age and over.² Families of these types are included in the 1917-19 study, "Cost of Living in the United States," B. L. S. Bull. No. 357, 1924.

Notes on this table are on p. 388.

The persons who pooled their incomes, and were dependent upon the common fund, were not the only members in the households. On the average, one in five households had a member who was outside the economic family, such as a boarder or lodger or guest. Approximately 7 percent of the households studied had boarders and lodgers, another 8 percent had persons who lodged only, and 3 percent had persons who boarded only. In general, there was a tendency for the percentage of families having lodgers in their households to be larger at higher income levels, up to the \$2,100-\$2,400 group, and to decline slightly thereafter.

Income and Occupation

In 35 percent of the families surveyed, the chief earner was a semiskilled laborer; in 28 percent, a lower-salaried clerical worker; in 23 percent, a skilled laborer; and in 14 percent, an unskilled laborer (table 4). The relatively small proportion of unskilled laborers included is explained in part by the period of the business cycle in which the investigation was undertaken and the difficulty experienced by such workers in obtaining enough employment to attain an income of at least \$500, or to keep their families from the relief rolls.

The higher the income level, the greater in general was the proportion of families in which the chief earner was a clerical worker or skilled worker. Conversely, the lower the income level the fewer relatively were the families whose chief earner was classified as a clerical or skilled worker. Therefore, in connection with the consideration of differences in family expenditures as between income levels, it is well to recognize that the families classified at the higher income levels represent larger proportions of clerical and skilled workers, as well as larger families composed of more adults than those at the lower income levels.

Sources of Family Income

One-third of all the families found it possible to supplement the earnings of the principal earner by earnings of other members of the family (table 7). The average number of persons per family who reported some gainful employment during the year was 1.41. Of the total family income (which averaged \$1,524 for the entire group surveyed), an average of \$175 was contributed by subsidiary earners, \$1,285 by the chief earner, and the remainder, \$64, covered income from all other sources. This last item includes net earnings from boarders and lodgers, which accounted for \$32 of the \$64. Average amounts of \$10 or less per year each were received from pensions and insurance annuities, gifts from persons outside the economic family, net rents, interest and dividends, and miscellaneous sources.

TABLE 7.—Sources of Income, by Income Level
 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES
 [Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | | | | |
|--|--------------|-------------------------------------|----------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1200 | \$1200 to \$1500 | \$1500 to \$1800 | \$1800 to \$2100 | \$2100 to \$2400 | \$2400 to \$2700 | \$2700 to \$3000 | \$3000 and over |
| Percent of families in survey..... | 100.0 | 0.8 | 8.4 | 20.4 | 23.8 | 20.3 | 15.1 | 5.6 | 2.7 | 1.3 | 1.6 |
| Percent of families having— | | | | | | | | | | | |
| Earnings of subsidiary earners..... | 32.4 | 25.3 | 24.1 | 50.1 | 26.5 | 30.7 | 44.3 | 59.0 | 70.8 | 87.6 | 93.4 |
| Net earnings from boarders and lodgers.. | 16.4 | 8.4 | 9.5 | 24.4 | 16.0 | 17.7 | 18.5 | 25.9 | 20.5 | 13.7 | 17.1 |
| Other net rents..... | 6.3 | 1.0 | 5.0 | 6.7 | 5.6 | 7.3 | 8.0 | 9.6 | 9.2 | 10.5 | 9.3 |
| Interest and dividends..... | 12.8 | 3.8 | 7.5 | 13.8 | 11.9 | 15.1 | 16.8 | 17.5 | 15.3 | 20.2 | 25.8 |
| Pensions and insurance annuities..... | 3.7 | .1 | 4.4 | 4.9 | 3.0 | 3.7 | 3.4 | 7.8 | 9.2 | 5.7 | 8.4 |
| Gifts from persons outside economic family..... | 10.0 | 6.0 | 8.7 | 14.8 | 11.3 | 9.3 | 9.6 | 10.4 | 11.1 | 10.5 | 6.7 |
| Other sources of income..... | 4.5 | 2.7 | 5.3 | 5.8 | 3.8 | 4.7 | 5.1 | 8.2 | 7.4 | 4.6 | 6.7 |
| Deductions from income (business losses and expenses)..... | 5.8 | 3.7 | 5.5 | 6.5 | 6.8 | 5.6 | 5.6 | 7.2 | 5.9 | 12.4 | 6.9 |
| Surplus (net increase in assets and/or decrease in liabilities)..... | 59.2 | 41.0 | 44.5 | 52.9 | 58.1 | 63.0 | 63.1 | 68.1 | 70.4 | 73.9 | 77.4 |
| Deficit (net decrease in assets and/or increase in liabilities)..... | 37.8 | 46.4 | 53.4 | 42.5 | 39.3 | 35.0 | 32.1 | 30.8 | 28.6 | 26.1 | 19.1 |
| Inheritance..... | .6 | 1.0 | .7 | .5 | .7 | .5 | .8 | .8 | .3 | .1 | 0 |
| Average number of gainful workers per family..... | 1.41 | 1.29 | 1.26 | 1.25 | 1.30 | 1.37 | 1.43 | 1.80 | 2.05 | 2.41 | 3.04 |
| | | Average annual amount | | | | | | | | | |
| Total net family income..... | \$1524 | \$552 | \$777 | \$1065 | \$1352 | \$1641 | \$1937 | \$2252 | \$2529 | \$2881 | \$3468 |
| Earnings of individuals..... | 1460 | 542 | 757 | 1026 | 1300 | 1577 | 1861 | 2100 | 2379 | 2800 | 3338 |
| Chief earner..... | 1285 | 514 | 722 | 973 | 1212 | 1439 | 1681 | 1675 | 1684 | 1745 | 1771 |
| Subsidiary earners..... | 175 | 28 | 35 | 53 | 88 | 138 | 200 | 425 | 695 | 1055 | 1567 |
| Males 16 years and over..... | 1257 | 371 | 585 | 838 | 1162 | 1413 | 1657 | 1729 | 1807 | 2047 | 2315 |
| Males under 16 years..... | (1) | 0 | (1) | (1) | (1) | (1) | (1) | 1 | (1) | (1) | (1) |
| Females 16 years and over..... | 203 | 171 | 172 | 138 | 138 | 164 | 204 | 370 | 572 | 753 | 1023 |
| Females under 16 years..... | (1) | 0 | (1) | (1) | (1) | (1) | (1) | (1) | (1) | 0 | 0 |
| Net earnings from boarders and lodgers.. | 32 | 8 | 10 | 23 | 30 | 34 | 40 | 65 | 57 | 36 | 35 |
| Other net rents..... | 7 | 1 | 3 | 4 | 6 | 8 | 9 | 13 | 10 | 8 | 14 |
| Interest and dividends..... | 4 | (1) | 1 | 2 | 3 | 3 | 6 | 11 | 8 | 8 | 13 |
| Pensions and insurance annuities..... | 10 | (1) | 3 | 5 | 6 | 8 | 9 | 33 | 39 | 32 | 39 |
| Gifts from persons outside economic family..... | 7 | 1 | 3 | 5 | 7 | 7 | 7 | 14 | 10 | 6 | 12 |
| Other sources of income..... | 7 | 1 | 3 | 3 | 4 | 7 | 7 | 20 | 30 | 2 | 22 |
| Deductions from income (business losses and expenses)..... | -3 | -1 | -3 | -3 | -4 | -3 | -2 | -4 | -4 | -10 | -5 |
| Average surplus per family having surplus (net increase in assets and/or decrease in liabilities)..... | 149 | 36 | 56 | 79 | 108 | 151 | 223 | 243 | 254 | 331 | 377 |
| Average deficit per family having deficit (net decrease in assets and/or increase in liabilities)..... | 203 | 202 | 159 | 186 | 194 | 218 | 225 | 233 | 268 | 325 | 319 |
| Average net change in assets and liabilities for all families in survey..... | +11 | -80 | -62 | -37 | -13 | +19 | +68 | +94 | +103 | +160 | +231 |
| Average inheritance..... | 2 | 1 | 3 | 2 | 3 | 3 | 2 | 2 | 2 | (1) | 0 |

¹ Less than 50 cents.

Notes on this table are on p. 389.

TABLE 8.—Sources of Income, by Income Level

12,903 WHITE FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | | | | |
|--|------------------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | \$500 to \$600 | \$600 to \$900 | \$900 to \$1200 | \$1200 to \$1500 | \$1500 to \$1800 | \$1800 to \$2100 | \$2100 to \$2400 | \$2400 to \$2700 | \$2700 to \$3000 | \$3000 and over |
| Percent of families in survey..... | 100.0 | 0.5 | 7.1 | 19.8 | 24.2 | 21.0 | 15.7 | 5.8 | 2.8 | 1.4 | 1.7 |
| Percent of families having— | | | | | | | | | | | |
| Earnings of subsidiary earners..... | 31.9 | 14.0 | 22.2 | 21.4 | 25.7 | 30.4 | 44.2 | 58.9 | 70.6 | 87.6 | 93.4 |
| Net earnings from boarders and lodgers..... | 16.5 | 9.7 | 0.6 | 14.5 | 15.7 | 17.6 | 18.5 | 25.9 | 20.5 | 13.7 | 16.8 |
| Other net rents..... | 6.5 | 1.7 | 3.8 | 4.6 | 5.7 | 7.3 | 8.0 | 9.6 | 9.3 | 10.5 | 9.4 |
| Interest and dividends..... | 13.1 | 6.0 | 5.8 | 10.0 | 11.9 | 15.1 | 16.8 | 17.4 | 15.3 | 20.2 | 26.0 |
| Pensions and insurance annuities..... | 3.6 | 0 | 1.9 | 2.8 | 2.9 | 3.7 | 3.4 | 7.7 | 9.2 | 5.7 | 8.4 |
| Gifts from persons outside economic family..... | 10.2 | 6.2 | 7.2 | 11.3 | 11.4 | 9.3 | 9.7 | 10.4 | 11.0 | 10.5 | 6.5 |
| Other sources of income..... | 4.5 | 2.4 | 3.7 | 3.3 | 3.7 | 4.7 | 5.1 | 8.1 | 7.5 | 4.6 | 6.5 |
| Deductions from income (business losses and expenses)..... | 5.9 | 4.1 | 4.1 | 4.9 | 6.9 | 5.7 | 5.6 | 7.2 | 5.9 | 12.4 | 6.9 |
| Surplus (net increase in assets and/or decrease in liabilities)..... | 58.9 | 24.2 | 38.3 | 51.9 | 57.8 | 62.8 | 63.0 | 68.1 | 70.5 | 74.0 | 77.4 |
| Deficit (net decrease in assets and/or increase in liabilities)..... | 38.1 | 57.3 | 55.9 | 43.4 | 39.5 | 35.2 | 32.1 | 30.7 | 28.6 | 26.0 | 19.0 |
| Inheritance..... | .6 | 1.7 | .8 | .5 | .7 | .5 | .8 | .8 | .3 | 0 | 0 |
| Average number of gainful workers per family..... | 1.40 | 1.15 | 1.23 | 1.23 | 1.29 | 1.37 | 1.43 | 1.80 | 2.04 | 2.41 | 2.84 |
| | | Average annual amount | | | | | | | | | |
| Total net family income..... | \$1546 | \$555 | \$781 | \$1068 | \$1351 | \$1642 | \$1935 | \$2253 | \$2530 | \$2880 | \$3466 |
| Earnings of individuals..... | 1482 | 542 | 760 | 1028 | 1300 | 1578 | 1859 | 2101 | 2379 | 2799 | 3337 |
| Chief earner..... | 1304 | 523 | 729 | 979 | 1215 | 1442 | 1661 | 1677 | 1687 | 1745 | 1772 |
| Subsidiary earners..... | 178 | 19 | 31 | 49 | 85 | 136 | 198 | 424 | 692 | 1054 | 1565 |
| Males 16 years and over..... | 1275 | 314 | 564 | 888 | 1164 | 1415 | 1657 | 1729 | 1806 | 2046 | 2314 |
| Males under 16 years..... | (¹) | 0 | (¹) | 1 | (¹) | (¹) | (¹) | 1 | (^{1}) | (^{1}) | (^{1}) |
| Females 16 years and over..... | 207 | 228 | 196 | 140 | 136 | 163 | 202 | 371 | 573 | 753 | 1023 |
| Females under 16 years..... | (¹) | 0 | (¹) | (^{1}) | (^{1}) | (^{1}) | (^{1}) | (^{1}) | (^{1}) | 0 | 0 |
| Net earnings from boarders and lodgers..... | 32 | 11 | 11 | 23 | 29 | 34 | 40 | 65 | 58 | 35 | 34 |
| Other net rents..... | 7 | 2 | 3 | 4 | 6 | 8 | 9 | 13 | 10 | 8 | 14 |
| Interest and dividends..... | 4 | (¹) | 1 | 2 | 3 | 3 | 6 | 11 | 8 | 8 | 14 |
| Pensions and insurance annuities..... | 10 | (¹) | 3 | 5 | 6 | 8 | 9 | 33 | 39 | 32 | 39 |
| Gifts from persons outside economic family..... | 7 | 1 | 3 | 6 | 7 | 7 | 7 | 14 | 10 | 6 | 11 |
| Other sources of income..... | 7 | 1 | 3 | 3 | 4 | 7 | 7 | 20 | 30 | 2 | 22 |
| Deductions from income (business losses and expenses)..... | -3 | -2 | -3 | -3 | -4 | -3 | -2 | -4 | -4 | -10 | -5 |
| Average surplus per family having surplus (net increase in assets and/or decrease in liabilities)..... | 152 | 29 | 57 | 79 | 108 | 151 | 223 | 243 | 254 | 330 | 378 |
| Average deficit per family having deficit (net decrease in assets and/or increase in liabilities)..... | 207 | 269 | 175 | 190 | 195 | 219 | 226 | 233 | 269 | 326 | 320 |
| Average net change in assets and liabilities for all families in survey..... | +11 | -147 | -77 | -42 | -14 | +18 | +68 | +94 | +103 | +160 | +232 |
| Average inheritance..... | 2 | 2 | 3 | 2 | 3 | 3 | 2 | 2 | 2 | 0 | 0 |

¹ Less than 50 cents.

Notes on this table are on p. 389.

TABLE 9.—Sources of Income, by Income Level

1,566 NEGRO FAMILIES IN 16 CITIES

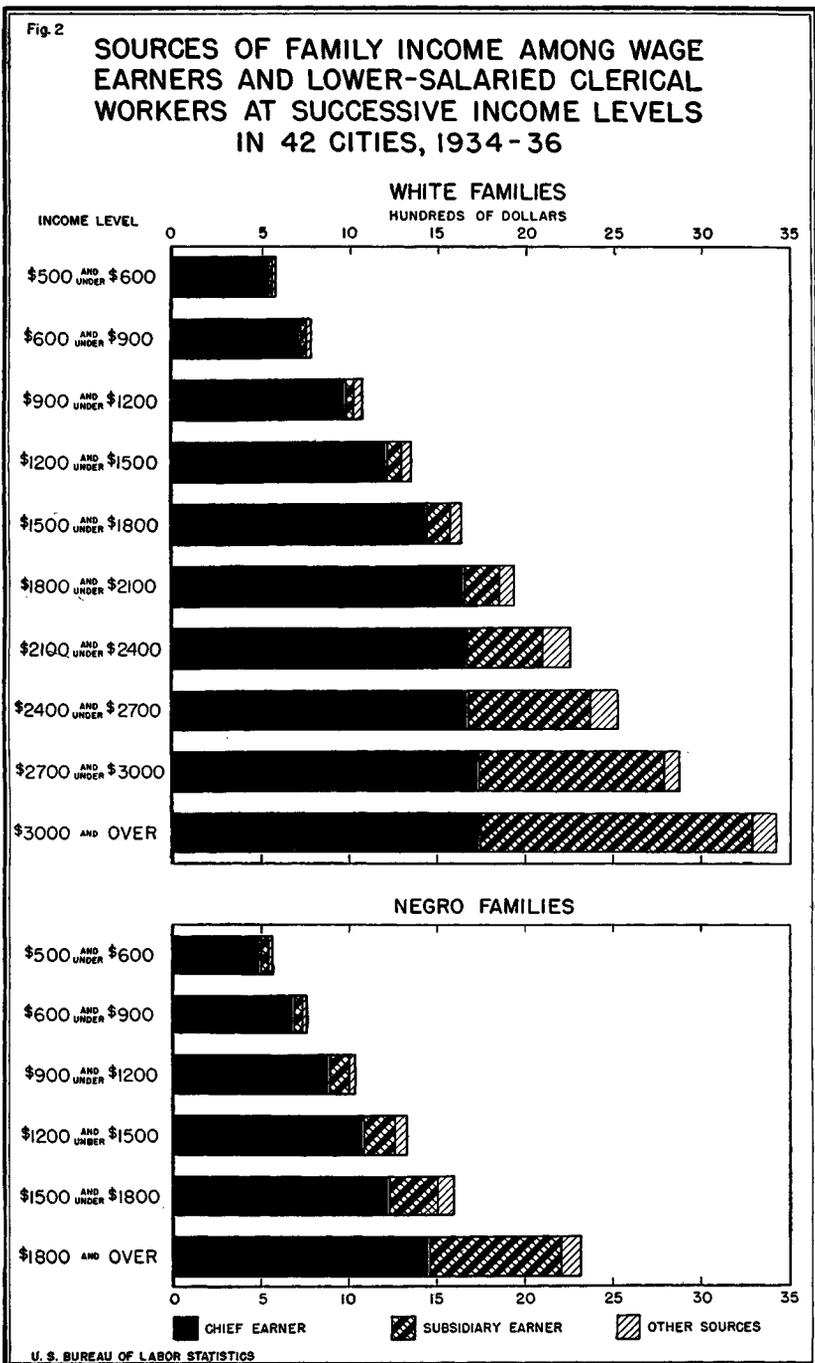
[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | |
|--|------------------|-------------------------------------|------------------|------------------|--------------------|--------------------|------------------|
| | | \$500 to \$600 | \$800 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 and over |
| Percent of families in survey..... | 100.0 | 8.7 | 35.2 | 33.6 | 13.7 | 5.5 | 3.3 |
| Percent of families having— | | | | | | | |
| Earnings of subsidiary earners..... | 42.6 | 39.7 | 32.8 | 42.6 | 57.8 | 54.7 | 70.5 |
| Net earnings from boarders and lodgers..... | 15.0 | 6.8 | 9.3 | 15.4 | 26.4 | 24.7 | 28.6 |
| Other net rents..... | 2.4 | 0 | 1.1 | 3.4 | 2.8 | 6.0 | 3.3 |
| Interest and dividends..... | 7.0 | 1.1 | 5.7 | 6.4 | 10.2 | 15.0 | 16.1 |
| Pensions and insurance annuities..... | 5.1 | .3 | 6.6 | 3.3 | 5.0 | 3.4 | 10.3 |
| Gifts from persons outside economic family..... | 6.5 | 5.8 | 6.1 | 6.1 | 7.1 | 12.1 | 4.9 |
| Other sources of income..... | 4.6 | 3.0 | 3.5 | 3.8 | 8.7 | 3.4 | 11.9 |
| Deductions from income (business losses and expenses)..... | 2.7 | 3.2 | 2.3 | 2.7 | 4.1 | 1.5 | 3.4 |
| Surplus (net increase in assets and/or decrease in liabilities)..... | 66.0 | 62.3 | 63.4 | 66.0 | 68.0 | 77.4 | 67.3 |
| Deficit (net decrease in assets and/or increase in liabilities)..... | 31.1 | 32.5 | 32.7 | 30.9 | 31.3 | 17.1 | 31.0 |
| Inheritance..... | .2 | 0 | .5 | 0 | .2 | 0 | .9 |
| Average number of gainful workers per family..... | 1.53 | 1.47 | 1.37 | 1.52 | 1.67 | 1.73 | 2.46 |
| | | Average annual amount | | | | | |
| Total net family income..... | \$1,008 | \$549 | \$758 | \$1,031 | \$1,333 | \$1,502 | \$2,315 |
| Earnings of individuals..... | 974 | 543 | 742 | 999 | 1,286 | 1,506 | 2,213 |
| Chief earner..... | 853 | 503 | 692 | 895 | 1,087 | 1,234 | 1,462 |
| Subsidiary earners..... | 121 | 40 | 50 | 104 | 179 | 272 | 751 |
| Males 16 years and over..... | 852 | 443 | 678 | 887 | 1,081 | 1,301 | 1,715 |
| Males under 16 years..... | 1 | 0 | (¹) | 3 | (¹) | 3 | 0 |
| Females 16 years and over..... | 121 | 100 | 64 | 109 | 185 | 202 | 498 |
| Females under 16 years..... | (¹) | 0 | (¹) | 0 | 0 | 0 | 0 |
| Net earnings from boarders and lodgers..... | 21 | 4 | 8 | 21 | 41 | 54 | 56 |
| Other net rents..... | 2 | 0 | 1 | 3 | 3 | 7 | 6 |
| Interest and dividends..... | 1 | (¹) | (¹) | 1 | 1 | 1 | 1 |
| Pensions and insurance annuities..... | 3 | 1 | 3 | 3 | 5 | 7 | 12 |
| Gifts from persons outside economic family..... | 3 | 1 | 2 | 3 | 4 | 9 | 11 |
| Other sources of income..... | 5 | (¹) | 3 | 3 | 14 | 8 | 20 |
| Deductions from income (business losses and expenses)..... | -1 | (¹) | -1 | -2 | -1 | (¹) | -4 |
| Average surplus per family having surplus (net increase in assets and/or decrease in liabilities)..... | 84 | 40 | 53 | 80 | 122 | 143 | 277 |
| Average deficit per family having deficit (net decrease in assets and/or increase in liabilities)..... | 98 | 55 | 84 | 97 | 153 | 108 | 146 |
| Average net change in assets and liabilities for all families in survey..... | +25 | +6 | +6 | +23 | +36 | +92 | +141 |
| Average inheritance..... | (¹) | 0 | (¹) | 0 | 1 | 0 | 3 |

¹ Less than 50 cents.

Notes on this table are on p. 389.

The striking role of earnings of subsidiary earners in family incomes at the higher level is graphically shown in figure 2. At each income level below \$2,100 the earnings of the chief earner constituted on the average four-fifths or more of the total family income, but among families with incomes of \$3,000 or over his earnings represented only slightly over half of the total. The fact that opportunities for an individual wage earner to receive much over \$2,000 are sharply lim-



ited⁸ is indicated in figure 2 by the leveling off of the average earnings of the chief earner at about \$1,700. Although income from sources other than earnings increased somewhat above the \$1,800 family income level, the principal factor accounting for those higher incomes is to be found in the earnings of supplementary workers.

Boys and girls aged under 16 were not substantial contributors to the family purse at any income level. Woman earners, however, contributed about a third as much as man earners at the \$600–\$900 income level and almost one-half as much among families with incomes over \$3,000.

Net earnings from boarders and lodgers increased steadily from an average of \$10 at the \$600–\$900 level to a maximum of \$65 at the \$2,100–\$2,400 level, and declined at higher income levels. This suggests that, on the whole, it is not until after family incomes exceed \$2,400 that pressure to supplement family incomes by taking roomers or boarders lessens.

The largest source of income other than earnings was pensions and insurance annuities (including industrial pensions). This item accounted for an average of \$39 at the highest income level, the second greatest specified source of nonearned income at that level being net rents from property. Part of this income was received by families which owned two-family houses, one-half of which they occupied as their own dwelling, renting the other half.

Income from such sources as other net rents, interest and dividends, pensions and insurance annuities, gifts, and miscellaneous sources were almost negligible at income levels below \$900, and no one of these sources provided on the average more than \$40 per year at the highest income level covered.

Family Expenditure Patterns

The average amount spent for each of the major categories of consumer expenditures was larger at each successive income level than at the one preceding, but the pattern of the distribution changed markedly with increases in income.⁹

⁸ The plan of the investigation excluded families in which any clerical worker earned over \$2,000, but no upper limit was set for workers classified as wage earners, or for family income as such. See appendix D of Bulletin No. 636, 637, 639, 640, or 641.

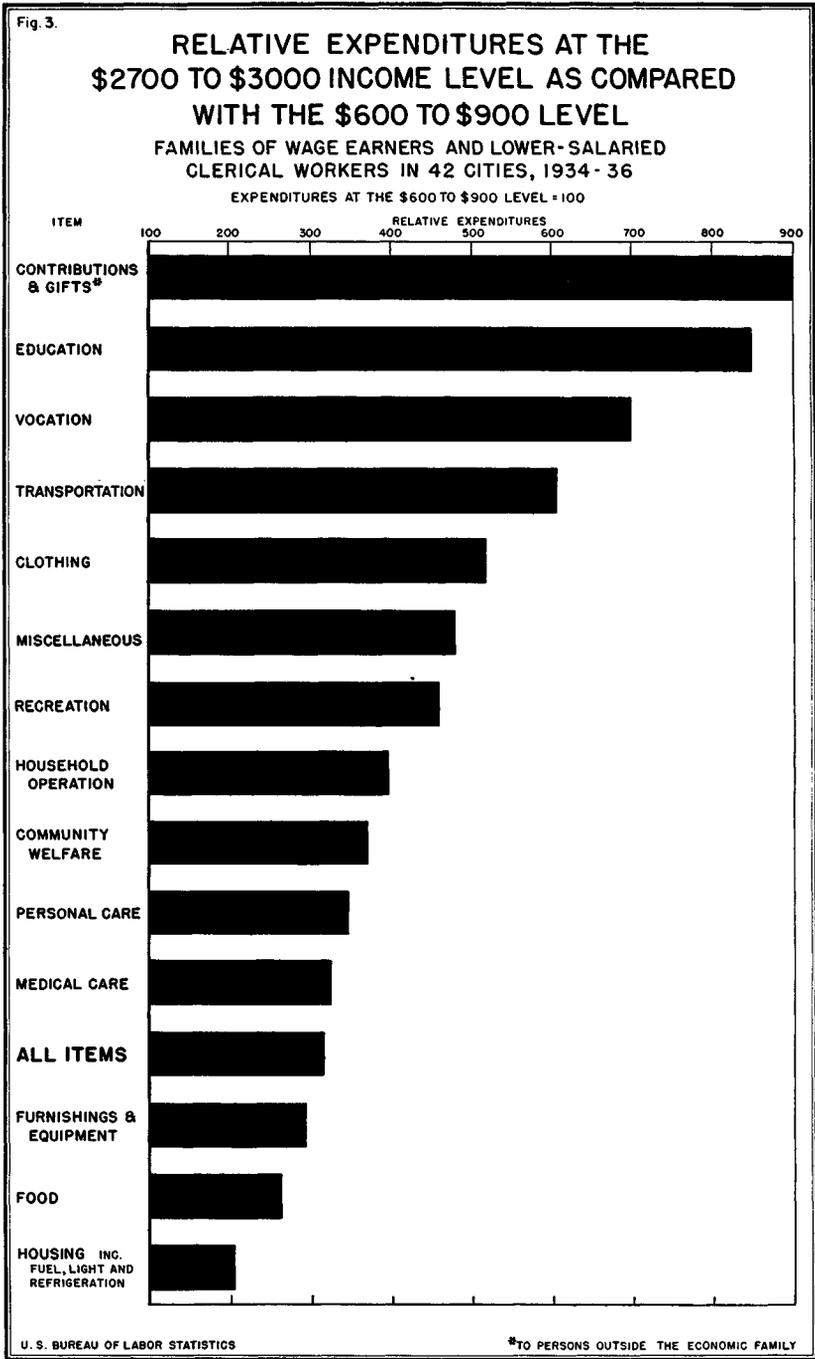
⁹ The data presented on differences in spending patterns of families at different income levels represent findings for different families at the same time period. It is sometimes convenient, nevertheless, to speak of comparisons in spending between income levels as changes in spending with changes in income. The relative increase over the income range in the outlay for a given category of spending provides an indication of the elasticity of expenditures for that category. Elasticity may be measured in terms of the percentage increase over a given income range in average outlay for the category, or it may be indicated by a comparison of the increase in average expenditures for the category in question with the increase in income or in total expenditures. Since the expenditure base has generally been used in the distribution of family expenditures, it has been convenient throughout the greater part of the report to speak of expenditures for specific items or groups of items as being relatively elastic or inelastic, according to whether amounts spent constituted an increasing or decreasing proportion of total expenditures. It will be apparent from tables 7, 8, and 9 that the elasticity of any category is much lower when computed in relation to income rather than to expenditures, because of the influence of deficits at the lower income levels, and of savings in the upper portion of the income scale.

Average incomes at the \$2,700-\$3,000 level were 271 percent greater than in the \$600-\$900 income bracket. Current expenditures were only 218 percent higher, however. At the lower income level, part of current spending was financed from savings, or through credit, and at the higher level an important part of income was saved, and current expenditure was 6.3 percent below current income among families with incomes of approximately \$3,000.

The relative size of expenditures at high as compared to low income levels, by both white and Negro families, for food and other principal items of expense, is shown in figure 3. It will be seen from that chart, as well as from table 1, that food expenditures more than doubled from the \$600-\$900 bracket to the \$2,700-\$3,000 bracket, but that this was by no means the most striking increase in outlays as more income became available. Gifts and contributions to persons outside the economic family were about nine times greater at the high level, as were expenditures for formal education. The expansibility in expenditures for such items, as soon as income permits, is indicative of the scale of values of American workers. In the next most elastic group of expenditure items come transportation and clothing expenditures, which were six times and five times greater, respectively, at the high as compared with the low income level. Although the absolute amounts spent for clothing were greater than those for transportation at every income level, the relative increase in the expenditure for transportation was greater. The influence of the more widespread purchase and more extensive operation of automobiles is clearly reflected in this great elasticity of expenditures for transportation. The expansion in clothing expenditures represents not only the fact that the clothing standards of wage earners and clerical workers in America cannot be distinguished from those of any other economic group, but also that the actual sums available for clothing expenditure at the low income level are so small that there is great pressure to increase this allowance as soon as incomes permit.

Recreation expenditures were approximately five times as great at the high as compared with the low income level, and expenditures for household operation other than fuel, light, and refrigeration were four times as great. In the former figure are included higher expenditures for movies, reading matter, and tobacco of various forms. The increase in the latter figure represents a more generous expenditure for laundry services and some paid domestic help as well as greater utilization of telephone service at the high income level.

Housing expenditures, including rent or current expenses of home ownership, plus fuel, light, and refrigeration, represented almost 30 percent of total expenditures at the lowest income levels, a greater proportion than any other item except food. Food and shelter must be provided for the family, no matter how much sacrifice is made in



other expenditures. On the other hand, home expenditures increased at higher income levels relatively less rapidly than any other category of expenditure. Among families with incomes from \$2,700 to \$3,000, they averaged \$501 or 19 percent of total family expenditure.

Even at this relatively high income level, food, housing, fuel, light, and refrigeration claimed almost half of total family expenditure, but this must be contrasted with two-thirds at the \$600-\$900 level. Thus, families with incomes about four times as great had food and housing expenditures slightly over twice as great but clothing expenditures over five times as great.

It is evident from figure 3 that families with larger pay envelopes spend more for food and housing than families with smaller pay. They spend proportionately even more for laundry and other household services, movies and other entertainments, clothing, automobiles, and educational facilities. These are the items which are sacrificed when limited income compels economy, but for which there is very great pressure to increase expenditures as incomes increase.

Savings and Deficits

Each of the families surveyed gave, in addition to an estimate of the items comprising their incomes and their current expenditures, a careful estimate of the net changes for the year in their assets and liabilities.¹⁰ It will be seen from table 7 that the entire 14,469 families surveyed reported an average surplus for the year of \$11. This was a composite of large deficits at the low income levels (decreasing in size until, at the \$1,500-\$1,800 income level, a small surplus was reported), and at higher income levels, surpluses which grew successively larger, reaching a maximum of \$231 for families with incomes of \$3,000 or over.¹¹

Not all families with incomes below \$1,500 had deficits, however, nor did all those with larger incomes have surpluses. At each income level, some saved, while some "went in the hole." From table 7, it is seen that the proportion of families having some savings rose from 44 percent at the \$600-\$900 level to 77 percent of those with incomes of \$3,000 or more.

At the lower income level, the savings of families having any surplus averaged \$36, while the deficits of families drawing on credit and past

¹⁰ For detailed discussion of the items comprising assets and liabilities, and method of computing net surplus or net deficit, see ch. 10 and appendix D, pp. 385-386.

¹¹ The fact that the average net change as reported for each income level in table 7 does not exactly equal the difference between average incomes shown in table 7 and average current expenditures shown in table 1 is due to the slight balancing difference between total receipts and total disbursements which was permitted when the original data were secured from the cooperating families. Since no family can be expected to recall its receipts and disbursements over an entire year to the last cent, schedules were accepted in which these two did not differ by more than 5 percent of the larger figure. The average balancing difference for all families in the survey was less than 1 percent. (See ch. 10 and appendix D, p. 386, for further discussion of allowable balancing difference.)

savings were of much greater magnitude—on the average, \$202. Among the families with incomes of \$3,000 or more the relationship of average surplus to average deficit was quite different. Those making savings averaged \$377, those having deficits \$319.

Premium payments on life insurance were treated as savings in this investigation,¹² as were payments of principal on the mortgage of an owned home and payments for permanent improvements on owned homes. Other forms of savings were increases in bank balances, purchase of real property or stocks and bonds, as well as payment upon debts of all kinds, including balances due on installment purchases made prior to the year of the survey. Conversely, among the deficit items were found decreases in bank balances, surrender or settlement of insurance policies, proceeds from sale of goods or property, and increases in debts due, including increases in balances due on goods purchased during the year on the installment plan.

Inheritance, which is neither a part of current income nor a reduction in assets, has been treated as a separate item in total family receipts. So few cases of cash inheritances were reported, however, that the average for this item is negligible at all income levels.

Expenditure Patterns Among White and Negro Families

Differences between the average expenditures of the white and Negro groups covered by the investigation are in large measure income differences. Incomes of the families of white wage earners and clerical workers averaged \$1,546, and those of Negro workers averaged \$1,008.¹³ The proportions of families with incomes of \$1,800 and over amount to 27.4 percent in the white group as compared with 3.3 percent in the Negro group. When the data for the Negro families are compared with those of the white families at the same income level, however, some consistent differences in sources of income and in expenditure patterns appear.

The earnings of the chief earners in Negro families were smaller on the average than those of chief earners in white families at comparable income levels. As a result, Negro families depended more heavily than did white families upon earnings of subsidiary earners to achieve a given income level.

¹² See chapter 10, p. 179.

¹³ In using these figures it is important to remember that a larger proportion of the Negro than of the white families in the wage-earner and clerical groups in the cities studied were disqualified for the investigation by the lower limit set for annual income (\$500), and the requirements that no relief should have been received during the year covered by the schedule, the chief earner should be a worker found on a regular pay roll, and not in private domestic service. Although the same criteria were used in choosing the white and Negro samples, because of the extremely low incomes of a large part of the Negro group, and the large proportion receiving relief, the families included in the present survey represent a top stratum among families of Negro wage earners and clerical workers. Even with these limitations, the proportion of Negro families drawn in the sample with incomes above \$1,800 was very much smaller than the proportion of white families above that income level.

The Negro families, at corresponding income levels, were slightly larger than white families, though the tendency for the larger families to be found at the higher income levels prevailed in both groups. Also, there were relatively more families with small children at the low income levels and more older families composed entirely of adults at the higher income levels in both groups.

The proportion of families in which the chief earner was a semi-skilled or unskilled laborer was very much greater in the Negro than in the white group—92 percent among the Negro families, as compared with 47 percent among the white families. This situation reflects the conventional limitation of Negroes to certain types of employment in many communities, and their relative disadvantage as compared with white workers in retaining employment during the depression. There was a tendency corresponding to that found among white families studied, however, for the proportion of clerical and skilled workers to be larger at the higher income levels.

In terms of expenditures for the same items at comparable income levels, consistent differences occurred in food and housing. The Negro families spent on the average less for food at every corresponding income level and less for housing at all but one income level. In terms of percentages of the total, Negro families spent relatively less for food than white families at three out of five comparable income levels and relatively less for housing at three out of five levels. The smaller expenditures for food are only partially accounted for by the relatively greater importance to Negro families of food received as gift or pay.

In separate reports for Negroes in northern cities (see Bull. No. 637, vols. I and II, and Bull. No. 636) a somewhat different situation on housing expenditures is presented. There, the housing expenditures by Negro families were consistently higher at comparable income levels than were those by white families. The customary limitation in many cities of Negro dwellings to certain districts has operated in northern cities to increase rents to Negro families for dwellings comparable in facilities to those occupied by white families. This higher expenditure for housing in northern cities is reflected in the lower expenditure for food. In the southern cities studied, however, the housing facilities of the Negro families were considerably less satisfactory than those of the white group, and their housing expenditures were on the whole lower than those by white families at the same income levels. The relatively heavy proportion of total Negro urban population found in the South means that the data from southern Negroes studied form a preponderant part of the total. Consequently in the data shown in tables 2 and 3 (pp. 13 and 14) the average expenditures for housing for Negroes in all cities com-

bined are not higher than those for white families at comparable income levels.

Consistently higher expenditures at comparable income levels were found among Negro families for gifts and contributions to individuals and to the community welfare. Expenditures for gifts to individuals, in particular, showed a tendency to increase at higher income levels relatively more rapidly among the Negro families studied than among the white. Smaller amounts, on the other hand, were spent by Negro families for transportation, medical care, recreation, education, vocation, and miscellaneous items. As a proportion of total expenditures, the Negro families studied consistently spent somewhat more for clothing, for fuel, light, and refrigeration, for furnishings and equipment, for personal care, and for gifts and contributions to individuals and to the community welfare.

A striking difference in the spending patterns of Negro and white families is found in the figures on surplus and deficit.¹⁴ (See tables 8 and 9, pp. 23 and 24.) Whereas white families showed a progression from average deficits at low income levels to surpluses at high levels, the Negro families showed average surpluses at all income levels studied. The amount of the surplus was very small at the lowest levels and was larger at higher levels, but in view of the figures from the white families at comparable income levels, it is remarkable that there should have been even a small average surplus at the lowest levels. As with the white families, however, some families at every income level had surpluses and some had deficits. At the \$600–\$900 level, the proportion of Negro families having surpluses was much greater than the proportion of white families with a favorable yearly balance. Among Negro families with incomes over \$1,800, about one-third had net deficits and two-thirds net surpluses, proportions not greatly different from those at the lowest levels studied. The average amounts of deficits and of surpluses per family having each, grew progressively larger at higher income levels; the net change in assets and liabilities for all Negro families combined rose from an average surplus of \$6 at the two lowest income levels studied to \$141 at the highest. The greater tendency for the Negro than for the white families to have at least a small net saving may be in part an indication of their greater difficulties in securing credit, and in part a greater feeling of insecurity regarding income and a greater hesitation to make commitments. It also undoubtedly reflects the almost universal payment of life-insurance premiums by Negroes, and since these were treated as a savings item¹⁵ such disposition of funds by Negroes tended to increase the net surplus shown for them. Most of the Negro families studied reported regular premium payments for life or for

¹⁴ See ch. 10.

¹⁵ See ch. 10, footnote 15, p. 179.

burial insurance. Apparently these families place such payments high on the list of essentials.

It is thus possible to summarize the differences between the expenditure patterns of Negro as compared with white families at the same income level, by saying that the Negroes in general make larger savings than the whites, that they pay more for gifts and contributions, and that in consequence they spend less for most of the other categories of consumer expenditure.

As regards changes in expenditures from one income level to another, however, the effect of larger incomes upon the expenditures of the Negroes for the major categories of expenditure is very similar in its broad outline to the effect of larger incomes on the expenditures of the whites.¹⁶

¹⁶ See footnote 9, p. 26.

Chapter 2

CHANGES IN FAMILY EXPENDITURES IN THE POST-WAR PERIOD

The data on the expenditures of the 14,469 individual families who cooperated in this study show wide variations in expenditure habits from family to family. Even among families with the same income, living in the same city, there are very great differences in the way income is spent, and in the kind of goods consumed by each family member.

There is, however, a striking similarity in the average expenditures of families of the same economic status from community to community. There are differences in the amounts spent for fuel, housing, and clothing that reflect differences in climate and local custom, but the similarities are, in general, greater than the average differences. When the pocket money and the food allowance and the rent money and all the rest of the money families spent at a given income level are averaged, expenditures fall into very definite patterns.

The resemblance of consumption habits in one city to those in another should not be taken to mean, however, that these habits are not susceptible to change. As a matter of fact, the similarity in the expenditure patterns prevailing at the present time in the various cities covered by this study is the more striking when the patterns of the present day are placed against those of almost a generation ago.

Everyone is aware that the technological developments of the twentieth century have made great changes in the lives of moderate-income families in the United States. It is, however, difficult to realize that as late as 1919 motor cars seemed a luxury to this group. Passenger automobiles had been produced commercially since the nineties, but the cost of a car was for a long time far out of the reach of the average American family. In 1908 less expensive models were introduced, and in 1922 the wholesale price of a currently acceptable touring car was \$298, f. o. b. Detroit. Approximately the same type of car would have cost \$525 at wholesale at the end of the World War, and \$850 in 1908. It had little in common with the automobiles which are purchased new today, but it met the requirements of American families in the 1920's.

The Bureau of Labor Statistics has comparable figures on the family expenditures of employed wage earners and clerical workers at the end of the World War and in 1934-36.¹ So few families owned cars in the

¹ For data for white families applying to expenditures in 1917-19, see U. S. Bureau of Labor Statistics Bulletin No. 357, *Cost of Living in the United States, 1924*. For data applying to 1934-36, a special tabulation has been made of the expenditures of white families for the 35 cities included in both studies for those families who met the requirements for inclusion in the 1917-19 study, that is, families composed of husband, wife, and at least 1 child. See *Tabular Summary*, tables A-15, A-16, A-17, A-18.

earlier period that expenditures for automobiles, motorcycles, and bicycles were all classified together when the data were tabulated. Fifteen percent of the families studied in 1917-19 had some expense for one or another of these vehicles, as compared with 50 percent owning automobiles alone in 1934-36. Radios were hardly known at the time of the earlier study while more than three-quarters of the families studied in 1934-36 reported radio ownership.

Changes in the houses they live in are perhaps quite as important to the happiness of the average family as the addition of automobiles and radios to their equipment. Slightly over one-half of the families renting dwellings in 35 large cities studied at the end of the World War had bathrooms, compared with nine-tenths of the families of employed wage earners and clerical workers renting houses in the same cities in 1934-36.

Electric power, which had been available to few in the wage-earner and clerical groups before 1918, had declined in price over the period, and dwellings wired for electric lights and small electrical appliances had come within the buying range of the average employed worker. As many as one-quarter of the families covered in the present study were found to have electric refrigerators. The amount of modern plumbing facilities and the number of telephones installed in the homes of families of wage earners and lower-salaried clerical workers has also increased markedly during the last two decades.

The changes which have occurred in food consumption since the World War have had far-reaching effects on American diets. At the end of the war, as a result of extensive researches into the needs of the human body, Americans for the first time became aware of minerals and vitamins in foods, and their importance in human nutrition. This new information, together with lower food prices in general and the lower prices of certain nutritionally valuable foods in particular, and also the greater availability of fresh fruits and vegetables all the year round, combined to produce striking changes in the food expenditures of wage earners and clerical workers.

Larger per capita consumption of milk, oranges, lettuce, spinach, and canned tomatoes was recorded in 1934-36 than in 1917-19. Tomato juice and grapefruit were also consumed in large amounts by the families recently studied. In addition, the 1934-36 survey indicated the purchase of other foodstuffs which were not on the market or within the reach of moderate income families at the time of the earlier study in 1917-19.

The figures for the individual cities show that in general the greatest increases in milk consumption have occurred in the cities in which per capita milk purchases were lowest in 1917-19. The fact that milk purchases in New York and Minneapolis were considerably above the average in both periods undoubtedly reflects the special

educational efforts in those cities and the methods by which low-cost milk has been made available to low-income families.

Figures on purchases of citrus fruits in the two periods show the effect of low prices near the centers of production. In 1917-19 the highest per capita purchases were reported from Jacksonville, Fla., and Mobile, Ala. In 1934-36, purchases in all cities were much larger and the largest amounts were reported in San Francisco and Los Angeles.

TABLE 1.—Average Weekly Per Capita Consumption of Citrus Fruits and Milk by White Families of Man, Wife, 1 Child Under 16, With and Without Others, in 35 Large Cities in 1917-19 and 1934-36

| City | Number of families | | Lemons (each) | | Oranges (each) | | Grapefruit ¹ (each) | Canned grapefruit ¹ (lbs.) | Milk (quarts) | |
|----------------------|--------------------|---------|---------------|---------|----------------|---------|--------------------------------|---------------------------------------|---------------|---------|
| | 1917-19 | 1934-36 | 1917-19 | 1934-36 | 1917-19 | 1934-36 | 1934-36 | 1934-36 | 1917-19 | 1934-36 |
| Baltimore..... | 195 | 162 | 0.21 | 0.25 | 0.22 | 1.60 | 0.10 | (?) | 0.90 | 1.97 |
| Birmingham..... | 151 | 101 | .24 | .61 | .39 | 1.39 | .09 | 0.01 | .50 | 1.20 |
| Boston..... | 407 | 188 | .06 | .37 | .20 | 1.76 | .16 | .01 | 1.79 | 2.72 |
| Buffalo..... | 256 | 142 | .17 | .34 | .20 | 1.64 | .09 | (?) | 1.51 | 2.01 |
| Cincinnati..... | 249 | 138 | .24 | .29 | .30 | 1.83 | .21 | .01 | .93 | 2.47 |
| Cleveland..... | 245 | 158 | .17 | .22 | .37 | 2.54 | .06 | .01 | 1.68 | 2.82 |
| Columbus..... | 169 | 79 | .11 | .14 | .27 | 2.16 | .08 | .01 | 1.47 | 1.84 |
| Dallas..... | 75 | 115 | .28 | .95 | .25 | 1.50 | .12 | .01 | .75 | 2.45 |
| Denver..... | 154 | 82 | .19 | .74 | .24 | 2.28 | .27 | 0 | 1.50 | 2.11 |
| Detroit..... | 288 | 142 | .17 | .46 | .27 | 2.98 | .14 | .01 | 1.49 | 2.19 |
| Grand Rapids..... | 100 | 72 | .11 | .28 | .32 | 1.20 | .18 | .01 | 1.57 | 2.19 |
| Houston..... | 98 | 69 | .42 | .98 | .33 | 1.61 | .14 | 0 | .97 | 1.93 |
| Indianapolis..... | 145 | 95 | .18 | .26 | .28 | 1.31 | .13 | 0 | 1.42 | 2.05 |
| Jacksonville..... | 81 | 99 | .16 | .92 | .72 | .79 | .20 | (?) | .72 | 1.13 |
| Kansas City..... | 224 | 127 | .21 | .28 | .45 | 1.78 | .12 | 0 | 1.34 | 2.29 |
| Los Angeles..... | 202 | 198 | .38 | 1.16 | .39 | 3.87 | .36 | .01 | 1.25 | 2.29 |
| Louisville..... | 105 | 66 | .12 | .44 | .20 | 1.14 | .10 | (?) | .61 | 1.98 |
| Manchester..... | 112 | 52 | .13 | .15 | .20 | 1.98 | 0 | (?) | 1.56 | 2.23 |
| Memphis..... | 103 | 66 | .25 | .49 | .39 | 1.30 | .06 | (?) | .62 | 1.64 |
| Milwaukee..... | 198 | 192 | .11 | .48 | .21 | 1.78 | .12 | (?) | 1.79 | 2.56 |
| Minneapolis..... | 240 | 200 | .13 | .25 | .14 | 1.96 | .15 | (?) | 1.91 | 2.90 |
| Mobile..... | 108 | 64 | .25 | .36 | .57 | 1.12 | .06 | 0 | .64 | 1.02 |
| New Orleans..... | 147 | 134 | .16 | .74 | .55 | 1.39 | .02 | 0 | .74 | 1.35 |
| New York..... | 518 | 171 | .14 | .77 | .32 | 2.48 | .12 | .01 | 2.28 | 3.18 |
| Norfolk..... | 100 | 83 | .22 | .38 | .48 | .87 | .07 | (?) | .61 | .98 |
| Philadelphia..... | 301 | 105 | .16 | .40 | .36 | 2.47 | .09 | .01 | 1.35 | 2.15 |
| Pittsburgh..... | 254 | 192 | .15 | .49 | .23 | 2.16 | .08 | (?) | 1.25 | 1.96 |
| Portland, Maine..... | 97 | 92 | .07 | .06 | .22 | 1.17 | .13 | (?) | 1.67 | 1.82 |
| Richmond..... | 153 | 62 | .12 | .40 | .39 | .74 | .05 | 0 | .52 | .99 |
| Sacramento..... | 107 | 69 | .27 | .89 | .34 | 3.21 | .25 | 0 | 1.62 | 2.41 |
| St. Louis..... | 227 | 118 | .18 | .40 | .51 | 2.68 | .11 | .02 | .82 | 1.99 |
| Salt Lake City..... | 103 | 126 | .25 | 1.76 | .38 | 3.04 | .19 | .01 | 1.05 | 1.83 |
| San Francisco..... | 301 | 85 | .28 | 1.18 | .44 | 4.46 | .51 | .02 | 1.63 | 2.33 |
| Scranton..... | 151 | 138 | .09 | .24 | .18 | 2.62 | .11 | (?) | 1.05 | 1.61 |
| Seattle..... | 197 | 126 | .16 | .65 | .30 | 3.27 | .19 | .04 | 1.91 | 2.70 |

¹ Grapefruit consumption was so infrequent among low- and moderate-income families in 1918 that it was not given a separate place on the schedule used at that time.

² 0.005 pound or less.

The recent increase in the consumption of milk, butter, green vegetables, and fruits has not, however, offset the dietary disadvantages resulting from the American preference for highly refined



Photo by U. S. Department of Labor

PLATE 1.—GROUP OF DELEGATES TO BOOT AND SHOE WORKERS' CONVENTION, 1919. MR. SAMUEL GOMPERS, SR., IN CENTER. CLOTHING WORN IS TYPICAL OF THAT PERIOD.



Photo by U. S. Department of Labor

PLATE 2.—WOMEN FACTORY WORKERS IN BALTIMORE BOARDING A STREETCAR AT THE CLOSE OF THEIR DAY'S WORK. (1936.)

wheat and sugar products, our neglect of skim milk and of the certain inexpensive lean-meat products.

"Thus certain trends in dietary practices tend to impoverish rather than enrich diets from the nutritive standpoint. To a greater or less degree these tend to offset the beneficial effect of increased consumption of milk, green-colored vegetables, and fruits. In consequence, diets are still relatively short in calcium and in vitamins A, B, and C."² (See ch. 4.)

Clothing expenditures have changed materially, both in the total amount spent and in the articles purchased. Nowadays when the average woman in the family of a wage earner or a clerical worker totals her clothing expenditures, she finds that her silk stockings have run away with more money than any other single item in her budget. Silk stockings were a luxury to women in the moderate-income group before the World War. In most stores the only kind of silk hose sold was a very heavy service-weight stocking, with a mercerized top, double-sole lisle foot, with a silk "boot" only 20 inches high. These stockings cost \$2 a pair at retail. After the war the much more attractive sheer and semiservice hose began to appear in all the stores at a lower price. Now silk stockings for everyday wear are the rule even for women in moderate-income families.

With the increase during the last two decades of ready-made children's and women's clothes available at reasonably low prices, many a housewife has apparently given up the practice of making her clothes and those of the children at home. This is indicated by the drop in the number of families annually buying sewing machines from about 8 percent in 1917-19 to less than 2 percent of the families of wage earners and lower-salaried employees covered in the 1934-36 survey.

These changes in the kind and quality of goods available in the retail market have combined with changes in prices since the end of the World War to produce very marked alterations in the distribution of family expenditures. The study mentioned above (see p. 34) as providing data on the spending patterns of families of wage earners and clerical workers in 1917-19 covers the expenditures of families of husband and wife and at least one child for 12 months within the period from August 1, 1917, to February 29, 1919. Seventy-five percent of the material applies to the year 1918. In the interval between the end of this study and the beginning of the present investigation, the cost of living in the larger cities of the country rose to a high point in May 1920, dropped sharply until December 1921, and rose again gradually until December 1925. In 1926 costs began to decline

² Stiebeling, Hazel K., in *Yearbook of Agriculture*, 1939 (p. 129), U. S. Department of Agriculture, Washington, 1939.

again, gradually until December 1929, sharply between that date and June 1933, rising again thereafter (see fig. 1). The result of all these changes was that total living costs for wage earners and clerical workers in large cities were approximately 5 percent lower in the period included in the present investigation than in that included in the bench-mark study at the end of the World War. Costs for different types of goods and services had moved quite differently in the interval. The estimated net change by groups of items is as follows:

Estimated Net Change in Average Cost of Goods Purchased by Wage Earners and Clerical Workers From the Period Covered by the Consumption Study of 1917-19 to That Covered by the Consumption Study of 1934-36

| | |
|--------------------------|--------------------|
| Food..... | 24 percent lower. |
| Clothing..... | 15 percent lower. |
| Rent..... | 1 percent lower. |
| Fuel and light..... | 29 percent higher. |
| Housefurnishings..... | 4 percent lower. |
| Miscellaneous items..... | 34 percent higher. |
| All items..... | 5 percent lower. |

Food costs were substantially lower, due partly to the development of new and more efficient techniques of agricultural production, and partly to the falling off in the European demand for American agricultural products. Clothing costs had declined partly because of the invention of new methods of textile production, partly because of improvements in the mass production of moderate-price ready-to-wear clothes. Fuel and light costs were higher, largely because coal prices had been controlled at relatively low levels during the World War period. The cost of miscellaneous items purchased by moderate-income families (medical service, movies, laundry service, telephone, and newspapers) rose very rapidly in 1918, 1919, and 1920, and have remained relatively stable since that time, which accounts for their being in 1934-36 distinctly above the level of costs in 1917-19.

To secure a living which cost \$1,200 in larger cities of the country at the time of the 1917-19 survey, it would have been necessary on the average in 1934-36 to spend only \$1,140.

A comparison of the actual expenditures of families with money incomes ranging from \$1,200 to \$1,500 in the two periods immediately shows the differences in the distribution of the total amount spent for goods and services (see table 2). Expenditures in 1934-36 were somewhat lower for food, furniture, and furnishings; and considerably lower for clothing; expenditures for housing, fuel and light, and miscellaneous items were considerably higher.

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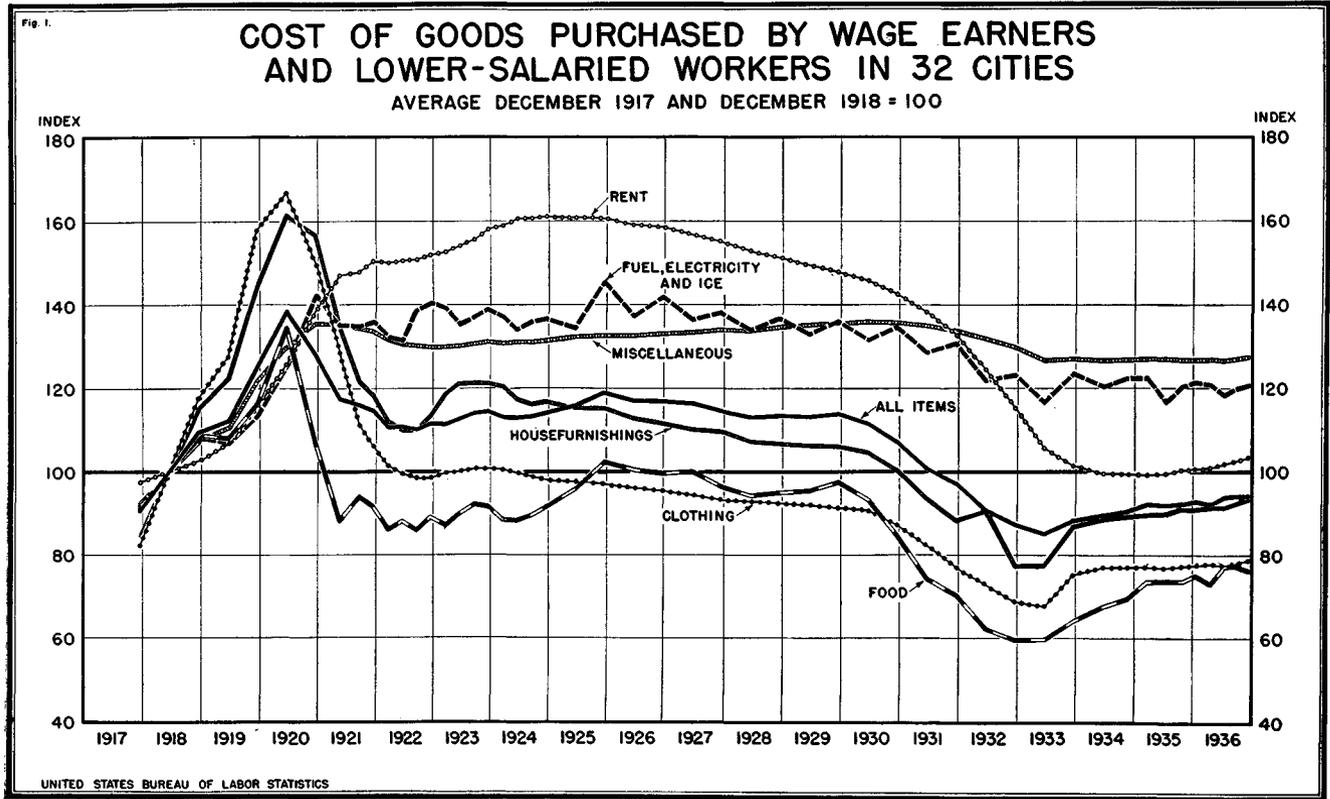


TABLE 2.—*Current Expenditures of Families of Wage Earners and Clerical Workers With Incomes From \$1,200 to \$1,500 in 35 Large Cities in 1917-19 and in 1934-36*

[Families including husband and wife and at least 1 child]

| | Average expenditures in— | | Cost at 1934-36 prices of goods purchased in 1917-19 | Average expenditures in— | | Cost at 1934-36 prices of goods purchased in 1917-19 |
|--------------------------------|--------------------------|---------------|--|--------------------------|--------------|--|
| | 1917-19 | 1934-36 | | 1917-19 | 1934-36 | |
| Food..... | \$521 | \$508 | \$389 | Percent 41.2 | Percent 36.4 | Percent 33.2 |
| Clothing..... | 205 | 139 | 169 | 16.3 | 10.0 | 14.4 |
| Rent..... | 190/259 | (244/108) 352 | {187/88} 275 | { 15.0 | { 17.5 | { 16.0 |
| Fuel and light..... | 60 | 54 | 57 | 5.5 | 7.8 | 7.5 |
| Furniture and furnishings..... | 60 | 54 | 57 | 4.8 | 3.9 | 4.9 |
| Miscellaneous items..... | 216 | 339 | 281 | 17.2 | 24.4 | 24.0 |
| Total..... | 1,261 | 1,392 | 1,171 | 100.0 | 100.0 | 100.0 |

The greatest difference between average expenditures at this income level occurred in the case of miscellaneous items. Expenditures for the miscellaneous group, which includes automobiles, radio, and telephone, were almost three-fifths greater in 1934-36 than in 1917-19.

In analyzing these figures, it is important to return to the realignment of prices which occurred in the period between the two surveys. In order to eliminate the effect of price differences as such from the comparison of expenditure patterns, the Bureau of Labor Statistics' indexes of the cost of food, clothing, rent, fuel and light, and miscellaneous items have been applied to the average expenditures of families in the \$1,200-\$1,500 income bracket in 1917-19. The resulting figures, which appear as column 3 of table 2, represent an estimate of what the equivalent of the goods actually purchased in 1917-19 would have cost if they had been purchased in 1934-36.

A comparison of these figures with the expenditure patterns actually found in 1934-36 shows that the families studied in the latter period were spending considerably more for food than would have been required to buy the foods purchased in 1917-19. Part of this increase was due to the increase in eating out in the period between the two surveys, and part to the fact that these moderate-income families had taken advantage of lower food prices to satisfy food needs which had not been met in the period at the end of the World War. The data available on the kinds of food purchased indicate that the consumption of employed workers at the present time is much nearer the diets recommended by nutrition specialists than were the diets of families at approximately the same general economic level in 1917-19.

Total clothing expenditures in 1934-36 were, on the other hand, lower on the average than would have been expected on the basis of expenditures in 1917-19. Clothing prices, as mentioned above, were

lower in 1934-36 than in the period at the end of the World War, but clothing expenditures were lower than would have been required to buy the equivalent of the clothing purchased earlier. Part of the difference is doubtless accounted for by the increase in dwellings with central heat. Riding to work in automobiles instead of walking long distances for trolleys has probably reduced the need for heavy winter clothing. In addition, the trend of styles in women's clothing has been in the direction of less voluminous and more tailored garments.

A comparison of actual housing expenditures in 1934-36 with those estimated as required to provide the type of housing secured by the families studied at the end of the World War shows a higher average expenditure in 1934-36, when the comparison is made in terms of housing as such, or in terms of housing expense combined with expense for fuel and light. Dwellings of a better grade than those occupied by workers at this income level were available in 1934-36—dwellings with electric lights and modern plumbing. These urban workers were not content with homes which were the equivalent of those with which city families at this income level had perforce been satisfied in the World War period. They found, however, that they could not obtain the housing they wanted by paying the equivalent of the amounts paid in 1917-19, and the lower cost of food and clothing gave them the margin they needed to pay more for housing, as well as to increase their expenditures for items classified in the miscellaneous category.

Families in this middle-income class in the 35 cities included in both investigations spent \$216 for miscellaneous commodities and services in 1917-19. In 1934-36 the equivalent of these commodities and services would have cost \$281. Actually, however, families at this income level in these same cities in 1934-36 spent \$339 for goods of this kind. The most marked change was in expenditures for travel. In 1917-19, among families of the type covered by the Bureau's study at that time (i. e., families with husband, wife, and at least one child) expenditures for travel of all kinds averaged \$35 a year or 3 percent of total current expenditure in the \$1,200-\$1,500 income class. The comparable figures for 1934-36 are \$99, and 7 percent.

The travel figures for both periods include the expense of automobile purchase, maintenance, and operation, an item which has become of considerable importance even to moderate-income urban families who are not actually dependent on motor transportation. Nowadays when a family has had a successful year, it is more apt to think of an automobile as a symbol of success than to turn to new clothes, or new furniture for the parlor.

Expenditures for personal care have also increased markedly in the interval between these studies. An expenditure of not quite \$13 per family (1 percent of all current expenditures) in this income class in 1917-19 has become \$27, or 2 percent of all current expenditure in

1934-36. Obviously the barber and the hairdresser are receiving considerably more attention than in 1917-19.

These differences in the distribution of expenditures by wage-earner and clerical families in the \$1,200 to \$1,500 income class are representative of differences up and down the income scale covered by these two investigations, that is, from \$500 to \$2,500 and over. Without exception the averages by income class show that in 1934-36 families were spending a higher proportion of total expenditures for food and a lower proportion for clothing than would have been necessary to buy the equivalent of the 1917-19 purchases. In all except the lowest income class they were spending a higher proportion for housing than the equivalent of World War housing would have required. In this lowest bracket again, there was a deviation from the rule as regards furniture and furnishings. In every other income class the proportion spent in 1934-36 was slightly less than would have been required to purchase furniture and furnishings of types and in the amounts bought in 1917-19. In all but one income class the expenditure for miscellaneous items was proportionately larger in 1934-36.

One of the most striking differences between these two sets of figures is in the matter of savings and deficits in each period. In the group covered in 1917-19 in these 35 cities, only the families at the lowest income level showed a deficit and that was a small one—not quite \$11. Above the \$900 level, each group, on the average, showed net savings (treating payments on insurance premiums as savings).

Among the comparable families covered in 1934-36, in a period when the average cost of living was 5 percent lower, average deficits appeared until the \$1,800 level was reached. The group with incomes from \$1,200 to \$1,500 spent, for example, \$131 more for commodities and services than the similar group covered at the end of the World War. Their average incomes were, on the other hand, only \$20 higher. The balance of the additional current expenditure was possible, partly because no net saving was made by families in this bracket in 1934-36, and partly because these families made use of funds other than current income. Part of these nonincome funds were withdrawn from savings accounts, part were borrowed on installment credit, part represented a surrender of insurance policies, while the balance came from a variety of scattered sources. In contrast with the situation in 1917-19 when the average family in the wage-earner and clerical group in the \$1,200-\$1,500 income class saved \$80 over the year, in 1934-36 the comparable families reported a net decrease in assets and/or increase in liabilities of \$30.²

² See ch. 10 for a full description of the exact method of computing this change.

In considering these differences, it is important to remember the difference in the national situation at the time the two investigations were made. Much of the data obtained in the 1917-19 investigation applies to years ending between June 30 and November 1, 1918, a time when Government loans were being floated in small denominations, and subscriptions to them by moderate-income families were made at considerable sacrifice. Amounts paid on such subscriptions by families covered in the Bureau of Labor Statistics' study would, of course, appear as savings in calculating changes in assets and liabilities.

The investigation in 1934-36 was made just after a period of extensive unemployment and reduction in earnings, in which most low and moderate-income families, even if they had not suffered acutely from unemployment themselves, had postponed, insofar as possible, all expenditures which were not immediately necessary. By 1934 and more particularly by 1935, conditions were somewhat improved, particularly for the families having relatively steady employment, a requirement for inclusion in the study. It was natural, therefore, to find them buying with a certain amount of optimism to make up for the enforced economies of the past, drawing on savings where possible, and where savings were not available, on credit. (See ch. 10, p. 167.)

There seems, however, to have been another reason for the differences in the expenditures of families with the same incomes. There is much that indicates that families of wage earners and clerical workers actually have higher standards of living than similar workers at the end of the war period. Their diets more nearly approach the recommendation of specialists in human nutrition; they have homes with better lighting; many of them are able to travel more because they have automobiles. The change in the ideas of these workers as to how they ought to live has resulted in fundamental changes in their expenditure patterns. Insofar as the analyses already made make it possible to compare the goods and services purchased by comparable families, it would appear that the change has resulted in a level of living for employed workers³ which may actually be called higher than that found at the end of the war.

³ It is important in using these figures to remember that this chapter does not attempt to estimate the change in the consumption of the average family in the wage-earner and clerical groups in our large cities from the middle of 1919 to the middle of 1936. The Bureau of Labor Statistics studies of the expenditures of wage earners and clerical workers at both periods were made for the purpose of providing weights for cost-of-living indexes applying to changes in the costs of goods purchased by employed workers. On that account, many families in the lowest income brackets were eliminated both from the study made at the end of the war period, and from the present investigation. It is impossible to make any estimate of the income distribution of all the urban families who regarded themselves as dependent on wages or clerical salaries who were eliminated from the 1917-19 study.

TABLE 3.—Expenditures of Families of Wage Earners and Salaried Workers¹ in 1934-36 Compared With 1917-19

[Families including husband and wife and at least 1 child. Data for 6,240 white families in 35 cities cover 12 months within the period 1934-36 and for 6,561 white families in 35 cities cover 12 months within the period 1917-19]

| | All families | Families with annual net income of— | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Under \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,500 | \$2,500 and over |
| 1934-36 | | | | | | | | |
| Percentage of families..... | 100.0 | 5.4 | 19.9 | 25.8 | 22.6 | 17.0 | 6.2 | 3.1 |
| Average number of persons in family..... | 4.34 | 4.10 | 4.13 | 4.25 | 4.30 | 4.44 | 4.83 | 5.64 |
| Average annual current expenditure for— | | | | | | | | |
| All items..... | \$1,552.91 | \$890.70 | \$1,131.24 | \$1,392.75 | \$1,667.95 | \$1,893.15 | \$2,215.33 | \$2,775.55 |
| Food..... | 551.26 | 357.79 | 432.47 | 507.95 | 578.17 | 638.21 | 749.26 | 938.02 |
| Clothing..... | 165.12 | 77.64 | 103.65 | 138.53 | 176.05 | 211.47 | 270.11 | 387.03 |
| Rent..... | 258.18 | 166.11 | 206.67 | 244.02 | 277.92 | 300.29 | 323.49 | 360.65 |
| Fuel and light..... | 111.90 | 74.64 | 94.31 | 108.00 | 118.88 | 123.81 | 140.03 | 149.18 |
| Furniture and furnishings..... | 63.39 | 31.82 | 41.97 | 54.05 | 74.33 | 80.00 | 90.83 | 107.17 |
| Miscellaneous..... | 403.06 | 182.70 | 252.17 | 340.20 | 432.60 | 539.37 | 641.61 | 833.50 |
| Net change..... | -8.18 | -101.46 | -49.08 | -30.36 | -5.81 | +47.45 | +52.92 | +154.68 |
| Percentage of total annual current expenditure for— | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 35.5 | 40.2 | 38.2 | 36.4 | 34.8 | 33.7 | 33.8 | 33.8 |
| Clothing..... | 10.6 | 8.7 | 9.2 | 10.0 | 10.6 | 11.2 | 12.2 | 13.9 |
| Rent..... | 16.6 | 18.6 | 18.3 | 17.5 | 16.8 | 15.9 | 14.6 | 13.0 |
| Fuel and light..... | 7.2 | 8.4 | 8.3 | 7.8 | 7.2 | 6.5 | 6.3 | 5.4 |
| Furniture and furnishings..... | 4.1 | 3.6 | 3.7 | 3.9 | 4.5 | 4.2 | 4.1 | 3.9 |
| Miscellaneous..... | 26.0 | 20.5 | 22.3 | 24.4 | 26.1 | 28.5 | 29.0 | 30.0 |
| 1917-19 | | | | | | | | |
| Average number of persons in family..... | 4.87 | 3.96 | 4.40 | 4.71 | 4.97 | 5.32 | 5.78 | 7.07 |
| Average annual current expenditure for— | | | | | | | | |
| All items..... | \$1,385.20 | \$772.80 | \$1,046.10 | \$1,261.20 | \$1,486.24 | \$1,720.80 | \$2,009.81 | \$2,530.06 |
| Food..... | 568.81 | 351.95 | 453.94 | 520.81 | 592.49 | 662.60 | 747.10 | 957.82 |
| Clothing..... | 234.60 | 106.80 | 156.26 | 205.01 | 254.31 | 310.24 | 386.48 | 550.06 |
| Rent..... | 200.10 | 132.67 | 160.76 | 189.73 | 212.11 | 233.42 | 252.53 | 274.42 |
| Fuel and light..... | 71.88 | 51.27 | 61.65 | 69.26 | 75.03 | 85.54 | 89.13 | 90.55 |
| Furniture and furnishings..... | 68.29 | 24.48 | 46.89 | 59.97 | 78.23 | 87.65 | 109.85 | 113.87 |
| Miscellaneous..... | 251.52 | 105.63 | 166.60 | 216.42 | 274.07 | 341.35 | 424.42 | 543.34 |
| Net change..... | +108.77 | -10.75 | +34.44 | +30.50 | +141.42 | +203.42 | +259.00 | +321.46 |
| Percentage of total annual current expenditure for— | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 40.4 | 45.5 | 43.4 | 41.2 | 39.9 | 38.5 | 37.2 | 37.9 |
| Clothing..... | 16.9 | 13.8 | 14.9 | 16.3 | 17.1 | 18.0 | 19.2 | 21.7 |
| Rent..... | 14.4 | 17.2 | 15.4 | 15.0 | 14.3 | 13.6 | 12.6 | 10.8 |
| Fuel and light..... | 5.2 | 6.6 | 5.9 | 5.5 | 5.0 | 5.0 | 4.4 | 3.6 |
| Furniture and furnishings..... | 4.9 | 3.2 | 4.5 | 4.8 | 5.3 | 5.1 | 5.5 | 4.5 |
| Miscellaneous..... | 18.2 | 13.7 | 15.9 | 17.2 | 18.4 | 19.8 | 21.1 | 21.5 |

¹ See appendix C, p. 366, for method of combining city data and of obtaining "all families" average.

TABLE 4.—*Estimated Average Cost in 1934-36 of Goods Purchased in 1917-19 by Families of Wage Earners and Salaried Workers*¹

[Families of husband and wife and at least 1 child]

| | All families | Families with annual net income of— | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Under \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,500 | \$2,500 and over |
| Average annual current expenditure for— | | | | | | | | |
| All items..... | \$1,316.24 | \$699.77 | \$960.46 | \$1,170.14 | \$1,392.35 | \$1,621.83 | \$1,920.97 | \$2,442.90 |
| Food..... | 423.93 | 257.49 | 336.63 | 388.52 | 443.81 | 497.99 | 567.46 | 729.46 |
| Clothing..... | 200.09 | 86.54 | 127.77 | 169.06 | 210.99 | 258.03 | 324.43 | 472.88 |
| Rent..... | 198.39 | 132.56 | 158.35 | 186.68 | 210.29 | 229.48 | 256.39 | 293.77 |
| Fuel and light..... | 92.43 | 63.12 | 77.67 | 87.80 | 96.33 | 108.66 | 113.69 | 116.72 |
| Furniture and furnishings..... | 65.39 | 22.80 | 44.13 | 56.83 | 74.38 | 83.47 | 103.10 | 106.74 |
| Miscellaneous..... | 336.01 | 137.26 | 215.91 | 281.25 | 356.55 | 444.20 | 555.90 | 723.33 |
| Percentage of total annual current expenditure for— | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.2 | 36.8 | 35.0 | 33.2 | 31.9 | 30.7 | 29.5 | 29.8 |
| Clothing..... | 15.2 | 12.4 | 13.3 | 14.4 | 15.2 | 15.9 | 16.9 | 19.4 |
| Rent..... | 15.1 | 18.9 | 16.5 | 16.0 | 15.1 | 14.2 | 13.4 | 12.0 |
| Fuel and light..... | 7.0 | 9.0 | 8.1 | 7.5 | 6.9 | 6.7 | 5.9 | 4.8 |
| Furniture and furnishings..... | 5.0 | 3.3 | 4.6 | 4.9 | 5.3 | 5.1 | 5.4 | 4.4 |
| Miscellaneous..... | 25.5 | 19.6 | 22.5 | 24.0 | 25.6 | 27.4 | 28.9 | 29.6 |

¹ Computed on the basis of the Bureau of Labor Statistics cost-of-living index.

Chapter 3

INCOME, FAMILY SIZE, AND THE CONSUMPTION LEVEL OF THE FAMILY

Any attempt to compare the actual expenditures of the families of wage earners and clerical workers studied by the Bureau of Labor Statistics in 1934-36 with the cost of the "American standard of living" presupposes that there is general agreement about the goods and services which go to make up that standard. As a matter of fact, there are almost as many opinions about the details which must be included in the "American standard" as there are American homes, and the general point of view about the essential details has changed considerably with changes in production techniques of the last quarter of a century. There is, however, a general agreement about certain basic goods and services essential to the health and welfare of the American family.

Post-War Standard Budgets

During the period of the World War and the economic readjustments which followed it, figures on the cost of maintaining an adequate family living were compiled by several different agencies of the Federal Government. In connection with the wage adjustments of the war period, W. F. Ogburn, then in charge of the cost-of-living section of the National War Labor Board, prepared and priced two family budgets as of June 1918—a "minimum of subsistence" budget for a family of five costing \$1,386, and a "minimum comfort" budget costing \$1,760.¹

In 1919 and 1920 the United States Bureau of Labor Statistics prepared two quantity budgets. The first was intended to represent the needs of Government employees in Washington² while the second had a wider application. It was the "minimum quantity budget

¹ Bureau of Applied Economics, Inc. Bulletin No. 7: Standards of Living: A compilation of budgetary studies. Washington, 1920.

² U. S. Bureau of Labor Statistics. Tentative quantity and cost budget necessary to maintain a family of five in Washington, D. C., at a level of health and decency. Washington, 1920. This budget was based on a study of the expenditures of Government employees in Washington. The primary aim of the study was to furnish information for the use of the Joint Commission of Congress on Reclassification of Salaries. The cost of this budget in August 1919 was \$2,016 in Washington.

necessary to maintain a worker's family of five in health and decency"³ and was prepared in cooperation with a committee of the National Conference of Social Work and the Office of Home Economics in the Department of Agriculture.

Recent Standard Budgets

Among the concrete formulations of standards of living at specified levels which are most used at the present time are the "maintenance budget" of the Works Progress Administration, and the budgets for families in different economic groups prepared by the Heller Committee for Social Research.

The Works Progress Administration, in March 1935, found that in 59 cities of the United States the average cost of a budget for a 4-person family of a manual worker at a "maintenance" level was \$1,261. When the allowance for insurance premiums (which in the recent Bureau of Labor Statistics investigation were treated as savings) is deducted, the cost for items of current family living of the WPA budget at that date becomes \$1,215. The Works Progress Administration characterized its budget as "not so liberal as that for a 'health and decency' level which the skilled worker may hope to obtain, but it affords more than 'minimum of subsistence' living."⁴

³ U. S. Bureau of Labor Statistics. Minimum quantity budget necessary to maintain a worker's family of five at a level of health and decency. Monthly Labor Review, June 1920, pp. 1-18.

The budget constituted the Bureau's "best estimates at that time of what should be included in the family budget of the workingman." It was based in part on estimated standard requirements and in part on the expenditures of wage-earning families in the United States, as shown in the investigation of 1917-19.

The food budget was obtained by averaging the actual amounts of foods used by 280 families selected from the 1917-19 survey. These families were selected because they averaged 3.35 equivalent adult males and purchased food amounting to 3,500 calories per man per day. Slight changes were made to make the budget acceptable to trained dietitians as a standard budget intended to maintain the family in health.

The clothing budget was "intended to provide a fair degree of that mental satisfaction which follows being reasonably well dressed," consistent with the *minimum* requirement for health and social decency. It was based on the clothing budgets of 850 families having three children under 15 years of age, as reported in the 1917-19 survey, modified to take account of suggestions from clothing experts and of the results of a special study of such factors as replacement.

The standard of housing included in the budget required one room per person and a complete bathroom with toilet.

The budget was never priced by the Bureau of Labor Statistics, but its cost was calculated for 10 large cities in 1922, by the Labor Bureau, Inc., a private research agency. According to the figures of that agency, the average for those cities was \$2,282. If this cost of the budget were estimated in the dollar values of the period of the Bureau of Labor Statistics' most recent study of the family expenditures of wage earners and clerical workers, it would amount to \$1,898, but that budget is not applicable to present-day conditions. The kinds of goods and services customarily consumed have changed greatly in the past two decades. The fact that no automobile, no radio, no silk stockings, and no beauty-parlor services were included in the budget suggests the changes in American consumption habits which have taken place since it was prepared.

⁴ Works Progress Administration Research Monograph XII: Intercity Differences in Cost of Living in March 1935, 59 Cities, p. xiv.

The "maintenance budget" was designed to provide for a family consisting of a moderately active man, a moderately active woman, a boy aged 13, and a girl aged 8. The man is an unskilled manual worker who wears overalls at work. The allowance for food included in the budget is based on the adequate diet at minimum cost of the Bureau of Home Economics, using a restricted list of foods. The housing allowed is a 4- or 5-room house or apartment in a fair state of repair, with an indoor bath and toilet for the family's exclusive use. The budget includes maintenance for an inexpensive radio, a daily newspaper, and attendance at the movies once a week. It does not provide an automobile. No provision is made for saving other than life-insurance premiums, which amount to \$46 a year.

Yet another attempt to obtain quantity and cost statements of given standards of living is represented by the work of the Heller Committee for Research in Social Economics at the University of California. The average cost of its budget for a 5-person family of a skilled wage earner, as priced by the Heller Committee in San Francisco at various intervals from November 1933 to October 1936, was \$1,953. That budget was designed to meet accepted requirements of health and decency and to "accord with the spending habits of the economic group."⁵ The equivalent of this San Francisco cost for an average of 59 cities throughout the United States for March 1935 has been estimated to be \$1,760.⁶ When the cost of life insurance is deducted from this figure, it appears that the average current expenditure provided by this budget (as distinguished from the savings), may be estimated at \$1,661, for the larger cities of the country.

No official estimate at a higher level than the WPA maintenance budget has been made recently. Many economists use approximately \$2,000 as the amount needed at the present time to provide an urban family of four persons with the goods and services included in what is widely accepted as the "American standard of living."⁷

The significant thing to be noted, when attempts are made to compare the cost of each of these standards with actual family expenditures, is that family size as well as total expenditure must be taken into account. Each of these quantity-cost budgets, *if equitably shared by the indicated numbers of persons*, provides for each of those persons the standard set by the budget. However, should the same

⁵ Heller Committee for Research in Social Economics, *Quantity and Cost Budgets*, University of California, Berkeley, 1937.

The 1936 budget for the family of a skilled wage earner provides for five persons—a man, his wife, a boy aged 11, a girl aged 5, and a boy aged 2. The food budget included in this standard was adapted from "Adequate Food at Low Cost" by Ruth Okey and Emily H. Huntington, with adjustments to take into account customary food consumption as well as nutritional adequacy. The home is a five-room house, apartment, or flat in a "working-class neighborhood." The budget allows for the maintenance of a radio and a second-hand automobile, and a small life-insurance policy.

⁶ To the San Francisco cost for each major category, as food, clothing, etc., was applied an adjustment factor which was the ratio of costs in San Francisco to costs in 59 cities combined, as determined by the Works Progress Administration as of March 15, 1935. (Research Monograph XII: Intercity Differences in Cost of Living in March 1935, 59 Cities, p. 116.)

⁷ Perhaps the most widely known of the private estimates is that of Mordecai Ezekiel, who set an income of \$2,500 as necessary at 1929 price levels to furnish an average city family of four persons with the "American standard." When this sum is converted to its equivalent dollar value in 1934-36 by the application of the Bureau's cost-of-living indexes, the corresponding money income in 1934-36 is found to be \$2,015. When the savings included in the Ezekiel budget are deducted, the cost of goods and the services it provides (adjusted to the 1934-36 dollar) would be valued at \$1,873 for a family of four.

The author defines the standard to which his dollar estimate applies as follows:

* * * decent shelter, decent clothing, and adequate food for growth and health. Under American conditions, a family can hardly be said to be sharing in abundant living unless it can also enjoy the comforts of civilization which many Americans have come to regard as necessities. Those include running water and modern plumbing, adequate heat, the telephone and electric light, newspapers, magazines and books, a minimum of health care from doctors and dentists, an automobile, and some opportunity for travel, recreation, amusement, and higher education. For the average city family of four persons, an annual income of \$2,500 is probably the minimum on which such comfortable living can be attained (using the 1929 level of prices). In fact, such an income would probably not be high enough for most families to enjoy all the comforts listed. Rather than set our standards too high, though, we may regard such an income as being the minimum needed to enable a family to live a moderately full life under American conditions.

Ezekiel, Mordecai. *\$2,500 a Year: From Scarcity to Abundance*. Harcourt, Brace & Co., New York, 1936, pp. 3-5.

quantities of goods and services or the same total expenditures be shared by a larger number of persons, it is obvious that each would fall somewhat below the standard set by the budget. Conversely, should the same total expenditures be divided among a smaller number of persons than the budget estimate, each person would in fact enjoy a plane of living higher than indicated by the standard set in the budget.

Family size as well as income is of crucial importance in determining the economic plane which the family is actually able to achieve. Small family size and a high income make for a higher degree of comfort, while large families and limited incomes mean a more limited provision of goods and services for each family member, or a lower economic plane. It is also clear that two families with the same incomes, but one composed of husband, wife, and two children, and the other composed of husband, wife, and six children, live on widely separated planes of living.

*Classification of Families by Consumption Level*⁸

In the study of incomes and expenditures of families of wage earners and clerical workers in 1934-36, made by the Bureau of Labor Statistics, account was taken so far as possible of the complicating effect of family size as well as income upon the planes or levels of living at which the families were found.

It was desired to analyze the expenditures of the families studied in relation to their planes of living, and to make comparisons among the kinds of expenditures of families living at different economic levels. From the earlier discussion, it is apparent that classification by total income or total expenditure, without regard to the number and age of the consumers sharing the goods purchased by the family, would group together families with very different expenditure patterns. The procedure adopted met this difficulty by a plan of classification of families which, in effect, was based upon total family expenditure per equivalent adult. A cruder approximation would have used total expenditure per capita. However, to treat each member of the family as of equal importance in family spending would have been to ignore the wide differences in consumption needs and in customary expenditures for persons of different age and sex. The difference in clothing requirements of a boy aged 2 and his sister aged 18 illustrates the point.

No satisfactory single scale of equivalence was available to express the relative importance of the consumption needs of or customary

⁸ The terms "consumption level" and "economic level" are used synonymously to denote classification of families according to total annual expenditure per family member, that is, "annual unit expenditure for the total of all items of current family expenditure." In counting the number of family members, a moderately active adult male is counted as one unit. Each other member is counted in proportion, with due regard to differences in customary consumption by age, sex, and activity. See fuller discussion in ensuing pages. See also appendix C.

expenditures for children of given ages, or of women, as a proportion of the needs or customary expenditures of a man. The relative requirements of men, women, and children are very different, in fact, for food and for clothing, and there is no assurance that the relative requirements for other items are similar to those for either food or clothing. Therefore, scales of relative expenditures for each of these three groups of items were computed separately,⁹ but for the purpose of arriving at a final figure which may be designated as family expenditure per equivalent adult. Since these scales were based upon customary expenditures by persons of different age and sex, they were called expenditure-unit scales. Hence the final basis for classification of families studied has been called annual unit expenditure, that is, annual total family expenditure per expenditure unit.

The process of classifying families according to their consumption level may be indicated from the case of two families, each spending \$1,450 during the schedule year. The first family consisted of a man of 40, working as a machine operator; his wife, aged 38; two sons, aged 15 and 6; and two daughters, aged 12 and 8. In addition, the family was responsible during 6 months of the year for the total support of the wife's mother, who lived with the family during half the year. This family is regarded as consisting of 6½ equivalent full-time persons. The second family consisted of a man of 27, also a machine operator; his wife, aged 26; a daughter, aged 4; and an infant son 1 year old. This is a 4-person family. The first family spent \$725 and the smaller family \$780 for all items other than food and clothing. The expenditure per full-time equivalent person in the first family was \$112 as against \$195 in the second family for all items other than food and clothing. Although the larger family spent 7 percent less on these items than the smaller, on a per capita basis its level was 43 percent below that of the smaller. In the case of food, the scales adopted in this study indicate that the first family consisted of the equivalent of 5.5 adult males in the family for the full year. This unit will be subsequently referred to in the present study as "food-expenditure unit." The second family consisted of 2.9 food-expenditure units. The first family spent \$580 per year for food, or the equivalent of \$105 per

⁹ The scale of food expenditure units was based on data secured from the Bureau of Home Economics, showing quantities of food consumed by persons of different age, sex, and physical activity, estimated partly on the basis of energy requirements and partly on the basis of the actual food consumption of families of wage earners and clerical workers. (To have secured records of the actual food consumption of individuals would have required an unjustified expense). These quantities of foods were multiplied by the average retail prices for each item, for the United States, at the dates of the investigation, and the dollar figures so obtained were used to compute a scale of food-expenditure units for specified sex-age groups relative to the food expenditures of an adult male.

Clothing-expenditure relatives were computed directly from the data secured in this study on clothing expenditures for persons of different sex, age, and occupation.

There is not enough information available on the influence of age or sex on expenditures for items other than food and clothing to improve upon the assumption that equal expenditures for these "other items" are incurred for each member of the family. Each member was, therefore, considered the equivalent of an adult male in his expenditures for this third group of items.

More detailed explanation of the method of computing expenditure units may be found in appendix C.

food-expenditure unit. The second family spent \$500, a substantially smaller proportion of its total income, but amounting to \$172 per food-expenditure unit.

Finally, for clothing, on the basis of the scale of customary expenditures as related to sex, age, and occupation, taking the average expenditures of adult male wage earners and lower-salaried clerical workers between the ages of 21 and 35, inclusive, as equivalent to one clothing-expenditure unit, it was found that the larger of the two families contained 4.0 clothing-expenditure units while the smaller family contained 2.6. The first family spent \$145 for clothing and the smaller family, \$170. This was an average per clothing-expenditure unit of \$36 for the first family and \$65 for the second. The economic level of the first family was measured by the sum of these three types of unit expenditure: \$105 for food, \$36 for clothing, and \$112 for all other items; total for the family, \$253 per expenditure unit. The smaller family, which it will be recalled had identical total expenditures, was not classified with the larger family but rather with other families that had an expenditure per unit of more than \$400 but less than \$500. In both cases, this means that these particular families were grouped as regards economic level with families whose incomes may have been quite different. For example, a widow with one young child, earning \$100 a month, would be grouped with the smaller of the two families, as would also a very large family with an income of more than \$3,000 per year.

Distribution of Families by Consumption Level

When the 14,469 families of wage earners and clerical workers studied by the Bureau of Labor Statistics were classified into groups by \$100 intervals in annual unit expenditure, in accordance with the procedure outlined in the foregoing section, two-fifths of them fell within the limits of expenditure of \$300 to \$500 per adult equivalent per year; as many as 15 percent spent less than \$300, while 10 percent spent \$800 or over.

One-third of all the white families studied fell within the class spending less than \$400 per unit per year, and over two-thirds were classified as having unit expenditures of less than \$600. On the other hand, two-thirds of the Negro families studied fell below \$400 and nine-tenths below \$600 unit expenditure, as shown in the following statement:

| Annual unit expenditure of— | Percent of— | | |
|-----------------------------|----------------|----------------|---------------|
| | White families | Negro families | Both races |
| Under \$200..... | 2. 3 | 18. 1 | 3. 0 |
| \$200 to \$400..... | 31. 4 | 47. 5 | 32. 0 |
| \$400 to \$600..... | 36. 7 | 25. 6 | 36. 2 |
| \$600 and over..... | 29. 6 | 8. 8 | 28. 8 |
| Total..... | 100. 0 | 100. 0 | 100. 0 |

TABLE 1.—*Distribution by Occupation and Family Type and Average Household Composition, by Consumption Level*

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|-----------------|------|--|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1000 | \$1000 to \$1200 | \$1200 and over | | |
| <i>Occupation of chief earner and family type</i> ¹ | | | | | | | | | | | | | | |
| Percent of families in survey... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 | |
| Percent of families in which chief earner is— | | | | | | | | | | | | | | |
| Clerical worker..... | 27.7 | 7.1 | 15.9 | 22.4 | 28.0 | 32.3 | 33.6 | 36.8 | 37.2 | 38.3 | 37.7 | 40.8 | 47.8 | |
| Skilled wage earner..... | 23.3 | 11.6 | 19.3 | 21.3 | 22.3 | 26.5 | 25.8 | 26.6 | 27.2 | 29.6 | 30.1 | 29.9 | 19.5 | |
| Semiskilled wage earner..... | 35.2 | 44.4 | 43.5 | 39.8 | 36.0 | 31.7 | 29.5 | 28.5 | 29.3 | 25.8 | 27.7 | 25.2 | 28.4 | |
| Unskilled wage earner..... | 13.8 | 36.9 | 21.3 | 16.5 | 13.7 | 9.5 | 11.1 | 8.1 | 6.3 | 6.3 | 4.5 | 4.1 | 4.3 | |
| Percent of families composed of— | | | | | | | | | | | | | | |
| Man and wife..... | 21.6 | 0 | 1.4 | 5.3 | 12.1 | 23.0 | 34.6 | 48.9 | 60.8 | 65.5 | 74.0 | 77.8 | 81.5 | |
| Man, wife, and 1 child ² | 17.8 | 1.6 | 5.3 | 15.6 | 21.5 | 26.2 | 26.9 | 19.6 | 13.1 | 9.5 | 7.0 | 8.4 | 2.9 | |
| Man, wife and 2 to 4 children ² | 19.4 | 22.9 | 34.9 | 32.6 | 23.4 | 13.5 | 6.4 | 2.6 | 1.3 | 2.0 | 0 | 0 | 0 | |
| Man, wife, and 5 or more children ² | .9 | 9.8 | 3.2 | 1.0 | .1 | .1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Man, wife, and children and adults (4 to 6 persons) ² | 11.6 | 16.5 | 24.2 | 18.0 | 12.6 | 8.0 | 4.7 | 1.9 | 1.3 | .7 | 0 | 0 | 0 | |
| Man, wife, and children and adults (7 or more persons) ² | 3.8 | 35.0 | 14.6 | 3.6 | .8 | .3 | 0 | .1 | 0 | 0 | 0 | 0 | 0 | |
| Man, wife, and 1 adult..... | 8.3 | .9 | 2.9 | 6.8 | 9.6 | 11.8 | 10.5 | 11.7 | 8.9 | 5.4 | 8.5 | 3.5 | 3.8 | |
| Man, wife, and 2 to 4 adults..... | 6.2 | 4.8 | 5.2 | 7.9 | 8.6 | 6.6 | 5.1 | 3.7 | 3.5 | .7 | 2.0 | 0 | .8 | |
| Man, wife, and 5 or more adults..... | .2 | .9 | .3 | .3 | .2 | .1 | 0 | 0 | 0 | 0 | .5 | 0 | 0 | |
| Adults (2 or 3 persons not including man and wife)..... | 6.3 | .5 | 2.0 | 3.9 | 6.7 | 6.8 | 9.1 | 9.7 | 9.9 | 13.0 | 6.0 | 10.3 | 9.6 | |
| Adults (4 or more persons not including man and wife)..... | 1.6 | 1.4 | 2.0 | 1.8 | 2.1 | 1.4 | 1.6 | 1.1 | 1.0 | 2.4 | 1.0 | 0 | 0 | |
| Adult or adults, and children (2 or 3 persons not including man and wife)..... | 1.0 | .7 | .9 | 1.0 | 1.1 | 1.5 | .9 | .3 | .2 | .8 | 1.0 | 0 | 1.7 | |
| Adult or adults, and children (4 or more persons, not including man and wife)..... | 1.3 | 5.0 | 3.1 | 2.2 | 1.2 | .7 | .2 | .4 | 0 | 0 | 0 | 0 | 0 | |
| Percent of families having no home maker..... | .4 | .1 | .2 | .4 | .2 | .6 | .4 | .3 | 1.1 | 0 | 1.0 | 0 | 0 | |
| <i>Composition of household</i> | | | | | | | | | | | | | | |
| Average number of persons in household..... | 3.79 | 6.61 | 5.33 | 4.32 | 3.93 | 3.33 | 3.01 | 2.69 | 2.60 | 2.49 | 2.47 | 2.37 | 2.12 | |
| Percent of households with— | | | | | | | | | | | | | | |
| Boarders and lodgers..... | 7.2 | 7.5 | 6.1 | 7.5 | 7.5 | 7.8 | 6.9 | 7.6 | 8.0 | 6.5 | 7.4 | 4.8 | 6.3 | |
| Boarders only..... | 2.7 | 1.9 | 2.2 | 2.5 | 2.5 | 3.1 | 3.2 | 3.6 | 2.9 | 3.1 | 3.3 | 3.2 | 1.3 | |
| Lodgers only..... | 7.8 | 3.5 | 5.3 | 6.2 | 8.6 | 8.0 | 10.3 | 10.1 | 8.5 | 8.6 | 9.6 | 9.3 | 5.8 | |
| Other persons..... | 5.3 | 2.7 | 3.1 | 4.4 | 5.6 | 5.7 | 5.2 | 8.4 | 5.9 | 8.6 | 11.3 | 10.1 | 9.2 | |
| Average size of economic family: | | | | | | | | | | | | | | |
| Persons..... | 3.60 | 6.49 | 5.19 | 4.16 | 3.54 | 3.13 | 2.79 | 2.55 | 2.38 | 2.28 | 2.26 | 2.21 | 2.00 | |
| Under 16 years of age..... | 1.03 | 3.14 | 2.21 | 1.43 | .95 | .69 | .46 | .28 | .18 | .15 | .07 | .08 | .05 | |
| 16 years of age and over..... | 2.57 | 3.35 | 2.98 | 2.73 | 2.59 | 2.44 | 2.33 | 2.27 | 2.20 | 2.13 | 2.19 | 2.13 | 1.95 | |
| Expenditure units..... | 3.32 | 5.81 | 4.64 | 3.79 | 3.27 | 2.92 | 2.61 | 2.41 | 2.27 | 2.20 | 2.23 | 2.17 | 1.94 | |
| Average number of persons in household not members of economic family..... | .21 | .14 | .15 | .20 | .22 | .22 | .24 | .27 | .23 | .24 | .25 | .19 | .18 | |

¹ "Children" are defined as persons under 16 years of age. "Adults" are persons 16 years of age and over.² Families of these types are included in the 1917-19 study, "Cost of Living in the United States," B. L. S. Bull. No. 357, 1924.

Notes on this table are on p. 391.

TABLE 2.—Distribution by Occupation and Family Type and Average Household Composition, by Consumption Level

12,903 WHITE FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|-----------------|--|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1000 | \$1000 to \$1100 | \$1100 to \$1200 | \$1200 and over | |
| <i>Occupation of chief earner and family type</i> ¹ | | | | | | | | | | | | | | |
| Percent of families in survey..... | 100.0 | 2.3 | 11.7 | 19.7 | 20.6 | 16.1 | 11.6 | 7.4 | 4.7 | 2.7 | 1.4 | 0.8 | 1.0 | |
| Percent of families in which chief earner is— | | | | | | | | | | | | | | |
| Clerical worker..... | 28.8 | 8.9 | 17.3 | 23.3 | 28.8 | 33.0 | 34.0 | 37.0 | 37.4 | 38.3 | 37.9 | 41.0 | 47.8 | |
| Skilled wage earner..... | 24.2 | 14.5 | 20.7 | 22.2 | 23.0 | 26.9 | 26.2 | 26.9 | 27.4 | 29.8 | 30.2 | 30.1 | 19.5 | |
| Semiskilled wage earner..... | 35.4 | 47.6 | 44.8 | 40.3 | 36.2 | 31.9 | 29.7 | 28.5 | 29.5 | 25.8 | 27.8 | 25.3 | 28.4 | |
| Unskilled wage earner..... | 11.6 | 29.0 | 17.2 | 14.2 | 12.0 | 8.2 | 10.1 | 7.6 | 5.7 | 6.1 | 4.1 | 3.6 | 4.3 | |
| Percent of families composed of— | | | | | | | | | | | | | | |
| Man and wife..... | 21.1 | 0 | .6 | 3.8 | 10.5 | 21.8 | 33.9 | 48.7 | 60.3 | 65.7 | 73.9 | 78.2 | 81.5 | |
| Man, wife, and 1 child ² | 18.0 | .9 | 4.2 | 15.3 | 21.8 | 26.7 | 27.3 | 19.8 | 13.2 | 9.5 | 7.1 | 8.4 | 2.9 | |
| Man, wife, and 2 to 4 children ² | 19.6 | 21.4 | 35.9 | 33.8 | 24.1 | 13.8 | 6.5 | 2.6 | 1.3 | 2.0 | 0 | 0 | 0 | |
| Man, wife, and 5 or more children ² | .8 | 8.9 | 3.4 | 1.0 | .1 | .1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Man, wife, and children and adults (4 to 6 persons) ² | 11.7 | 16.1 | 25.1 | 18.4 | 12.9 | 8.2 | 4.8 | 1.9 | 1.4 | .7 | 0 | 0 | 0 | |
| Man, wife, and children and adults (7 or more persons) ² | 3.7 | 39.2 | 15.6 | 3.7 | .8 | .3 | 0 | .1 | 0 | 0 | 0 | 0 | 0 | |
| Man, wife, and 1 adult..... | 8.2 | .7 | 2.1 | 6.6 | 9.4 | 11.7 | 10.6 | 11.7 | 9.0 | 5.3 | 8.6 | 3.0 | 3.8 | |
| Man, wife, and 2 to 4 adults..... | 6.3 | 5.0 | 4.9 | 8.1 | 8.8 | 6.7 | 5.1 | 3.7 | 3.6 | .7 | 1.9 | 0 | .5 | |
| Man, wife, and 5 or more adults..... | 0.2 | 1.1 | .3 | .3 | .2 | .1 | 0 | 0 | 0 | 0 | .6 | 0 | 0 | |
| Adults (2 or 3 persons, not including man and wife)..... | 6.4 | .3 | 1.9 | 3.9 | 6.8 | 6.9 | 9.1 | 9.7 | 10.0 | 12.9 | 5.9 | 10.4 | 9.6 | |
| Adults (4 or more persons, not including man and wife)..... | 1.7 | 1.7 | 2.2 | 1.9 | 2.2 | 1.4 | 1.6 | 1.1 | 1.0 | 2.4 | 1.0 | 0 | 0 | |
| Adult or adults, and children (2 or 3 persons, not including man and wife)..... | 1.0 | .3 | .7 | 1.0 | 1.2 | 1.6 | .9 | .3 | .2 | .8 | 1.0 | 0 | 1.7 | |
| Adult or adults, and children (4 or more persons, not including man and wife)..... | 1.3 | 4.4 | 3.1 | 2.2 | 1.2 | .7 | .2 | .4 | 0 | 0 | 0 | 0 | 0 | |
| Percent of families having no home-maker..... | .4 | .2 | .2 | .4 | .2 | .6 | .4 | .3 | 1.1 | 0 | 1.0 | 0 | 0 | |
| <i>Composition of household</i> | | | | | | | | | | | | | | |
| Average number of persons in household..... | 3.79 | 6.77 | 5.45 | 4.39 | 3.97 | 3.35 | 3.02 | 2.69 | 2.60 | 2.49 | 2.45 | 2.36 | 2.12 | |
| Percent of households with— | | | | | | | | | | | | | | |
| Boarders and lodgers..... | 7.4 | 8.9 | 6.3 | 7.7 | 7.6 | 7.9 | 7.0 | 7.7 | 8.0 | 6.4 | 7.4 | 4.8 | 6.3 | |
| Boarders only..... | 2.6 | 1.9 | 2.1 | 2.5 | 2.4 | 3.0 | 3.1 | 3.1 | 2.8 | 3.1 | 3.3 | 2.7 | 1.3 | |
| Lodgers only..... | 7.8 | 3.3 | 5.1 | 6.2 | 8.6 | 7.9 | 10.2 | 10.2 | 8.4 | 8.7 | 9.6 | 9.3 | 5.8 | |
| Other persons..... | 5.4 | 2.7 | 3.1 | 4.4 | 5.6 | 5.7 | 5.3 | 8.5 | 5.9 | 8.6 | 11.3 | 10.2 | 9.2 | |
| Average size of economic family: | | | | | | | | | | | | | | |
| Persons..... | 3.60 | 6.64 | 5.31 | 4.22 | 3.58 | 3.15 | 2.80 | 2.55 | 2.38 | 2.28 | 2.26 | 2.21 | 2.00 | |
| Under 16 years of age..... | 1.03 | 3.17 | 2.29 | 1.47 | .97 | .70 | .47 | .28 | .18 | .15 | .07 | .08 | .05 | |
| 16 years of age and over..... | 2.57 | 3.47 | 3.02 | 2.75 | 2.61 | 2.45 | 2.33 | 2.27 | 2.20 | 2.13 | 2.19 | 2.13 | 1.95 | |
| Expenditure units..... | 3.32 | 5.96 | 4.79 | 3.84 | 3.30 | 2.94 | 2.62 | 2.44 | 2.27 | 2.20 | 2.23 | 2.17 | 1.94 | |
| Average number of persons in household not members of economic family..... | .21 | .15 | .15 | .20 | .22 | .22 | .24 | .27 | .23 | .24 | .25 | .19 | .18 | |

¹ "Children" are defined as persons under 16 years of age. "Adults" are persons 16 years of age and over.
² Families of these types are included in the 1917-19 study, "Cost of Living in the United States," B. L. S. Bull. No. 357, 1924.

Notes on this table are on p. 391.

TABLE 3.—*Distribution by Occupation and Family Type and Average Household Composition, by Consumption Level*

1,566 NEGRO FAMILIES IN 16 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Occupation of chief earner and family type</i> ¹ | | | | | | | | |
| Percent of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percent of families in which chief earner is— | | | | | | | | |
| Clerical worker..... | 4.0 | 2.1 | 1.1 | 3.6 | 4.1 | 6.2 | 10.7 | 20.4 |
| Skilled wage earner..... | 4.3 | 3.2 | 5.4 | 3.3 | 2.1 | 10.4 | 5.4 | 1.5 |
| Semiskilled wage earner..... | 30.0 | 35.1 | 30.7 | 30.6 | 31.5 | 22.9 | 19.0 | 23.3 |
| Unskilled wage earner..... | 61.7 | 59.6 | 62.8 | 62.5 | 62.3 | 60.5 | 64.9 | 54.8 |
| Percent of families composed of— | | | | | | | | |
| Man and wife..... | 32.2 | 0 | 9.1 | 35.0 | 56.7 | 71.3 | 69.2 | 72.2 |
| Man, wife, and 1 child ¹ | 13.3 | 3.1 | 17.0 | 22.4 | 14.4 | 5.7 | 8.2 | 3.7 |
| Man, wife, and 2 to 4 children ¹ | 14.1 | 29.5 | 23.5 | 9.7 | 3.3 | .9 | 0 | 0 |
| Man, wife, and 5 or more children ¹ | 2.6 | 12.1 | 1.5 | .3 | 0 | 0 | 0 | 0 |
| Man, wife, and children and adults (4 to 6 persons) ² | 9.8 | 17.8 | 16.2 | 9.4 | 2.8 | 1.5 | 0 | 0 |
| Man, wife, and children and adults (7 or more persons) ² | 5.2 | 22.6 | 3.7 | .6 | .4 | 0 | 0 | 0 |
| Man, wife, and 1 adult..... | 10.0 | 1.9 | 10.8 | 10.5 | 15.8 | 13.0 | 9.0 | 10.2 |
| Man, wife, and 2 to 4 adults..... | 4.8 | 4.5 | 8.6 | 3.6 | 1.6 | 3.9 | 3.5 | 4.3 |
| Man, wife, and 5 or more adults..... | .1 | 0 | .2 | 0 | 0 | 0 | 0 | 0 |
| Adults (2 or 3 persons, not including man and wife)..... | 3.7 | .6 | 3.3 | 4.8 | 4.4 | 3.1 | 7.4 | 8.1 |
| Adults (4 or more persons, not including man and wife)..... | .7 | .3 | .5 | 1.0 | .3 | 0 | 2.7 | 1.5 |
| Adult or adults, and children (2 or 3 persons, not including man and wife)..... | 1.1 | 1.4 | 2.5 | .8 | 0 | 0 | 0 | 0 |
| Adult or adults, and children (4 or more persons, not including man and wife)..... | 2.4 | 6.2 | 3.1 | 1.9 | .3 | .6 | 0 | 0 |
| Percent of families having no homemaker..... | .2 | 0 | .4 | .4 | 0 | 0 | 0 | .8 |
| <i>Composition of household</i> | | | | | | | | |
| Average number of persons in household..... | 3.76 | 6.15 | 4.09 | 3.13 | 2.72 | 2.61 | 2.56 | 2.72 |
| Percent of households with— | | | | | | | | |
| Boarders and lodgers..... | 3.7 | 3.4 | 4.0 | 4.4 | 3.9 | 3.4 | 1.8 | 4.0 |
| Boarders only..... | 5.0 | 1.8 | 3.4 | 3.5 | 5.0 | 8.5 | 8.8 | 26.5 |
| Lodgers only..... | 7.7 | 4.1 | 7.0 | 6.6 | 9.1 | 11.4 | 16.4 | 7.6 |
| Other persons..... | 3.6 | 2.8 | 3.4 | 3.7 | 4.8 | 3.9 | 0 | 3.7 |
| Average size of economic family: | | | | | | | | |
| Persons..... | 3.59 | 6.05 | 3.95 | 3.00 | 2.52 | 2.36 | 2.22 | 2.31 |
| Under 16 years of age..... | 1.09 | 3.06 | 1.33 | .65 | .27 | .11 | .08 | .04 |
| 16 years of age and over..... | 2.50 | 2.99 | 2.62 | 2.35 | 2.25 | 2.25 | 2.14 | 2.27 |
| Expenditure units..... | 3.28 | 5.36 | 3.08 | 2.79 | 2.37 | 2.26 | 2.13 | 2.20 |
| Average number of persons in household not members of economic family..... | .20 | .12 | .15 | .22 | .21 | .26 | .37 | .44 |

¹ "Children" are defined as persons under 16 years of age. "Adults" are persons 16 years of age and over.² Families of these types are included in the 1917-19 study, "Cost of Living in the United States," B. L. S. Bull. No. 357, 1924.

Notes on this table are on p. 391.

Families found at low and at high consumption levels by no means coincided with types found at low and high income levels.¹⁰ One of the striking differences between the two types of classification was in relation to family size. When families were classified by income, average size of family was smallest at the lowest income level and largest at the highest income level. This tendency was directly related to the greater number of gainful workers associated with higher family incomes. When families were classified by economic level (by amount of annual unit expenditure), on the other hand, the largest families were found at the lowest economic levels and the average family size declined steadily as economic level increased (see table 1). The average number of gainful workers per family showed no consistent tendency either to increase or decrease from low to high economic levels. In fact, for the white and Negro families combined it ranged from 1.34 to 1.58, meaning that on the average every second or third family had a supplementary earner (see table 4). The same tendencies both as to family size and number of gainful workers were generally true of white and of Negro families when classified by economic level. The Negro families at the lowest economic levels were, however, smaller than the white, but their average number of gainful workers was larger, at all comparable economic levels, since there was greater need in the Negro group to supplement the earnings of the chief breadwinner.

Average income for both white and Negro families increased from low to high economic levels, but much less sharply than when families were classified by income. Even within the same economic levels, however, and despite the smaller number of gainful workers per family in the white group, the white families had consistently higher average incomes than did the Negro families (see tables 5 and 6).

¹⁰ For distribution of families by income level, see ch. 1, tables 4, 5, and 6, pp. 18-20.

TABLE 4.—Sources of Income, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|-----------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|-----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1000 | \$1000 to \$1100 | \$1100 to \$1200 | \$1200 and over |
| Percent of families in survey | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percent of families having— | | | | | | | | | | | | | |
| Earnings of subsidiary earners | 32.4 | 39.4 | 35.8 | 31.8 | 30.9 | 29.6 | 28.3 | 35.6 | 30.8 | 34.9 | 40.1 | 47.9 | 52.4 |
| Net earnings from boarders and lodgers | 16.4 | 12.0 | 13.1 | 15.6 | 21.7 | 17.2 | 19.3 | 19.4 | 17.5 | 18.1 | 17.4 | 11.9 | 13.4 |
| Other net rents | 6.3 | 4.8 | 5.6 | 5.8 | 7.2 | 6.2 | 6.3 | 6.9 | 7.6 | 6.6 | 2.2 | 4.6 | 3.4 |
| Interest and dividends | 12.8 | 7.0 | 8.5 | 9.7 | 12.7 | 15.9 | 17.0 | 15.2 | 16.2 | 15.8 | 14.0 | 14.3 | 23.4 |
| Pensions and insurance annuities | 3.7 | 3.2 | 2.7 | 3.4 | 4.0 | 3.6 | 4.4 | 3.0 | 4.6 | 1.5 | 4.3 | 8.6 | 11.8 |
| Gifts from persons outside economic family | 10.0 | 9.5 | 10.5 | 10.4 | 9.2 | 10.9 | 9.3 | 8.1 | 9.1 | 9.5 | 5.3 | 10.9 | 17.6 |
| Other sources of income | 4.5 | 4.4 | 2.7 | 4.6 | 4.2 | 4.2 | 4.2 | 4.0 | 5.4 | 6.7 | 8.0 | 9.7 | 5.9 |
| Deductions from income (business losses and expenses) | 5.8 | 3.4 | 4.2 | 4.9 | 5.4 | 6.3 | 7.2 | 7.6 | 6.3 | 6.4 | 7.4 | 8.1 | 7.4 |
| Surplus (net increase in assets and/or decrease in liabilities) | 59.2 | 62.1 | 61.9 | 62.6 | 63.2 | 59.2 | 58.3 | 54.6 | 52.7 | 48.2 | 35.6 | 36.9 | 23.6 |
| Deficit (net decrease in assets and/or increase in liabilities) | 37.8 | 32.2 | 34.6 | 33.8 | 34.3 | 38.7 | 39.4 | 42.2 | 44.3 | 48.6 | 64.1 | 59.2 | 74.2 |
| Inheritance | .6 | .1 | .7 | .4 | .6 | .3 | .9 | .5 | .8 | .9 | 2.2 | .7 | 3.2 |
| Average number of gainful workers per family | 1.41 | 1.58 | 1.48 | 1.43 | 1.40 | 1.37 | 1.35 | 1.40 | 1.34 | 1.37 | 1.43 | 1.48 | 1.53 |
| | Average annual amount | | | | | | | | | | | | |
| Total net family income | \$1524 | \$967 | \$1187 | \$1334 | \$1486 | \$1596 | \$1688 | \$1822 | \$1884 | \$1981 | \$2097 | \$2262 | \$2396 |
| Earnings of individuals | 1460 | 932 | 1143 | 1280 | 1420 | 1528 | 1616 | 1756 | 1804 | 1900 | 2009 | 2140 | 2250 |
| Chief earner | 1285 | 819 | 1020 | 1139 | 1258 | 1358 | 1438 | 1519 | 1563 | 1621 | 1679 | 1735 | 1700 |
| Subsidiary earners | 175 | 113 | 123 | 141 | 168 | 170 | 178 | 237 | 241 | 279 | 330 | 405 | 550 |
| Males: | | | | | | | | | | | | | |
| 16 years and over | 1257 | 813 | 1007 | 1115 | 1220 | 1328 | 1405 | 1501 | 1534 | 1600 | 1624 | 1672 | 1620 |
| Under 16 years | (1) | 2 | 1 | 1 | (1) | (1) | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| Females: | | | | | | | | | | | | | |
| 16 years and over | 203 | 116 | 135 | 163 | 206 | 200 | 211 | 255 | 270 | 300 | 385 | 468 | 630 |
| Under 16 years | (1) | 1 | (1) | 1 | 0 | (1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net earnings from boarders and lodgers | 32 | 18 | 26 | 30 | 30 | 35 | 38 | 38 | 33 | 39 | 35 | 33 | 20 |
| Other net rents | 7 | 4 | 5 | 5 | 8 | 7 | 7 | 8 | 11 | 11 | 3 | 5 | 3 |
| Interest and dividends | 4 | 1 | 1 | 2 | 3 | 4 | 6 | 5 | 8 | 7 | 9 | 11 | 22 |
| Pensions and insurance annuities | 10 | 3 | 4 | 7 | 10 | 10 | 13 | 9 | 10 | 6 | 28 | 42 | 61 |
| Gifts from persons outside economic family | 7 | 5 | 6 | 7 | 6 | 8 | 6 | 6 | 9 | 8 | 4 | 11 | 22 |
| Other sources of income | 7 | 5 | 4 | 6 | 5 | 7 | 6 | 4 | 15 | 14 | 14 | 29 | 21 |
| Deductions from income (business losses and expenses) | -3 | -1 | -2 | -3 | -2 | -3 | -4 | -4 | -6 | -4 | -5 | -9 | -3 |
| Surplus per family having surplus (net increase in assets and/or decrease in liabilities) | 149 | 93 | 113 | 128 | 144 | 163 | 174 | 188 | 199 | 199 | 221 | 203 | 238 |
| Deficit per family having deficit (net decrease in assets and/or increase in liabilities) | 203 | 85 | 124 | 151 | 172 | 195 | 220 | 261 | 297 | 330 | 399 | 403 | 475 |
| Net change in assets and liabilities for all families in survey | +11 | +30 | +27 | +29 | +32 | +21 | +15 | -8 | -26 | -65 | -177 | -164 | -296 |
| Inheritance | 2 | () | 2 | (1) | 2 | 2 | 4 | 2 | 8 | 5 | 11 | 1 | 23 |

¹ Less than 50 cents.

Notes on this table are on p. 391.

TABLE 5.—Sources of Income, by Consumption Level

12,903 WHITE FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|-----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1000 | \$1000 to \$1100 | \$1100 to \$1200 | \$1200 and over |
| Percent of families in survey | 100.0 | 2.3 | 11.7 | 19.7 | 20.6 | 16.1 | 11.6 | 7.4 | 4.7 | 2.7 | 1.4 | 0.8 | 1.0 |
| Percent of families having— | | | | | | | | | | | | | |
| Earnings of subsidiary earners | 31.9 | 37.9 | 35.3 | 31.5 | 30.7 | 29.1 | 28.0 | 35.0 | 30.6 | 34.9 | 39.9 | 47.6 | 52.4 |
| Net earnings from boarders and lodgers | 16.5 | 13.3 | 13.1 | 15.7 | 21.9 | 17.1 | 19.2 | 19.0 | 17.5 | 18.2 | 17.5 | 11.5 | 13.4 |
| Other net rents | 6.5 | 5.9 | 5.9 | 6.0 | 7.4 | 6.3 | 6.4 | 7.0 | 7.7 | 6.5 | 2.2 | 4.6 | 3.4 |
| Interest and dividends | 13.1 | 8.8 | 8.7 | 9.9 | 12.8 | 16.1 | 17.1 | 15.2 | 16.1 | 15.8 | 13.8 | 14.4 | 22.4 |
| Pensions and insurance annuities | 3.6 | 2.7 | 2.1 | 3.3 | 3.9 | 3.6 | 4.5 | 2.9 | 4.6 | 1.4 | 4.3 | 8.6 | 11.8 |
| Gifts from persons outside economic family | 10.2 | 9.6 | 11.0 | 10.6 | 9.4 | 11.0 | 9.4 | 8.0 | 9.2 | 9.6 | 5.3 | 11.0 | 17.6 |
| Other sources of income | 4.5 | 4.8 | 2.6 | 4.7 | 4.2 | 4.2 | 4.1 | 4.0 | 5.4 | 6.6 | 7.7 | 9.7 | 5.9 |
| Deductions from income (business losses and expenses) | 5.9 | 4.2 | 4.3 | 5.1 | 5.5 | 6.4 | 7.3 | 7.6 | 6.4 | 6.4 | 7.4 | 8.1 | 7.4 |
| Surplus (net increase in assets and/or decrease in liabilities) | 58.9 | 61.6 | 61.4 | 62.1 | 62.9 | 59.2 | 58.4 | 54.7 | 52.6 | 48.2 | 35.7 | 37.1 | 23.6 |
| Deficit (net decrease in assets and/or increase in liabilities) | 38.1 | 32.5 | 35.0 | 34.2 | 34.6 | 38.7 | 39.2 | 42.1 | 44.3 | 48.6 | 64.1 | 59.5 | 74.2 |
| Inheritance | .6 | 0 | .7 | .4 | .6 | .3 | .9 | .5 | .8 | .9 | 2.2 | .7 | 3.2 |
| Average number of gainful workers per family | 1.40 | 1.56 | 1.47 | 1.43 | 1.40 | 1.36 | 1.35 | 1.39 | 1.34 | 1.37 | 1.44 | 1.48 | 1.53 |
| | | Average annual amount | | | | | | | | | | | |
| Total net family income | \$1546 | \$1021 | \$1219 | \$1352 | \$1502 | \$1606 | \$1695 | \$1821 | \$1888 | \$1983 | \$2101 | \$2255 | \$2396 |
| Earnings of individuals | 1482 | 981 | 1171 | 1297 | 1441 | 1538 | 1624 | 1756 | 1808 | 1901 | 2013 | 2136 | 2250 |
| Chief earner | 1304 | 859 | 1045 | 1154 | 1271 | 1368 | 1446 | 1522 | 1568 | 1621 | 1683 | 1735 | 1700 |
| Subsidiary earners | 178 | 122 | 126 | 143 | 170 | 170 | 178 | 234 | 240 | 280 | 330 | 401 | 650 |
| Males: | | | | | | | | | | | | | |
| 16 years and over | 1274 | 850 | 1031 | 1129 | 1231 | 1336 | 1414 | 1502 | 1538 | 1602 | 1628 | 1671 | 1620 |
| Under 16 years | (1) | 3 | 1 | 1 | (1) | (1) | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| Females: | | | | | | | | | | | | | |
| 16 years and over | 207 | 128 | 139 | 166 | 210 | 202 | 210 | 254 | 270 | 299 | 385 | 465 | 630 |
| Under 16 years | (1) | (1) | 1 | 0 | (1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net earnings from boarders and lodgers | 32 | 21 | 27 | 31 | 30 | 35 | 37 | 38 | 33 | 40 | 35 | 30 | 20 |
| Other net rents | 7 | 5 | 6 | 5 | 8 | 7 | 7 | 8 | 11 | 11 | 3 | 5 | 3 |
| Interest and dividends | 4 | 1 | 1 | 2 | 3 | 4 | 6 | 5 | 8 | 7 | 9 | 11 | 22 |
| Pensions and insurance annuities | 10 | 4 | 5 | 7 | 11 | 10 | 13 | 8 | 10 | 6 | 28 | 42 | 61 |
| Gifts from persons outside economic family | 7 | 6 | 7 | 7 | 6 | 8 | 6 | 6 | 9 | 8 | 4 | 11 | 22 |
| Other sources of income | 7 | 4 | 4 | 6 | 5 | 7 | 6 | 4 | 15 | 14 | 14 | 29 | 21 |
| Deductions from income (business losses and expenses) | -3 | -1 | -2 | -3 | -2 | -3 | -4 | -4 | -6 | -4 | -5 | -9 | -3 |
| Surplus per family having surplus (net increase in assets and/or decrease in liabilities) | 152 | 100 | 117 | 131 | 146 | 165 | 175 | 188 | 200 | 199 | 221 | 203 | 238 |
| Deficit per family having deficit (net decrease in assets and/or increase in liabilities) | 207 | 95 | 129 | 154 | 173 | 197 | 222 | 262 | 298 | 330 | 399 | 403 | 475 |
| Net change in assets and liabilities for all families in survey | +11 | +31 | +27 | +29 | +32 | +21 | +16 | -8 | -27 | -65 | -177 | -164 | -296 |
| Inheritance | 2 | (1) | 2 | (1) | 2 | 2 | 3 | 2 | 8 | 5 | 11 | 1 | 23 |

1 Less than 50 cents.

Notes on this table are on p. 391.

TABLE 6.—Sources of Income, by Consumption Level

1,566 NEGRO FAMILIES IN 16 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percent of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percent of families having— | | | | | | | | |
| Earnings of subsidiary earners..... | 42.6 | 43.7 | 41.0 | 38.7 | 36.1 | 51.0 | 45.5 | 73.9 |
| Net earnings from boarders and lodgers..... | 15.0 | 8.2 | 12.9 | 13.5 | 15.9 | 20.8 | 26.2 | 35.9 |
| Other net rents..... | 2.4 | 1.6 | 2.3 | 2.2 | 2.9 | 2.2 | 3.4 | 3.7 |
| Interest and dividends..... | 7.0 | 1.8 | 6.1 | 6.7 | 10.1 | 7.3 | 12.3 | 18.3 |
| Pensions and insurance annuities..... | 5.1 | 4.6 | 9.1 | 6.0 | 5.7 | 3.3 | 1.9 | 7.4 |
| Gifts from persons outside economic family..... | 6.5 | 9.1 | 5.1 | 5.6 | 5.0 | 5.9 | 6.3 | 13.1 |
| Other sources of income..... | 4.6 | 3.2 | 4.0 | 3.6 | 5.5 | 5.0 | 11.7 | 9.1 |
| Deductions from income (business losses and expenses)..... | 2.7 | 1.1 | 3.1 | 1.6 | 4.0 | 2.4 | 4.1 | 8.5 |
| Surplus (net increase in assets and/or decrease in liabilities)..... | 66.0 | 63.6 | 67.2 | 71.5 | 71.4 | 57.2 | 52.4 | 53.0 |
| Deficit (net decrease in assets and/or increase in liabilities)..... | 31.1 | 31.5 | 30.1 | 26.4 | 25.8 | 37.8 | 47.6 | 47.0 |
| Inheritance..... | .2 | .3 | .4 | .1 | .2 | 0 | 0 | 0 |
| Average number of gainful workers per family..... | 1.53 | 1.63 | 1.54 | 1.46 | 1.40 | 1.59 | 1.47 | 1.84 |
| | | Average annual amount | | | | | | |
| Total net family income..... | \$1,008 | \$811 | \$886 | \$983 | \$1,027 | \$1,209 | \$1,327 | \$1,753 |
| Earnings of individuals..... | 974 | 790 | 860 | 954 | 992 | 1,162 | 1,250 | 1,647 |
| Chief earner..... | 853 | 704 | 769 | 856 | 888 | 987 | 1,040 | 1,232 |
| Subsidiary earners..... | 121 | 86 | 91 | 98 | 104 | 175 | 210 | 415 |
| Males: | | | | | | | | |
| 16 years and over..... | 852 | 709 | 764 | 846 | 883 | 1,007 | 963 | 1,308 |
| Under 16 years..... | 1 | (1) | 1 | 1 | 5 | 0 | 0 | 0 |
| Females: | | | | | | | | |
| 16 years and over..... | 121 | 80 | 95 | 107 | 104 | 155 | 287 | 339 |
| Under 16 years..... | (1) | 1 | (1) | (1) | 0 | 0 | 0 | 0 |
| Net earnings from boarders and lodgers..... | 21 | 10 | 14 | 14 | 21 | 36 | 58 | 64 |
| Other net rents..... | 2 | 1 | 2 | 2 | 4 | 2 | 4 | 7 |
| Interest and dividends..... | 1 | (1) | 1 | 1 | 1 | 1 | 1 | 2 |
| Pensions and insurance annuities..... | 3 | 1 | 2 | 6 | 3 | 1 | 5 | 13 |
| Gifts from persons outside economic family..... | 3 | 4 | 2 | 3 | 2 | 3 | 3 | 18 |
| Other sources of income..... | 5 | 6 | 5 | 4 | 4 | 5 | 12 | 4 |
| Deductions from income (business losses and expenses)..... | -1 | -1 | (1) | -1 | (1) | -1 | -6 | -2 |
| Surplus per family having surplus (net increase in assets and/or decrease in liabilities)..... | 84 | 72 | 74 | 74 | 87 | 107 | 109 | 185 |
| Deficit per family having deficit (net decrease in assets and/or increase in liabilities)..... | 98 | 54 | 69 | 82 | 109 | 131 | 145 | 195 |
| Net change in assets and liabilities for all families in survey..... | +25 | +29 | +25 | +36 | +36 | +12 | -13 | +7 |
| Inheritance..... | (1) | (1) | 1 | (1) | 1 | 0 | 0 | 0 |

¹ Less than 50 cents.

Notes on this table are on p. 391.

Calculation of Standard Budgets in Terms of Unit Expenditure

A clearer understanding of the meaning of a distribution of families by consumption level may be obtained by classifying the standard budgets discussed earlier in this article by unit-expenditure groups.

These budgets were adjusted to their average cost for the period represented by the Bureau of Labor Statistics' investigation, 1934-36, by the use of the Bureau's cost-of-living indexes. The family size specified for each ¹¹ was expressed in terms of expenditure units, using

¹¹ For the \$2,000 budget for a family of four persons the same family composition as in the WPA "maintenance" budget was assumed.

the scales described earlier in this article. On this basis the total cost per expenditure unit was determined for each: \$331 for the WPA "maintenance" budget, \$393 for the Heller Committee "wage earner" budget, and \$505 for the "\$2,000 standard for a family of four." A family of the composition and expenditure represented by the WPA budget would, in the Bureau of Labor Statistics' investigation, have been classed with other families spending \$300 but less than \$400 per expenditure unit. In fact, 21 percent of the families included in that investigation, even though they were relatively favorably situated,¹² had unit expenditures less than \$331, the unit cost of the WPA budget at the date of the survey. Furthermore, 34 percent of the families studied had unit expenditures which would place them below the level of the Heller Committee's "wage earner" budget, and 56 percent spent less than the cost of the "\$2,000 standard for a family of four."

In view of the larger size of the families at the lower consumption levels, 30 percent of the total number of persons covered in the investigation were found to be living below the "maintenance" standard; 44 percent below the Heller standard for wage earners; and 67 percent below the "\$2,000 standard." Considering the fact that the groups at the higher consumption levels were largely mature families with relatively few children under 16, the distribution of the children included in the survey is even more striking. The proportion of children found below the WPA "maintenance" standard was 44 percent, below the standard of the Heller wage-earner budget 61 percent, and below the "\$2,000 standard" 82 percent.

Patterns of Expenditure, by Consumption Level

The classification by consumption level is most useful in bringing out in clear relief the spending habits of families which may be considered to be on the same economic plane.

The pattern of average expenditure changes gradually from one consumption level to the next. At each level within the range covered in this investigation, food expenditures took a larger share of the total than any other group of items, and expenditures for housing, including fuel, light, and refrigeration, came next. At the lower consumption levels, clothing expenditures were third in importance, but at the higher levels average expenditures for the purchase and operation of automobiles exceeded average expenditure for clothing.

The percentage of expenditures made for food declined much more sharply from low to high consumption level, namely, from 44 to 22 percent (see table 7), than from low to high income level, for which the

¹² Families receiving any relief during the year, or with incomes below \$500, were excluded from the study. See appendix B, p. 359.

TABLE 7.—Expenditures for Groups of Items, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|-----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1000 | \$1000 to \$1100 | \$1100 to \$1200 | \$1200 and over |
| Percent of families in survey | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Average family size: | | | | | | | | | | | | | |
| Persons | 3.60 | 6.49 | 5.19 | 4.16 | 3.54 | 3.13 | 2.79 | 2.55 | 2.38 | 2.28 | 2.26 | 2.21 | 2.00 |
| Expenditure units | 3.32 | 6.81 | 4.64 | 3.79 | 3.27 | 2.92 | 2.61 | 2.41 | 2.27 | 2.20 | 2.23 | 2.17 | 1.94 |
| Food expenditure units | 3.12 | 5.53 | 4.41 | 3.55 | 3.05 | 2.72 | 2.44 | 2.29 | 2.16 | 2.08 | 2.07 | 2.04 | 1.90 |
| Clothing expenditure units | 2.88 | 4.77 | 3.90 | 3.22 | 2.84 | 2.55 | 2.32 | 2.23 | 2.10 | 2.12 | 2.12 | 1.88 | 2.11 |
| Average annual current expenditure | | | | | | | | | | | | | |
| All items | \$1512 | \$947 | \$1171 | \$1314 | \$1448 | \$1586 | \$1681 | \$1806 | \$1911 | \$2071 | \$2314 | \$2444 | \$2759 |
| Food | 508 | 414 | 478 | 492 | 506 | 519 | 518 | 535 | 537 | 560 | 572 | 625 | 612 |
| Clothing | 160 | 89 | 119 | 137 | 153 | 169 | 180 | 195 | 205 | 223 | 245 | 276 | 320 |
| Housing | 259 | 156 | 193 | 226 | 249 | 279 | 292 | 311 | 330 | 342 | 368 | 375 | 406 |
| Fuel, light, refrigeration | 108 | 87 | 105 | 109 | 111 | 110 | 110 | 110 | 107 | 106 | 104 | 107 | 94 |
| Other household operation | 58 | 32 | 38 | 45 | 53 | 62 | 70 | 77 | 86 | 87 | 99 | 120 | 128 |
| Furnishings and equipment | 60 | 19 | 28 | 42 | 54 | 63 | 75 | 85 | 99 | 116 | 123 | 135 | 154 |
| Automobile and motorcycle—purchase, operation, and maintenance | 87 | 14 | 28 | 48 | 65 | 87 | 109 | 144 | 161 | 221 | 343 | 317 | 441 |
| Other transportation | 38 | 25 | 32 | 34 | 39 | 41 | 42 | 45 | 46 | 44 | 40 | 53 | 57 |
| Personal care | 30 | 19 | 24 | 26 | 30 | 31 | 33 | 34 | 38 | 41 | 43 | 49 | 52 |
| Medical care | 59 | 29 | 36 | 45 | 56 | 67 | 71 | 75 | 84 | 88 | 103 | 114 | 117 |
| Recreation | 82 | 36 | 53 | 65 | 76 | 89 | 101 | 108 | 116 | 131 | 133 | 138 | 173 |
| Education | 7 | 6 | 6 | 6 | 7 | 8 | 9 | 6 | 8 | 7 | 9 | 2 | 14 |
| Vocation | 6 | 2 | 3 | 5 | 6 | 7 | 7 | 10 | 10 | 12 | 10 | 13 | 14 |
| Community welfare | 19 | 12 | 16 | 17 | 19 | 21 | 22 | 21 | 25 | 21 | 28 | 24 | 30 |
| Gifts and contributions to persons outside economic family | 24 | 4 | 8 | 12 | 19 | 25 | 34 | 40 | 46 | 57 | 60 | 86 | 128 |
| Other items | 7 | 3 | 4 | 5 | 5 | 8 | 8 | 10 | 13 | 15 | 34 | 10 | 19 |
| Percentage distribution | | | | | | | | | | | | | |
| All items | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 33.5 | 43.7 | 40.8 | 37.4 | 34.9 | 32.7 | 30.8 | 29.6 | 28.1 | 27.1 | 24.7 | 25.6 | 22.2 |
| Clothing | 10.6 | 9.4 | 10.2 | 10.4 | 10.6 | 10.7 | 10.7 | 10.7 | 10.7 | 10.8 | 10.6 | 11.3 | 11.6 |
| Housing | 17.1 | 16.5 | 16.5 | 17.2 | 17.2 | 17.6 | 17.4 | 17.2 | 17.3 | 16.5 | 15.9 | 15.3 | 14.7 |
| Fuel, light, refrigeration | 7.1 | 9.2 | 9.0 | 8.3 | 7.7 | 6.9 | 6.5 | 6.1 | 5.6 | 5.1 | 4.5 | 4.4 | 3.4 |
| Other household operation | 3.8 | 3.4 | 3.2 | 3.4 | 3.7 | 3.9 | 4.2 | 4.3 | 4.5 | 4.2 | 4.3 | 4.9 | 4.6 |
| Furnishings and equipment | 4.0 | 2.0 | 2.4 | 3.2 | 3.7 | 4.0 | 4.5 | 4.7 | 5.2 | 5.6 | 5.3 | 5.5 | 5.6 |
| Automobile and motorcycle—purchase, operation, and maintenance | 5.8 | 1.5 | 2.4 | 3.7 | 4.5 | 5.5 | 6.5 | 7.9 | 8.4 | 10.7 | 14.8 | 13.0 | 16.0 |
| Other transportation | 2.5 | 2.6 | 2.7 | 2.6 | 2.7 | 2.6 | 2.5 | 2.5 | 2.4 | 2.1 | 1.7 | 2.2 | 2.1 |
| Personal care | 2.0 | 2.0 | 2.0 | 2.0 | 2.1 | 2.0 | 2.0 | 1.9 | 2.0 | 2.0 | 1.9 | 2.0 | 1.9 |
| Medical care | 3.9 | 3.1 | 3.1 | 3.4 | 3.9 | 4.2 | 4.2 | 4.2 | 4.4 | 4.2 | 4.5 | 4.7 | 4.2 |
| Recreation | 5.4 | 3.8 | 4.5 | 4.9 | 5.2 | 5.6 | 6.0 | 6.0 | 6.1 | 6.3 | 5.7 | 5.6 | 6.3 |
| Education | .5 | .6 | .5 | .5 | .5 | .5 | .5 | .3 | .4 | .3 | .4 | .1 | .5 |
| Vocation | .4 | .2 | .3 | .4 | .4 | .4 | .4 | .6 | .5 | .6 | .4 | .5 | .5 |
| Community welfare | 1.3 | 1.3 | 1.4 | 1.3 | 1.3 | 1.3 | 1.3 | 1.2 | 1.3 | 1.0 | 1.2 | 1.0 | 1.1 |
| Gifts and contributions to persons outside economic family | 1.6 | .4 | .7 | .9 | 1.3 | 1.6 | 2.0 | 2.2 | 2.4 | 2.8 | 2.6 | 3.5 | 4.6 |
| Other items | .5 | .3 | .3 | .4 | .3 | .5 | .5 | .6 | .7 | .7 | 1.5 | .4 | .7 |

Notes on this table are on p. 391.

corresponding figures were 38 and 31 percent. This contrast indicates the effect, on the one hand, of the large number of mouths to be fed in families with low unit expenditures, and on the other, of the greater elasticity of demand for other items in the family budget,

when a more favorable economic situation permits an expansion of expenditure. Likewise, the great strain on a limited purse which must provide for a large family is indicated by the proportion of expenditure going for housing, including fuel, light and refrigeration. This expenditure formed a smaller percentage of the total at low consumption levels (25.7 percent) than at low income levels, though under either method of classification, the proportion declined at higher levels to around 17 or 18 percent.

The proportion of the total expenditure devoted to clothing, on the other hand, remained relatively more stable when families were classified by consumption level. Whereas the percentage doubled from low to high income levels studied, it increased only from 9.4 for families with unit expenditures of less than \$200 to 11.6 for those spending \$1,200 or over. This relative stability of the percentage spent for clothing reflects two factors—the necessity for providing for large families at low consumption levels, and the expansibility of unit clothing expenditures at the high levels.

The proportion of the total spent for transportation by public conveyance declined, since automobile travel was to a considerable extent substituted for travel by streetcar and bus at the higher consumption levels. Indeed expansibility in expenditures for automobile is particularly marked when families are classified by consumption level.

The percentage of total expenditure used for this purpose rose from less than 2 to 16 percent at the highest consumption level studied, as contrasted with an increase to only about 7 percent at the highest income level studied. Thus the relatively small families with large expenditures were the heaviest users of cars.

The percentage of the family's total outlay spent directly for formal education (for school supplies, school tuition, and payments for special lessons) declined in general with rise in consumption level, although irregularly. This change is accounted for by the fact that the families at the higher consumption levels are in general those of older couples, in which there are relatively few children of school age.

There was a marked increase, on the other hand, in the proportion of total current expenditure going for household operation, furnishings and equipment, and for gifts and contributions to persons outside the economic family.

By the very nature of the classification by total unit expenditure, when two families of the same composition and the same income spend different amounts for current living, the family spending the larger amount will be classified at a higher consumption level. It is, therefore, not surprising to find that families with large deficits were found at the high consumption levels, and that families at low consumption levels actually achieved small surpluses. It is perhaps more surprising to find that the proportion of families spending more than current

TABLE 8.—Expenditures for Groups of Items, by Consumption Level

12,903 WHITE FAMILIES IN 42 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|------------------|------------------|-----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1000 | \$1000 to \$1100 | \$1100 to \$1200 | \$1200 and over |
| Percent of families in survey | 100.0 | 2.3 | 11.7 | 19.7 | 20.6 | 16.1 | 11.6 | 7.4 | 4.7 | 2.7 | 1.4 | 0.8 | 1.0 |
| Average family size: | | | | | | | | | | | | | |
| Persons | 3.60 | 6.64 | 5.31 | 4.22 | 3.58 | 3.15 | 2.80 | 2.55 | 2.38 | 2.28 | 2.26 | 2.21 | 2.00 |
| Expenditure units | 3.32 | 5.96 | 4.79 | 3.84 | 3.30 | 2.94 | 2.62 | 2.44 | 2.27 | 2.20 | 2.23 | 2.17 | 1.94 |
| Food expenditure units | 3.12 | 5.71 | 4.51 | 3.60 | 3.08 | 2.74 | 2.45 | 2.29 | 2.16 | 2.08 | 2.07 | 2.04 | 1.90 |
| Clothing expenditure units | 2.88 | 4.93 | 3.98 | 3.26 | 2.86 | 2.56 | 2.33 | 2.23 | 2.10 | 2.12 | 2.12 | 1.87 | 2.11 |
| Average annual current expenditure | | | | | | | | | | | | | |
| All items | \$1536 | \$1000 | \$1201 | \$1331 | \$1464 | \$1599 | \$1689 | \$1806 | \$1917 | \$2071 | \$2319 | \$2442 | \$2759 |
| Food | 515 | 443 | 493 | 500 | 512 | 523 | 521 | 535 | 538 | 562 | 572 | 624 | 612 |
| Clothing | 163 | 92 | 121 | 139 | 155 | 171 | 181 | 196 | 206 | 224 | 245 | 275 | 320 |
| Housing | 262 | 162 | 197 | 228 | 261 | 281 | 292 | 310 | 331 | 341 | 370 | 372 | 406 |
| Fuel, light, refrigeration | 109 | 92 | 107 | 110 | 112 | 110 | 111 | 110 | 107 | 106 | 104 | 107 | 94 |
| Other household operation | 59 | 35 | 40 | 45 | 54 | 63 | 70 | 77 | 86 | 87 | 100 | 120 | 128 |
| Furnishings and equipment | 61 | 18 | 30 | 42 | 55 | 64 | 75 | 85 | 99 | 115 | 123 | 136 | 154 |
| Automobile and motorcycle—purchase, operation, and maintenance | 90 | 16 | 29 | 50 | 66 | 88 | 110 | 146 | 162 | 221 | 344 | 319 | 441 |
| Other transportation | 39 | 27 | 32 | 34 | 39 | 41 | 42 | 44 | 46 | 44 | 40 | 53 | 57 |
| Personal care | 30 | 19 | 24 | 26 | 30 | 32 | 34 | 34 | 38 | 41 | 43 | 49 | 52 |
| Medical care | 60 | 30 | 36 | 45 | 57 | 68 | 72 | 75 | 85 | 88 | 103 | 114 | 117 |
| Recreation | 84 | 38 | 54 | 66 | 76 | 89 | 101 | 108 | 117 | 131 | 134 | 138 | 173 |
| Education | 7 | 6 | 7 | 7 | 8 | 8 | 9 | 6 | 8 | 7 | 9 | 2 | 14 |
| Vocation | 6 | 2 | 3 | 5 | 6 | 7 | 7 | 10 | 10 | 12 | 10 | 13 | 14 |
| Community welfare | 19 | 13 | 16 | 17 | 19 | 21 | 22 | 21 | 25 | 21 | 28 | 24 | 30 |
| Gifts and contributions to persons outside economic family | 25 | 4 | 8 | 12 | 17 | 25 | 34 | 39 | 46 | 56 | 60 | 86 | 128 |
| Other items | 7 | 3 | 4 | 5 | 5 | 8 | 8 | 10 | 13 | 15 | 34 | 10 | 19 |
| Percentage distribution | | | | | | | | | | | | | |
| All items | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 33.5 | 44.3 | 41.1 | 37.5 | 35.0 | 32.7 | 30.9 | 29.6 | 28.0 | 27.2 | 24.7 | 25.6 | 22.2 |
| Clothing | 10.6 | 9.2 | 10.1 | 10.4 | 10.6 | 10.7 | 10.7 | 10.8 | 10.7 | 10.8 | 10.6 | 11.3 | 11.6 |
| Housing | 17.1 | 16.2 | 16.4 | 17.1 | 17.1 | 17.5 | 17.3 | 17.1 | 17.3 | 16.5 | 15.9 | 15.2 | 14.7 |
| Fuel, light, refrigeration | 7.1 | 9.2 | 8.9 | 8.2 | 7.7 | 6.9 | 6.6 | 6.1 | 5.6 | 5.1 | 4.5 | 4.4 | 3.4 |
| Other household operation | 3.8 | 3.5 | 3.3 | 3.4 | 3.7 | 3.9 | 4.1 | 4.3 | 4.5 | 4.2 | 4.3 | 4.9 | 4.6 |
| Furnishings and equipment | 4.0 | 1.8 | 2.5 | 3.2 | 3.8 | 4.0 | 4.4 | 4.7 | 5.2 | 5.6 | 5.3 | 5.6 | 5.6 |
| Automobile and motorcycle—purchase, operation, and maintenance | 5.9 | 1.6 | 2.4 | 3.3 | 4.5 | 5.5 | 6.5 | 8.0 | 8.5 | 10.7 | 14.8 | 13.0 | 16.0 |
| Other transportation | 2.5 | 2.7 | 2.7 | 2.6 | 2.7 | 2.6 | 2.5 | 2.4 | 2.4 | 2.1 | 1.7 | 2.2 | 2.1 |
| Personal care | 2.0 | 1.9 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 1.9 | 2.0 | 2.0 | 1.9 | 2.0 | 1.9 |
| Medical care | 3.9 | 3.0 | 3.0 | 3.4 | 3.9 | 4.3 | 4.3 | 4.2 | 4.4 | 4.2 | 4.4 | 4.7 | 4.2 |
| Recreation | 5.4 | 3.8 | 4.5 | 4.9 | 5.2 | 5.6 | 6.0 | 6.0 | 6.1 | 6.3 | 5.8 | 5.7 | 6.3 |
| Education | .5 | .6 | .6 | .5 | .5 | .5 | .5 | .3 | .4 | .3 | .4 | .1 | .5 |
| Vocation | .4 | .2 | .2 | .4 | .4 | .4 | .4 | .6 | .5 | .6 | .4 | .5 | .5 |
| Community welfare | 1.2 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.2 | 1.3 | 1.0 | 1.2 | 1.0 | 1.1 |
| Gifts and contributions to persons outside economic family | 1.6 | .4 | .7 | .9 | 1.3 | 1.6 | 2.0 | 2.2 | 2.4 | 2.7 | 2.6 | 3.5 | 4.6 |
| Other items | .5 | .3 | .3 | .4 | .3 | .5 | .5 | .6 | .7 | .7 | 1.5 | .4 | .7 |

Notes on this table are on p. 391.

income increased (see table 4, p. 56) from the lower to the higher levels. Only one-third spent more than current income among the families with unit expenditure less than \$500, whereas two-fifths or more spent above current incomes among the families with unit expenditures above \$700.

TABLE 9.—Expenditures for Groups of Items, by Consumption Level

1,566 NEGRO FAMILIES IN 16 CITIES

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percent of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Average family size: | | | | | | | | |
| Persons..... | 3.59 | 6.05 | 3.95 | 3.00 | 2.52 | 2.36 | 2.22 | 2.31 |
| Expenditure units..... | 3.28 | 5.36 | 3.08 | 2.79 | 2.37 | 2.26 | 2.13 | 2.20 |
| Food expenditure units..... | 3.07 | 5.01 | 3.33 | 2.62 | 2.22 | 2.10 | 1.98 | 2.06 |
| Clothing expenditure units..... | 2.84 | 4.32 | 3.07 | 2.47 | 2.16 | 2.10 | 2.03 | 2.21 |
| Average annual current expenditure | | | | | | | | |
| All items..... | \$991 | \$792 | \$871 | \$955 | \$1036 | \$1203 | \$1354 | \$1768 |
| Food..... | 342 | 328 | 326 | 332 | 340 | 362 | 392 | 469 |
| Clothing..... | 101 | 81 | 92 | 98 | 100 | 120 | 129 | 186 |
| Housing..... | 183 | 137 | 153 | 177 | 190 | 229 | 294 | 361 |
| Fuel, light, refrigeration..... | 87 | 73 | 84 | 90 | 91 | 101 | 91 | 95 |
| Other household operation..... | 33 | 24 | 27 | 32 | 33 | 42 | 56 | 74 |
| Furnishings and equipment..... | 39 | 22 | 33 | 35 | 42 | 52 | 57 | 125 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 23 | 8 | 13 | 21 | 30 | 44 | 58 | 43 |
| Other transportation..... | 35 | 21 | 28 | 34 | 43 | 47 | 53 | 76 |
| Personal care..... | 22 | 17 | 20 | 21 | 24 | 26 | 26 | 43 |
| Medical care..... | 36 | 27 | 28 | 35 | 44 | 42 | 46 | 65 |
| Recreation..... | 49 | 31 | 39 | 49 | 53 | 70 | 73 | 96 |
| Education..... | 3 | 5 | 3 | 2 | 1 | 3 | 13 | 4 |
| Vocation..... | 2 | 1 | 1 | 2 | 3 | 2 | 3 | 3 |
| Community welfare..... | 14 | 10 | 12 | 13 | 16 | 19 | 15 | 22 |
| Gifts and contributions to persons outside economic family..... | 18 | 4 | 10 | 12 | 21 | 34 | 42 | 81 |
| Other items..... | 4 | 3 | 2 | 2 | 5 | 10 | 6 | 25 |
| Percentage distribution | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 34.6 | 41.5 | 37.5 | 34.7 | 32.8 | 30.1 | 29.0 | 26.6 |
| Clothing..... | 10.2 | 10.2 | 10.6 | 10.2 | 9.7 | 10.0 | 9.5 | 10.5 |
| Housing..... | 18.5 | 17.3 | 17.6 | 18.5 | 18.3 | 19.0 | 21.8 | 20.4 |
| Fuel, light, refrigeration..... | 8.8 | 9.2 | 9.6 | 9.4 | 8.8 | 8.4 | 6.7 | 5.4 |
| Other household operation..... | 3.3 | 3.0 | 3.1 | 3.4 | 3.2 | 3.5 | 4.1 | 4.2 |
| Furnishings and equipment..... | 3.9 | 2.8 | 3.8 | 3.7 | 4.1 | 4.3 | 4.2 | 7.1 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 2.3 | 1.0 | 1.5 | 2.2 | 2.9 | 3.7 | 4.3 | 2.4 |
| Other transportation..... | 3.6 | 2.7 | 3.2 | 3.6 | 4.2 | 3.9 | 3.9 | 4.3 |
| Personal care..... | 2.2 | 2.1 | 2.3 | 2.2 | 2.3 | 2.2 | 1.9 | 2.4 |
| Medical care..... | 3.6 | 3.4 | 3.2 | 3.7 | 4.2 | 3.5 | 3.4 | 3.7 |
| Recreation..... | 4.9 | 3.9 | 4.5 | 5.1 | 5.1 | 5.8 | 5.4 | 5.4 |
| Education..... | .3 | .6 | .3 | .2 | .1 | .2 | 1.0 | .2 |
| Vocation..... | .2 | .1 | .1 | .2 | .3 | .2 | .2 | .2 |
| Community welfare..... | 1.4 | 1.3 | 1.4 | 1.4 | 1.5 | 1.6 | 1.1 | 1.2 |
| Gifts and contributions to persons outside economic family..... | 1.8 | .5 | 1.1 | 1.3 | 2.0 | 2.8 | 3.1 | 4.6 |
| Other items..... | .4 | .4 | .2 | .2 | .5 | .8 | .4 | 1.4 |

Notes on this table are on p. 391.

At the lowest consumption levels (as data to be presented in chapter 10 indicate), 60 percent or more of the funds drawn on in addition to income took the form of borrowing or other commitments for future payments. At the higher levels, however, families not meeting their current expenses from income were able to depend more and more on past savings. Among families with unit expenditures of \$500 or more,

depletion of reserves of one sort or another exceeded increases in obligations.

The years covered by this survey were characterized in general by an increase in the use of installment credit and by a relaxation in the terms of installment credit. They followed a period of intense strain and very general unemployment, and it seems clear that among the employed group covered by this survey, many families with relatively few dependents and relatively large incomes were using their credit standing to make purchases which had been postponed in the years just previous.

Unit Expenditures by Consumption Level

Since the classification of families by consumption level has been made on the basis of expenditure per unit, its meaning is brought out even more clearly when one compares unit expenditures for component items of the family budget. This is done in table 10 for the 15 percent of families at the lowest and at the highest consumption levels studied. The lowest 15 percent includes families spending less than \$300 per unit per year for all items; the highest 15 percent includes families with unit expenditure of \$731 or more.

The most striking fact in table 10 is that whereas total family expenditures were not even doubled from the lowest to the highest 15 percent of the families, the increase in total unit expenditure was more than threefold. Food expenditures increased only 22 percent per family but more than doubled per food expenditure unit. The clothing expenditures of the highest group of families were less than twice those of the lowest group but were more than three and one-half times as great per clothing expenditure unit. These figures indicate an increase in level of living for individual family members much more than proportionate to the increase in total family expenditure. Most striking among the other figures shown in table 10 is that the automobile expenditure and the gifts and contributions of the highest 15 percent of the families were more than 20 times as great per unit as those of the lowest 15 percent; expenditures for furnishings and equipment were 9 times as great; and expenses for medical care and for recreation approximately 6 times as great.

It is when family expenditures are studied in this light that the real contrasts between the consumption of families at different economic planes become apparent.

TABLE 10.—Expenditures for Groups of Items by White and Negro Families at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | Average per family | | Average per unit ¹ | | Expenditures at high consumption levels relative to those at low levels (expenditure at the low levels=100) | |
|---|---|--|---|--|---|------------------|
| | 15 percent of families at lowest consumption levels | 15 percent of families at highest consumption levels | 15 percent of families at lowest consumption levels | 15 percent of families at highest consumption levels | Average per family | Average per unit |
| Number of persons..... | 5.45 | 2.36 | ----- | ----- | ----- | ----- |
| Number of food expenditure units..... | 4.50 | 2.26 | ----- | ----- | ----- | ----- |
| Number of clothing expenditure units..... | 4.07 | 2.15 | ----- | ----- | ----- | ----- |
| Number of expenditure units..... | 4.87 | 2.13 | ----- | ----- | ----- | ----- |
| Average annual amount | | | | | | |
| Total expenditures..... | \$1,112 | \$2,026 | ²\$228 | ³\$951 | 182 | 417 |
| Food..... | 454 | 553 | ² 101 | ³ 245 | 122 | 243 |
| Clothing..... | 114 | 220 | ⁴ 28 | ⁴ 102 | 193 | 364 |
| Housing (including fuel, light, refrigeration)..... | 286 | 444 | 52 | 188 | 155 | 362 |
| Other household operation..... | 37 | 89 | 7 | 38 | 241 | 543 |
| Furnishings and equipment..... | 27 | 106 | 5 | 45 | 393 | 900 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 24 | 209 | 4 | 89 | 871 | 2,225 |
| Other transportation..... | 30 | 46 | 6 | 19 | 153 | 317 |
| Personal care..... | 23 | 39 | 4 | 17 | 170 | 425 |
| Medical care..... | 34 | 87 | 6 | 37 | 256 | 617 |
| Recreation..... | 50 | 123 | 9 | 52 | 246 | 578 |
| Education..... | 6 | 7 | 1 | 3 | 117 | 300 |
| Vocation..... | 3 | 11 | 1 | 5 | 367 | 500 |
| Community welfare..... | 14 | 23 | 3 | 10 | 164 | 333 |
| Gifts and contributions to persons outside economic family..... | 7 | 55 | 1 | 23 | 786 | 2,300 |
| Other items..... | 3 | 14 | 1 | 6 | 467 | 600 |

¹ All averages per unit except total expenditure, ² food expenditure, ³ and clothing expenditure, ⁴ are averages per person.

² Average per expenditure unit

³ Average per food expenditure unit.

⁴ Average per clothing expenditure unit.

Chapter 4

FOOD

Food means more than energy for the day to most families of employed wage earners and clerical workers. Their three meals a day the year round necessarily follow more or less routine menus, but most of them are able to vary those menus with delicacies of one sort or another on holidays and Sundays. Some of them provide for the health and the future growth of their children as a matter of course, with milk, orange juice, and cod-liver oil. To some of them, the food budget includes lunches in a restaurant or at a lunch counter for the gainfully employed, dinner downtown before the movies every once in a while, or supper at a roadside restaurant while the family is on an automobile trip.

The fact that most, if not all, of the families surveyed occasionally used some of their food money for something beyond the basic necessities does not, of course, imply that all of them could afford to secure a nutritionally adequate diet and still provide for other family needs. Although most of them bought enough food to keep them from feeling hungry, a large proportion did not spend enough to secure the amount and the kinds of food needed for good health for all the family and for normal growth of the children. More than a quarter of these families did not spend enough for food to secure the Bureau of Home Economics' "minimum-cost adequate diet" at the time the study was made.

Most families in the wage-earner and clerical group do not budget their expenditures in advance. It would be very difficult for many of them to do so because of the irregularity of their earnings. A large proportion of these families, however, budgeted for their food expense. Their weekly food expenditures did not reflect the lower costs of the spring and summer months, but remained on the average remarkably constant from one season to the next.¹ The testimony of the field interviewers confirms the impression that most of the families surveyed reserved a definite sum after every pay day not only for rent (an amount fixed by contract) but also for food, fixed by family custom. Together these two items of inevitable expense took half of the average family's annual outlay.

Total Food Expenditure by Income Level

The average amount spent for food by the 14,469 families of wage earners and clerical workers, who provided the data for this report,

¹ Figures on total food expenditures for 1 week for each city separately are available in the following bulletins: Nos. 636, 637, 639, 640, and 641.

amounted to \$508 for the year, 33.5 percent of total current expense. Among families with incomes from \$500 to \$600 (the lowest income class covered in the study), sums spent for food represented 38 percent of the current expenditure, and among families above the \$2,400 income level, 31 percent. Average food expenditure per family for the year rose from \$250 at the lower level to \$1,021 among families with incomes of \$3,000 and over (see table 1). The higher expenditure in the highest income class shown for these occupational groups is accounted for not only by the larger size of the family income, but also by the larger number of persons to be fed. The larger size of family at the higher income levels is connected with the fact that most of the larger family incomes in this group represent the earnings of more than one worker. Families in the \$3,000 and over income class averaged 4.27 persons over 16 years old; families in the \$500 to \$600 income class, only 2.26. The number of children per family was very slightly larger at the lowest as compared with the highest income level.

For graphic illustration of increases in food expenditures at successive income levels, see chapter 8, figures 1 and 2.

TABLE 1.—*Annual Food Expenditure, 14,469 Families in 42 Cities, by Income Level*

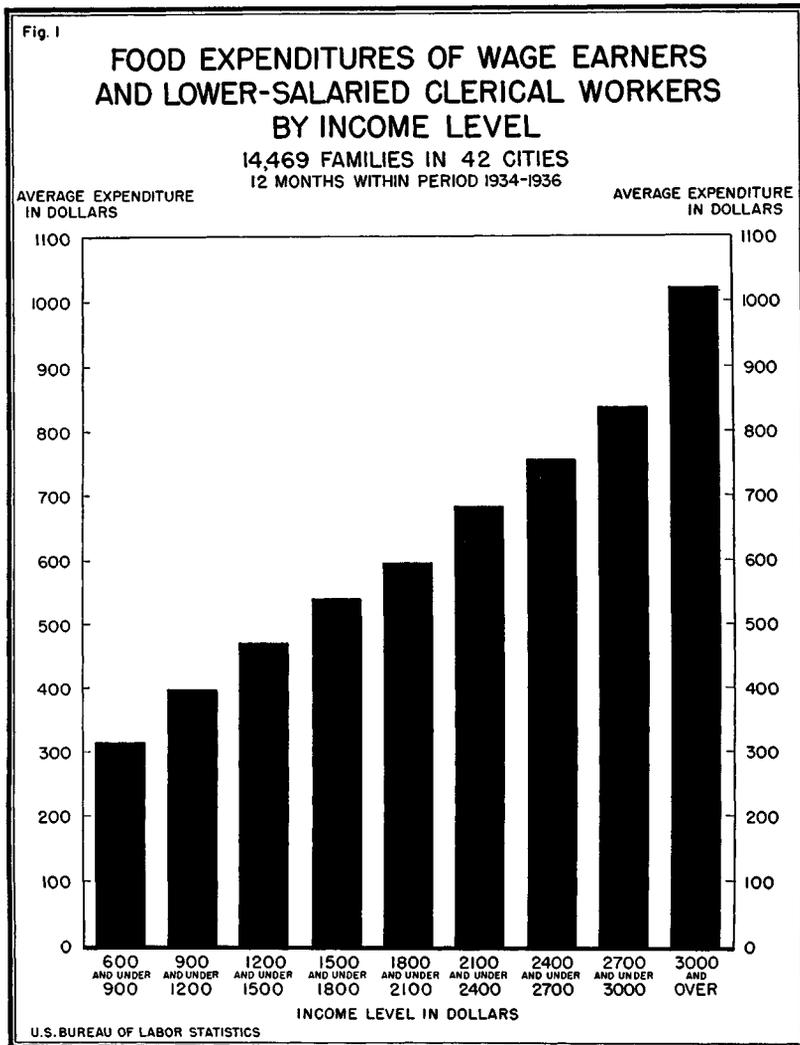
[Data cover 12 months within the period 1934-36]

| Families with annual net income of— | Average food expenditure per family | | Average number of food-expenditure units per family | Average expenditure per food-expenditure unit |
|-------------------------------------|-------------------------------------|--------------------------------------|---|---|
| | Amount | Percent of expenditure for all items | | |
| All families..... | \$508 | 33.5 | 3.12 | \$163 |
| \$500 to \$600..... | 250 | 38.4 | 2.66 | 94 |
| \$600 to \$900..... | 315 | 37.0 | 2.71 | 116 |
| \$900 to \$1,200..... | 398 | 35.8 | 2.90 | 137 |
| \$1,200 to \$1,500..... | 472 | 34.4 | 3.02 | 156 |
| \$1,500 to \$1,800..... | 540 | 33.2 | 3.12 | 173 |
| \$1,800 to \$2,100..... | 597 | 31.8 | 3.27 | 183 |
| \$2,100 to \$2,400..... | 683 | 31.7 | 3.58 | 191 |
| \$2,400 to \$2,700..... | 756 | 31.4 | 3.85 | 196 |
| \$2,700 to \$3,000..... | 837 | 31.0 | 3.88 | 216 |
| \$3,000 and over..... | 1,021 | 31.4 | 4.45 | 229 |

Differences in the customary food consumption of persons of different age, sex, and occupation have been estimated, and family size in each income class has been measured in food-expenditure units,² based on estimated customary expenditures. The average number of food-expenditure units per family at the highest income level was 67 percent greater than at the lowest. It is for this reason that the increase in unit food expenditure at successive income levels is not so large as the increase in food expenditure per family. From \$94 at the \$500 to

² For the scale used in this measurement, see appendix C.

\$600 income level the amount spent for food per adult male equivalent³ rose to \$229 among families with incomes of \$3,000 and over, a sum only two and two-fifths as large, although income was six times as great and family food expenditure four times as large.



Total Food Expenditure, by Income and Family Type

For families of any given size and composition, the decline in the percentage of total expenditure allotted to food as incomes increase is much more pronounced than when all families are considered to-

³ Measured in food-expenditure units.

gether. Data from New York City, which have been tabulated separately for three family types, illustrate the difference between the place of food in the finances of families of three different sizes in successive income classes (see table 2). The percentage for families of only husband and wife dropped from 37.6 to 28.4 over the income span from \$600 to \$900 to the \$2,100 to \$2,400 level. These figures may be contrasted with the decline from 39.5 to 35.5 over the same income range for all families surveyed in New York.

Food expense necessarily forms a larger proportion of total expenditures for the larger families at a given income level. This explains why, in a group which includes larger families in the high than in the low income classes, as in table 1, there should be a relatively small decline in the proportion spent for food from the highest to the lowest income classes characteristic of the group.

TABLE 2.—*Food as a Percentage of All Current Expenditures Made for Families of Three Types in New York City, by Income Level*

[Data cover 12 months within the period 1934-36]

| Families with annual net income of— | All families ¹ | Families composed of— | | |
|-------------------------------------|---------------------------|-----------------------|------------------------------|--------------------------------------|
| | | Husband and wife only | Husband and wife and 1 child | Husband and wife and 2 to 4 children |
| \$600 to \$900..... | 39.5 | 37.6 | 41.0 | 48.3 |
| \$900 to \$1,200..... | 37.5 | 34.1 | 37.2 | 41.4 |
| \$1,200 to \$1,500..... | 38.0 | 34.2 | 37.9 | 41.0 |
| \$1,500 to \$1,800..... | 37.3 | 32.9 | 34.9 | 39.1 |
| \$1,800 to \$2,100..... | 36.4 | 33.2 | 35.5 | 39.7 |
| \$2,100 to \$2,400..... | 35.5 | 28.4 | 34.6 | 35.2 |

¹ Note that families including more than 4 children and families including adults besides the husband and wife are included.

Total Food Expenditure at Different Consumption Levels⁴

When the amount spent for all items per adult-male equivalent is made the basis of the classification, and data are obtained on food expenditures at different consumption levels, the averages move quite differently from those secured when food expense is tabulated by family income class. It will be remembered⁵ that families at the lower consumption levels in the wage-earner and clerical group are, on the average, considerably larger than those at the higher levels. The large number of mouths to feed at the lowest consumption levels shown in table 3 results in a relatively high average food expenditure per family (\$414) but a low annual expenditure per adult-male equivalent.

⁴ The terms "consumption level" and "economic level" are used interchangeably to denote classification of families by annual expenditure per unit for the total of all items of family expenditure. The unit used for this purpose is the equivalent adult male. Each member of the family, taking into account age, sex, and activity, is counted as the appropriate decimal equivalent of an adult male. For fuller explanation, see ch. 3 and appendix C.

⁵ See ch. 3, p. 55.

lent (\$75). At the highest consumption level shown, food expenditure per family (\$612) was larger by almost one-half than the expenditure at the lowest level, but food expenditure per adult-male equivalent (\$322) was more than four times as large.

TABLE 3.—Annual Food Expenditure of 14,469 Families in 42 Cities Combined, by Consumption Level

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of— | Expenditure per family | | Average size of family in food-expenditure units ¹ | Expenditure per food-expenditure unit ¹ |
|---|------------------------|------------------------------|---|--|
| | Amount | Percent of total expenditure | | |
| All families..... | \$508 | 33.5 | 3.12 | \$163 |
| Under \$200..... | 414 | 43.7 | 5.53 | 75 |
| \$200 to \$300..... | 478 | 40.8 | 4.41 | 108 |
| \$300 to \$400..... | 492 | 37.4 | 3.55 | 139 |
| \$400 to \$500..... | 506 | 34.9 | 3.05 | 166 |
| \$500 to \$600..... | 519 | 32.7 | 2.72 | 191 |
| \$600 to \$700..... | 518 | 30.8 | 2.44 | 212 |
| \$700 to \$800..... | 555 | 29.6 | 2.29 | 234 |
| \$800 to \$900..... | 537 | 28.1 | 2.16 | 249 |
| \$900 to \$1,000..... | 580 | 27.1 | 2.08 | 269 |
| \$1,000 to \$1,100..... | 572 | 24.7 | 2.07 | 276 |
| \$1,100 to \$1,200..... | 625 | 25.6 | 2.04 | 306 |
| \$1,200 and over..... | 612 | 22.2 | 1.90 | 322 |

¹ For scale used in computing family size in food-expenditure units, see appendix C, p. 363.

FOOD EATEN AT LUNCH COUNTERS AND RESTAURANTS

The majority of the workers in these moderate-income families carry their lunches to work in discreet paper bags, in dinner pails, or in the more convenient lunch boxes fitted with a vacuum bottle for hot drinks in winter and cold ones in summer.

Thirty-seven percent, however, reported purchases of meals while at work by some member of the family during the year. The amount spent per family reporting such expenditure averaged slightly more than 26 cents a meal, if one assumes that one worker ate lunch at a restaurant or lunch counter 300 days per year. The proportion of families with workers who could allow themselves this sort of relaxation in the middle of the working day increased strikingly as the economic level of the families rose. In families spending less than \$200 to \$300 per adult-male equivalent for all items, only 18 percent reported expenditures for meals at work, but among families spending \$1,000 or more per adult-male equivalent there were more than 60 percent. The average amount spent per family reporting such expense also rose strikingly. It was almost three times as large at the highest levels as at the low.

TABLE 4.—Expenditures for Food Prepared at Home, and Food Eaten at Restaurants and Lunch Counters, of 14,469 Families in 42 Cities, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percentage of families in survey..... | 100.0 | 12.2 | 15.8 | 4.6 | 0.8 |
| Average number of food-expenditure units..... | 3.12 | 4.41 | 2.72 | 2.16 | 2.04 |
| Percentage of families spending for meals away from home: | | | | | |
| At work..... | 37.0 | 20.9 | 40.1 | 48.9 | 66.7 |
| At school..... | 7.9 | 9.5 | 8.6 | 3.8 | 0 |
| On vacation..... | 10.2 | 2.5 | 10.8 | 22.8 | 37.9 |
| Board at school..... | .4 | .2 | .5 | .8 | 0 |
| Candy, ice cream, drinks, etc..... | 33.7 | 25.8 | 35.1 | 37.2 | 48.0 |
| Percentage of families reporting food received as gifts, produced at home, or meals received as pay..... | 28.0 | 32.3 | 25.2 | 25.3 | 31.4 |
| Average annual expenditure per family for all food..... | \$507.72 | \$478.47 | \$518.54 | \$537.12 | \$624.76 |
| Food prepared at home..... | 461.17 | 458.39 | 469.05 | 460.20 | 488.43 |
| Food bought and eaten away from home, total..... | 46.55 | 20.08 | 49.49 | 76.92 | 136.33 |
| Meals at work..... | 29.08 | 12.19 | 31.39 | 46.71 | 81.53 |
| Meals at school..... | 2.35 | 2.57 | 2.76 | .92 | 0 |
| Other meals, not vacation..... | 4.42 | 1.37 | 3.81 | 9.24 | 23.13 |
| Meals on vacation..... | 2.10 | .32 | 2.13 | 5.27 | 13.29 |
| Board at school..... | .64 | .03 | .82 | 1.90 | 0 |
| Candy, ice cream, drinks, etc..... | 7.96 | 3.60 | 8.58 | 12.88 | 18.38 |
| Average estimated value per family of gifts of food and home-produced food and meals received as pay ¹ | 7.11 | 9.91 | 6.24 | 4.63 | 4.11 |

¹ The aggregates on which these averages are based do not include gifts of food received, food produced at home, and meals received as pay reported by 5.8 percent of the families for which they could not estimate the value.

Data presented in table 4 show the percentage of families reporting expenditures for meals of different kinds away from home, and average expenditures for all families combined and for families at certain consumption levels. In using this table, it is convenient to remember that the average income of the 14,469 families surveyed was \$1,524. Incomes of the families at the consumption levels specified averaged as follows:

| Families with total annual unit expenditure of— | Income |
|---|---------|
| \$200 to \$300..... | \$1,187 |
| \$500 to \$600..... | 1,596 |
| \$800 to \$900..... | 1,884 |
| \$1,100 to \$1,200..... | 2,262 |

Family size in food-expenditure units for given consumption levels is shown in table 4.

The amounts reported as spent for other meals away from home, and for candy, ice cream, and drinks purchased for consumption away from home, were on the average small. Almost 34 percent of the families reported some expenditure for the three items last named, and the average amount spent during the year per family reporting

such expenditure rose from not quite \$14 among families with a \$200–\$300 unit expenditure to \$38 among those with a \$1,100–\$1,200 unit expenditure.

AVERAGE EXPENDITURES FOR FOODS OF DIFFERENT TYPES

Expenditures for food in grocery stores and markets, dairies, delicatessens, and bakeries averaged \$461 for the year for these 14,469 families. The percentage distribution of this expenditure was as follows:

| | <i>Percent</i> |
|---|----------------|
| Meat, fish, and poultry..... | 24.1 |
| Eggs..... | 5.6 |
| Milk and milk products ¹ | 12.7 |
| Fats ¹ | 10.8 |
| All fruits and vegetables..... | 20.2 |
| Citrus fruits and tomatoes..... | 5.0 |
| Green, leafy, and yellow vegetables..... | 7.4 |
| Potatoes..... | 2.3 |
| Other fruits and vegetables..... | 5.5 |
| Grain products..... | 15.6 |
| Sugars, sweets..... | 3.7 |
| Accessories..... | 7.3 |
| Total..... | 100.0 |

¹ Cream and butter classified with fats.

As compared with wage earners and clerical workers covered in food consumption studies in other countries from 1928 to 1936, the families which supplied the data for this report devoted a relatively low proportion of their total food expenditure to cereal products (flour, meal, breakfast cereals, bread, and other baked goods) and a relatively high proportion to fruits and vegetables and meat. Consumption of milk by urban wage-earner and clerical groups in the United States appears to have been lower than in Finland, Sweden, Norway, Switzerland, and certain other North and Central European countries, according to the latest consumption statistics available. It was, however, considerably higher than in the countries of Southern Europe and South America for which data have been received here.

The distribution of actual food expenditures as shown above is in some ways quite different from that recommended by Sherman and Gillett for an economical and nutritionally adequate diet.⁶ The recommended distribution allocates 20 percent or more of the total food expenditure to milk and cheese, while the actual distribution shows less than 13 percent going to milk and milk products. The recommended distribution allocates 20 percent or less of the total to meat, fish, and eggs, while the actual expenditures gave almost 30 percent to this group of foods. Twenty percent or more was recommended for

⁶ Sherman, H. C.: *Chemistry of Food and Nutrition* (pp. 535–536). 5th ed. New York, 1937.

bread and cereals, while the actual expenditure shows not quite 16 percent as spent for this group of foods. The proportion of the actual expenditure going to fruits and vegetables and to fats, sugars, sweets, and other accessories was, however, very similar to that recommended for a low-cost diet which will provide the greatest advantage in terms of health and well-being.

The average food expenditure for the entire group was quite adequate to provide good nutrition. If all of the families covered had had as much to spend as this average, the adaptation of their food purchases to provide nutritionally adequate diets would have been a relatively simple matter. The average spent for food came to about \$2.70 per capita per week—approximately halfway between the sum needed to buy the “minimum-cost adequate diet” and the “moderate-cost adequate diet,” of the Bureau of Home Economics, in cities above 50,000 population in 1935.⁷

When the allowances for milk and milk products and for fruits and vegetables in these diets are compared with actual average expenditures, however, it appears that actual milk expenditures were about 40 percent below the expenditure recommended in the minimum-cost diet, and 52 percent lower than that recommended in the moderate-cost diet. The actual expenditure for citrus fruits and tomatoes was between the allowances of these two diets, but the actual expenditure for green, leafy, and yellow vegetables and other vegetables and fruits was 28 percent below the allowance of the minimum-cost adequate diet and 51 percent below the allowance of the moderate-cost adequate diet.

AVERAGE EXPENDITURES FOR FOOD OF DIFFERENT TYPES, BY CONSUMPTION LEVEL

At the higher consumption levels covered in this investigation, expenditures per family for foods of all types are larger than at the lowest of the three consumption levels for which the detailed food consumption figures have been compiled.⁸ The distribution of food expenditures is, however, distinctly different from one consumption level to the next. Expenditures for meat, fish, and poultry, fruits and vegetables, and accessories take a larger proportion of the total, and grain products and potatoes a considerably smaller proportion of the total at the highest than at the lowest level. The proportions going to milk and milk products, and fats, are also somewhat lower at the highest level.

⁷ See Stiebeling, H. K., and Ward, M. M.: Diets at Four Levels of Nutritive Content and Cost, U. S. Department of Agriculture, Circular No. 296, 1933.

⁸ These are families with total annual unit expenditures for all items of family living of “under \$400,” “\$400 to \$600,” and “\$600 and over.”

TABLE 5.—Percentage Distribution of Expenditures for Food To Be Prepared at Home of 14,469 Families in 42 Cities Combined, by Groups of Items

[Data cover 12 months within the period 1934-36]

| Type of food | All families | Families with total annual unit expenditure of— | | |
|--|--------------|---|----------------|----------------|
| | | Under \$400 | \$400 to \$600 | \$600 and over |
| Annual per capita expenditure ¹ | \$128. 11 | \$96. 76 | \$139. 11 | \$180. 90 |
| Meat, fish, and poultry..... | 24. 1 | 22. 4 | 24. 3 | 25. 6 |
| Eggs..... | 5. 6 | 5. 9 | 5. 5 | 5. 3 |
| Milk, cheese, ice cream..... | 12. 7 | 13. 7 | 13. 0 | 11. 2 |
| Fats..... | 10. 8 | 11. 0 | 10. 7 | 10. 8 |
| Grain products..... | 15. 6 | 18. 2 | 15. 0 | 13. 1 |
| Citrus fruits and tomatoes..... | 5. 0 | 4. 1 | 5. 2 | 5. 9 |
| Green, leafy, and yellow vegetables..... | 7. 4 | 6. 6 | 7. 6 | 8. 3 |
| Potatoes..... | 2. 3 | 2. 6 | 2. 2 | 2. 0 |
| Other fruits and vegetables..... | 5. 5 | 5. 0 | 5. 7 | 5. 9 |
| Sugars and sweets..... | 3. 4 | 3. 7 | 3. 4 | 3. 1 |
| Miscellaneous..... | 7. 6 | 6. 8 | 7. 4 | 8. 8 |
| Total..... | 100. 0 | 100. 0 | 100. 0 | 100. 0 |

¹ Does not include sales tax. See Tabular Summary, table A-2, and appendix D.

The smaller proportion of the total going to expenditures for milk, cheese, and ice cream at the highest consumption level is accounted for by the smaller number of children at this level. Twenty-one percent of the adults in the families studied, but only 8.3 percent of the children, were found at the highest consumption level; only 46 percent of the adults, but 62 percent of the children, at the lowest level. Although many nutrition specialists recommend a quart of milk a day for persons of all ages, a majority of the scientists in the field regard a pint a day as adequate for an adult, and a quart for each growing child. Using the latter allowance as a standard, the milk purchases of families at the lowest of the three consumption levels met 37 percent of their needs, those of the middle group 50 percent, and of the highest group 63 percent.

Perhaps the most striking difference between food consumption at the three levels is the larger quantity of food purchased at the higher levels. Calculating purchases in terms of pounds purchased per food-expenditure unit (in order to take account of the smaller bulk consumed by children), the averages at the three levels are found to be 3.4, 4.2, and 4.9 pounds per food-expenditure unit per day. This difference is in part accounted for by the relatively large purchases of flour, cereals, and other grain products at the lowest consumption level. These are highly concentrated foods and there is little waste in preparing them for the table. At the higher levels, purchases of fruits and vegetables, which necessarily involve more waste in preparation for use, are of greater importance. Part of the difference in the quantity of food purchased is, however, simply accounted for by the

fact that some of the families at the lowest economic level spent so little for food.

Per capita expenditure ⁹ for food increased from \$1.86 per week at the lowest of the three consumption levels to \$3.48 per week at the highest, an increase of 87.1 percent. Some of the most important of the foods which showed relatively greatest increase are as follows:

| | <i>Percent of increase</i> | | <i>Percent of increase</i> |
|-----------------|--------------------------------|------------------------|--------------------------------|
| Cream..... | 795 | Tomatoes..... | 322 |
| Grapefruit..... | 408 | Ice cream..... | 313 |
| Fresh peas..... | 356 | Chicken, broiling..... | 311 |
| Lamb chops..... | 334 | Sirloin steak..... | 266 |
| Cakes..... | 322 | | |

Differences Between the Food Consumption of White and Negro Families

The outstanding difference in the average food consumption of the white and Negro families is due to the difference in their average incomes. The average number of persons per family was almost exactly the same in the two groups, but it will be remembered that the incomes of the Negro families in this group averaged \$1,008 per family, and those of the white families \$1,546, or more than 50 percent higher. (See ch. 1, pp. 23-24.) The Negroes had much less money to spend on the average and they spent proportionately less for food. Expenditure for food per food-expenditure unit per year averaged \$111 for the Negro families and \$165 for the white families.

In view of the concentration of Negro families at the lower income levels, it was to be expected that they would, on the average, spend a higher proportion of their total expenditures for food. Actually the white families devoted 33.5 percent of their aggregate current expenditures to food; the Negro families, 34.6 percent. The difference in these percentages is less than might have been expected, due to the fact that Negro families of a given economic status spent less for food per adult-male equivalent than white families of the same status. This difference appears whether the white and Negro families are classified by income level (see table 6) or by consumption level (see table 7).

⁹ Since human needs for and customary consumption of foods of different types vary considerably for persons of different age and sex, it is impossible to compute any single measure of family size which will be appropriate for comparing the consumption of specific foods from one family to another. Children's need for milk is approximately twice as great as that of adults, while the need of heat-producing foods (starches and sugars) for adults is about twice as great as that of children. Children's consumption of meat varies from that of adults at a still different rate. In order to secure figures on quantities of individual foods purchased and on expenditures for individual foods which would provide a reasonably satisfactory basis for comparison and yet not present a misleading appearance of refinement, data on family purchases of individual foods have been converted to a per capita basis.

TABLE 6.—Annual Food Expenditures by Income Level, 12,903 White Families in 42 Cities and 1,566 Negro Families in 16 Cities

[Data cover 12 months within the period 1934-36]

| Families with total annual net income of— | White families | | | | | Negro families | | | | |
|---|------------------------|-----------------------------|------------------------------|--|--|------------------------|-----------------------------|------------------------------|--|--|
| | Proportion of families | Food expenditure per family | | Average number of food-expenditure units per family ¹ | Average expenditure per food-expenditure unit ¹ | Proportion of families | Food expenditure per family | | Average number of food-expenditure units per family ¹ | Average expenditure per food-expenditure unit ¹ |
| | | Average | Percent of total expenditure | | | | Average | Percent of total expenditure | | |
| All families..... | 100.0 | \$515 | 33.5 | 3.12 | \$165 | 100.0 | \$342 | 34.6 | 3.07 | \$111 |
| \$500 to \$600..... | .5 | 273 | 37.1 | 2.59 | 105 | 8.7 | 221 | 40.7 | 2.76 | 80 |
| \$600 to \$900..... | 7.1 | 323 | 37.1 | 2.67 | 121 | 35.2 | 279 | 36.8 | 2.89 | 97 |
| \$900 to \$1,200..... | 19.8 | 401 | 35.9 | 2.89 | 139 | 33.6 | 353 | 34.7 | 2.98 | 118 |
| \$1,200 to \$1,500..... | 24.2 | 473 | 34.5 | 3.01 | 157 | 13.7 | 417 | 32.0 | 3.21 | 130 |
| \$1,500 to \$1,800..... | 21.0 | 541 | 33.3 | 3.12 | 173 | 5.5 | 497 | 33.4 | 3.38 | 147 |
| \$1,800 to \$2,100..... | 15.7 | 597 | 32.0 | 3.27 | 183 | ² 3.3 | ² 643 | ² 29.3 | ² 3.99 | ² 161 |
| \$2,100 to \$2,400..... | 5.8 | 683 | 31.6 | 3.57 | 191 | ----- | ----- | ----- | ----- | ----- |
| \$2,400 to \$2,700..... | 2.8 | 756 | 31.3 | 3.85 | 196 | ----- | ----- | ----- | ----- | ----- |
| \$2,700 to \$3,000..... | 1.4 | 837 | 31.0 | 3.88 | 216 | ----- | ----- | ----- | ----- | ----- |
| \$3,000 and over..... | 1.7 | 1,022 | 31.4 | 4.45 | 230 | ----- | ----- | ----- | ----- | ----- |

¹ For scale used in computing family size in food expenditure units, see appendix C, p. 363.

² Figures apply to families with incomes of \$1,800 and over.

TABLE 7.—Annual Food Expenditures by Consumption Level, 12,903 White Families in 42 Cities and 1,566 Negro Families in 16 Cities

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of— | White families | | | | | Negro families | | | | |
|---|------------------------|-----------------------------|------------------------------|--|--|------------------------|-----------------------------|------------------------------|--|--|
| | Proportion of families | Food expenditure per family | | Average number of food-expenditure units per family ¹ | Average expenditure per food-expenditure unit ¹ | Proportion of families | Food expenditure per family | | Average number of food-expenditure units per family ¹ | Average expenditure per food-expenditure unit ¹ |
| | | Average | Percent of total expenditure | | | | Average | Percent of total expenditure | | |
| All families..... | 100.0 | \$515 | 33.5 | 3.12 | \$165 | 100.0 | \$342 | 34.6 | 3.07 | \$111 |
| Under \$200..... | 2.3 | 443 | 44.3 | 5.71 | 78 | 18.1 | 328 | 41.5 | 5.01 | 65 |
| \$200 to \$300..... | 11.7 | 493 | 41.1 | 4.51 | 109 | 25.4 | 326 | 37.5 | 3.33 | 98 |
| \$300 to \$400..... | 19.7 | 500 | 37.5 | 3.60 | 139 | 22.1 | 332 | 34.7 | 2.62 | 127 |
| \$400 to \$500..... | 20.6 | 512 | 35.0 | 3.08 | 166 | 16.3 | 340 | 32.8 | 2.22 | 153 |
| \$500 to \$600..... | 16.1 | 523 | 32.7 | 2.74 | 191 | 9.3 | 362 | 30.1 | 2.10 | 172 |
| \$600 to \$700..... | 11.6 | 521 | 30.9 | 2.45 | 213 | 5.0 | 392 | 29.0 | 1.98 | 198 |
| \$700 to \$800..... | 7.4 | 535 | 29.6 | 2.29 | 234 | ² 3.8 | ² 469 | ² 26.6 | ² 2.06 | ² 228 |
| \$800 to \$900..... | 4.7 | 538 | 28.0 | 2.16 | 249 | ----- | ----- | ----- | ----- | ----- |
| \$900 to \$1,000..... | 2.7 | 562 | 27.2 | 2.08 | 270 | ----- | ----- | ----- | ----- | ----- |
| \$1,000 to \$1,100..... | 1.4 | 572 | 24.7 | 2.07 | 276 | ----- | ----- | ----- | ----- | ----- |
| \$1,100 to \$1,200..... | .8 | 624 | 25.5 | 2.04 | 306 | ----- | ----- | ----- | ----- | ----- |
| \$1,200 and over..... | 1.0 | 612 | 22.2 | 1.90 | 322 | ----- | ----- | ----- | ----- | ----- |

¹ For scale used in computing family size in food expenditure units, see appendix C, p. 363.

² Data apply to families with total annual unit expenditure of \$700 and over.

This lower expenditure by the Negro families is partly accounted for by the fact that the Negro group is perforce accustomed to using less expensive cuts of meat and less expensive vegetables than the white group. Another factor is that the Negro families eat in restaurants and lunch rooms less than the white families. Average expenditures for meals away from home by Negro families were one-half to one-sixth lower than those of white families at the same consumption level, except for families at the lowest level for which separate figures are available. At this lowest plane, the white families averaged \$11 per year per family for food at restaurants and lunch counters, while the Negro families averaged \$13.

The distribution of average expenditures for food by all the white families surveyed and all the Negro families, shown in table 8, reveals that the white families devoted a larger proportion of their total food expenditures to milk and milk products, to citrus fruits and tomatoes, and to "other" fruits and vegetables; the Negro families a larger proportion to fats, to green, leafy, and yellow vegetables, and to potatoes.

TABLE 8.—*Percentage Distribution of Expenditures for Food To Be Prepared at Home, by Groups of Items, 12,903 White Families in 42 Cities and 1,566 Negro Families in 16 Cities*

[Data cover 12 months within the period 1934-36]

| Type of food | White families | | | | Negro families | | | |
|--|----------------|---|----------------|----------------|----------------|---|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | All families | Families with total annual unit expenditure of— | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| Annual per capita expenditure ¹ | \$129.87 | \$98.52 | \$139.28 | \$181.15 | \$89.00 | \$74.07 | \$131.57 | \$160.49 |
| Meat, fish, and poultry..... | 24.1 | 22.4 | 24.3 | 25.6 | 25.4 | 24.0 | 27.1 | 29.4 |
| Eggs..... | 5.6 | 5.9 | 5.5 | 5.3 | 5.1 | 4.8 | 5.6 | 5.4 |
| Milk, cheese, and ice cream..... | 12.8 | 14.0 | 13.0 | 11.2 | 8.6 | 8.9 | 7.8 | 9.0 |
| Fats..... | 10.7 | 10.7 | 10.6 | 10.7 | 15.3 | 15.8 | 15.1 | 12.8 |
| Grain products..... | 15.6 | 18.3 | 15.1 | 13.1 | 16.1 | 17.4 | 14.1 | 11.6 |
| Citrus fruits and tomatoes..... | 5.1 | 4.2 | 5.3 | 6.0 | 3.2 | 2.7 | 3.9 | 4.8 |
| Green, leafy, and yellow vegetables..... | 4.7 | 4.3 | 4.8 | 5.2 | 6.7 | 6.5 | 7.0 | 7.9 |
| Potatoes..... | 2.2 | 2.5 | 2.2 | 2.0 | 3.4 | 3.7 | 3.1 | 2.7 |
| Other fruits and vegetables..... | 8.2 | 7.3 | 8.4 | 9.0 | 4.4 | 4.4 | 4.5 | 4.0 |
| Sugars and sweets..... | 3.4 | 3.6 | 3.4 | 3.1 | 4.6 | 5.0 | 4.2 | 3.2 |
| Miscellaneous..... | 7.6 | 6.8 | 7.4 | 8.8 | 7.2 | 6.8 | 7.3 | 9.2 |
| Total..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

¹ Does not include sales tax. See Tabular Summary, table A-2, and appendix D.

When the comparison is made in terms of the distribution of expenditures by families of whites and Negroes spending \$400 to \$600 per expenditure unit, another type of difference appears. Most of the Negroes in the United States either live in the South or are the children of parents who were born and brought up in the South. The

food-consumption habits of the Negro group as a whole are much more influenced by the habits of the South than are those of the white group as a whole. The food expenditures of the Negroes at the \$400 to \$600 unit-expenditure level differ from those of the white families at that level in that a larger proportion of the total was spent by the Negroes for lean meat, fish, and poultry; for green, leafy, and yellow vegetables; for fats; for potatoes (particularly sweetpotatoes); and for sugars and sweets. A smaller proportion of the total went to milk and milk products, to grain products, to citrus fruits and tomatoes, and to "other" vegetables. The proportion spent for eggs and accessories was approximately the same for the two groups.

The expenditure for milk by Negroes was low partly because of the fact that more Negroes than white use evaporated milk, which is cheaper than fresh milk in urban communities, and partly because the Negroes on the average consume less milk than the whites. They also consume less butter, relying more on salt pork, bacon, and other fats. Stiebeling and Phipard found that "the large quantities of vitamin A rich vegetables eaten in the South compensate in large measure for the rather low butter consumption."¹⁰

The tendency of the Negro group to spend less per pound of food purchased is well illustrated by data from white and Negro families in New York City, both from groups with unit expenditure of \$400 to \$600 for all consumption goods.

TABLE 9.—*Per Capita Purchases of Food To Be Prepared at Home, New York City Families With Total Annual Unit Expenditure of \$400 to \$600*

[Data cover 1 week within the period 1934-36]

| Type of food | White families ¹ | | | Negro families ² | | |
|---|-----------------------------|-------|------------------------------------|-----------------------------|-------|------------------------------------|
| | Food purchased | | Average price per pound (in cents) | Food purchased | | Average price per pound (in cents) |
| | Pounds | Cents | | Pounds | Cents | |
| Grain products..... | 4.584 | 49.4 | 10.8 | 4.437 | 39.1 | 8.8 |
| Eggs..... | .633 | 17.1 | 27.0 | .683 | 16.6 | 24.3 |
| Milk and milk products ³ | 7.048 | 46.8 | 6.6 | 3.807 | 28.0 | 7.4 |
| Fats ³ | .773 | 27.5 | 35.6 | 1.028 | 29.2 | 28.4 |
| Meat, poultry, and fish..... | 2.871 | 84.6 | 29.5 | 3.722 | 85.9 | 23.1 |
| Fruits and vegetables..... | 10.530 | 66.1 | 6.3 | 10.137 | 49.7 | 4.9 |
| Sugars and sweets..... | 1.089 | 7.5 | 6.9 | 1.626 | 9.2 | 5.6 |
| Accessories..... | | 20.3 | | | 19.9 | |
| Total..... | | 319.3 | | | 277.6 | |

¹ Data apply to the winter quarter only.

² Data apply to an average for 1 week in each of 4 quarters.

³ Butter and cream classified with fats.

¹⁰ Stiebeling, H. K., and Phipard, E. F.: *Diets of Families of Employed Wage Earners and Clerical Workers in Cities*. U. S. Department of Agriculture, Circular No. 507.

For each type of food except milk and milk products, the Negro families spent less per pound than the white families. The one exception is accounted for by the fact that the white families devoted a larger proportion of their expenditure for this group of items to fresh milk and less to evaporated milk, cheese, and ice cream.

The lower per capita expenditure for grain products by the Negroes is due to the fact that they bought less baked goods than the white families, but purchased more of their grain products in terms of flour and meal. Lower costs for fats are explained by smaller purchases of butter and greater reliance on salt pork and bacon. In the vegetable group, the difference is due in part to larger purchases of cabbage, collards, and kale, and smaller purchases of more expensive vegetables by the Negro group. It is clear that in these differences between the food purchases of white and Negro families in New York City, the Negroes definitely show the influence of Southern consumption patterns. The influence of the South is even more apparent when one analyzes the purchases of lean meat, fish, and poultry by these two New York City groups.

TABLE 10.—*Per Capita Purchases of Lean Meat, Poultry, and Fish To Be Prepared at Home, New York City Families With Total Annual Unit Expenditure of \$400 to \$600*

[Data cover 1 week within the period 1934-36]

| Type of food | White families | | Negro families | |
|---------------------------|----------------|-------|----------------|-------|
| | Pounds | Cents | Pounds | Cents |
| Beef | 0.718 | 22.2 | 0.386 | 8.9 |
| Veal | .231 | 6.9 | .082 | 2.3 |
| Lamb | .313 | 9.1 | .498 | 11.9 |
| Pork | .288 | 7.9 | .771 | 17.7 |
| Miscellaneous meats | .159 | 6.3 | .185 | 4.2 |
| Poultry | .775 | 23.1 | 1.221 | 32.8 |
| Fish | .387 | 9.1 | .579 | 8.1 |
| Total | 2.871 | 84.6 | 3.722 | 85.9 |

The larger purchases of pork, poultry, and fish combined with smaller purchases of beef and veal by these New York City Negro families is reminiscent of the food-consumption habits which prevail throughout the South. The slightly larger purchases of lamb by the Negro families are not, however, typical of the South. Lamb consumption in that region is not, in general, as high as it is in other parts of the country.

Variations in Food Consumption Habits From City to City

The persistence of Southern food-consumption habits among Negro families in New York City, who have been away from the South, some of them, for more than a generation, is but one aspect of the general

tendency toward individuality in food consumption which appears throughout the data collected in this investigation. The pattern of the food purchases among wage earners and clerical workers differed greatly from city to city.¹¹ This would not have been so remarkable two generations ago, when a large proportion of American wage earners were newly arrived from European countries with distinctly different food habits. However, today, the greater part of the foreign-born have been here for 25 years. One might have expected a very considerable uniformity in the average food purchases of the wage-earner and clerical group as a whole at the present time, at least if one had judged from the general uniformity in types of clothing worn from city to city within the same region. As a matter of fact, however, differences in food consumption inherited from the colonial period still persist in certain parts of the country. Perhaps the most striking instance of this sort appears in the case of New Orleans and Birmingham. In New Orleans, customs inherited from the French still prevail to a considerable extent in matters pertaining to food.

The food consumption of the white wage-earner and clerical group in Birmingham is, however, considerably influenced by the foods available in the South Appalachian Mountains from which many of Birmingham's white workers have migrated. As a result, expenditures for pork products in 1917-18 and in 1934-35 were much higher in Birmingham, and for veal, poultry, and fish, much higher in New Orleans. Expenditures for green vegetables, salad oils, and salad dressing were much larger in New Orleans. The amounts spent for white flour and corn meal were considerably larger in Birmingham, while those for white bread, spaghetti, and noodles were higher in New Orleans. Although average incomes among the white group were higher in Birmingham, the white group in New Orleans on the average spent more for food.

Data on food purchases obtained in Milwaukee and Cleveland, where there are a large number of families of Central European descent, are very different from those obtained in Boston, where families of Anglo-Saxon and Irish descent predominate. Purchases of rye bread, cheese, veal, fresh pork, sausage, lard, cabbage, lettuce, apples, bananas, and coffee were considerably greater among the families studied in Milwaukee and Cleveland both in 1917-19 and in 1934-36. On the other hand, purchases of rolled oats, lamb, fresh fish, dried beans, fresh spinach, dried fruit, and tea were greater

¹¹ A statistical test of the significance of the difference in food consumption between different cities in the same region was conducted by comparing expenditures on about 100 specific foods for the following pairs of cities: Cleveland-Cincinnati; Dallas-Houston; Kansas City-St. Louis; and San Diego-Los Angeles. For each pair, the test showed that the difference between the two patterns of food consumption was sufficiently large to make it extremely unlikely that the differences could be attributed to the fluctuations of random sampling.

among the families studied in Boston in both periods. See Tabular Summary, table A-18.

Many of the differences in food preferences between localities as shown by these studies have no dietary significance. The nutritional content of the diets in the two places may be the same and the actual foods consumed quite different. It is, of course, important to know about local preferences and to take account of them in any program which attempts to bring diets to a point where they will adequately provide for growth and health.

Nutritional Adequacy of the Diets

A calculation of the proportion of families spending enough to buy the "minimum-cost adequate diet" of the Bureau of Home Economics indicates that 75 percent of the white families and 32 percent of the Negro families made such expenditure. There is a striking progression in the proportions from the families with unit expenditures of less than \$400 to those spending \$600 or more.

In making these estimates, the cost of the "minimum-cost adequate diet" was calculated on the basis of average prices in the period to which the expenditure data apply in each city surveyed. It is, of course, possible to shop with care and buy at lower prices than these. A careful selection of in-season fruits and vegetables and fish will lower the cost, but on the other hand, to secure a nutritionally adequate diet at the calculated cost requires thoughtful planning and food-consumption habits which follow nutritional needs very closely. These figures furnish, therefore, an estimate of the proportion of families spending enough to secure nutritionally adequate food; they do not furnish information as to the proportion of families actually attaining adequate diets. The following statement shows the percentage of families spending enough for food to buy the "minimum-cost adequate diet" of the Bureau of Home Economics, by unit expenditure for all items.

| Unit expenditure for all items: | Percent of— | |
|---------------------------------|----------------|-----------------|
| | White families | Negro families |
| All families..... | 75 | 32 |
| Less than \$400..... | 40 | 11 |
| \$400-\$600..... | 88 | ¹ 73 |
| \$600 and over..... | 98 | --- |

¹ Families with unit expenditure of \$400 and over.

A detailed analysis of food-consumption records kept for 1 week in several seasons by a sample of approximately 4,000 of the families cooperating in the present investigation was made by Stiebeling and Phipard.¹² The diets as shown by these records were classified as

¹² See footnote 10, p. 78.

good or fair if the uncooked food materials consumed furnished per nutrition-requirement unit at least the following quantities:

Specifications for diets rated good and fair: daily allowances of certain important nutrients per day for a 154-pound moderately active man

| <i>Nutrient</i> | <i>Good diets</i> | <i>Fair diets</i> |
|---|-------------------|-------------------|
| Protein: grams..... | 67 | 45 |
| Calcium: grams..... | 0. 68 | 0. 45 |
| Phosphorus: grams..... | 1. 32 | 0. 88 |
| Iron: milligrams..... | 15 | 10 |
| Vitamin A: International units..... | 6, 000 | 3, 000 |
| Vitamin B ₁ : Thiamin: milligrams..... | 1. 5 | . 75 |
| Vitamin C: Ascorbic acid: milligrams..... | 75 | 37 |
| Vitamin G: Riboflavin: milligrams..... | 1. 8 | 0. 9 |

Their analysis shows from 11 to 21 percent of the white families in the several regions, and 11 percent of the Negro families in the South, consuming food which, as uncooked food material, provided generous quantities of protein, calcium, phosphorus, iron, and vitamins A, B, ascorbic acid, and riboflavin. These included a wide margin of safety, probably about 50 percent above average minimum requirements for protein and the minerals, and a wider margin, as much as two or three fold, for the vitamins. These generous margins provide not only for some waste in use but also for the higher than average requirements of some individuals and the fact that more than the minimum quantities of certain nutrients needed for growth or equilibrium appears to be advantageous.

The percentage of the families in this sample whose diets were classified as fair and poor are shown in table 11. Stiebeling and Phipard found that "The chances for better diets increased with rising per capita expenditures for foods. This was due chiefly to a more liberal use of milk, meat, eggs, leafy green vegetables, and fruits, when more money was available. But the quality of the food supply selected by families was by no means only a matter of level of food expenditure. At every expenditure level above a certain minimum, some families succeeded in obtaining good diets but others procured food only fair or poor, from the standpoint of nutritive value. For example, with an expenditure of \$2.50 a person a week for food, 32 percent of the families in East South Central cities bought good diets, while 37 percent obtained diets that were classed as poor"¹² (that is, in need of improvement, since they were below, in one or more respects, what is now considered average minimum requirement).

¹² See footnote 10, p. 78.

TABLE 11.—*Proportion of All Families Studied Obtaining Diets of Different Grade, by Color of Family and Region*

| Color of family and region | Proportion obtaining diets graded— | | |
|----------------------------|------------------------------------|----------------|----------------|
| | Good | Fair | Poor |
| White: | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> |
| North Atlantic..... | 11 | 32 | 57 |
| East North Central..... | 12 | 28 | 60 |
| East South Central..... | 21 | 33 | 46 |
| Pacific..... | 14 | 46 | 40 |
| Negro: South..... | 11 | 25 | 64 |

In summarizing their findings, Stiebeling and Phipard estimate that there is little likelihood of a deficiency in protein in the diets of many employed workers' families. Most of the diets furnished an adequate amount of phosphorus. Less than a half, however, purchased food supplying as much as 0.70 gram or more of calcium per unit per day (a safe allowance), while about a sixth had diets furnishing less than the average minimum requirement of 0.45 gram of calcium per unit per day. About half the diets supplied 15 milligrams of iron per unit per day (the amount needed for a "good diet"), and all but about 5 percent, a "fair" allowance, 10 milligrams.

About a third of the families obtained diets high enough in vitamin A to insure good visual adaptation in semidarkness, and about a fifth obtained a liberal allowance. About half the families purchased foods which furnished less vitamin B₁ than the standard of the good diet for this nutrient. An abundance of vitamin B₁ promotes good functioning of the digestive tract. Acute deficiencies result in a disease of the nervous system called beriberi.

Somewhat less than half of the families secured the specifications of the good diet as regards vitamin C (ascorbic acid), a substance found in abundance in citrus fruits and tomatoes and in certain green and leafy vegetables and fruits, but almost 90 percent had a "fair" allowance. Diets without sufficient provision of this nutrient result in increased susceptibility to infection and in restlessness and irritability in children. An acute deficiency in vitamin C may produce scurvy, but other symptoms are more common in this country. Riboflavin (essential in the production of an enzyme involved in cell respiration and the energy metabolism of the body) was fairly well supplied by these diets. The pellagra-preventive factor was apparently amply supplied except in the Southeast, where the deficiency among the low-income groups is serious.

Deficiencies in the consumption of calcium and vitamins A, B, and C are readily understood when the division of actual expenditure is compared with recommendations for adequate nutrition at expenditure levels just above and just below the average prevailing in this group.

Milk is one of the most important sources of calcium and of vitamins A and B. The relatively low proportion of the average allotted to milk and milk products is responsible in large part for these deficiencies. The deficiency which appears in the analysis as regards vitamin C is probably accounted for by the fact that actual purchases of green and leafy vegetables were considerably below those in the recommended diets.

The average nutritive content of the diets of the white and Negro families at three different economic levels have been analyzed by the Bureau of Home Economics. (See table 12.) The average food energy provided by these diets exceeded the energy allowances used by this Bureau in calculating its standard food budgets, except among families at the lowest economic level. Among the white and Negro families spending less than \$400 per adult equivalent for all items, the energy value of the diets provided, on the average, slightly less than the 3,000 calories per day for a 154-pound man at moderate work, whose needs are used as a "nutrition unit" in calculating the adequacy of family diets. The average food, protein, and iron value of the food of families—Negro and white—in each economic group generally met or exceeded the Bureau's allowances for good diets as given on page 82. Within a group of families whose diets furnish an average of 3,000 calories, 67 grams protein, or 15 milligrams of iron, probably about half have food that furnishes these nutrients in quantities that are below average, according to previous studies.

The most prevalent and serious deficiencies in the diets of the families studied appear to be in calcium, thiamin, riboflavin, and ascorbic acid. The averages for calcium given in table 12 paint a somewhat darker picture than is actually the case, however, inasmuch as the data on food consumed did not provide the detail necessary to take account of the calcium furnished by self-rising flour, a product widely used in the Southeast. The use of self-rising flour probably increased the calcium content of diets in that locality, among families at the lowest economic levels, by 50 percent and among those at the highest economic level by 20 percent. Even allowing for this qualification, calcium remains one of the serious and prevalent dietary shortages. Diets approached the level recommended for calcium only among white families in the highest economic group. Even among these families probably more than half had food that furnished less than 0.7 gram of calcium per nutrition unit per day.

Relatively little information is available on the riboflavin needs of human beings. If a standard of 1.8 milligrams per man per day be accepted, at the lowest economic level the averages indicate gross inadequacy, and at the higher levels that about a third of the families would fall below the requirement for a good diet.

The ascorbic acid content of diets generally improves more markedly than other nutrients with rise in economic status. Only at the lowest economic levels were the averages for ascorbic acid content below accepted dietary standards. Probably the diets of only about a fourth of the families in these groups furnished as much as 75 milligrams of ascorbic acid per unit per day, whereas at the highest economic level the diets of three-fourths or more probably met or exceeded this allowance.

In general, successive increases in the average nutritive value of diets accompanied progressively higher economic status, but for most nutrients the dietary improvement proceeded at a lesser rate than spending for all living.

TABLE 12.—Average Nutritive Value of Diets Per Capita and Per Nutrition Unit Per Day, by Color and Total Expenditure Per Consumption Unit, 1 Year During the Period 1934–36

[White and Negro families of employed wage earners and clerical workers in cities]

| Color and total expenditure per consumption unit in 1 year (1) | Energy value (2) | Protein (3) | Calcium (4) | Phosphorus (5) | Iron (6) | Vitamins | | | |
|---|---------------------------------|----------------|----------------|-------------------|--------------------|-------------------|-----------------------|--------------------|--------------------|
| | | | | | | A (7) | B ₁ (8) | C (9) | G (10) |
| | Per nutrition unit ¹ | | | | | | | | |
| | <i>Calories</i> | <i>Grams</i> | <i>Grams</i> | <i>Grams</i> | <i>Milli-grams</i> | <i>Int. units</i> | <i>Milli-grams</i> | <i>Milli-grams</i> | <i>Milli-grams</i> |
| White: | | | | | | | | | |
| Under \$400..... | 2,840 | 70 | 0.47 | 1.17 | 12.4 | 4,900 | 1.6 | 65 | 1.6 |
| \$400–\$600..... | 3,260 | 84 | .59 | 1.36 | 15.2 | 6,900 | 1.9 | 97 | 2.0 |
| \$600 and over..... | 3,580 | 96 | .70 | 1.54 | 17.1 | 8,600 | 2.1 | 123 | 2.4 |
| Negro: | | | | | | | | | |
| Under \$400..... | 2,990 | 67 | .32 | 1.10 | 14.0 | 4,400 | 1.7 | 54 | 1.3 |
| \$400–\$600..... | 3,860 | 93 | .53 | 1.48 | 17.5 | 6,800 | 2.2 | 88 | 2.0 |
| \$600 and over..... | 3,780 | 96 | .57 | 1.48 | 17.3 | 8,200 | 2.2 | 109 | 2.1 |

¹ Analysis furnished by the Bureau of Home Economics of the Department of Agriculture. The figures are in terms of the nutritional needs of a moderately active man of 154 pounds. They should be compared with the specifications for a good diet given on page 82.

The relationship between food consumption and health is now so well established that it must be a matter of general concern that so large a proportion of this relatively favored group was not securing the foods needed for a nutritionally satisfactory diet. There is abundant clinical evidence that the vitamins and the minerals listed above are needed for physical well-being. Part of the consumption deficiencies just shown could easily be remedied by more widespread knowledge of nutritional needs, but a large part is due to the inadequacy of incomes to meet total family needs. As noted in chapter 3, 44 percent of the children in the families of the employed workers covered by this investigation were members of families whose expenditures did not come up to the modest standard of the WPA "maintenance budget."

Chapter 5

HOUSING

When the city worker talks of housing expense today, he is likely to think not only of the cost of a roof over his head but also of heat in winter, refrigeration in summer, and light the year round. To meet these needs, the families of wage earners and clerical workers surveyed spent an average of a little over \$30 a month or a fourth of the total family expenditure.

In the case of tenant families, this figure includes rent and fuel, light, and refrigeration. For home owners it covers fuel, light, and refrigeration, as well as the money cost of maintenance and repair of the house, but not payments on principal of mortgage or the cost of permanent improvements to the home. The last two items were treated as family savings or investment.

Almost a third of the families surveyed were home owners. For these families, the money spent during the year for taxes, assessments, interest, insurance, and repairs does not tell the whole story of current housing cost. Especially for a family with a substantial equity in its home, these current expenditures are frequently less than the amount it would have to pay in rent to obtain an equally good house. The difference between such estimated rental value and the money actually paid for current housing expense is in fact income "in kind" from the family investment in the owned home. It is correspondingly expenditure in kind for current housing, since the family has chosen to take the return on its investment in the form of housing. This type of housing expenditure averaged \$12 a month per home-owning family surveyed.¹ When averaged with the expenditures for all families studied, it raises the total housing expenditure for all families in the survey from the \$30 previously mentioned to \$34.

There was a notable increase at higher income levels in the proportion of families owning their homes. The rise was from below 20 percent to over 40 percent within the income ranges of this survey. The figures at each income level are as follows:

¹ Housing expenditure "in kind" was calculated as the difference between estimated rental value and actual money expense for taxes, assessments, interest, refinancing charges, insurance, and repairs. The home owners were asked to estimate the rental value of their homes. This figure was checked by field agents with the real estate values of similar dwellings in the locality.



Photo by U. S. H. A.

PLATE 3.—COMPARATIVELY NEW ONE-FAMILY DETACHED WOODEN HOUSES IN AN EASTERN METROPOLITAN AREA. HOUSES ARE COMFORTABLE BUT HAVE RELATIVELY SMALL PLAY SPACE.



Photo by U. S. H. A.

PLATE 4.—BACK-YARD VIEW OF NEGRO DWELLINGS IN A SOUTHERN CITY. SINGLE PRIVY AT LEFT SERVES THREE FAMILIES. AN EXAMPLE OF POOREST HOUSING FOUND IN THE SURVEY.

| <i>Families with annual net income of—</i> | <i>Percentage of families who were home owners</i> |
|--|--|
| All families..... | 29.8 |
| \$500—\$600..... | 16.3 |
| \$600—\$900..... | 23.5 |
| \$900—\$1,200..... | 24.1 |
| \$1,200—\$1,500..... | 26.4 |
| \$1,500—\$1,800..... | 31.5 |
| \$1,800—\$2,100..... | 36.0 |
| \$2,100—\$2,400..... | 42.0 |
| \$2,400—\$2,700..... | 37.8 |
| \$2,700—\$3,000..... | 43.7 |
| \$3,000 and over..... | 41.7 |

At the higher incomes there were in general more adult earners and larger families, a combination favorable to home ownership.

Housing Expenditure by Tenure and Type of Dwelling

Housing expenditures differed not only for owners and renters but according to the kind of dwelling occupied (see table 1). Tenants of heated apartments had the highest average housing expenditure and the smallest number of rooms.² Tenants of unheated apartments had more space and paid lower rents; in general these apartments were located in older dwellings. In New York City, for example, most of the families renting apartments for which heat was not furnished by the landlord lived in "old law tenements" on Manhattan and in lower Brooklyn and used stoves for heating purposes. A few of the New York City apartments for which the tenant provided the heat were in two-family flats in Queens and Brooklyn; these were frame buildings with a separate furnace for each family.

TABLE 1.—*Monthly Housing Expenditure and Average Number of Rooms, by Tenure and Type of Dwelling, in 42 Large Cities*

[Data cover 12 months within the period 1934-36]

| Class of occupant | Total monthly housing expenditure | Rent or rental value | Fuel, light, and refrigeration expenditures | Average number of rooms per family |
|-------------------------------------|-----------------------------------|----------------------|---|------------------------------------|
| Home owners ¹ | \$39 | \$29 | \$10 | 6.4 |
| House renters..... | 31 | 21 | 10 | 4.1 |
| Renters of heated apartments..... | 35 | 31 | 4 | 3.8 |
| Renters of unheated apartments..... | 31 | 21 | 10 | 4.7 |

¹ 98.8 percent of the home owners lived in houses.

² Includes \$17 money expenditure, and \$12 housing "in kind" from investment in owned homes.

³ Assuming that expenditures for fuel, light, and refrigeration are the same for house owners and house renters. Separate figures on such expenditures are available for families living in houses and paying for heat separately from rent or ownership payments, but not by tenure.

⁴ The difficulties involved in obtaining data on size of rooms made it seem inadvisable to attempt to ascertain such information in the present investigation. Questions about window space and sunlight were omitted for the same reason.

Home owners had the lowest money expenditures, \$27 per month, but when the return on the investment is taken into consideration they spent more than renters of heated apartments. They had almost twice as much space, however, for this expenditure, and were accordingly better able to provide privacy for family members, and room for recreational activity and hobbies.

The fact that rented houses averaged a smaller number of rooms than did apartments rented unheated is surprising. It is explained, to a considerable extent, by the relative scarcity of apartments and the predominance of rented houses in the southern cities, and the fact that many Negro families surveyed lived in small houses which frequently had only one or two rooms.

The percentage of white and Negro families in each region living in the several types of dwelling is shown in table 2. Here the predominance of houses among the Negro wage earners and clerical workers in the southern and North Atlantic cities is clear, as is also the relative importance of heated apartments in the northern and eastern cities. It is because the majority of families living in apartments for which they provide the heat were found in the North and East that the average expenditure for fuel and light reported by these families is as high as that for families in houses.

TABLE 2.—Percent of Families Living in Dwellings of Specified Type and Tenure in 42 Large Cities Grouped by Region, 1934-36

| Region | White families | | | | | Negro families | | | | |
|-------------------------|---------------------------|------------------------------|-----------|-------------------|---------------------|---------------------------|------------------------------|-----------|-------------------|---------------------|
| | All families ¹ | Living in apartments rented— | | Living in houses— | | All families ¹ | Living in apartments rented— | | Living in houses— | |
| | | Heat-ed | Un-heated | Rent-ed | Own-ed ² | | Heat-ed | Un-heated | Rent-ed | Own-ed ² |
| New York City..... | 100.0 | 62.1 | 23.3 | 2.2 | 12.4 | 100.0 | 93.0 | 6.0 | 0 | 1.0 |
| North Atlantic..... | 100.0 | 9.2 | 32.0 | 25.3 | 33.5 | 100.0 | 8.1 | 22.2 | 55.1 | 14.6 |
| Southern..... | 100.0 | 8.9 | 17.2 | 42.1 | 31.8 | 100.0 | 1.1 | 16.7 | 59.5 | 22.7 |
| East North Central..... | 100.0 | 11.3 | 30.9 | 26.9 | 30.9 | 100.0 | 4.0 | 40.3 | 41.3 | 14.4 |
| West North Central..... | 100.0 | 15.7 | 19.4 | 30.0 | 34.9 | 100.0 | 8.1 | 45.0 | 22.0 | 24.9 |
| Pacific..... | 100.0 | 9.2 | 15.6 | 34.0 | 41.2 | ----- | ----- | ----- | ----- | ----- |

¹ Omitting families who changed their tenure or type of dwelling during the year of the study.

² Treating all home owners as if they lived in houses; 98.8 percent of white home owners and 100.0 percent of Negro home owners lived in houses.

The differences in customary payments for housing and fuel, light, and refrigeration in cities in different regions of the country are shown in table 3. The highest payments were in New York City and the lowest in the South.

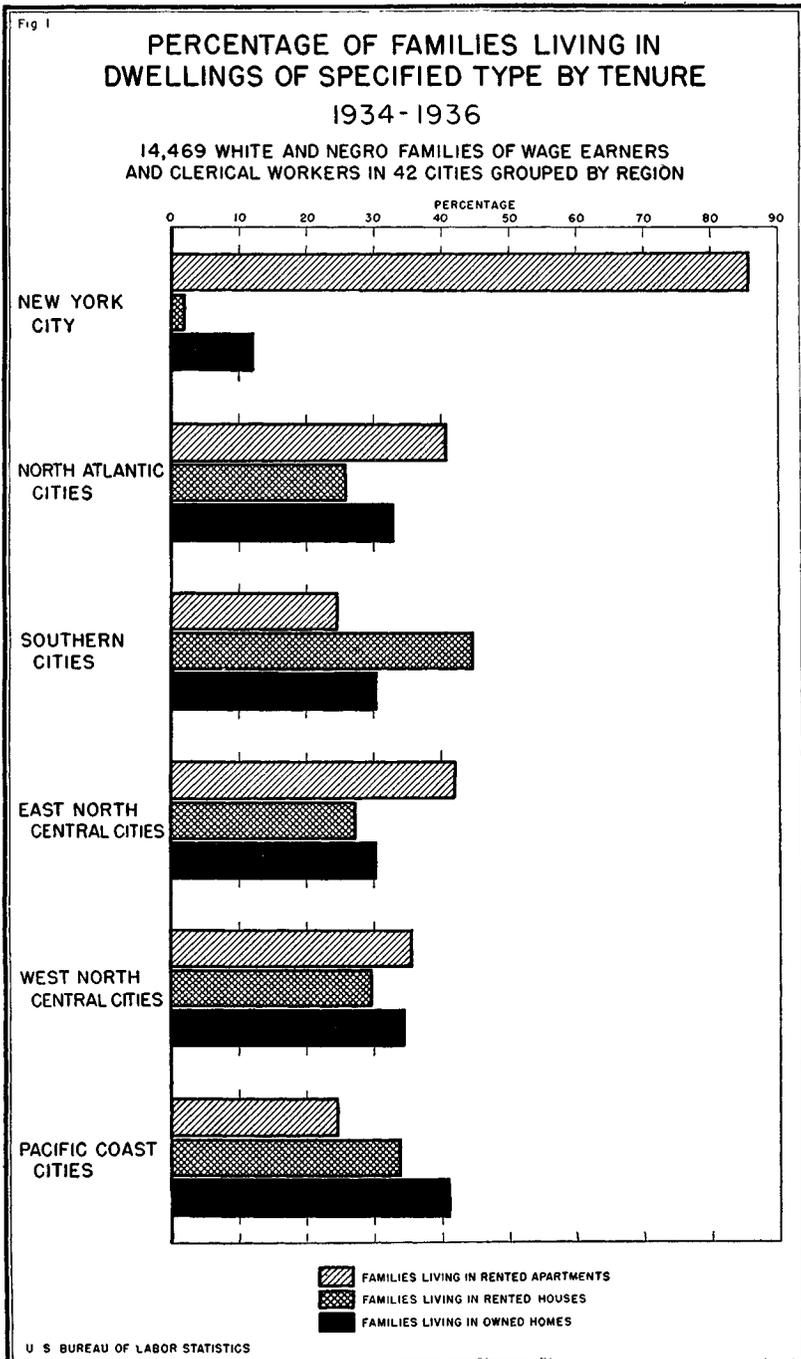


TABLE 3.—*Monthly Housing Expenditures¹ by Tenure and Type of Dwelling, in 42 Large Cities Grouped by Region, 1934-36*

| Region | White families | | | | | Negro families | | | | |
|-------------------------|---------------------------|---------------------|------------|---------------------------------|--------------------|---------------------------|---------------------|------------|---------------------------------|--------------------|
| | All families ² | Renting apartments— | | Living in houses ³ — | | All families ² | Renting apartments— | | Living in houses ³ — | |
| | | Heat-ed | Un-heat-ed | Rent-ed | Owned ⁴ | | Heat-ed | Un-heat-ed | Rent-ed | Owned ⁴ |
| New York City..... | \$40 | \$41 | \$31 | \$49 | \$55 | \$41 | \$42 | \$30 | | \$43 |
| North Atlantic..... | 33 | 33 | 33 | 35 | 41 | 29 | 25 | 24 | \$31 | 40 |
| Southern..... | 26 | 28 | 25 | 27 | 35 | 18 | 23 | 18 | 19 | 21 |
| East North Central..... | 29 | 29 | 29 | 31 | 39 | 21 | 27 | 21 | 21 | 25 |
| West North Central..... | 28 | 29 | 29 | 31 | 38 | 22 | 23 | 23 | 23 | 28 |
| Pacific..... | 27 | 34 | 31 | 30 | 35 | | | | | |

¹ Including fuel, light, and refrigeration.

² Omitting families who changed their tenure or type of dwelling during the year of the study.

³ These figures have been computed on the assumption that fuel, light, and refrigeration expenditures of house renters and house owners are the same. Separate figures on such expenditures are available for families living in houses making payments for heat separately from rent or ownership payments, but not by tenure.

⁴ Including monthly value of income from investment in owned homes and treating all home owners as occupying houses. See table 2, footnote 2.

Housing Facilities for All Families Surveyed

A general picture of the quality of the dwellings of these average families of employed wage earners and clerical workers is presented in table 4. Three-fourths lived in houses and one-fourth in apartments. Most of them had a bathroom, electric lights, and gas or electricity for cooking. Two-thirds had central heat but less than one-third had telephones.

TABLE 4.—*Housing Facilities of 14,469 Families of Wage Earners and Clerical Workers in 42 Large Cities*

[Data pertain to homes occupied at end of schedule year, within the period 1934-36]

| Item | Home owners | Home renters | All families | Item | Home owners | Home renters | All families |
|---|-------------|--------------|--------------|--|-------------|--------------|--------------|
| Percent of families living in— | | | | Percent of families having— | | | |
| 1-family detached house..... | 69.2 | 25.3 | 38.6 | Water outside dwelling..... | 1.8 | 1.3 | 1.5 |
| 1-family semidetached or row house..... | 17.2 | 13.9 | 14.9 | Sink..... | 98.2 | 98.1 | 98.1 |
| 2-family house..... | 12.4 | 27.2 | 22.7 | Electric lights..... | 98.4 | 98.2 | 98.3 |
| Apartment..... | 1.2 | 33.6 | 23.8 | Gas or electricity for cooking..... | 90.4 | 89.5 | 89.8 |
| With elevator..... | .1 | 2.3 | 1.6 | Refrigerator: | | | |
| Dwelling with janitor service..... | .6 | 21.5 | 15.2 | Electric..... | 27.8 | 25.2 | 26.0 |
| Percent of families having— | | | | Other mechanical..... | 1.9 | 2.7 | 2.5 |
| Bathroom..... | 93.1 | 89.6 | 90.7 | Ice..... | 62.9 | 65.6 | 64.8 |
| Inside flush toilet..... | 95.2 | 95.7 | 95.5 | None..... | 7.4 | 6.5 | 6.8 |
| Outside flush toilet..... | .9 | 2.0 | 1.7 | Central heat—hot air, hot water, or steam..... | 73.4 | 64.3 | 67.1 |
| Other type toilet..... | 3.9 | 2.3 | 2.8 | Telephone..... | 45.0 | 23.9 | 30.3 |
| Sole use of toilet by household..... | 97.4 | 91.9 | 93.6 | Garage..... | 58.9 | 33.5 | 41.2 |
| Water inside dwelling..... | 98.2 | 98.7 | 98.5 | Garden or lawn space..... | 65.7 | 31.6 | 41.9 |
| Running water inside dwelling..... | 97.6 | 98.1 | 97.9 | Each of the following items: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking..... | 80.8 | 76.4 | 77.7 |
| Hot running water inside dwelling..... | 86.3 | 82.0 | 83.3 | | | | |
| Pump inside dwelling..... | .6 | .6 | .6 | | | | |

HOME OWNERS

The typical home owner lived in a one-family detached house. Fewer than 1 in 10 home owners were without a bathroom, an inside flush toilet reserved for the sole use of the household, running water, electric lights, and gas or electricity for cooking. Two in ten home owners lacked one or more of the following conveniences: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking. Two-thirds of the home owners used ice for refrigeration, but almost a third had electric or other mechanical refrigerators. Two-thirds had garden space and nearly half had telephones.

RENTERS

Over half the renters lived in apartments or in two-family houses arranged for occupancy by one family above the other. An average monthly rental of \$23.50 was reported by all families living in rented dwellings, whether house or apartment, at the close of the study year. Nine out of ten families which rented their dwellings had bathrooms, inside flush toilets, running water, electric lights, and gas or electricity for cooking.

Three-fourths of the renters had each of the following conveniences: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking. About two-thirds of them had central heat, and the same proportion used ice for refrigeration. About one-third had garages and garden or lawn space. Telephones and electric refrigerators were found in about a fourth of the rented dwellings.

Total Housing Expenditure by Income Level

Total money expenditure for housing ³ did not reach the average of \$33 per month until family incomes exceeded \$1,500 per year. (See table 5.) Families in the survey with incomes from \$600 to \$900 per year spent an average of about \$20 a month, and that amount constituted 29 cents of the total family dollar spent. Families with incomes from \$2,400 to \$2,700 spent \$40 per month, yet this amount represented only 20 cents of each dollar spent by the families in this income class. (See ch. 6, figs. 1 and 2.)

³ Rent or current housing expenditure of home owners plus fuel, light, and refrigeration. For some families, fuel, light, and refrigeration costs are included in rent while for other families they are paid separately. For this reason, total housing expenditure including all these items is more nearly comparable for all cities and all income levels.

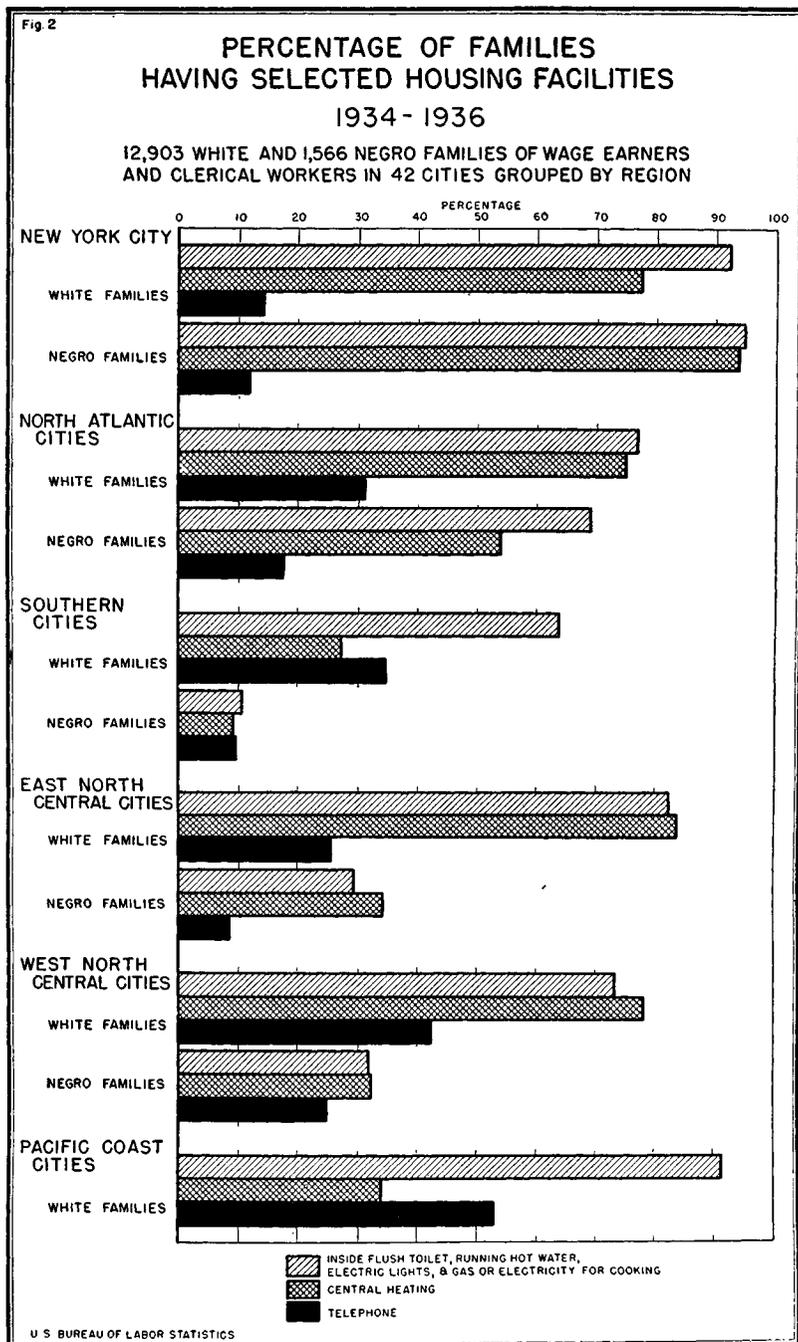


TABLE 5.—Monthly Money Housing Expenditures of 14,469 Families of Wage Earners and Clerical Workers in 42 Large Cities, by Income Level

[Data cover 12 months within the period 1934-36]

| Annual net income of family | Percent of families in survey | Average number of persons per family | Housing ¹ plus fuel, light, and refrigeration | Housing ¹ | Fuel, light, and refrigeration | Housing ¹ plus fuel, light, and refrigeration | Housing ¹ | Fuel, light, and refrigeration |
|-----------------------------|-------------------------------|--------------------------------------|--|----------------------|--------------------------------|--|----------------------|--------------------------------|
| | | | Amount | | | Percent of money expenditure | | |
| | 100.0 | 3.60 | \$31 | \$22 | \$9 | 24.2 | 17.1 | 7.1 |
| All families..... | | | | | | | | |
| \$500 to \$600..... | .8 | 3.11 | 16 | 11 | 5 | 30.0 | 20.2 | 9.8 |
| \$600 to \$900..... | 8.4 | 3.18 | 20 | 14 | 6 | 28.8 | 19.9 | 8.9 |
| \$900 to \$1,200..... | 20.4 | 3.41 | 26 | 18 | 8 | 27.8 | 19.4 | 8.4 |
| \$1,200 to \$1,500..... | 23.8 | 3.54 | 30 | 21 | 9 | 25.7 | 18.0 | 7.7 |
| \$1,500 to \$1,800..... | 20.3 | 3.62 | 33 | 23 | 10 | 24.3 | 17.3 | 7.0 |
| \$1,800 to \$2,100..... | 15.1 | 3.76 | 35 | 25 | 10 | 22.5 | 16.0 | 6.5 |
| \$2,100 to \$2,400..... | 5.6 | 4.03 | 38 | 27 | 11 | 21.3 | 15.0 | 6.3 |
| \$2,400 to \$2,700..... | 2.7 | 4.27 | 40 | 29 | 11 | 19.7 | 14.3 | 5.4 |
| \$2,700 to \$3,000..... | 1.3 | 4.37 | 42 | 31 | 11 | 18.5 | 13.7 | 4.8 |
| \$3,000 and over..... | 1.6 | 4.81 | 47 | 34 | 12 | 17.2 | 12.6 | 4.6 |

¹ Includes rent plus repairs paid by tenants, and expenditures of home owners for taxes, insurance, repairs, refinancing charges, interest on mortgage, but not payments on principal or cost of permanent improvement to owned homes.

When the value of housing in kind of home owners is added, the total housing expense for all families is about \$3 per month larger than when computed only on a money basis. (See table 6.) As there were more home owners at higher income levels, the effect is more noticeable there. (See ch. 6, fig. 3.)

TABLE 6.—Total Monthly Housing Expenditures of 14,469 Families of Wage Earners and Clerical Workers in 42 Large Cities, by Income Level

[Data cover 12 months within the period 1934-36]

| Annual net income of family | Total expense for housing ¹ | | Annual net income of family | Total expense for housing ¹ | |
|-----------------------------|--|--|-----------------------------|--|--|
| | Amount | Percent of total monthly income ² | | Amount | Percent of total monthly income ² |
| All families..... | \$34 | 26.9 | \$1,800 to \$2,100..... | \$40 | 24.5 |
| \$500 to \$600..... | 19 | 38.0 | \$2,100 to \$2,400..... | 43 | 23.1 |
| \$600 to \$900..... | 23 | 35.0 | \$2,400 to \$2,700..... | 44 | 21.0 |
| \$900 to \$1,200..... | 29 | 32.3 | \$2,700 to \$3,000..... | 48 | 19.8 |
| \$1,200 to \$1,500..... | 33 | 29.0 | \$3,000 and over..... | 52 | 18.1 |
| \$1,500 to \$1,800..... | 37 | 26.8 | | | |

¹ Including money expenditure for rent, current housing expenditure of home owners, fuel, light, and refrigeration, and value of housing in kind from investment in owned home.

² Including money income and value of income received in kind from investment in owned home.

The families at higher income levels had more members per family than did those at lower income levels and consequently needed more housing space. It is thus impossible to conclude the comparison of their housing expenditures when averages per family have been examined. When averages are computed in terms of expenditure per family member, it appears that families at the \$600 to \$900 level spent \$6.42 per member per month for housing. This is contrasted with \$9.31 for families having incomes of \$2,400 to \$2,700. In other words, although money expenditures per family were 95 percent greater at the high income level than at the low one mentioned, expenditure per person was only 45 percent greater. Total housing expenditure, including value of housing in kind from investment in owned homes, was 45 percent greater per person at the high income level.

*Housing by Consumption Level*⁴

The details of housing facilities and expenditures are available for the families studied, classified by total expenditure per adult equivalent. For housing, particularly, the family expenditures are much more meaningful when consideration is given to the number of persons among whom they are shared. Total housing expenditures per family (including fuel, light, and refrigeration and imputed expenditures of home owners) were 55 percent greater for families with total annual unit expenditures of \$1,100 to \$1,200 than for those with unit expenditures of \$200 to \$300.⁵ (See table 7.) Yet such expenditures per person were 249 percent greater at the higher consumption level, partly because they had smaller families on the average. The greater privacy per family member at the high consumption level is indicated by the 0.49 person per room at that level as compared with 1.12 persons per room among families with total annual unit expenditures of \$200 to \$300. These figures may be compared with the generally accepted American standard of a minimum of one room per person.

⁴ For explanation of "consumption level" and "economic level" see ch. 3.

⁵ For average incomes of the families at the consumption levels discussed see ch. 3, p. 56.

TABLE 7.—Housing Space per Person, and Housing Expenditures per Family and per Person, of Families in 42 Large Cities, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Average number of persons in household: | | | | | |
| All families..... | 3.79 | 5.33 | 3.33 | 2.60 | 2.37 |
| Home owners..... | 4.09 | 5.06 | 3.50 | 2.85 | 2.51 |
| House renters..... | 3.98 | 5.15 | 3.36 | 2.58 | 2.40 |
| Renters of centrally heated apartments..... | 3.15 | 4.69 | 3.28 | 2.56 | 2.42 |
| Renters of apartments not centrally heated..... | 3.65 | 5.13 | 3.12 | 2.42 | 2.16 |
| Average number of rooms per family: | | | | | |
| All families..... | 5.10 | 4.78 | 5.07 | 4.95 | 4.80 |
| Home owners..... | 5.99 | 5.93 | 5.99 | 6.22 | 5.71 |
| House renters..... | 5.33 | 5.22 | 5.47 | 5.32 | 5.81 |
| Renters of centrally heated apartments..... | 3.77 | 3.91 | 3.81 | 3.68 | 3.51 |
| Renters of apartments not centrally heated..... | 4.74 | 4.75 | 4.69 | 4.80 | 4.79 |
| Average number of persons per room: | | | | | |
| All families..... | .74 | 1.12 | .66 | .53 | .49 |
| Home owners..... | .68 | .95 | .58 | .46 | .44 |
| House renters..... | .75 | .99 | .61 | .48 | .41 |
| Renters of centrally heated apartments..... | .84 | 1.20 | .86 | .70 | .69 |
| Renters of apartments not centrally heated..... | .77 | 1.08 | .67 | .50 | .45 |
| Housing, including fuel, light, and refrigeration: | | | | | |
| Average expenditure per family: | | | | | |
| All families ¹ | \$409.74 | \$341.22 | \$433.18 | \$480.26 | \$530.01 |
| Home owners ² | 469.16 | 393.73 | 495.90 | 566.52 | 541.38 |
| House renters ³ | 374.05 | 314.35 | 411.49 | 444.53 | 490.56 |
| Renters of centrally heated apartments..... | 427.67 | 355.12 | 422.66 | 461.07 | 580.00 |
| Renters of apartments not centrally heated..... | 368.85 | 312.21 | 387.66 | 418.30 | 461.71 |
| Average expenditure per person in household: | | | | | |
| All families ¹ | 120.89 | 64.02 | 130.08 | 184.72 | 223.63 |
| Home owners ² | 114.71 | 69.56 | 141.69 | 198.78 | 215.69 |
| House renters ³ | 93.98 | 61.04 | 122.47 | 172.30 | 204.40 |
| Renters of centrally heated apartments..... | 135.77 | 75.72 | 128.86 | 180.11 | 239.67 |
| Renters of apartments not centrally heated..... | 101.05 | 60.86 | 124.25 | 172.85 | 213.75 |
| Average investment of home owners in owned home during year: | | | | | |
| Per family..... | 84.13 | 68.35 | 93.68 | 104.51 | 260.61 |
| Per member of economic family..... | 21.97 | 12.45 | 29.00 | 42.48 | 120.65 |

¹ Including value of housing in kind from investment in owned home.² Including value of housing in kind from investment in owned home. These figures are computed on the assumption that fuel, light, and refrigeration expenditures of renters of unheated houses and of house owners are the same. Figures on such expenditures are available for families living in houses and paying for heat separately from rent or ownership payments, but not by tenure. (See footnote 2, table 2.)³ These figures are computed on the assumption that fuel, light, and refrigeration expenditures of renters of unheated houses and of house owners are the same. Figures on such expenditures are available for families living in houses and paying for heat separately from rent or ownership payments, but not by tenure.

Investment in Owned Home, by Consumption Level

Forty-five percent of the home owners invested in their homes during the year. These investments averaged \$185. They took the form either of down payments on principal of mortgage or other form of home loan, or permanent improvements, such items as the addition of a room, the installation of a furnace, or building of a garage. The average investment, per family investing, of both white and Negro families at selected consumption levels, was as follows:

| Families with total annual unit expenditure of— | Average per family investing |
|---|------------------------------|
| \$200 to \$300..... | \$161 |
| \$500 to \$600..... | 191 |
| \$800 to \$900..... | 219 |
| \$1,100 to \$1,200..... | 478 |

The fact that the investigation was made at a time when business recovery was under way but not yet complete undoubtedly accounts for the relatively small proportion of home owners making reductions in principal owed or making permanent improvements. When such expenditures are averaged for all home owners, whether investing or not, the average is reduced to \$84. (See table 7.) That average investment per home-owning family at the high economic level shown in table 7 was 4 times as great as at the lower level, while such investment per person was 10 times as great, emphasizes the greater strain upon family funds of the large families.

Housing Facilities, by Consumption Level

Housing facilities among both tenants and owners (see table 8) were markedly better for families at the higher consumption levels. Thus the percent of owners having running hot water, inside flush toilet, electric light, and gas or electricity for cooking, rose from 64 percent at the \$200 to \$300 unit-expenditure level to 100 percent at the \$1,100 to \$1,200 level. The corresponding percentages for renters were 56 and 97 percent.

Running water inside the dwelling, electric lights, and sinks were available to 90 percent or more of the families even among the least favored in this group ⁶ of employed wage earners and clerical workers. Inside flush toilets were available in not quite 9 out of 10 homes at the \$200 to \$300 unit-expenditure level.

The electric refrigerator is the outstanding example of the type of facility which was afforded by only a small proportion of families at the low consumption levels, but by a rapidly expanding proportion at higher levels. Included in this group are also the telephone and garage. It is evident from the expenditures for these three items that they are much desired by this group of families. The percentage of families having them is very restricted at low consumption levels, but expands rapidly at higher ones. Items which show proportionately greater frequency at low consumption levels, but some increase at higher levels, are hot running water, bathrooms, inside flush toilets, and central heating.

⁶ No families on relief or with incomes below \$500 were included in the investigation. For details of the requirements for inclusion in the study, see appendix B.

TABLE 8.—Housing Facilities of Families of Wage Earners and Clerical Workers in 42 Large Cities, at Selected Consumption Levels

[Data pertain to home occupied at end of schedule year during period 1934-36]

| HOME OWNERS | | | | | |
|--|--------------|---|----------------|----------------|--------------------|
| Item | All families | Families with total annual unit expenditure of— | | | |
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percent of families living in— | | | | | |
| 1-family detached house..... | 69.2 | 65.7 | 68.2 | 68.4 | 72.5 |
| 1-family semidetached or row house..... | 17.2 | 23.0 | 17.5 | 14.4 | 13.0 |
| 2-family house..... | 12.4 | 10.6 | 12.9 | 15.6 | 14.5 |
| Apartment..... | 1.2 | .7 | 1.4 | 1.6 | 0 |
| With elevator..... | .1 | .3 | 0 | 0 | 0 |
| Dwelling with janitor service..... | .6 | .3 | .9 | .4 | 0 |
| Percent of families having— | | | | | |
| Bathroom..... | 93.1 | 83.2 | 96.9 | 97.7 | 100.0 |
| Inside flush toilet..... | 95.2 | 88.6 | 97.6 | 100.0 | 100.0 |
| Outside flush toilet ¹ | .9 | 1.6 | .6 | 0 | 0 |
| Other type toilet..... | 3.9 | 9.8 | 1.8 | 0 | 0 |
| Sole use of toilet by household..... | 97.4 | 98.4 | 96.8 | 97.0 | 100.0 |
| Water inside dwelling..... | 98.2 | 95.0 | 99.4 | 100.0 | 100.0 |
| Running water inside dwelling..... | 97.6 | 93.8 | 98.6 | 100.0 | 100.0 |
| Hot running water inside dwelling..... | 86.3 | 72.4 | 91.1 | 96.0 | 100.0 |
| Pump inside dwelling..... | .6 | 1.2 | .8 | 0 | 0 |
| Water outside dwelling..... | 1.8 | 5.0 | .6 | 0 | 0 |
| Sink..... | 98.2 | 95.6 | 99.4 | 99.7 | 100.0 |
| Electric lights..... | 98.4 | 97.5 | 99.2 | 99.4 | 100.0 |
| Gas or electricity for cooking..... | 90.4 | 78.9 | 92.5 | 99.0 | 100.0 |
| Refrigerator: | | | | | |
| Electric..... | 27.8 | 9.1 | 33.8 | 49.3 | 63.5 |
| Other mechanical..... | 1.9 | .6 | 2.0 | 5.8 | 10.1 |
| Ice..... | 62.9 | 30.2 | 59.2 | 38.6 | 23.6 |
| None..... | 7.4 | 10.1 | 5.0 | 6.3 | 2.8 |
| Central heat—hot air, hot water, or steam..... | 73.4 | 52.5 | 76.4 | 80.9 | 74.0 |
| Telephone..... | 45.0 | 20.2 | 54.1 | 74.2 | 63.9 |
| Garage..... | 58.9 | 46.6 | 63.3 | 73.1 | 69.8 |
| Garden space..... | 65.7 | 62.4 | 66.4 | 73.5 | 71.1 |
| Each of the following items: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking..... | 80.8 | 63.6 | 84.6 | 96.0 | 100.0 |
| TENANTS | | | | | |
| Percent of families living in— | | | | | |
| 1-family detached house..... | 25.3 | 30.5 | 23.4 | 17.0 | 15.7 |
| 1-family semidetached or row house..... | 13.9 | 21.7 | 11.9 | 8.7 | 13.6 |
| 2-family house..... | 27.2 | 24.0 | 28.8 | 27.2 | 19.0 |
| Apartment..... | 33.6 | 23.8 | 35.9 | 47.1 | 51.7 |
| With elevator..... | 2.3 | .2 | 2.7 | 3.2 | 15.6 |
| Dwelling with janitor service..... | 21.5 | 8.9 | 24.7 | 37.7 | 44.6 |
| Percent of families having— | | | | | |
| Bathroom..... | 89.6 | 78.1 | 93.2 | 97.1 | 97.8 |
| Inside flush toilet..... | 95.7 | 89.9 | 98.1 | 99.4 | 100.0 |
| Outside flush toilet ¹ | 2.0 | 3.9 | 1.0 | .6 | 0 |
| Other type toilet..... | 2.3 | 6.2 | .9 | 0 | 0 |
| Sole use of toilet by household..... | 91.9 | 90.2 | 92.3 | 95.7 | 95.3 |
| Water inside dwelling..... | 98.7 | 96.6 | 99.8 | 100.0 | 100.0 |
| Running water inside dwelling..... | 98.1 | 96.1 | 99.0 | 99.4 | 100.0 |
| Hot running water inside dwelling..... | 82.0 | 64.9 | 87.7 | 95.8 | 100.0 |
| Pump inside dwelling..... | .6 | .5 | .8 | .6 | 0 |
| Water outside dwelling..... | 1.3 | 3.4 | .2 | 0 | 0 |
| Sink..... | 98.1 | 95.7 | 99.1 | 99.6 | 100.0 |
| Electric lights..... | 98.2 | 95.3 | 99.4 | 99.3 | 98.7 |
| Gas or electricity for cooking..... | 89.5 | 76.6 | 95.8 | 98.5 | 98.7 |
| Refrigerator: | | | | | |
| Electric..... | 25.2 | 6.9 | 28.8 | 50.8 | 56.7 |
| Other mechanical..... | 2.7 | .5 | 2.9 | 5.7 | 12.2 |
| Ice..... | 65.6 | 32.8 | 63.7 | 38.3 | 27.7 |
| None..... | 6.5 | 9.8 | 4.6 | 5.2 | 3.4 |
| Central heat—hot air, hot water, or steam..... | 64.3 | 45.2 | 70.9 | 79.2 | 84.5 |
| Telephone..... | 23.9 | 7.7 | 29.4 | 44.5 | 52.3 |
| Garage..... | 33.5 | 20.7 | 36.7 | 45.6 | 50.6 |
| Garden space..... | 31.6 | 34.0 | 29.7 | 28.9 | 34.2 |
| Each of the following items: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking..... | 76.4 | 55.6 | 84.2 | 93.7 | 97.4 |
| Average monthly rental rate paid..... | \$23.51 | \$17.90 | \$24.74 | \$29.11 | \$34.40 |

¹ The large proportion of outside flush toilets is explained by the conversion in some southern cities of privies to flush toilets as required by city ordinance when sewers were laid. In a number of northern cities as well, a few families used outside flush toilets.

Housing Expenditures, by Consumption Level

Families at the lower consumption levels who were living as tenants paid only about \$17 a month rent for a house or unheated apartment, or \$25 a month for a heated apartment. (See table 9.) When they spent as much as \$1,100 to \$1,200 per adult equivalent, they paid two-thirds to three-fourths as much again for rent.

TABLE 9.—Average Annual Rent ¹ Paid by Tenant Families of Wage Earners and Clerical Workers in 42 Large Cities, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Type of dwelling | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Houses..... | \$251 | \$204 | \$283 | \$307 | \$361 |
| Apartment ^s rented heated..... | 375 | 304 | 369 | 409 | 514 |
| Apartment ^s rented unheated..... | 253 | 208 | 269 | 299 | 348 |

¹ Including repairs paid by tenant. These averaged less than \$1.10 in each instance except for house renters in the \$1,100-\$1,200 unit expenditure class where they averaged \$6.64.

Money expenditures of home owners were greatest for taxes and interest. These two items accounted for 77 percent of current money housing expenditures, exclusive of fuel, light, and refrigeration. Repairs and replacements accounted for an additional 16 percent of the current housing outlay. The remainder was absorbed by assessments, insurance, refinancing charges and, in a few cities, by ground rent. A larger proportion of families at higher consumption levels were able to make investments in their homes, and the amount per family investing was correspondingly greater. (See table 10 and p. 95.) In general, the families at higher levels (see p. 56 for average income by consumption level) also carried more insurance and paid more on principal and taxes. The rental value of their homes was in general higher. The value of housing received in kind from the investment in their homes was higher, interest paid was correspondingly lower. These lower interest payments reflect the greater equities of the families at the higher consumption levels.

TABLE 10.—*Housing Expenditures of Home-Owning Families of Wage Earners and Clerical Workers in 42 Large Cities, at Selected Consumption Levels*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | |
|--|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$900 to \$900 | \$1,100 to \$1,200 |
| Percent of families which invested during schedule year in owned home..... | 45.4 | 42.5 | 49.1 | 47.7 | 54.5 |
| Average amount invested during schedule year, total | \$84.13 | \$68.35 | \$93.68 | \$104.51 | \$260.61 |
| Payments on principal..... | 65.85 | 54.36 | 75.95 | 81.15 | 221.43 |
| Improvements on home..... | 18.28 | 13.99 | 17.73 | 23.36 | 39.18 |
| Average estimated annual rental value..... | 346.32 | 283.85 | 367.08 | 428.88 | 411.57 |
| Total money expenditure on owned home..... | 202.46 | 149.43 | 220.18 | 277.01 | 205.11 |
| Taxes..... | 73.15 | 63.91 | 81.82 | 101.63 | 70.26 |
| Assessments..... | 3.75 | 1.88 | 4.72 | 3.39 | 15.50 |
| Repairs and replacements..... | 32.72 | 15.26 | 37.64 | 54.16 | 25.07 |
| Fire insurance on home..... | 7.23 | 5.62 | 7.99 | 10.39 | 12.81 |
| Liability insurance on home..... | .11 | .11 | .24 | .32 | 1.73 |
| Ground rent..... | 1.05 | 1.23 | 1.20 | 1.24 | 0 |
| Interest on mortgages..... | 77.29 | 59.39 | 83.87 | 103.70 | 76.10 |
| Refinancing charges..... | 2.16 | 2.03 | 2.70 | 2.08 | 3.64 |
| Average income in kind from investment in owned home..... | 143.86 | 134.42 | 146.90 | 151.87 | 206.46 |

Expenditures for Fuel, Light, and Refrigeration

For families in houses where heat was furnished by the occupant (both home owners and renters), fuel, light, and refrigeration expenditures were principally for coal, electricity, and gas. (See table 11.) Ice was purchased by two-thirds of the families, but by a much larger proportion at the low than the high consumption levels. Heating fuels, on the other hand, did not show the consistent increase which might have been expected at higher consumption levels. This may be due in part to the fact that the adult families are found principally at the higher consumption levels. They would not be under the same necessity as families with small children to keep their houses heated throughout the day, nor to such high temperatures.

Coal, electricity, gas, ice, and coke—in that order—were the largest items in the fuel bills of renters of unheated apartments. Fuel oil was substituted, to a considerable extent, for coal and wood at the higher consumption levels. Ice was used by a declining percentage of families at higher consumption levels. In certain localities families reported the use of lignite, briquets, and charcoal. These instances were relatively rare, however, so that the average expenditure for these items is small. Coke was rather frequently reported, however, and the average expenditure ranged from \$3 to \$19 at the several consumption levels.

TABLE 11.—Fuel, Light, and Refrigeration Expenditures of Families Making Separate Payments for Heat

[Data cover 12 months within the period 1934-36]

| Item | Families living in— | | | |
|-------------------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|
| | Houses ¹ | | Apartments | |
| | Percent of families spending | Average amount ² | Percent of families spending | Average amount ² |
| Fuel, light, and refrigeration..... | 100.0 | \$122.84 | 100.0 | \$116.27 |
| Electricity..... | 97.2 | 30.26 | 96.8 | 26.02 |
| Anthracite..... | 30.0 | 18.42 | 35.1 | 18.11 |
| Bituminous coal..... | 42.4 | 19.60 | 33.5 | 14.19 |
| Lignite..... | 1.6 | .80 | (3) | .03 |
| Coke..... | 14.3 | 8.84 | 18.9 | 10.45 |
| Briquets..... | .9 | .35 | .7 | .20 |
| Charcoal..... | .1 | (4) | .3 | .04 |
| Wood..... | 21.7 | 2.32 | 19.5 | 1.56 |
| Fuel oil..... | 4.8 | 2.40 | 16.9 | 8.75 |
| Gas..... | 85.9 | 27.01 | 89.5 | 24.39 |
| Kerosene..... | *9.2 | 1.08 | 6.7 | .91 |
| Gasoline (not for automobile)..... | 1.4 | .12 | .7 | .04 |
| Ice..... | 68.5 | 11.64 | 73.0 | 11.58 |

¹ Includes owners and tenants making payments for heat separate from rent. See table 2, footnote 2.

² Average based on all families whether they incurred the expense or not. Averages per family spending may be obtained by dividing the average expenditure for all families (shown in columns (2) and (4)) by the corresponding percentage of families spending (in columns (1) and (3), respectively).

³ Less than a half of 1 percent.

⁴ Less than ½ cent.

Families renting apartments for which the charge for heat was included as a part of the rent reported separate expense only for electricity, gas, and ice. The proportions spending for the first two items were greater at the higher consumption levels while the reverse was true for ice. (See table 12.)

TABLE 12.—Fuel, Light, and Refrigeration Expenditures of Families Renting Heated Apartments in 42 Large Cities, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percent of families spending for— | | | | | |
| Electricity..... | 80.2 | 72.1 | 81.1 | 82.6 | 92.1 |
| Gas..... | 77.8 | 68.0 | 79.6 | 78.0 | 94.2 |
| Ice..... | 50.2 | 77.1 | 49.8 | 29.9 | 14.3 |
| Average expenditure for fuel, light, and refrigeration..... | \$53.07 | \$51.15 | \$53.35 | \$52.01 | \$65.86 |
| Electricity..... | 23.74 | 19.09 | 23.81 | 26.29 | 35.93 |
| Gas..... | 17.65 | 17.08 | 18.30 | 17.58 | 25.42 |
| Ice..... | 10.48 | 12.48 | 10.89 | 7.89 | 4.51 |
| All other fuel..... | 1.20 | 2.50 | .35 | .25 | 0 |

Housing of White and Negro Families

The total housing expenditures of Negro families surveyed were \$286 per year or approximately \$24 a month as compared with \$35 per month for white families. These figures include fuel, light, and refrigeration expenditures as well as value of housing in kind from investment of home owners. The Negro families had 4.4 rooms per family, as compared with 5.1 for the white families. Over a third, 36.9 percent, of the Negro families lived in one-family detached houses as compared with 38.7 percent of the white families.

The difference in housing expenditures of white and Negro families is no greater than would be expected from the difference in their incomes. The average income of the white families surveyed was \$1,546, and of the Negro families was \$1,008. At comparable income and consumption levels, it was generally found that in northern cities the Negroes actually paid higher rents than white families. The Negroes are by custom restricted to certain sections of the city. This means that to obtain housing of quality comparable with that of white families they must pay more. In southern cities, on the other hand, Negro families generally paid lower rents than white families of similar financial status. The facilities of the dwellings they occupied were, however, considerably below those of the white families, indicating again the operation of restrictions in the dwellings available to Negroes.

Regional Differences in Housing Facilities

WHITE FAMILIES

Climatic and other regional differences affect the kinds of housing found in different sections of the country. Only 27 percent of the white families in the Southern cities and 34 percent in the Pacific coast cities had central heat, as compared with 84 percent of those living in cities in the East North Central area. (See table 13.) Garden and lawn space were rare for families studied in New York City and the other North Atlantic cities, as compared with the other regions. Apartments are most typical in New York City, but one-family detached houses are more frequent on the West coast, and in West North Central and Southern cities.

Electric refrigerators were reported by the largest proportion of white families in the West North Central cities, whereas telephones were most frequently reported on the Pacific coast.

The combination of running hot water, inside flush toilet, electric light, and gas or electricity for cooking was reported by 93 percent of the white families in New York City, 92 percent in Pacific coast cities, 83 percent in the East North Central area, 77 percent in the North Atlantic, 74 percent in the West North Central, and 64 percent in the Southern cities.

TABLE 13.—Housing Facilities of White Families in 42 Large Cities, by Region

| Item | New York City | 11 North Atlantic cities | 12 Southern cities | 8 East North Central cities | 5 West North Central cities | 5 Pacific Coast cities |
|--|---------------|--------------------------|--------------------|-----------------------------|-----------------------------|------------------------|
| Percent of families living in— | | | | | | |
| 1-family detached house..... | 5.6 | 28.0 | 53.8 | 47.5 | 57.0 | 67.3 |
| 1-family semidetached or row house..... | 2.3 | 26.2 | 21.1 | 5.9 | 5.9 | 6.6 |
| 2-family house..... | 20.1 | 26.2 | 15.5 | 31.2 | 16.6 | 9.7 |
| Apartment..... | 72.0 | 19.6 | 9.6 | 15.4 | 20.5 | 16.4 |
| With elevator..... | 7.0 | .6 | .1 | .9 | .6 | 2.8 |
| Dwelling with janitor service..... | 77.6 | 5.8 | 3.8 | 6.5 | 11.4 | 6.7 |
| Percent of families having— | | | | | | |
| Bathroom..... | 91.5 | 91.8 | 92.8 | 90.6 | 90.4 | 99.2 |
| Inside flush toilet..... | 99.2 | 97.6 | 92.8 | 96.1 | 94.4 | 99.5 |
| Outside flush toilet..... | .8 | .6 | 3.5 | 1.1 | 1.4 | .3 |
| Other type toilet..... | 0 | 1.8 | 3.7 | 2.8 | 4.2 | .2 |
| Sole use of toilet by household..... | 91.2 | 95.3 | 90.7 | 94.1 | 91.8 | 99.3 |
| Water inside dwelling..... | 100.0 | 99.8 | 98.0 | 98.7 | 99.1 | 100.0 |
| Running water inside dwelling..... | 100.0 | 99.3 | 97.3 | 97.7 | 98.3 | 99.9 |
| Hot running water inside dwelling..... | 94.5 | 85.2 | 68.9 | 85.0 | 80.3 | 97.9 |
| Pump inside dwelling..... | 0 | .5 | .7 | 1.0 | .8 | .1 |
| Water outside dwelling..... | 0 | .2 | 2.0 | 1.3 | .9 | 0 |
| Sink..... | 100.0 | 99.6 | 95.9 | 98.8 | 98.0 | 100.0 |
| Electric lights..... | 99.8 | 99.0 | 97.1 | 99.3 | 99.3 | 99.9 |
| Gas or electricity for cooking..... | 97.8 | 88.3 | 85.9 | 96.0 | 89.8 | 93.7 |
| Refrigerator: | | | | | | |
| Electric..... | 27.4 | 23.5 | 28.6 | 28.7 | 34.3 | 25.2 |
| Other mechanical..... | 11.3 | 1.4 | 1.8 | 1.0 | 1.1 | 1.4 |
| Ice..... | 60.0 | 69.3 | 67.2 | 64.6 | 58.1 | 45.4 |
| None..... | 1.3 | 5.8 | 2.4 | 5.7 | 6.5 | 28.0 |
| Central heat—hot air, hot water, or steam..... | 77.5 | 75.0 | 27.1 | 84.0 | 78.3 | 34.1 |
| Telephone..... | 14.3 | 31.1 | 34.6 | 25.6 | 42.6 | 53.1 |
| Garage..... | 9.7 | 27.2 | 57.2 | 58.1 | 56.8 | 75.9 |
| Garden or lawn space..... | 15.3 | 39.9 | 46.7 | 51.4 | 44.8 | 60.2 |
| Each of the following items: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking..... | 92.5 | 76.8 | 63.9 | 82.6 | 73.6 | 91.7 |

NEGRO FAMILIES

In general, the Negro families surveyed had less satisfactory housing facilities than the white families in every region. (See table 14.)⁷ In New York City, however, the figures obtained show that the Negro families included in the investigation had what may be regarded as a minimum combination of housing facilities. In some instances the proportion of such families in New York having a given facility was even greater than that of the white families studied, for example, hot running water, janitor service, and central heat. These figures all reflect the general restriction of Negro wage earners in New York City to apartment areas. None of the Negro families in New York City reported a garage, and a much smaller percentage than of white families had garden or lawn space. A smaller proportion had electric refrigerators. As regards the aspects of housing not measured by the study—size of rooms, provision of sunlight, air, and quiet—the majority of New York City families, white as well as Negro, are at a disadvantage as compared with other city families in the United States. Southern Negro families had the lowest proportion (20 percent) using gas or

⁷ In using the figures for Negroes for all regions it is particularly important to remember that families on relief were excluded from the study as well as families with incomes below \$500. (See appendix B.)



Photo by U. S. H. A.

PLATE 5.—RECENT P. W. A. LOW-COST HOUSING DEVELOPMENT IN MILWAUKEE. THE AVERAGE RENT PER ROOM PER MONTH WAS LESS THAN \$6.



Photo by U. S. H. A.

PLATE 6.—RECENT P. W. A. LOW-COST NEGRO HOUSING DEVELOPMENT IN MEMPHIS. THE AVERAGE RENT PER ROOM PER MONTH WAS LESS THAN \$4.50.

electricity for cooking. They also had the highest percentage reporting outdoor flush toilets and privies. Only 11 percent of the southern Negro families surveyed had all of the following housing facilities: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking. This figure compares with 29 percent in East North Central cities, 32 percent in West North Central, 69 percent in North Atlantic cities and 95 percent in New York City.

TABLE 14.—*Housing Facilities of Negro Families in 16 Large Cities, by Region*

| Item | New York City | 2 North Atlantic cities | 9 Southern cities | 2 East North Central cities | 2 West North Central cities |
|--|---------------|-------------------------|-------------------|-----------------------------|-----------------------------|
| Percent of families living in— | | | | | |
| 1-family detached house..... | 0 | 9.1 | 55.0 | 34.8 | 33.0 |
| 1-family semidetached or row house..... | 0 | 61.1 | 27.9 | 17.9 | 9.6 |
| 2-family house..... | 5.0 | 13.6 | 10.3 | 20.9 | 28.2 |
| Apartment..... | 95.0 | 16.2 | 6.8 | 26.4 | 29.2 |
| With elevator..... | 14.0 | .5 | 0 | .5 | .5 |
| Dwelling with janitor service..... | 94.0 | 3.5 | .6 | 3.5 | 10.0 |
| Percent of families having— | | | | | |
| Bathroom..... | 99.0 | 87.4 | 40.0 | 46.3 | 62.2 |
| Inside flush toilet..... | 100.0 | 94.0 | 49.1 | 73.1 | 68.9 |
| Outside flush toilet..... | 0 | 4.5 | 27.2 | 5.5 | 10.5 |
| Other type toilet..... | 0 | 1.5 | 23.3 | 21.4 | 20.6 |
| Sole use of toilet by household..... | 96.0 | 82.3 | 81.5 | 79.1 | 75.6 |
| Water inside dwelling..... | 100.0 | 100.0 | 71.3 | 82.1 | 92.3 |
| Running water inside dwelling..... | 100.0 | 100.0 | 68.6 | 79.6 | 91.8 |
| Hot running water inside dwelling..... | 99.0 | 81.8 | 17.7 | 36.8 | 37.8 |
| Pump inside dwelling..... | 0 | 0 | 2.7 | 2.5 | .5 |
| Water outside dwelling..... | 0 | 0 | 28.7 | 17.9 | 7.7 |
| Sink..... | 100.0 | 99.5 | 68.6 | 84.6 | 89.5 |
| Electric lights..... | 98.0 | 96.0 | 62.2 | 92.0 | 95.2 |
| Gas or electricity for cooking..... | 97.0 | 84.3 | 20.0 | 53.7 | 62.7 |
| Refrigerator: | | | | | |
| Electric..... | 10.0 | 8.6 | 1.9 | 6.0 | 15.8 |
| Other mechanical..... | 2.0 | 0 | 0 | 0 | 0 |
| Ice..... | 88.0 | 91.4 | 90.1 | 92.0 | 83.7 |
| None..... | 0 | 0 | 8.0 | 2.0 | .5 |
| Central heat—hot air, hot water, or steam..... | 94.0 | 54.0 | 9.4 | 34.3 | 32.5 |
| Telephone..... | 12.0 | 17.7 | 9.6 | 8.5 | 24.9 |
| Garage..... | 0 | 5.6 | 12.6 | 20.4 | 16.7 |
| Garden or lawn space..... | 2.0 | 11.6 | 37.5 | 46.8 | 24.4 |
| Each of the following items: Running hot water, inside flush toilet, electric light, and gas or electricity for cooking..... | 95.0 | 69.2 | 10.8 | 29.4 | 32.1 |

Chapter 6

HOUSEFURNISHINGS AND HOUSEHOLD OPERATION ¹

About a twelfth of the total outlay of the average family surveyed goes for household expenses even after rent, heat, and light have been paid for.² These additional expenses are made up of sums for furnishings and household equipment, cleaning supplies, laundry and domestic service, telephone, water rent, insurance on furniture, and other miscellaneous items connected with the running of the household. They averaged almost \$120 a year, or 7.8 percent of total expenditure of \$1,512. Expenditures for these items, as will be seen from table 1, were about equally divided between furnishings and equipment on the one hand and household operation ¹ on the other.

Expenditures at Different Income Levels

For families at the lowest income levels studied, the amounts spent averaged \$20 or less per year for each of these categories, whereas families with annual incomes above \$2,400 spent over \$90 a year on the average for each. (See table 1.) At the highest income levels covered in this investigation, there was a tendency for expense for household operation to exceed that for furnishings and equipment, due principally to greater use of laundry service and paid help.

As a proportion of total family expenditures, the outlays for household operation and for furnishings and equipment each claimed around 2 to 4 percent at different income levels. There was, however, a real difference in tendency for the two types of expenditure. For household operation there is a consistent tendency for the proportion of total expenditures to increase from about 3 percent to almost 4.5 percent at the highest levels studied. This change is primarily due to the increase in use of household services, which is subject to considerable expansion as dollars for spending are greater.³ (See figs. 1 and 2.)

Expenditures for furnishings and equipment showed a different tendency. They were severely restricted at the lowest income level, where they amounted to only 2 percent of total expenditure. The percentage rose with income to a maximum of a little over 4 percent at around the \$2,000 family income level, but thereafter tended to decline.⁴ (See figs. 1 and 2.)

¹ Other than fuel, light, and refrigeration, which were included with housing proper, and described in ch. 5, p. 86.

² For data on expenditures for housing proper see ch. 5, p. 99.

³ Data from the Study of Consumer Purchases, Urban Series (see vol. I of Bureau of Labor Statistics Bulls. Nos. 642-647 and 649, also vol. IV of Bureau of Labor Statistics Bull. No. 648), confirm these findings and show considerable elasticity in expenditures for household operation at higher income levels.

⁴ Similar tendencies were found in the Study of Consumer Purchases, Urban Series, where in most cities the proportion of total expenditures going for furnishings and equipment reached a maximum at around \$2,000 and then dropped off. (See reference in footnote 3.)

TABLE 1.—*Annual Expenditures for Furnishings and Equipment, and for Household Operation, by Income Level*

[Data cover 12 months within the period 1934-36]

| Families with annual net income of— | Average expenditure per family for— | | Percentage of total money expenditure for— | |
|-------------------------------------|--|----------------------------------|--|----------------------------------|
| | Furnishings and equipment ¹ | Household operation ² | Furnishings and equipment ¹ | Household operation ² |
| All families..... | \$60 | \$58 | 4.0 | 3.8 |
| \$500 to \$600..... | 13 | 20 | 2.0 | 3.1 |
| \$600 to \$900..... | 28 | 30 | 3.3 | 3.5 |
| \$900 to \$1,200..... | 39 | 38 | 3.5 | 3.4 |
| \$1,200 to \$1,500..... | 55 | 49 | 4.0 | 3.6 |
| \$1,500 to \$1,800..... | 70 | 63 | 4.3 | 3.9 |
| \$1,800 to \$2,100..... | 77 | 77 | 4.1 | 4.1 |
| \$2,100 to \$2,400..... | 90 | 92 | 4.2 | 4.3 |
| \$2,400 to \$2,700..... | 96 | 102 | 4.0 | 4.2 |
| \$2,700 to \$3,000..... | 83 | 119 | 3.1 | 4.4 |
| \$3,000 and over..... | 112 | 142 | 3.4 | 4.4 |

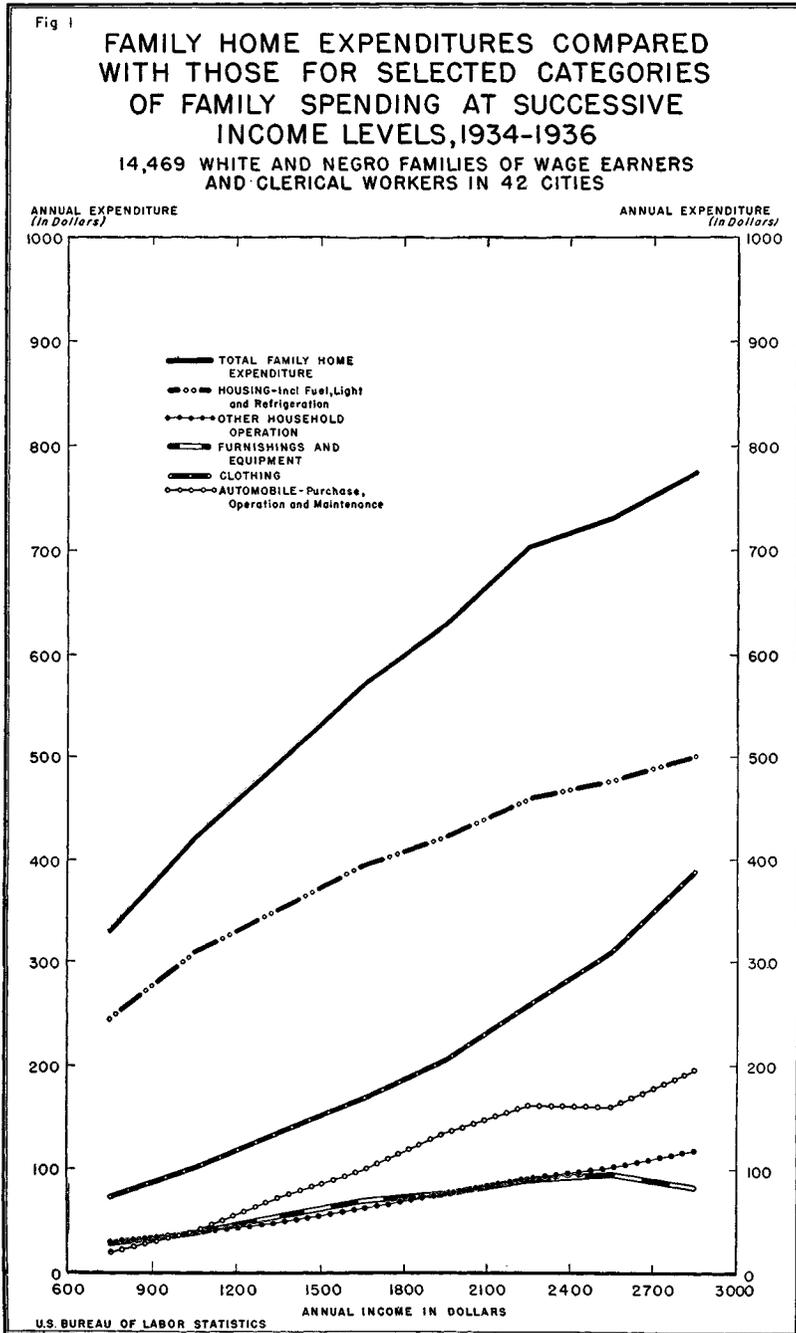
¹ Includes all purchases made during the year whether paid for or not. Full price of goods purchased on installment (purchase price less trade-in allowance, if any, plus carrying charges, if any) is included here, regardless of balances owing on installment. (See appendix D, p. 400.)

² Other than fuel, light, and refrigeration, which were included with housing proper.

At the low income levels the bare minimum for replacement of the most necessary household goods is about all that can be afforded. Families in somewhat better economic circumstances must also make replacements, but at least a part of their expenditure is directed toward additions to their stock of furniture and equipment, articles of the type which contribute to comfort and a few that partake of the nature of luxury consumption, chairs, tables, dressers, supplemented by inexpensive items of decoration in the form of curtains, table linen, floor coverings, lamps, and pictures, in conjunction with a few convenience items, such as electric refrigerators and vacuum cleaners. Once these things are achieved, there is little thought of their replacement until they wear out, within the income ranges of families studied in this investigation. Changing the style of home furnishings to express changes in the taste of the family members can be carried out by moderate-income families only with respect to inexpensive accessories, not for major items of furnishings. Consequently, though dollar expenditures for this entire class of goods increase, their relative tapering off suggests in general that basic needs have been met by the time the family incomes reach approximately \$2,000 and that other needs are more urgent.⁵

At higher income levels where it is possible to gratify the desire to purchase attractive pieces of electrical equipment, new curtains or rugs or furniture, these items are found to be in competition with such

⁵ The findings in the Study of Consumer Purchases, Urban Series, showed that this tapering off continues up to about the \$5,000 income level, when there is again an increase in relative expenditures for furnishings and equipment. (See references in footnote 3.)

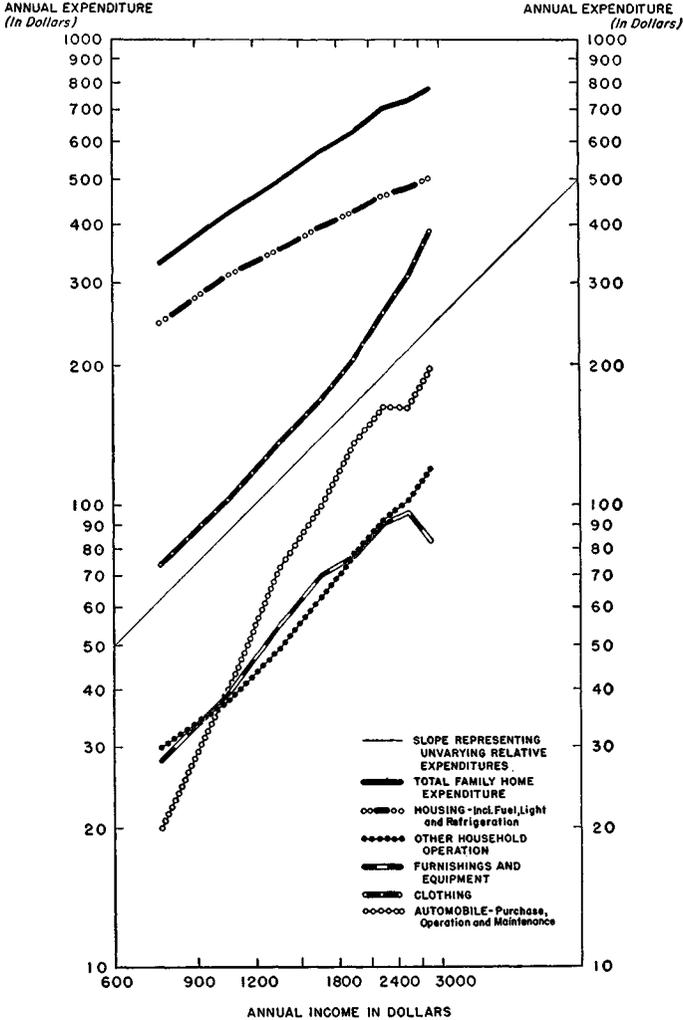


NOTE.—Income in kind from investment in owned home not included in figures 1 and 2.

Fig 2

**RELATIVE FAMILY HOME EXPENDITURES
COMPARED WITH THOSE FOR SELECTED
CATEGORIES OF FAMILY SPENDING AT
SUCCESSIVE INCOME LEVELS, 1934-1936**

14,469 WHITE AND NEGRO FAMILIES OF WAGE EARNERS
AND CLERICAL WORKERS IN 42 CITIES



The slopes of the lines show the percent increase in expenditure corresponding to the percent increase in income. A slope greater than that of a 45 degree line represents a gain of the specified kind of expenditure relatively greater than the gain in income; a slope less than that of a 45 degree line represents a gain relatively smaller

U. S. BUREAU OF LABOR STATISTICS

rivals for the family funds as an automobile, movies and other recreational activities, and gifts to relatives. The relative dropping off in expenditures for furnishings and equipment at higher income levels shown in figure 2 is thus a complement of the sharp increases shown in some of the more expansible items of family expenditure.

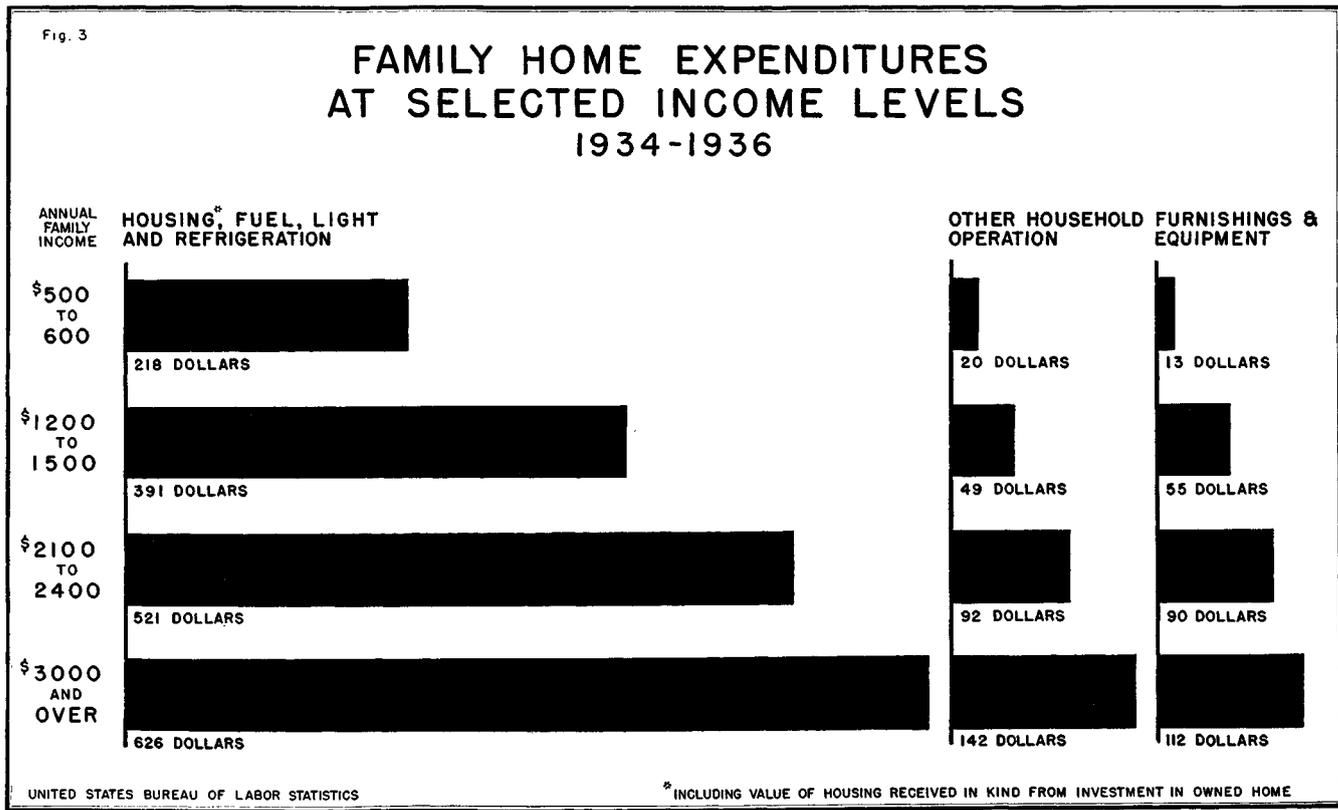
Family Home Expenditures by Income Level

A picture of the total annual cost of operating a home can be had by adding the cost of furnishings, equipment, and operation to the current cost of housing proper,⁶ including fuel, light and refrigeration. (See fig. 3.) For all the families covered in this survey this total cost was \$528 or about \$44 per month, and it claimed a third of total family income.

The total amount spent for the family home showed a clear tendency to be greater at higher incomes, averaging over \$50 per month for those with incomes over \$2,000, as compared with about \$20 per month for families with annual incomes of \$500 to \$600 per year. The smaller amount claimed more than two-fifths of total family income at the lowest level mentioned. The larger sums spent at higher income levels did not represent such a large proportion. Indeed, for families with annual incomes of \$3,000 and more they constituted only a quarter of the total income. A small part of the decline in the proportion of income devoted to home expenditures after about the \$2,000 mark is accounted for by the decline in the proportion spent for furnishings and equipment discussed earlier. In far larger part, however, it reflects the priority inevitably given to expense for shelter at the lower income levels, even at considerable sacrifice of other types of expenditure. At higher income levels, on the other hand, while there is a definite tendency to increase the amounts spent for housing proper, the increases are relatively smaller than those for certain other kinds of expenditure which are stunted or absent entirely at lower incomes.

The increase in amount spent per family at higher income levels for the family home is, however, much less sharp when calculated on a per person basis. In the present investigation, a very close relationship was found between number of earners and size of income. Thus families with larger incomes tended to be those with more than one adult earner, generally families with several adults and few children. Taking account of the number of persons sharing the housing provided, it is seen that average amounts spent per capita doubled between the \$500 and \$1,800 income levels, but thereafter increased little if at all. This compares with a doubling in amounts spent per family

⁶ For details of current expenditures for housing proper of the families here discussed, see ch. 5.



from the \$500 to the \$1,800 income level and a more than tripling of expenditures at the highest income levels.

TABLE 2.—*Annual Family Home Expenditure,¹ by Income Level*

[Data cover 12 months within the period 1934-36]

| Families with total annual money income of— | Average number of persons per family | Average annual home expenditure per family | | | | | Average annual expenditure per person | |
|---|--------------------------------------|--|--------------------------------------|---|--------------------------------|------------------------------------|---------------------------------------|--------------------------------|
| | | Total expenditure | | Value of housing received in kind from investment in owned home | Money expenditure ³ | | Total expenditure | Money expenditure ³ |
| | | Amount | Percent of total income ² | | Amount | Percent of total money expenditure | | |
| All families..... | 3.60 | \$528 | 33.7 | \$43 | \$485 | 32.1 | \$147 | \$135 |
| \$500 to \$600..... | 3.11 | 251 | 43.7 | 22 | 229 | 35.2 | 81 | 74 |
| \$600 to \$900..... | 3.18 | 331 | 41.1 | 28 | 303 | 35.6 | 104 | 95 |
| \$900 to \$1,200..... | 3.41 | 421 | 38.3 | 35 | 386 | 34.8 | 123 | 113 |
| \$1,200 to \$1,500..... | 3.54 | 495 | 35.6 | 39 | 456 | 33.3 | 140 | 129 |
| \$1,500 to \$1,800..... | 3.62 | 572 | 33.9 | 44 | 528 | 32.5 | 158 | 146 |
| \$1,800 to \$2,100..... | 3.76 | 629 | 31.6 | 52 | 577 | 30.9 | 167 | 153 |
| \$2,100 to \$2,400..... | 4.03 | 703 | 30.4 | 61 | 642 | 29.7 | 174 | 159 |
| \$2,400 to \$2,700..... | 4.27 | 731 | 28.3 | 56 | 675 | 28.0 | 171 | 158 |
| \$2,700 to \$3,000..... | 4.37 | 774 | 26.2 | 71 | 703 | 26.0 | 177 | 161 |
| \$3,000 and over..... | 4.81 | 880 | 24.9 | 67 | 813 | 25.0 | 183 | 169 |

¹ Annual family home expenditure includes the following items: (1) Average annual current housing expenditure, which includes (a) rent paid by tenants, (b) taxes, assessments, interest, refinancing charges, insurance, and repairs paid by home owners, but not payments on principal or permanent improvements to owned homes, (c) average annual value of housing received "in kind" from investment in owned home; (2) fuel, light, and refrigeration expenditures whenever these were not included in rental or ownership payments; (3) other household operation expenditures; and (4) purchases of furnishings and equipment.

² Treating as income the sum of money income and value of income received "in kind" from investment in owned home.

³ For these items of home expenditure, as for all other items purchased by the families surveyed, bills incurred during the year but unpaid were treated as money expenditures. Thus taxes due but unpaid are here included as money expenditures. Total amounts obligated for purchases on installment were treated as money expenditures. The amounts owing but unpaid were taken into account in computing the net change in each family's assets and liabilities over the year. (See appendix D.)

Family Home Expenditures by Consumption Level

The type of home a family has is clearly affected not only by the size of its income, but by the number, age, sex, and occupation of the persons for whom that income must provide. It will be remembered that the families in this survey were classified therefore by consumption level. The larger families tend in general to fall in the lower consumption levels and the smaller families in the higher levels. On the average, family incomes were higher at the higher consumption levels.⁷

The average income of the 14,469 families surveyed was \$1,524 and of the families at certain consumption levels was as follows:

| Families with total annual unit expenditure of— | Average income |
|---|----------------|
| \$200 to \$300..... | \$1, 187 |
| \$500 to \$600..... | 1, 596 |
| \$800 to \$900..... | 1, 884 |
| \$1,100 to \$1,200..... | 2, 262 |

⁷ For fuller explanation of terms "consumption level" and "economic level" see ch. 3.

The details of expenditures for furnishings and equipment, and for household operation, as well as those for housing proper, available for the families studied, are thus classified by total expenditure per adult equivalent. Differences between the housing expenditures of families at successive consumption levels and at successive income levels are shown by a comparison of table 3 with table 2. Whereas the total home maintenance expenditure per person increased from \$81 at the \$500 to \$600 income level to \$177 at the \$2,700 to \$3,000 level, an increase of 118 percent, the percentage increase from the \$200 to \$300 to the \$1,100 to \$1,200 unit expenditure levels was 349 percent.

TABLE 3.—*Annual Family Home Expenditure,¹ at Selected Consumption Levels*

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of— | Average income per family | Average number of persons per family | Average annual home expenditure per family | | | | | Average annual home expenditure per person | |
|---|---------------------------|--------------------------------------|--|--------------------------------------|---|--------------------------------|------------------------------------|--|--------------------------------|
| | | | Total expenditure | | Value of housing received in kind from investment in owned home | Money expenditure ³ | | Total expenditure | Money expenditure ³ |
| | | | Amount | Percent of total income ² | | Amount | Percent of total money expenditure | | |
| All families | \$1,524 | 3.60 | \$528 | 33.7 | \$43 | \$485 | 32.1 | \$147 | \$135 |
| \$200 to \$300 | 1,187 | 5.19 | 408 | 33.1 | 44 | 364 | 31.5 | 79 | 70 |
| \$500 to \$600 | 1,596 | 3.13 | 558 | 34.0 | 44 | 514 | 32.4 | 178 | 164 |
| \$800 to \$900 | 1,884 | 2.38 | 665 | 34.5 | 43 | 622 | 32.5 | 279 | 261 |
| \$1,100 to \$1,200 | 2,262 | 2.21 | 784 | 34.0 | 47 | 737 | 30.2 | 355 | 333 |

¹ See footnote 1, table 2.

² See footnote 2, table 2.

³ See footnote 3, table 2.

It is also notable that the percentage of total money outlay claimed by money expense for home maintenance shows little tendency to decline at the higher consumption levels, as contrasted with the rather notable decline by income levels shown in table 2. This remains true despite the fact that family size is decidedly smaller at higher consumption levels than at higher income levels.⁸

Attention may now be directed to consideration of the break-down of the family dollar going for furnishings and equipment, and household operation. These data are presented in table 4 for families classified by consumption level.

Electrical equipment, furniture, and textile furnishings, in the order named, vie for the largest part of the furnishings and equipment dollar.

⁸ The small families at the upper consumption levels were comprised mainly of adults, as were the large families at the upper income levels. (Large families at low consumption levels included a considerable number of children not yet in the labor market. The small families at low income levels also included some children but seldom more than one adult earner.) The small families of adults at the upper consumption levels, living relatively comfortably, apparently found the alternatives to spending of their money on the home less urgent than did larger families of adults with approximately the same family incomes.

Glassware, china, and silverware accounted for less than 3 percent even at the highest consumption level. At the lowest consumption level shown, expense for textile furnishings (principally towels and bedding) exceeded electrical-equipment purchases. Here the necessity for replacement of these indispensable items precluded the purchase of all but relatively inexpensive pieces of electrical equipment. At intermediate consumption levels electrical equipment claimed the largest part, but at the highest level shown in table 4 expenditures for furniture were greater. It is thus clear that the greatest expansibility from low to high consumption levels appears in expenditures for furniture. They were six times as large at the highest consumption level shown in table 4 as at the lowest. Electrical equipment showed almost as great a tendency to increase, with expenditures over five times as great at the high as at the low level.

TABLE 4.—Expenditures for Main Groups of Furnishings and Equipment, and Household Operation,¹ at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|---|---------------------------------|---|----------------|----------------|--------------------|---|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | A verage expenditure per family | | | | | Percentage distribution of expenditures | | | | |
| Furnishings and equipment, total | \$59.94 | \$30.14 | \$63.45 | \$98.99 | \$135.25 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Furniture..... | 16.58 | 6.96 | 15.93 | 30.25 | 43.72 | 27.6 | 23.1 | 25.1 | 30.6 | 32.3 |
| Textile furnishings..... | 13.95 | 8.66 | 14.53 | 19.57 | 29.91 | 23.3 | 28.7 | 22.9 | 19.8 | 22.1 |
| Glassware, china, and silverware..... | 1.21 | .57 | 1.24 | 1.83 | 3.72 | 2.0 | 1.9 | 2.0 | 1.8 | 2.8 |
| Electrical equipment..... | 18.39 | 7.23 | 20.95 | 32.26 | 38.63 | 30.7 | 24.0 | 33.0 | 32.6 | 28.6 |
| Miscellaneous equipment ² | 9.81 | 6.72 | 10.80 | 15.08 | 19.27 | 16.4 | 22.3 | 17.0 | 15.2 | 14.2 |
| Household operation, total ¹ | 58.31 | 38.43 | 62.44 | 86.29 | 120.09 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Water rent ³ | 4.84 | 5.16 | 4.94 | 4.63 | 5.57 | 8.3 | 13.4 | 7.9 | 5.4 | 4.6 |
| Telephone..... | 9.98 | 3.63 | 11.95 | 18.37 | 21.89 | 17.1 | 9.5 | 19.1 | 21.3 | 18.2 |
| Laundry and domestic service..... | 15.98 | 4.95 | 17.15 | 32.16 | 58.78 | 27.4 | 12.9 | 27.5 | 37.3 | 49.0 |
| Paper, cleaning supplies, and matches..... | 18.37 | 18.77 | 18.54 | 18.37 | 17.52 | 31.5 | 48.9 | 29.7 | 21.3 | 14.6 |
| Stationery, postage, etc..... | 3.48 | 1.86 | 3.46 | 4.44 | 5.01 | 6.0 | 4.8 | 5.5 | 5.1 | 4.2 |
| Interest on debts ⁴ | 2.29 | 1.88 | 2.37 | 3.19 | 3.70 | 3.9 | 4.9 | 3.8 | 3.7 | 3.1 |
| Insurance on furniture..... | 1.45 | .71 | 1.67 | 2.20 | 4.21 | 2.5 | 1.8 | 2.7 | 2.5 | 3.5 |
| Other items..... | 1.92 | 1.47 | 2.36 | 2.93 | 3.41 | 3.3 | 3.8 | 3.8 | 3.4 | 2.8 |

¹ Excluding fuel, light, and refrigeration.

² See table 3 for items included.

³ Includes only water rent paid for separately from dwelling rent or by home owners.

⁴ Excluding interest on mortgage, which was treated as expense for housing proper, and carrying charges on installment purchases, which were included as expenditures for the specific items purchased on installment. Since many families borrow money for a variety of purposes, it is very difficult to allocate interest paid on such debts to the particular uses to which the money was put. Therefore, such sums as were reported by the families interviewed have been included here in the total for household operation. They are relatively small in amount and may, if the reader desires, be subtracted from the total for household operation. If such subtraction is made, the percentages shown in the table would, of course, have to be recomputed so that the total expenditure for household operation minus interest on debts would equal 100 percent.

For all families surveyed the two groups of items which accounted for over half of the total for household operation (other than fuel, light, and refrigeration) were cleaning supplies, and laundry and

domestic service. The expenditures for these two items moved in opposite manner, however, from low to high consumption levels. Cleaning supplies bulked very large at the lowest consumption levels, where housewives necessarily did most of their own work. As the pressure on family funds relaxed, the total expenditure for cleaning supplies remained substantially unchanged, but there was a notable increase not only in the amount but in the proportion of the total household operation dollar going for laundry and domestic service.

Telephone service was the next greatest kind of household operation expense, and it showed a strong tendency to increase at higher consumption levels.

Expenditures for Household Operation⁹ by Consumption Level

A break-down of items of household operation in greater detail than shown in table 4 is presented in table 5. Full-time domestic service is seen to be very rare among these families of wage earners and clerical workers even at the highest consumption levels. That which was reported occurred usually in Southern cities and was not necessarily used for the entire year. Part-time service, on the other hand, was a rapidly expanding item reported by as many as a fourth of the families at the highest consumption level, as shown in table 5. The average payments for service at that level per family spending were \$73 a year or about \$6 per month.

TABLE 5.—*Expenditures for Selected Items of Household Operation at Selected Consumption Levels*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|--|--------------|---|----------------|----------------|--------------------|--|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percentage of families spending | | | | | | Average expenditure per family spending ¹ | | | | |
| Water rent..... | 39.8 | 42.6 | 38.9 | 36.2 | 34.9 | \$12.16 | \$12.11 | \$12.70 | \$12.79 | \$15.96 |
| Telephone..... | 35.9 | 15.0 | 42.1 | 59.1 | 68.3 | 27.80 | 24.20 | 28.38 | 31.08 | 32.05 |
| Domestic service: Full time ² | 2.2 | 1.1 | 3.1 | 3.0 | 4.4 | 90.91 | 31.82 | 80.32 | 122.00 | 167.05 |
| Part time..... | 7.3 | 2.5 | 7.1 | 16.6 | 24.8 | 37.81 | 21.20 | 35.49 | 41.87 | 72.90 |
| Laundry out..... | 31.9 | 15.2 | 35.0 | 64.4 | 67.7 | 35.17 | 26.78 | 34.69 | 39.61 | 49.26 |
| Interest on debts ³ | 11.3 | 11.0 | 11.3 | 13.6 | 11.3 | 20.27 | 17.09 | 20.97 | 23.46 | 32.74 |
| Insurance on furniture..... | 19.9 | 12.8 | 22.8 | 28.1 | 46.2 | 7.29 | 5.55 | 7.32 | 7.83 | 9.11 |

¹ Average expenditure per family spending may be converted to average expenditure for all families by multiplying the expenditure in question by the percentage of families spending for the item in question at the given consumption level.

² The annual figures cannot be divided by 52 to obtain weekly wage rate paid, since the average includes expenditures by families having full-time help for any portion of the year.

³ See table 4, footnote 4.

⁹ Excluding fuel, light, and refrigeration.

Payments for laundry sent out were reported by as many as 15 percent of the families at the lowest consumption level. The amounts spent at that level, about 50 cents per week per family spending, indicate that for some families laundry service was limited to men's collars or shirts. In some cases families sent curtains and blankets just once a year. Other families used "wet wash" service once in several weeks. At the highest consumption level for which data are shown in table 5, however, a much larger proportion of the families reported expense for laundry out and those spending averaged almost \$1 per week.

Expense for laundry soaps, starch, and bluing, not presented separately in the table, showed some tendency to be lower at higher consumption levels, a correlative of greater use of laundry services. Outlay for soap flakes and cleaning powders, on the other hand, was somewhat greater at upper levels.

Furniture Expenditure, by Consumption Level

The fact that major items of furnishings and equipment are bought only once a generation by these moderate-income families is confirmed by the data in table 6 on percentage of families spending.¹⁰ In the furniture line, the highest proportion of families reporting expenditure for an item appears for tables (other than kitchen tables) and for living-room suites, each reported by 5.2 percent. From these figures it may be concluded that once in 20 years is the average frequency for these families to make replacements or additions to their furnishings, once the household has been established.¹¹ Bedsprings were purchased by 4 percent of the families, or at the rate of once in 25 years per family. Bedroom suites, couches, and daybeds were reported by still smaller percentages of families, as were dining-room suites. Less than 2 percent of the families surveyed reported purchase during a year's period of such items as chiffoniers and chests, dressers, benches and footstools, desks, bookcases and shelves, davenport, and sideboards.

There was a clear tendency, however, for expenditures for the less strictly utilitarian items to be reported by a greater proportion of the families of the higher consumption levels. This was the case especially for tables for use elsewhere than in the kitchen, upholstered chairs, suites of furniture, stands, and costumers. Seven percent or

¹⁰ The scope of the investigation made it impossible to obtain an inventory of the furnishings and equipment owned by the families surveyed. It is, therefore, not known how many families had the use of any specific item of furniture, while data on repairs are only general and do not indicate kinds of furniture repaired. It is clear that many more families owned and used items of furniture than reported their purchase within the year. An inventory of certain major items of furnishings and equipment owned was obtained in the Study of Consumer Purchases. See Bureau of Labor Statistics Bulletin No. 648, vol. IV.

¹¹ Families which had not been housekeeping for at least 11 months during the year were excluded from the investigation. Consequently, the averages presented in this article do not include the expenditures for furnishings and equipment of families setting up housekeeping.

more of the families at the higher consumption levels purchased living-room and bedroom suites, while less than 1 percent purchased couches or daybeds, 2 percent bought dressers or chiffoniers, and 1 percent bought davenportes.

TABLE 6.—*Furniture Expenditures, at Selected Consumption Levels*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|----------------------------------|--------------|---|----------------|----------------|--|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percentage of families spending | | | | | Average expenditure per family spending ¹ | | | | | |
| Suites: Living room..... | 5.2 | 3.7 | 4.8 | 7.1 | 10.8 | \$102.12 | \$74.05 | \$101.04 | \$106.90 | \$150.46 |
| Bedroom..... | 3.5 | 1.8 | 2.8 | 7.0 | 7.1 | 98.57 | 72.22 | 113.93 | 126.43 | 131.55 |
| Dining room..... | 2.6 | 1.1 | 2.6 | 5.5 | 3.5 | 75.00 | 44.55 | 69.32 | 80.55 | 97.71 |
| Beds: Wood..... | 2.0 | 1.2 | 2.2 | 2.2 | 3.2 | 20.00 | 17.50 | 20.91 | 19.09 | 38.12 |
| Metal..... | 2.7 | 2.2 | 2.5 | 3.0 | 2.3 | 15.19 | 12.73 | 19.60 | 15.33 | 31.74 |
| Cots, cribs: Wood..... | 2.2 | 1.1 | 3.7 | 3.0 | 1.5 | 10.91 | 6.36 | 10.27 | 11.67 | 8.67 |
| Metal..... | .5 | .7 | .4 | .4 | .6 | 10.00 | 4.29 | 12.50 | 35.00 | 6.67 |
| Bedsprings..... | 4.0 | 2.8 | 3.9 | 4.5 | 5.6 | 12.00 | 8.93 | 12.56 | 14.44 | 13.04 |
| Davenportes..... | .6 | .2 | .6 | 1.1 | 1.0 | 43.33 | 25.00 | 30.00 | 80.00 | 133.00 |
| Couches, daybeds..... | 2.6 | 1.8 | 2.8 | 3.6 | .7 | 29.23 | 26.67 | 27.86 | 28.06 | 12.86 |
| Dressers..... | 1.2 | .7 | 1.5 | .8 | 2.1 | 14.17 | 14.29 | 18.00 | 13.75 | 5.71 |
| Chiffoniers, chests..... | 1.5 | .7 | 1.8 | 1.8 | 2.1 | 15.33 | 11.43 | 13.33 | 11.11 | 20.00 |
| Sideboards, buffets..... | .3 | .1 | .1 | .7 | 0 | 10.00 | 20.00 | 30.00 | 8.57 | 0 |
| Desks..... | 1.1 | .5 | 1.2 | 2.8 | 2.1 | 19.09 | 16.00 | 22.50 | 31.43 | 42.38 |
| Bookcases, bookshelves..... | .8 | .2 | .9 | 2.3 | .7 | 8.75 | 10.00 | 8.89 | 5.65 | 8.57 |
| Tables, except kitchen..... | 5.2 | 2.0 | 5.8 | 10.1 | 14.7 | 8.46 | 4.00 | 8.28 | 11.88 | 13.61 |
| Chairs: Wood..... | 3.6 | 2.2 | 3.7 | 4.1 | 6.3 | 7.22 | 6.82 | 7.30 | 9.27 | 14.29 |
| Upholstered..... | 3.2 | 1.1 | 2.8 | 7.1 | 9.8 | 19.38 | 12.73 | 18.93 | 18.59 | 26.22 |
| Benches, stools, footstools..... | 1.2 | .3 | 1.0 | 2.2 | 3.1 | 3.33 | 3.33 | 2.00 | 4.55 | 2.26 |
| Tea carts, wheel trays..... | .1 | 0 | .2 | 0 | .7 | 10.00 | 0 | 10.00 | 0 | 14.29 |
| Stands, racks, costumers..... | 1.7 | .9 | 1.8 | 2.4 | 6.3 | 4.12 | 2.22 | 3.33 | 5.00 | 7.46 |
| Other..... | 5.1 | 2.4 | 4.8 | 8.2 | 11.9 | 21.57 | 15.00 | 20.42 | 21.59 | 23.87 |

¹ See table 5, footnote 1.

Expenditures for furnishings and equipment in any given year are subject to extremely wide variations from family to family. Since the majority of the items which come under this heading are at least semidurable in nature, families are usually able to adjust the level of their spending to the current family situation with regard to other demands on income. In general, young families in the process of building up their household equipment will spend more for furnishings than will those that have been long established. A family which has established a household may do without any new additions to its stock of goods in a year when its income is reduced or other demands are particularly urgent. Prices which will be paid for a given article also show a very wide range of possibilities; thus a table may cost anywhere from 59 cents to \$100 or more, and couches and daybeds may be of inexpensive metal construction or may be expensive, heavily upholstered pieces. It is important to bear in mind these variations in expenditures of any one family from year to year, and between two families in the price paid for a given type of article,

which explain the irregularity in the averages despite the relatively large numbers of families upon which they are based.¹²

The items of furniture accounting for the largest outlays per family spending were suites of furniture for living rooms, bedrooms, or dining rooms. Davenport and couches came next in size of expenditure. For all of these items, except couches, there was a marked tendency for expenditure to be larger at higher consumption levels. The decline at the highest level in amounts for couches and daybeds per family spending, as well as the very high figure for davenports, are probably explained by chance variation.¹²

Expenditure for Electrical Equipment, by Consumption Level

Electrical equipment ranges all the way from electric-light bulbs, purchased by the majority of families, to electric stoves, ironers, and mangles bought by less than 1 percent of the families surveyed. Light bulbs, items of relatively short durability, were the most frequently reported item. The next most frequently reported item was lamps, purchased by 11 percent of all families surveyed. A much higher proportion at high than at low consumption levels reported purchases of lamps, again confirming the suggestion that this is one item which moderate income families replace more frequently than would be absolutely necessary, in order to introduce an element of variety in their homes. Families at higher levels also permitted themselves purchases of much more expensive lamps.

It is striking that a higher percentage of all families surveyed reported purchase of electric refrigerators and electric washing machines (see table 7) than of any item of furniture (see table 6). The great contribution of these items to lightening the housewife's tasks and facilitating more pleasant living for the entire family is witnessed by these figures. There was a much greater increase in proportion of families reporting purchase of refrigerators than washing machines at the higher consumption levels. The relatively smaller increase in expenditures for washing machines is explained by greater use of laundry services at higher consumption levels (see table 5).

Electric irons were purchased by about 1 percent more families than bought washing machines. Their primarily utilitarian nature is indicated by the failure of the percentage of families purchasing, to increase at higher consumption levels.

There was practically no increase in the average outlay per family spending for washing machines and electric refrigerators at higher consumption levels. In purchasing such substantial items, the families tend to pay as much as they think is required to obtain an

¹² For measures showing the relatively high variability in expenditures for furnishings and equipment as compared with those of other types of family expenditures see Tabular Summary, table 24, in Bureau of Labor Statistics Bulletins Nos. 636, 637 (vols. I and II), 639, 640, and 641.

article of reasonably good durability, and large enough for the family needs, if necessary, extending their payments over a longer period of time.

TABLE 7.—*Expenditures for Electrical Equipment, at Selected Consumption Levels*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|---------------------------------|---------------------------------|---|----------------|----------------|--------------------|--|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | Percentage of families spending | | | | | Average expenditure per family spending ¹ | | | | |
| Vacuum cleaners..... | 4.3 | 1.7 | 5.9 | 8.6 | 9.1 | \$44.19 | \$49.41 | \$43.89 | \$45.00 | \$65.82 |
| Refrigerators (electric)..... | 5.8 | 1.3 | 6.8 | 11.2 | 12.0 | 163.62 | 165.38 | 164.26 | 178.57 | 169.33 |
| Electric stoves, hotplates..... | .7 | .2 | .6 | 1.8 | .5 | 54.29 | 20.00 | 65.00 | 42.22 | 104.00 |
| Washing machines..... | 5.7 | 4.8 | 5.9 | 5.2 | 7.8 | 62.63 | 57.92 | 63.39 | 58.27 | 63.33 |
| Irons..... | 6.6 | 6.9 | 7.2 | 6.7 | 11.2 | 4.09 | 3.04 | 4.31 | 4.48 | 4.73 |
| Ironers, mangles..... | .3 | 0 | .4 | 0 | 0 | 43.33 | 0 | 42.50 | 0 | 0 |
| Heaters, fans..... | 1.7 | .6 | 2.0 | 3.3 | 2.1 | 6.47 | 6.67 | 5.50 | 7.27 | 7.62 |
| Sewing machines (electric)..... | 1.0 | .4 | 1.1 | 1.5 | 1.0 | 77.00 | 85.00 | 57.27 | 80.67 | 96.00 |
| Toasters..... | 3.8 | 1.7 | 4.4 | 4.7 | 8.9 | 2.37 | 1.76 | 2.27 | 2.98 | 2.58 |
| Lamps..... | 10.6 | 4.9 | 12.6 | 16.6 | 26.8 | 5.94 | 3.47 | 5.55 | 7.41 | 9.07 |
| Light bulbs..... | 57.6 | 53.0 | 59.8 | 60.8 | 55.0 | 1.34 | 1.09 | 1.34 | 1.53 | 1.75 |
| Other..... | 4.4 | 1.9 | 4.8 | 7.2 | 12.7 | 6.36 | 2.63 | 5.00 | 7.64 | 12.52 |

¹ See table 5, footnote 1.

Expenditures for Textile Furnishings, Silverware, China and Glassware, Etc., by Consumption Level

Expenditures for utilitarian items which must be replaced rather frequently, such as brooms, brushes, mops, towels, and sheets, are presented in table 8. Such items, by their nature, are purchased by a relatively large proportion of families and show little tendency to increase at higher consumption levels.

Relatively expensive and more durable items of textile furnishings, tableware, and miscellaneous equipment also appear in table 8. Such items as mattresses, blankets, linoleums, curtains, table porcelain ware, and glassware are purchased with expectation of a longer period of service, and consequently are purchased in any 1 year by a smaller proportion of families. These are items for which expenditures, when made, are fairly substantial, and show some tendency to be greater at higher consumption levels.

Many of the items listed in table 8 contribute more to the amenities of living than to comfort in the physical sense of the term. Expenditures for such items as rugs, inlaid linoleum, silverware, mirrors, pictures, clocks, and ornaments show a clear tendency to be greater per family spending at upper consumption levels. These are the items which are somewhat more likely to receive larger outlays when increased family funds permit some supplementing of bare essentials.

TABLE 8.—Expenditures for Furnishings and Equipment, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | | |
|--|---|----------------|----------------|----------------|--------------|--|--------------|----------------|----------------|----------------|
| | All families | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | | \$1,100 to \$1,200 | All families | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | $1,100 to $1,200 |
| | Percentage of families spending | | | | | Average expenditure per family spending ¹ | | | | |
| Textile furnishings | | | | | | | | | | |
| Carpets, rugs..... | 15.2 | 11.4 | 16.9 | 18.6 | 27.1 | \$26.45 | \$17.46 | \$26.04 | \$31.02 | \$33.28 |
| Linoleum, inlaid..... | 5.7 | 5.2 | 5.4 | 6.9 | 3.5 | 11.93 | 11.35 | 11.85 | 15.36 | 31.43 |
| Felt-base floor coverings..... | 8.7 | 7.6 | 8.6 | 8.6 | 6.9 | 8.39 | 8.82 | 8.26 | 7.91 | 12.17 |
| Mattresses..... | 9.7 | 9.2 | 8.7 | 11.2 | 11.2 | 16.80 | 14.02 | 15.98 | 16.07 | 25.18 |
| Pillows..... | 2.7 | 1.4 | 2.7 | 4.5 | 2.0 | 3.33 | 2.86 | 2.96 | 3.56 | 5.00 |
| Blankets..... | 15.4 | 14.7 | 16.1 | 16.2 | 14.5 | 6.10 | 5.65 | 6.02 | 6.48 | 7.93 |
| Comforts, quilts..... | 3.8 | 3.1 | 4.2 | 5.0 | 4.8 | 5.53 | 4.84 | 5.48 | 6.40 | 8.12 |
| Sheets..... | 29.3 | 21.6 | 29.8 | 33.9 | 34.3 | 4.30 | 3.66 | 4.40 | 5.19 | 6.82 |
| Pillowcases..... | 21.9 | 16.6 | 23.3 | 23.4 | 25.0 | 1.87 | 1.63 | 1.97 | 2.14 | 2.64 |
| Bedsreads, couch covers..... | 10.0 | 7.2 | 10.0 | 12.9 | 20.6 | 4.20 | 3.06 | 4.30 | 6.12 | 8.50 |
| Tablecloths, napkins, doilies: ² | | | | | | | | | | |
| Cotton..... | 9.9 | 8.9 | 10.1 | 11.1 | 10.5 | 1.92 | 1.35 | 2.08 | 2.70 | 2.48 |
| Linen..... | 3.0 | .9 | 2.8 | 5.3 | 7.4 | 3.67 | 1.11 | 3.21 | 3.77 | 2.97 |
| Towels: ² Linen..... | 6.6 | 4.3 | 5.9 | 7.9 | 17.6 | 1.67 | 1.16 | 1.69 | 2.41 | 2.56 |
| Cotton turkish..... | 31.8 | 30.6 | 31.6 | 35.4 | 35.3 | 1.79 | 1.41 | 1.99 | 1.92 | 3.14 |
| Other cotton..... | 8.3 | 8.0 | 8.0 | 8.9 | 16.4 | 1.08 | .88 | 1.25 | 1.46 | 1.34 |
| Table runners, dresser scarfs..... | 4.1 | 2.4 | 4.8 | 7.7 | 12.0 | 2.20 | .83 | 1.88 | 2.60 | 2.00 |
| Curtains, draperies..... | 31.6 | 21.6 | 32.5 | 41.1 | 57.4 | 5.95 | 3.66 | 6.37 | 7.83 | 10.56 |
| Dishcloths, cleaning cloths..... | 19.5 | 11.7 | 22.7 | 30.1 | 30.3 | .62 | .43 | .62 | .66 | .63 |
| Other..... | 10.7 | 9.8 | 10.4 | 10.5 | 13.7 | 3.74 | 2.86 | 4.62 | 5.33 | 7.08 |
| Silverware, china, and glassware | | | | | | | | | | |
| China or porcelain, table..... | 13.9 | 13.6 | 12.2 | 16.2 | 14.7 | \$4.60 | \$2.65 | \$5.25 | \$5.74 | \$13.33 |
| Glassware..... | 16.4 | 13.5 | 16.6 | 17.6 | 17.9 | 1.28 | .74 | 1.45 | 1.88 | 1.96 |
| Tableware: Silver..... | 3.4 | 2.2 | 4.2 | 4.0 | 4.9 | 8.53 | 3.64 | 6.67 | 12.25 | 28.57 |
| Other..... | 1.0 | .8 | .8 | 2.1 | 1.7 | 3.00 | 1.25 | 5.00 | 1.90 | .59 |
| Other..... | 1.8 | 1.1 | 2.1 | 1.9 | .7 | 2.22 | 1.82 | 1.90 | 2.11 | .57 |
| Miscellaneous furnishings and equipment | | | | | | | | | | |
| Mirrors, pictures, clocks, ornaments..... | 10.9 | 6.1 | 10.3 | 16.1 | 20.0 | \$2.75 | \$1.48 | \$2.82 | \$3.54 | \$5.95 |
| Carpet sweepers..... | 2.8 | .7 | 2.9 | 5.1 | 5.5 | 3.57 | 4.29 | 4.83 | 3.53 | 4.00 |
| Brooms, brushes, mops..... | 62.1 | 67.1 | 58.0 | 58.5 | 52.6 | 1.16 | 1.15 | 1.21 | 1.25 | 1.33 |
| Dustpans, pails, etc..... | 11.3 | 12.0 | 10.3 | 10.4 | 8.4 | .44 | .33 | .49 | .58 | .95 |
| Gas refrigerators..... | .4 | .2 | .6 | .9 | .7 | 215.00 | 85.00 | 211.67 | 223.33 | 204.29 |
| Ice boxes..... | 2.7 | 2.8 | 2.5 | 2.0 | 1.7 | 18.89 | 18.21 | 14.80 | 26.00 | 30.00 |
| Stoves and ranges (not electric)..... | 8.4 | 8.7 | 7.8 | 10.0 | 11.3 | 46.07 | 37.70 | 53.59 | 55.00 | 64.87 |
| Canning equipment, cookers..... | 8.6 | 8.1 | 8.5 | 7.6 | 5.7 | 2.09 | 1.73 | 1.88 | 3.55 | 1.23 |
| Pots, pans, cutlery..... | 24.7 | 20.5 | 23.5 | 26.6 | 23.9 | 2.47 | 1.37 | 2.38 | 3.27 | 3.27 |
| Tubs, boards, wringers..... | 5.5 | 7.4 | 4.5 | 5.3 | 5.2 | 1.09 | 1.08 | 1.11 | 1.32 | 1.35 |
| Ironing boards, racks, baskets..... | 4.8 | 2.9 | 5.8 | 6.2 | 6.6 | 1.46 | 1.38 | 1.55 | 1.61 | 1.97 |
| Sewing machines (not electric)..... | .9 | .5 | 1.0 | 1.0 | 0 | 14.44 | 12.00 | 17.00 | 12.00 | 0 |
| Baby carriages, gocarts..... | 2.8 | 2.6 | 3.9 | 2.3 | 3.8 | 12.86 | 10.00 | 13.85 | 13.48 | 29.47 |
| Trunks, hand baggage..... | 2.4 | 1.0 | 2.1 | 4.1 | 2.7 | 4.17 | 3.00 | 3.33 | 4.15 | 12.59 |
| Household tools, ladders, cans..... | 5.7 | 3.9 | 5.7 | 8.5 | 6.2 | 2.11 | 1.54 | 2.11 | 2.47 | 5.81 |
| Window shades, wire screens, awnings..... | 15.5 | 17.0 | 14.3 | 16.9 | 13.0 | 3.81 | 2.29 | 4.06 | 6.69 | 8.85 |
| Lawn mowers, garden equipment..... | 5.2 | 4.5 | 5.4 | 5.6 | 6.5 | 3.65 | 2.67 | 3.52 | 4.82 | 4.46 |
| Repairs, cleaning..... | 7.1 | 3.2 | 8.1 | 11.3 | 9.2 | 7.89 | 5.94 | 8.77 | 10.80 | 10.43 |

¹ See table 5, footnote 1.

² The distinctions between textile furnishings of linen and cotton were those reported by the housewives themselves. It is possible that some of the items reported as linen may have been part linen and part cotton. The item linen towels includes dish towels as well as hand towels. The average expenditures for all kinds of towels may be added to obtain total towel expenditures regardless of fiber. The percentages of families spending are not additive, however, since the same family may have reported purchase of more than one kind of towel.

Purchases on the Installment Plan

In the tabulation of data on increases and decreases in installment obligations, separate figures were secured on changes in obligations for automobiles and "other" items. No distinction was made in the tabulations of changes in amounts due on furnishings and equipment as compared with clothing, jewelry, or other articles which families might buy on the installment plan. Inspection of the returns from individual families shows, however, that major items of furnishings and equipment account for the bulk of such installment purchases.

TABLE 9.—*Changes in Debts Payable to Firms Selling on Installment Plan for Goods Other Than Automobiles, at Selected Consumption Levels*

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of— | Families having net increase in installment obligations | | Families having net decrease in installment obligations | |
|---|---|--|---|--|
| | Percentage of families | Average amount per family having increase ¹ | Percentage of families | Average amount per family having decrease ¹ |
| All families..... | 24.3 | \$74.69 | 9.5 | \$77.26 |
| \$200 to \$300..... | 22.9 | 49.87 | 10.3 | 53.69 |
| \$500 to \$600..... | 24.4 | 76.48 | 9.4 | 86.38 |
| \$800 to \$900..... | 25.8 | 106.82 | 9.7 | 100.72 |
| \$1,100 to \$1,200..... | 22.3 | 155.70 | 6.9 | 94.49 |

¹ Average for all families, whether having increase or decrease, may be computed by multiplying the item in question by the corresponding percentage at the given consumption level.

NOTE.—If a family bought a refrigerator or other item on the installment plan during the year of the study, the entire cost of the refrigerator (purchase price less trade-in, if any, plus carrying charges, if any) was treated as family expenditure. The amounts shown in tables 6 and 7 thus represent total obligations, whether paid or not, for the year. Any balance unpaid at the end of the schedule year was tabulated as increase in obligations to firms selling on the installment plan. Correspondingly, installment payments for items bought during the previous year were tabulated as decrease in obligations to firms selling on the installment plan. These figures, together with those for other debts and investments, were used to compute the net change in the family's assets and liabilities for the year. Expenditures for a refrigerator or other item bought on the installment plan during the year, for which payments were completed before the end of the year, would appear only as an item of equipment expense and would not be tabulated under the heading of increase or decrease in installment obligations. (See appendix D.)

A general idea of the extent of installment purchase of furnishings and equipment can be gained from table 9. It must be borne in mind that those figures include only increases and decreases in installment obligations on all types of goods bought on installment except automobiles, and that they do not include installment purchases completely paid off during the year. Nevertheless, they do tell a large part of the story of installment sales.

A fourth of the families reported net increases in installment obligations (other than for automobile) for the year, while only a tenth reported net decreases. In times of complete economic stability, it might be expected that some families would be making new commitments and others paying off old ones in about equal proportions,

so that the percentage having net decreases and those having net increases might tend to cancel each other. Even in normal periods, however, the element of secular growth and expanding markets would tend to result in an excess of new commitments over liquidation of old obligations. The disparity in 1934-36, however, is probably greater than would be explained by that factor alone.

A change in marketing practice during the middle 1930's is of importance in explaining the excess of families having increases over those having decreases in obligations.¹³ This was the liberalization in installment terms offered by retail firms in 1933, which remained in effect until 1937. A further explanation is the situation in which these families found themselves during the period of the business cycle in which the study was made. The period was one of partial recovery from several years of severe depression and unemployment. All of the families surveyed had succeeded in staying off the relief rolls, and all had at least one employed earner and minimum incomes of \$500. Such families, many of whom had deferred purchases of all but minimum housekeeping items for several years, were feeling more and more the need of replacements or actual additions to their stock of furnishings and equipment. They were thus likely to decide to undertake such purchases when attractive terms were offered.

The amounts paid off per family with a net decrease in obligations were greater at low consumption levels than the new amounts incurred by families at the same levels having net increases in obligations. This conservatism in the size of new commitments made does not disappear until the higher consumption levels are reached.

¹³ The cashing of the soldier's bonus bonds in June 1936 was not an important factor, since the latest month for which data for any family were obtained was May 1936. As the law was enacted in January 1936, a few families may have made commitments in anticipation of receiving additional funds in June.

Chapter 7

CLOTHING ¹

The clothing dollar of the average employed city worker's family must meet many demands. It must provide shoes and sturdy garments for school children, suitable clothes for the employed member or members to wear to work, and apparel adequate to meet the accepted social standards of the community in which the family lives.

That these requirements constitute a major demand upon the family purse is clear from the proportion of total family expenditures which they claim. After food and housing, clothing was the next largest category of expense, yearly disbursements per family averaging 10.6 percent of the total family expenditure. The urgency with which families regard the need for warm and socially appropriate clothing is evidenced by the larger outlay for clothing per family at higher income levels. As incomes permitted, these families of wage earners and clerical workers spent for clothing not only more dollars, but a larger proportion of the total family expenditure.

The average clothing expenditure per family was \$49 for those with incomes of \$500 to \$600, but rose to a much higher figure, \$388, for those with incomes of \$2,700 to \$3,000, and to \$471 for those with incomes of \$3,000 and over. The first figure represents 7.5 percent of total expenditure of families at the lowest income level studied, while the last two figures represent more than 14 percent of total expenditures of families at the highest income levels included in the investigation.² At the high income levels family size is greater, which accounts in part for the very great expansion in clothing expenditures at the upper income levels, but expenditure per person was definitely higher at higher incomes.

When families are classified ³ on a basis which takes into account not only the amount of funds available for spending, but the number of dependents on those funds, the increase in clothing expenditures from low to high levels is less striking. This is accounted for by the smaller family size at the higher expenditure levels, discussed in chapter 3.

Clothing Expenditures, by Age, Sex, and Occupation

Total family clothing expenditures are by no means prorated equally among the members of workers' families. The age, sex, and activity of the family members make a great difference in their cloth-

¹ See Tabular Summary, table A-17.

² See ch. 1, table 1, p. 12; ch. 6, figs. 1 and 2; and ch. 8, figs. 1 and 2.

³ See ch. 3, table 7, p. 60.

ing needs, and these differences are reflected in the apportionment of the family clothing dollar.

In figure A are shown the relative clothing expenditures of persons of different age, sex, and occupation, as determined from the data obtained from the present investigation. They represent the composite clothing expenditures of persons of the indicated sex-age-activity groups in approximately 10,000 white families in 42 cities, after eliminating the effect of differences in family size and income.⁴

In the rise and fall of the curves of this chart lies a dramatic story of changes in the individual's clothing expenditures at different points in his life. Perhaps the most striking contrast which emerges is the fact that the high points on the curves for women's clothing expenditures are almost half again as high as those for men's clothing expenditures.⁵

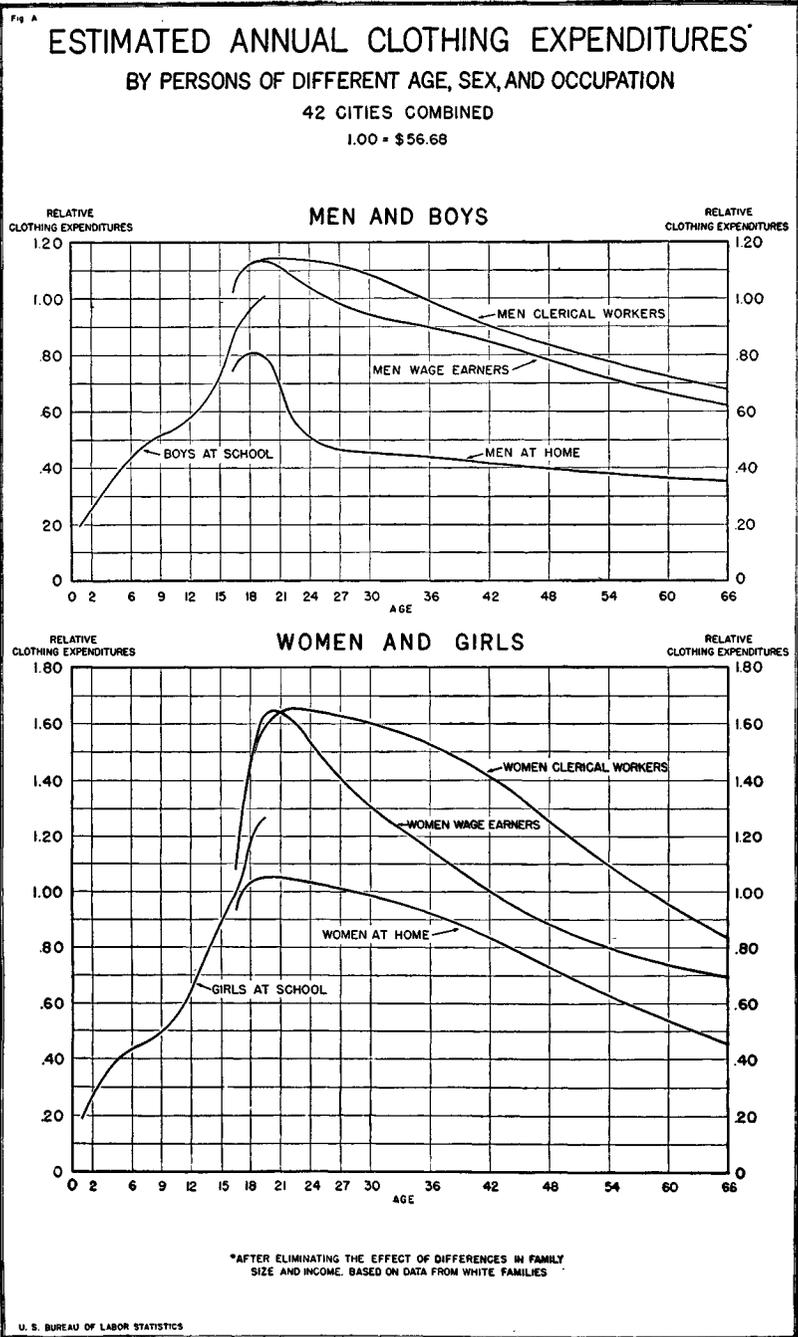
In the United States, the clothing purchased by families of low and moderate income is patterned as closely as possible after the clothing worn by individuals in the upper income group. In a study of higher income families recently conducted by the Bureau of Labor Statistics, it was found that clothing expenditures of wives, most of whom were not employed outside the home, were from a third to a half greater than those of husbands at incomes of \$2,500 or more.

At first glance at figure A it might appear that women in families of wage earners and clerical workers also spend more than men for clothing. Closer examination of the data in this chart shows, however, that these high clothing expenditures are limited to woman members of the family who were themselves earners, either in clerical or wage-earning occupations. The women at home—including the homemakers, daughters neither in school nor gainfully employed, and other women who were part of the economic family—spent much less for clothing than did the employed women. The women at home also spent distinctly less than the employed men. Clearly, in these families, economic pressure was so great that women at home were obliged to keep their own clothing expenditures below even the small amounts spent by their men for clothes to wear to work, and below the amounts spent by the woman members of the family who held jobs. The keen competition which women meet in seeking jobs, particularly in clerical work, is evidenced in the high expenditures for clothing of the employed women.

A young woman's activity in the years from 15 to 21 is seen, from figure A, to have a direct influence upon her clothing budget. If

⁴ These figures do not reflect differences in income between wage earners and clerical workers, since income and family size were held constant in making the averages graphed in figure A. The average income of the white families covered in the investigation was \$1,546, the average family size was 3.6 persons.

⁵ The clothing expenditures of male wage earners and clerical workers from 21 through 35, which averaged \$56.68, were taken as equal to 1.00 in the preparation of the chart and the table on which it is based. See appendix C.



she remains in school and dependent on her family, she has less to spend for clothes, on the average, than her classmates who dropped out of school to take jobs. But she is apt to have more to spend as a student than if she marries and sets up her own home, possibly with the arrival of children before her young husband is well established in a regular occupation.

It is also noteworthy that clerical workers, whether men or women, spent more for clothing than did wage earners, with the same income, but that this situation was much more pronounced in the case of women after about 26 years of age. Women of maturer years, who remain in the clerical occupations, though they spend somewhat less than the younger girls, evidently find it necessary or desirable to spend substantially more to maintain a good appearance than women wage earners of their own age. The older women working in factories or other wage-earning situations apparently can economize by wearing uniforms or work aprons during the day, but they do spend for street and dress clothes more than if they were at home and not receiving a pay check.

The men at home, most of whom were there because of illness or involuntary unemployment, spent the least for clothing of any of the adult groups.

After differences in the heights of the curves for the various sex-occupation groups, the next most striking aspect of the curves, shown in figure A, is their shape through the age span. As would be expected, clothing expenditures for children increase as they grow older, reaching a maximum for the age group 18 to 21. (Again it is interesting to note the higher expenditures for girls than boys from age 12 on.)

For both men and women, the peaks in clothing expenditures come in the years of early maturity, when they are starting to work, marrying, and establishing themselves in life. There is a tapering off in clothing expenditures with advancing age, gradual in most cases, but notably sharp for woman wage earners. The sharpness in the decline for men at home after age 21 suggests the transition of boys from the category of those recently out of school and hunting jobs who have parents to provide for them to that of the older unemployed, many of them having dependents of their own. The relatively sharper decline in later years for woman workers than for men from high levels between 21 and 30 years reemphasizes the greater importance of clothing to women in the years when they are most likely to marry.

Analysis of Clothing Expenditures for Men and Women

Turn now to a consideration of the individual clothing items which make up these total clothing expenditures. The detailed articles of clothing purchased by the families studied have been



Photo by U. S. Department of Labor

PLATE 7.—WOMAN CLERICAL WORKER OPERATING A CHECK-WRITING MACHINE.

tabulated according to sex and age groups, separately for whites and for Negroes and also for the two color groups combined.⁶

For both men and women over 18, outerwear, consisting of coats, sweaters, suits, shirts, and dresses and blouses, took the largest expenditure of any group of clothing items. Such garments accounted for, on the average, \$25 a year, or over half of the men's clothing expenditures which totaled \$49. They took an average of \$23 or 42 percent of women's total clothing expenditures of \$55.

The rate at which the men in these urban workers' families purchased coats in 1934-36 would mean that a man bought a new overcoat or topcoat once in 5 years at an average price of \$21. A new light- or heavy-weight wool suit was bought once in 2 years and cost an average of \$24. Among the women, heavy coats were purchased by two in nine women, meaning that at that rate these women would buy new coats once in 4½ years and would pay an average price of \$32. Similarly, these women averaged 1.1 silk or rayon dresses a year, at an average cost of about \$6 per dress.

TABLE 1.—*Expenditures for Groups of Clothing Items by Men and Women in 14,469 White and Negro Families, at Selected Consumption Levels,¹ in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Sex and age group, and item of clothing | All families ² | Families with total annual unit expenditure of— | | | | All families ² | Families with total annual unit expenditure of— | | | |
|--|---------------------------|---|----------------|----------------|--------------------|---------------------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | | Average expenditure per person | | | | | Percentage distribution | | | |
| Men and boys 18 years of age and over: Total..... | \$49.18 | \$26.89 | \$54.47 | \$75.87 | \$106.14 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | 2.36 | 1.25 | 2.72 | 3.60 | 5.50 | 4.8 | 4.6 | 5.0 | 4.7 | 5.2 |
| Outerwear..... | 25.24 | 13.34 | 27.89 | 40.31 | 55.05 | 51.3 | 49.6 | 51.2 | 53.2 | 51.9 |
| Underwear..... | 3.45 | 2.01 | 3.68 | 5.09 | 7.26 | 7.0 | 7.5 | 6.8 | 6.7 | 6.8 |
| Footwear..... | 11.59 | 7.67 | 12.63 | 15.54 | 21.20 | 23.6 | 28.6 | 23.2 | 20.5 | 20.0 |
| Miscellaneous..... | 6.54 | 2.62 | 7.55 | 11.33 | 17.13 | 13.3 | 9.7 | 13.8 | 14.9 | 16.1 |
| Women and girls 18 years of age and over: Total..... | 55.48 | 26.29 | 62.20 | 96.02 | 147.38 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | 3.37 | 1.49 | 3.81 | 6.02 | 9.27 | 6.1 | 5.7 | 6.1 | 6.3 | 6.3 |
| Outerwear..... | 23.37 | 10.45 | 25.89 | 41.84 | 70.57 | 42.1 | 39.7 | 41.6 | 43.6 | 47.9 |
| Underwear..... | 6.96 | 3.23 | 8.08 | 11.91 | 17.48 | 12.5 | 12.3 | 13.0 | 12.4 | 11.9 |
| Footwear..... | 17.02 | 9.64 | 19.03 | 26.35 | 34.08 | 30.7 | 36.7 | 30.6 | 27.4 | 23.1 |
| Miscellaneous..... | 4.76 | 1.48 | 5.39 | 9.90 | 15.98 | 8.6 | 5.6 | 8.7 | 10.3 | 10.8 |

¹ For fuller explanation of "consumption level" and "economic level," see ch. 3.

² The average net income of all families included in this investigation was \$1,524.

Footwear, including shoes, slippers, rubbers and arctics, and hose, accounted for the second major clothing expense for both men and women (table 1). It represented a larger expenditure, both in dollars and as a percentage of the total, for women than for men. This fact

⁶ Averages for white families were so nearly the same as those for all families combined that they have not been shown in Tabular Summary, table A-17. They may be consulted in the files of the Bureau of Labor Statistics.

is largely explained by the importance of the items silk and rayon stockings and shoes. Stockings accounted for \$7.41 per person and cost 72 cents per pair on the average. Shoes cost the average woman in these workers' families \$7.85 a year.

For men, such items as suspenders, garters, handkerchiefs, gloves, and ties, grouped under the heading of "miscellaneous" in table 1, took the third largest expenditure. They were followed by purchases of underwear and headwear, in the order named.

For women, on the other hand, expenditures for underwear were larger on the average than those for miscellaneous accessories or for headwear.

The size and relative importance of these main groups of clothing expenditures were not the same for men and women in families classified at low economic levels as for those in families at high levels.⁷ Clothing expenditures per person were about four times as great for men in families with \$1,100 to \$1,200 per equivalent adult male for all items as for men in families which spent only \$200 to \$300 per adult male for all items. For women in these families clothing expenditures were almost six times greater at the high as compared with the low level. Although outerwear took the greatest expenditures at all economic levels, it increased in relative importance at high economic levels among the women, but for men, remained at about half of total clothing expenditure at all consumption levels.

Footwear for women, on the other hand, declined in relative importance at higher consumption levels, while expenditures for accessories and other miscellaneous items were of proportionately greater importance.

Among the men, also, the same tendencies were found in the changing importance of footwear and accessory expenditures at high as compared with low economic levels. The expenditures for major categories of clothing, at a low and a high economic level, for men and for women are shown in figure B.

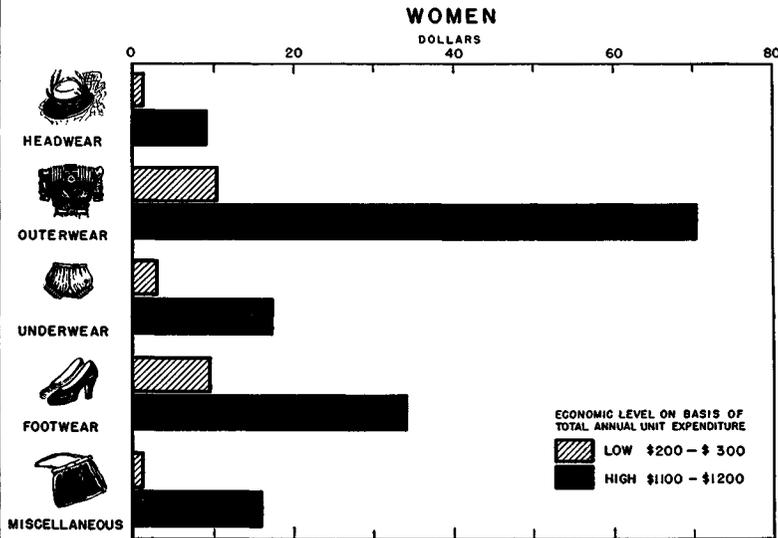
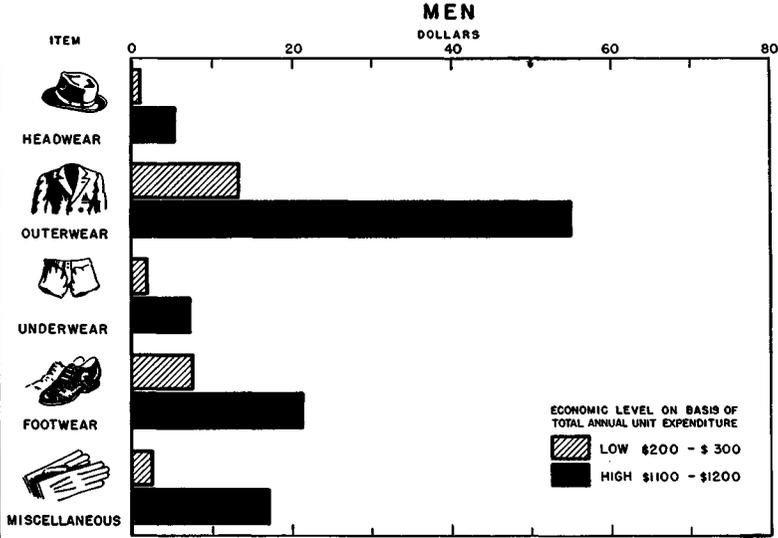
When individual items of clothing are listed in order by size of expenditure, as in tables 2 and 3, it is evident that some 15 to 17 apparel items constitute about two-thirds to three-fourths of the total clothing expenditure. These items are not the same, however, and appear in different rank order at low and at high economic levels. Thus, for women in families with total unit expenditures of \$200 to \$300, silk stockings, followed by street shoes and then by silk and rayon dresses, lead the list of clothing items. The amounts spent for them annually, on the average, were small, however—\$3.62 per

⁷ For explanation of classification of families by economic level or consumption level, see ch. 3.

Fig. B

DISTRIBUTION OF ANNUAL CLOTHING EXPENDITURES FOR INDIVIDUALS IN FAMILIES AT LOW AND HIGH ECONOMIC LEVELS WHITE AND NEGRO PERSONS IN 14,469 FAMILIES IN 42 CITIES COMBINED

12 MONTHS WITHIN THE PERIOD 1934-36



U. S. BUREAU OF LABOR STATISTICS

person for silk hose and \$2.66 for silk and rayon dresses.⁸ In terms of average per article purchased, the expenditures for the women at the low economic level were 61 cents per pair of silk hose and \$4.59 for a silk and rayon or all-rayon dress.

TABLE 2.—Expenditures for Selected Items of Clothing by Women in White and Negro Families, at Two Consumption Levels, in 42 Cities Combined

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of \$200 to \$300 | | | Families with total annual unit expenditure of \$1,100 to \$1,200 | | |
|--|---------------------|-------------|--|---------------------|-------------|
| Item and rank | Average expenditure | | Item and rank | Average expenditure | |
| | Per woman | Per article | | Per woman | Per article |
| Total clothing expenditure..... | \$26. 29 | ----- | Total clothing expenditure..... | \$147. 38 | ----- |
| 1. Silk hose..... | 3. 62 | \$0. 61 | 1. Silk, rayon dresses..... | 20. 64 | \$8. 29 |
| 2. Street shoes..... | 3. 37 | 2. 96 | 2. Silk hose..... | 14. 51 | 3. 95 |
| 3. Silk, rayon dresses..... | 2. 66 | 4. 59 | 3. Fur coats..... | 10. 61 | 151. 57 |
| 4. Heavy fur-trimmed coats..... | 1. 61 | 23. 00 | 4. Street shoes..... | 9. 93 | 5. 12 |
| 5. Heavy plain coats..... | 1. 12 | 14. 00 | 5. Heavy fur-trimmed coats..... | 9. 53 | 47. 65 |
| 6. Cotton house dresses..... | 1. 10 | . 92 | 6. Wool suits..... | 6. 05 | 19. 52 |
| 7. Dress shoes..... | . 94 | 2. 85 | 7. Cleaning, repairing..... | 5. 92 | ----- |
| 8. Felt hats..... | . 86 | 1. 51 | 8. Felt hats..... | 4. 82 | 3. 03 |
| 9. Cotton street dresses..... | . 81 | 1. 65 | 9. Light wool coats..... | 4. 26 | 21. 30 |
| 10. Light wool coats..... | . 75 | 12. 50 | 10. Dress shoes..... | 4. 24 | 5. 17 |
| 11. Corsets, girdles..... | . 60 | 2. 14 | 11. Corsets, girdles..... | 3. 89 | 2. 19 |
| 12. Wool suits..... | . 59 | 9. 83 | 12. Silk slips..... | 3. 61 | 1. 84 |
| 13. Rayon bloomers, panties..... | . 47 | . 39 | 13. Wool dresses..... | 3. 51 | 10. 32 |
| 14. Shoe repairs..... | . 46 | ----- | 14. Cotton street dresses..... | 2. 98 | 3. 14 |
| 15. Straw hats..... | . 41 | 1. 37 | 15. Handbags, purses..... | 2. 73 | 2. 08 |
| 16. Cleaning, repairing..... | . 39 | ----- | 16. Heavy plain coats..... | 2. 40 | 18. 46 |
| Expenditure for selected items: | | | 17. Straw hats..... | 2. 37 | 3. 12 |
| Amount..... | 19. 76 | ----- | Expenditure for selected items: | | |
| Percent of total clothing expenditure..... | 75. 2 | ----- | Amount..... | 112. 00 | ----- |
| | | | Percent of total clothing expenditure..... | 76. 0 | ----- |

At the consumption level at which families had total unit expenditures of \$1,100 to \$1,200, the first three items in size of average expenditure were silk and rayon dresses, silk hose, and fur coats. Expenditures for the first two items averaged \$21 and \$15 per person, respectively, and \$8.29 and \$0.95 per article. Fur coats were purchased by 7 percent of the women at the high consumption level and did not even appear in the list of items comprising 75 percent of women's clothing expenditure at the low level.

Other items which appeared in the list totaling three-fourths of clothing expenditures of women in families at the high consumption level, but not at the low level, as shown in table 2, were silk slips, wool dresses, and handbags. Items which appeared in the list at the low level but not in the first 17 items at the high level were cotton house dresses, shoe repairs, and rayon bloomers. The identical 16 items

⁸ These averages are based upon expenditures of all women in the age group 18 and over, whether they purchased or not. The women who did not buy any of the indicated items during the entire year were treated, for purposes of getting the average, as having made zero expenditures.

which comprise 75 percent of total clothing expenditures of women in families at the low consumption level, accounted for only 65 percent of expenditures of women in families at the high consumption level.

It is apparent from the relative shifts in importance of these items that at low consumption levels women must perforce keep their clothing expenditures to a rather restricted list of necessities. Even at the low level, however, they do find several pairs of silk hose and one or two cheap rayon dresses indispensable. When the women live in families with much more ample funds, they spend much larger amounts for hose and dresses, and a few of them buy such luxuries as fur coats; and more at that level purchase handbags and other accessories, and the variety is greater and the quality better of wool dresses and suits, silk slips, and dress shoes purchased.

For the men, it is likewise seen from table 3 that in families at a high consumption level, they spend not only more for clothing than men in families with more limited purchasing power, but suits displace shoes as the item of first importance. Such items as ties, shoe shines, topcoats, rayon hose, pajamas, and nightshirts receive relatively more expenditure, and wool trousers, cotton trousers, overalls, and cotton hose receive relatively less.

TABLE 3.—Expenditures for Selected Items of Clothing by Men in White and Negro Families, at 2 Consumption Levels, in 42 Cities Combined

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of \$200 to \$300 | | | Families with total annual unit expenditure of \$1,100 to \$1,200 | | |
|--|--------------------------|----------------|--|--------------------------|----------------|
| Item and rank | Average ex- penditure | | Item and rank | Average ex- penditure | |
| | Per man | Per article | | Per man | Per article |
| Total clothing expenditure..... | \$26.89 | ----- | Total clothing expenditure..... | \$106.14 | ----- |
| 1. Street shoes..... | 3.33 | \$3.30 | 1. Lightweight wool suits..... | 13.87 | \$26.67 |
| 2. Heavy wool suits..... | 2.84 | 21.85 | 2. Heavy wool suits..... | 12.75 | 31.10 |
| 3. Lightweight wool suits..... | 2.61 | 18.64 | 3. Street shoes..... | 9.49 | 5.97 |
| 4. Cotton and other dress shirts..... | 1.53 | 1.08 | 4. Cleaning, repairing..... | 8.45 | ----- |
| 5. Overcoats..... | 1.51 | 16.78 | 5. Overcoats..... | 8.11 | 31.19 |
| 6. Work shoes..... | 1.10 | 2.56 | 6. Cotton and other dress shirts..... | 7.15 | 1.58 |
| 7. Wool trousers..... | .92 | 2.88 | 7. Ties..... | 3.97 | 1.69 |
| 8. Cleaning, repairing..... | .89 | ----- | 8. Felt hats..... | 3.91 | 4.12 |
| 9. Felt hats..... | .86 | 2.53 | 9. Shoe shines..... | 2.46 | ----- |
| 10. Cotton work shirts..... | .86 | .80 | 10. Topcoats..... | 2.27 | 22.70 |
| 11. Shoe repairs..... | .82 | ----- | 11. Pajamas, nightshirts..... | 2.10 | 1.76 |
| 12. Overalls, coveralls..... | .74 | 1.42 | 12. Cotton work shirts..... | 1.66 | 1.21 |
| 13. Heavy cotton hose..... | .72 | .17 | 13. Work shoes..... | 1.62 | 3.95 |
| 14. Dress cotton hose..... | .66 | .17 | 14. Rayon hose..... | 1.43 | .27 |
| 15. Cotton trousers..... | .60 | 1.62 | 15. Shoe repairs..... | 1.36 | ----- |
| Expenditure for selected items: | | | Expenditure for selected items: | | |
| Amount..... | 19.99 | ----- | Amount..... | 80.60 | ----- |
| Percent of total clothing ex- penditure..... | 74.3 | ----- | Percent of total clothing ex- penditure..... | 75.9 | ----- |

Clothing Expenditures for Children

A summary of the main groups of clothing items, for children in all families studied and in those at three selected consumption levels, is presented in table 4.⁹ There were not enough children in families at the higher consumption levels to justify preparation of separate averages for higher intervals than that of families with total annual unit expenditures of \$700 and over. The relative importance of footwear in children's total clothing allowances is seen to be very great in all the children's groups and more especially so in the families at the low consumption level. At higher consumption levels, shoes and other footwear claim larger dollar expenditures, but are exceeded by expenditures for outerwear, which occupy a position of greater relative importance at high than at low consumption levels.

TABLE 4.—Expenditures for Groups of Clothing Items for Children in 14,469 White and Negro Families, at Selected Consumption Levels, in 42 Cities Combined

[Data cover 12 months within the period 1934-36]

| Sex and age group and item of expenditure | All families ¹ | Families with total annual unit expenditure of— | | | All families ¹ | Families with total annual unit expenditure of— | | |
|---|--------------------------------|---|----------------|----------------|---------------------------|---|----------------|----------------|
| | | \$200 to \$300 | \$500 to \$600 | \$700 and over | | \$200 to \$300 | \$500 to \$600 | \$700 and over |
| | Average expenditure per person | | | | Percentage distribution | | | |
| Girls 12 through 17 years: Total..... | \$39.85 | \$26.93 | \$58.83 | \$107.42 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | 1.69 | 1.08 | 2.73 | 5.10 | 4.2 | 4.0 | 4.6 | 4.7 |
| Outerwear..... | 15.82 | 10.71 | 23.22 | 47.21 | 39.7 | 39.8 | 39.5 | 44.0 |
| Underwear..... | 4.17 | 2.56 | 6.78 | 11.22 | 10.5 | 9.5 | 11.5 | 10.4 |
| Footwear..... | 15.31 | 11.24 | 20.88 | 33.12 | 38.4 | 41.7 | 35.5 | 30.9 |
| Miscellaneous..... | 2.86 | 1.34 | 5.22 | 10.77 | 7.2 | 5.0 | 8.9 | 10.0 |
| Girls 6 through 11 years: Total..... | 23.52 | 15.60 | 38.66 | 55.44 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | .64 | .41 | 1.04 | 1.78 | 2.7 | 2.6 | 2.7 | 3.2 |
| Outerwear..... | 8.22 | 5.03 | 14.47 | 21.50 | 34.9 | 32.2 | 37.4 | 38.3 |
| Underwear..... | 2.58 | 1.64 | 4.16 | 6.25 | 11.0 | 10.5 | 10.8 | 11.3 |
| Footwear..... | 10.34 | 7.68 | 15.81 | 20.12 | 44.0 | 49.3 | 40.9 | 36.3 |
| Miscellaneous..... | 1.74 | .84 | 3.18 | 5.79 | 7.4 | 5.4 | 8.2 | 10.4 |
| Girls 2 through 5 years: Total..... | 16.83 | 10.18 | 23.89 | 45.97 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | .37 | .20 | .58 | 1.04 | 2.2 | 2.0 | 2.4 | 2.3 |
| Outerwear..... | 5.67 | 3.38 | 8.15 | 17.02 | 33.7 | 33.2 | 34.1 | 37.0 |
| Underwear..... | 2.28 | 1.24 | 3.42 | 7.16 | 13.5 | 12.2 | 14.3 | 15.6 |
| Footwear..... | 6.75 | 4.50 | 9.11 | 15.35 | 40.1 | 44.2 | 38.2 | 33.4 |
| Miscellaneous..... | 1.76 | .86 | 2.63 | 5.40 | 10.5 | 8.4 | 11.0 | 11.7 |
| Boys 12 through 17 years: Total..... | 35.58 | 25.49 | 55.08 | 76.14 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | .76 | .57 | 1.18 | 1.49 | 2.1 | 2.2 | 2.1 | 2.0 |
| Outerwear..... | 18.24 | 12.74 | 28.80 | 41.13 | 51.3 | 50.0 | 52.3 | 54.0 |
| Underwear..... | 2.37 | 1.67 | 3.56 | 5.49 | 6.7 | 6.6 | 6.5 | 7.2 |
| Footwear..... | 11.68 | 9.15 | 16.66 | 20.37 | 32.8 | 35.9 | 30.2 | 26.7 |
| Miscellaneous..... | 2.53 | 1.36 | 4.88 | 7.66 | 7.1 | 5.3 | 8.9 | 10.1 |
| Boys 6 through 11 years: Total..... | 25.90 | 18.73 | 37.32 | 46.14 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | .54 | .34 | .85 | 1.02 | 2.1 | 1.8 | 2.3 | 2.2 |
| Outerwear..... | 10.64 | 7.44 | 15.65 | 19.79 | 41.1 | 39.8 | 41.9 | 42.9 |
| Underwear..... | 2.06 | 1.41 | 3.06 | 3.87 | 8.0 | 7.5 | 8.2 | 8.4 |
| Footwear..... | 10.86 | 8.60 | 14.59 | 17.96 | 41.9 | 45.9 | 39.1 | 37.6 |
| Miscellaneous..... | 1.80 | .94 | 3.17 | 4.10 | 6.9 | 5.0 | 8.5 | 8.9 |
| Boys 2 through 5 years: Total..... | 17.36 | 10.50 | 23.68 | 38.87 | 100.0 | 100.0 | 100.0 | 100.0 |
| Headwear..... | .30 | .16 | .42 | .72 | 1.7 | 1.5 | 1.8 | 1.9 |
| Outerwear..... | 5.49 | 2.99 | 7.87 | 12.43 | 31.6 | 28.5 | 33.3 | 32.0 |
| Underwear..... | 1.99 | 1.12 | 2.97 | 4.84 | 11.5 | 10.7 | 12.5 | 12.4 |
| Footwear..... | 7.17 | 4.80 | 9.07 | 14.24 | 41.3 | 45.7 | 38.3 | 36.6 |
| Miscellaneous..... | 2.41 | 1.43 | 3.35 | 6.64 | 13.9 | 13.6 | 14.1 | 17.1 |

¹ The average net income of all families included in the investigation was \$1,524.

⁹ Details of children's clothing expenditures appear in the Tabular Summary, table A-8.

Differences in Clothing Expenditures of White and Negro Families

It is not possible, within the limits of this chapter, to discuss in detail the differences in clothing expenditures of individuals in white as compared with those in Negro families. Total clothing expenditures of white men and women at comparable economic levels were somewhat higher than those of Negroes. (See table 5.) These differences, in terms of dollars spent, are small at all except the higher economic levels. In percentage terms, they are moderately large, however, especially when compared with the differences in income per family member of white and Negro families within the same economic level. (See ch. 3.) No consistent relationship was found in the size of average expenditures for clothing for white children of various ages as compared with Negro children. In some age groups at some consumption levels the expenditures for Negro children were higher on the average than those for white children.

TABLE 5.—Total Clothing Expenditures per Person, Aged 18 Years and Over, by Color and Sex, in Families Classified by Consumption Level, in 42 Cities Combined

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of— | White | | Negro | |
|---|----------|----------|---------------------|---------------------|
| | Men | Women | Men | Women |
| All families ¹ | \$49. 90 | \$56. 48 | \$33. 13 | \$33. 23 |
| Under \$200 | 17. 04 | 15. 58 | 18. 66 | 15. 05 |
| \$200 to \$300 | 26. 92 | 26. 42 | 26. 52 | 24. 89 |
| \$300 to \$400 | 37. 51 | 38. 22 | 33. 16 | 34. 87 |
| \$400 to \$500 | 44. 82 | 51. 57 | 39. 34 | 38. 76 |
| \$500 to \$600 | 54. 61 | 62. 41 | 49. 43 | 53. 32 |
| \$600 to \$700 | 64. 22 | 72. 63 | 55. 06 | 59. 15 |
| \$700 to \$800 | 73. 08 | 83. 92 | ² 69. 31 | ² 83. 85 |

¹ The average income of all white families included in the investigation was \$1,546, of Negro families was \$1,008.

² Figures for Negroes are for families with total unit expenditures of \$700 and over.

Chapter 8

TRANSPORTATION AND RECREATION ¹

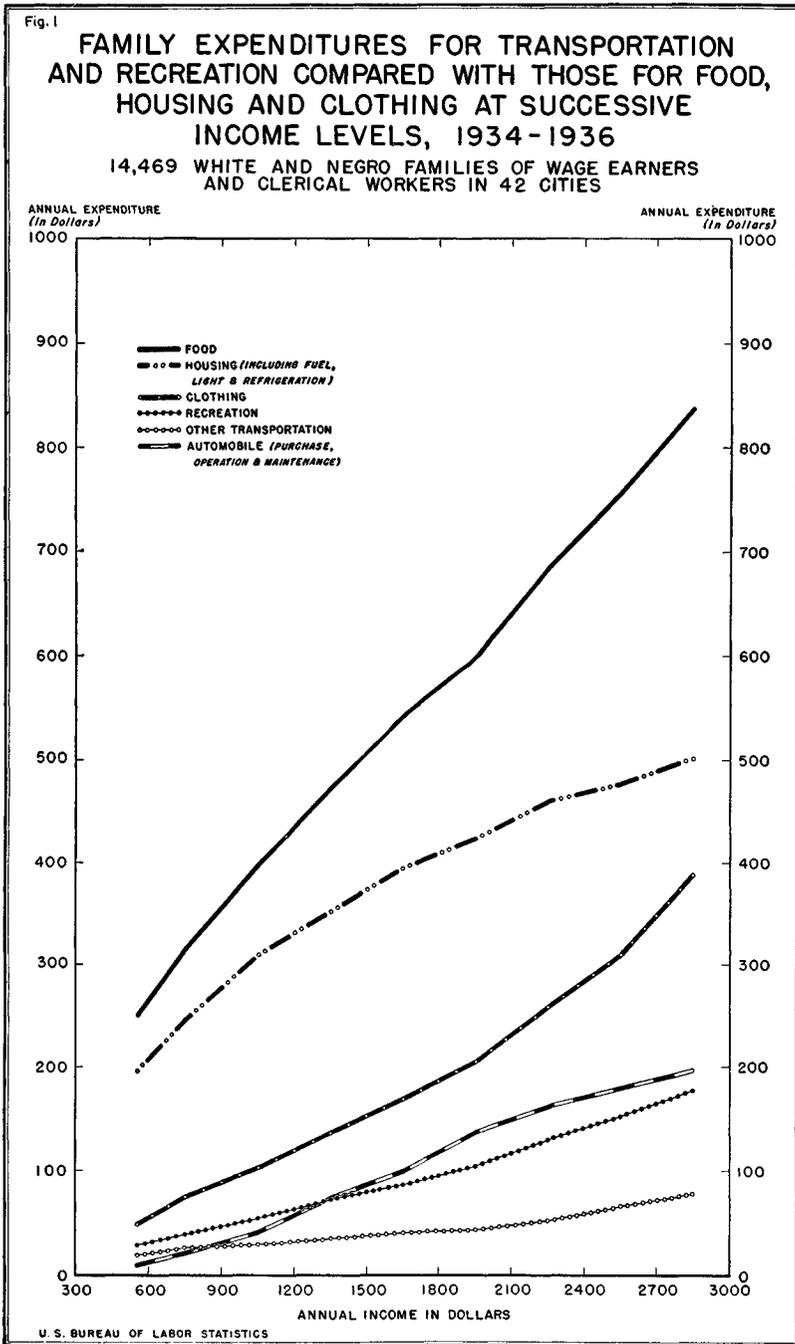
Annual expenditures for transportation and for recreation constitute respectively the fourth and fifth largest category in the average outlay of moderate-income families in cities. The average yearly expenditure in 1934-36 for 14,469 families was \$125 for transportation, and \$82 for the amounts classified in this study under the heading of recreational expense. This latter item includes sums spent for amusements, games and sports, for recreational supplies and equipment, for nontechnical reading, and for tobacco. The amounts spent for transportation and recreation were exceeded only by expenditures for food, housing (including fuel, light, and refrigeration) and clothing. (See fig. 1.)

No sharp separation can be made among these five major categories of family expenditure on the basis of "necessaries" and "luxuries." Although a family must, of course, have a minimum of food, shelter, and clothing, not all elements in such expenditures, particularly among families at higher consumption levels, come within strict definitions of "necessity." Such, for example, are purchase of meals in restaurants, of candy, ice cream, and drinks, of novelty items of clothing and of housefurnishings selected with an eye to their prestige value. As necessary as minimum food essentials, to most urban families, is the use of some form of conveyance to work, school, and markets. The daily reading of at least one newspaper, listening to the radio, and occasional attendance at the movies provide information and the relaxation necessary in the tension of city living. Performance of routine, repetitive tasks during the day, and living in the close quarters frequently enforced by population concentration in our larger cities make desirable some form of relaxation and diversion to maintain bodily and mental health.

Obviously the expenses classified under the heading of "recreation" do not include all the sums spent for goods and services used in connection with activities which are thought of as recreational. An important part of transportation expense, especially by families at the higher consumption levels, represents money spent for week-end outings, picnics on summer evenings, visits, and trips to the movies. Yet it is impracticable to separate expense for such purposes from transportation to school or work; the total automobile expenditure, whether for recreational trips or otherwise,² therefore appears here as transporta-

¹ See Tabular Summary, table A-9, for transportation and table A-10 for recreation.

² Expenditures for use of the family automobile for strictly business purposes, such as by a salesman, were deducted from family automobile expenditure. Such use was infrequent among families of wage earners and clerical workers. (See appendix D, notes on tables.)



tion expense. Refreshments served to guests in or out of the home appear as food expenditures. Boy Scout uniforms and athletic garments were listed as clothing expenditures. Conversely, some items listed under the heading of recreational expense are educational as much as recreational in nature.³

Expenditures for Transportation and Recreation, by Income Level

It is clear that in the two categories of family expenditure under consideration in this chapter—transportation and recreation—are mingled elements of education, relaxation, and essential utility. Nevertheless, there is a substantial proportion of “luxury” expenditure in these categories as evidenced by the changes in spending for these items at different income levels. Transportation and recreation expenditures for families at successive income levels, when plotted as curves, show a much sharper upward inclination than do the curves for food and housing. (See fig. 2.) This is particularly true when the curve for automobile transportation is separated from that for other transportation, the automobile curve going up quite steeply at higher income levels. The actual expenditures for food and housing also increase from one income level to the next, but the increase is relatively much less rapid than that for automobile and recreation expenditures. This means that a larger part of the expenditures for these two categories is of a relatively less urgent nature; it represents items added to the family consumption when incomes permit, but dispensable in times of emergency or event of income contraction. The curves for total transportation expenditure and for clothing, on the other hand, at most points within the income range of the families studied in this investigation, bear a fairly close resemblance. Evidently the purchase of an automobile vies closely with increases in clothing expenditures, as family incomes increase.

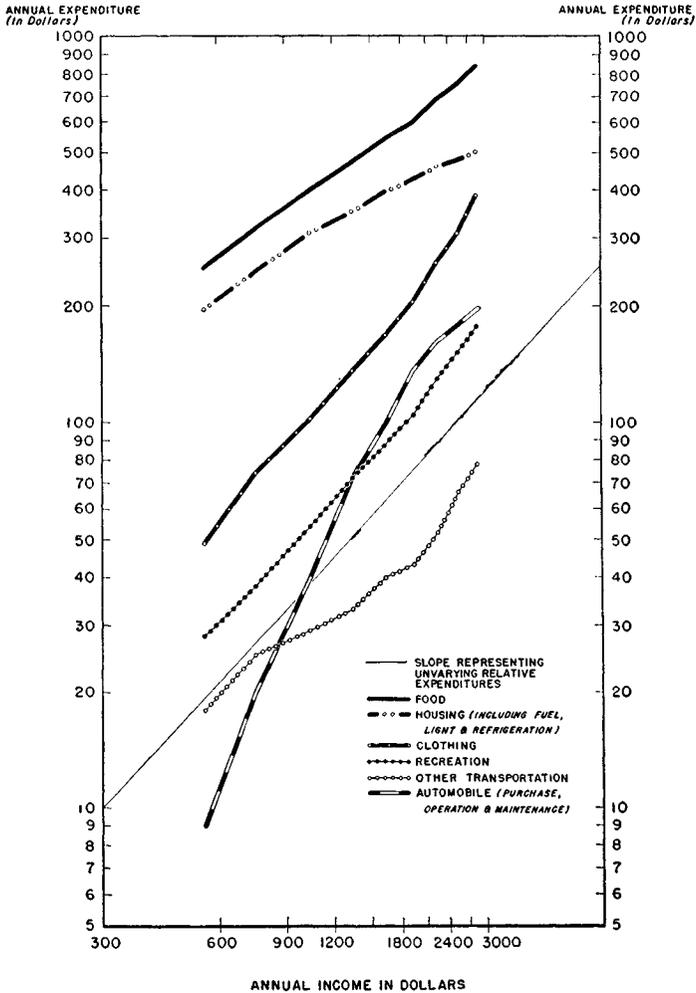
Combined transportation and recreation expenditures accounted for 13.7 percent of the total family expenditure, which averaged \$1,512 for all the families surveyed. Transportation alone accounted for 8.3 percent of the total, and within the income limits of \$500 to \$3,000 approached but did not exceed expenditures for clothing. Both transportation and recreation expenditures increased at higher income levels, in dollars and as percentages of total family expenditure, though transportation expenditures showed the greater elasticity. Expenditures for automobile purchase, operation, and maintenance were much more elastic than those for all other forms of

³ Reading expenditures (other than purchase of school textbooks which were classified with expenditures for formal education, and for technical journals or literature which were classified as occupational expense) have been included under the heading of recreation, although the daily newspaper claims the major part of the total reading expenditure. Musical instruments and supplies, which may have been purchased for use by children, have also been included with expenditures for recreation, although expenditures for music lessons were treated as a part of formal education expenditure. (See appendix D, notes on tables.)

Fig 2

RELATIVE FAMILY EXPENDITURES FOR TRANSPORTATION AND RECREATION COMPARED WITH THOSE FOR FOOD, HOUSING AND CLOTHING AT SUCCESSIVE INCOME LEVELS, 1934-1936

14,469 WHITE AND NEGRO FAMILIES OF WAGE EARNERS
AND CLERICAL WORKERS IN 42 CITIES



The slopes of the lines show the percent increase in expenditure corresponding to the percent increase in income. A slope greater than that of a 45 degree line represents a gain of the specified kind of expenditure relatively greater than the gain in income, a slope less than that of a 45 degree line represents a gain relatively smaller

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transportation. Automobile expenditure was 10 times as great at the income level \$2,700 to \$3,000 as at the \$600 to \$900 level, while the average income at the former level was almost 4 times that at the latter. Expenditure for transportation other than by automobile failed to keep pace with the change in income and was only 3 times as great. (See fig. 2 and ch. 6, figs. 1 and 2.)

TABLE 1.—Expenditures for Recreation and Transportation of 14,469 Families, by Income Level, in 42 Cities Combined

[Data cover 12 months within the period 1934-36]

| Annual net income | Average number of persons per family | Average expenditure per family for— | | | | | | Average expenditure per person for— | | |
|-------------------------|--------------------------------------|-------------------------------------|------------------------------|--------------------------------|------------|------------------------------|--------------------------------|-------------------------------------|------------------------------|--------------------------------|
| | | Recreation | Auto- mobile ¹ | Other trans- porta- tion | Recreation | Auto- mobile ¹ | Other trans- porta- tion | Recreation | Auto- mobile ¹ | Other trans- porta- tion |
| | | Percent of total expenditure | | | Amount | | | Amount | | |
| All families..... | 3.60 | 5.4 | 5.8 | 2.5 | \$82 | \$87 | \$38 | \$23 | \$24 | \$11 |
| \$500 to \$600..... | 3.11 | 4.3 | 1.4 | 2.7 | 28 | 9 | 18 | 9 | 3 | 5 |
| \$600 to \$900..... | 3.18 | 4.5 | 2.3 | 3.0 | 38 | 20 | 25 | 12 | 6 | 8 |
| \$900 to \$1,200..... | 3.41 | 4.9 | 3.6 | 2.6 | 54 | 40 | 29 | 16 | 12 | 9 |
| \$1,200 to \$1,500..... | 3.54 | 5.3 | 5.3 | 2.4 | 72 | 73 | 33 | 20 | 21 | 9 |
| \$1,500 to \$1,800..... | 3.62 | 5.3 | 6.1 | 2.4 | 87 | 99 | 40 | 24 | 27 | 11 |
| \$1,800 to \$2,100..... | 3.76 | 5.6 | 7.3 | 2.3 | 104 | 136 | 43 | 28 | 36 | 12 |
| \$2,100 to \$2,400..... | 4.03 | 6.0 | 7.5 | 2.4 | 129 | 162 | 52 | 32 | 40 | 13 |
| \$2,400 to \$2,700..... | 4.27 | 6.3 | 6.7 | 2.7 | 152 | 161 | 66 | 36 | 38 | 15 |
| \$2,700 to \$3,000..... | 4.37 | 6.5 | 7.2 | 2.9 | 177 | 196 | 78 | 40 | 45 | 18 |
| \$3,000 and over..... | 4.81 | 7.1 | 6.4 | 3.5 | 232 | 209 | 113 | 47 | 43 | 24 |

¹ Includes expenditures for purchase, operation, and maintenance.

The fact that higher family incomes among these wage earners and clerical workers are definitely associated with large families and with more adult earners has already been discussed in the first chapter of this report. (See p. 16.) When recreation and transportation expenditures are reduced to a per person basis, as in the last three columns of table 1, the increase from low to high income levels is accordingly less marked. The elasticity in expenditures for these two items remains, even on a per person basis, but is less striking than on the family basis. The expenditures per person at the income level \$2,700 to \$3,000, as compared to those at the \$600 to \$900 level, were over 3 times as great for recreation, 7½ times as great for automobile expenditure, and a little over 2 times as large for other forms of transportation. Income per person was almost 3 times as great at the high level under discussion—\$659 as against \$244 at the \$600 to \$900 level.

The proportion of families owning automobiles increased rapidly from low to high income levels. This rise, however, was not as great as the increase in the proportion purchasing cars during the schedule year. As would be expected, the families in the upper income levels find it much easier to buy a new car than would the families at the

lower levels, who generally try to make the family car "last another year."

TABLE 2.—*Families Owning and Purchasing Automobiles, by Income Level, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Total annual income | Percentage of families | |
|--------------------------|------------------------|---|
| | Owning automobiles | Purchasing automobiles during schedule year |
| All families | 44.4 | 10.8 |
| \$500 to \$600 | 9.5 | 1.6 |
| \$600 to \$900 | 21.7 | 4.3 |
| \$900 to \$1,200 | 32.5 | 6.2 |
| \$1,200 to \$1,500 | 45.1 | 9.4 |
| \$1,500 to \$1,800 | 49.8 | 12.1 |
| \$1,800 to \$2,100 | 56.2 | 15.1 |
| \$2,100 to \$2,400 | 58.8 | 18.4 |
| \$2,400 to \$2,700 | 54.6 | 19.1 |
| \$2,700 to \$3,000 | 61.7 | 16.7 |
| \$3,000 and over | 60.1 | 26.5 |

Expenditures for Transportation and Recreation, by Consumption Level

The effect upon family spending for transportation and recreation, when family size as well as income are taken into account, is shown by a comparison of table 3 with table 1. Average expenditures per person at high consumption levels ⁴ (table 3) were markedly greater than those at high income levels (table 1).

TABLE 3.—*Expenditures Per Person for Recreation and Transportation of 14,469 Families, by Consumption Level, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Total annual unit expenditure | Average total expenditure per family | Average number of persons per family | Average expenditure per person for— | | |
|-------------------------------|--------------------------------------|--------------------------------------|-------------------------------------|---|----------------------|
| | | | Recreation | Automobile purchase, operation, and maintenance | Other transportation |
| All families | \$1,512 | 3.60 | \$23 | \$24 | \$11 |
| Under \$200 | 947 | 6.49 | 6 | 2 | 4 |
| \$200 to \$300 | 1,171 | 5.19 | 10 | 5 | 6 |
| \$300 to \$400 | 1,314 | 4.16 | 16 | 12 | 8 |
| \$400 to \$500 | 1,448 | 3.54 | 21 | 18 | 11 |
| \$500 to \$600 | 1,586 | 3.13 | 28 | 28 | 13 |
| \$600 to \$700 | 1,681 | 2.79 | 36 | 39 | 15 |
| \$700 to \$800 | 1,806 | 2.55 | 42 | 56 | 17 |
| \$800 to \$900 | 1,911 | 2.38 | 49 | 68 | 19 |
| \$900 to \$1,000 | 2,071 | 2.28 | 57 | 97 | 20 |
| \$1,000 to \$1,100 | 2,314 | 2.26 | 59 | 152 | 18 |
| \$1,100 to \$1,200 | 2,444 | 2.21 | 62 | 144 | 24 |
| \$1,200 and over | 2,759 | 2.00 | 86 | 220 | 29 |

⁴ For fuller explanation of "consumption level" and "economic level" see ch. 3.

Automobile expenditures per person for families at the relatively high consumption level represented by a total expenditure of \$1,100 to \$1,200 per equivalent adult per year, are 29 times as great as those for families spending only \$200 to \$300 per year per equivalent adult. Recreation expenditures per person were 6 times as great; while transportation expenditures other than by automobile were 4 times as great per person at the high consumption level as compared with the low.

Automobile and Radio Ownership

The automobile and the radio have truly wrought a revolution in the transportation and recreation facilities within reach of the average employed wage-earner or clerical worker's family as compared with what they could afford 20 years ago. The extent to which these goods have become part of the consumption patterns of moderate-income families is shown for all the families surveyed and for families at selected consumption levels as follows:

| <i>Total annual unit expenditure</i> | <i>Percentage of families owning—</i> | | |
|--------------------------------------|---------------------------------------|--------------------|-------------------------------|
| | <i>Radios</i> | <i>Automobiles</i> | <i>More than 1 automobile</i> |
| All families..... | 74. 0 | 44. 4 | 0. 8 |
| \$200 to \$300..... | 63. 8 | 27. 8 | . 4 |
| \$500 to \$600..... | 76. 7 | 48. 5 | . 8 |
| \$800 to \$900..... | 80. 8 | 58. 4 | . 9 |
| \$1,100 to \$1,200..... | 84. 8 | 66. 5 | 3. 1 |

It is not surprising that radios, being much less expensive, were owned by more than twice as many families as owned automobiles, at the low consumption level. Automobile ownership, however, increased relatively more rapidly than radio ownership at higher consumption levels. This suggests that at the lower economic levels, the saturation point has been more nearly reached for radios than for automobiles, or conversely, that the demand for automobiles is, at the present time, relatively much more expansible than that for radios, in the wage-earner and clerical group.

The number of families owning more than one automobile was negligible at all except the highest consumption levels. That the figure there is as high as 3 percent is explained by the fact that such families usually had several adult earners. The second car represents, in practically all cases, a purchase by an earning son or daughter.

Automobile Expenditures

That these automobiles were generally purchased second-hand rather than new is indicated by the average net expenditure (gross price, minus trade-in allowance) of \$300 per family purchasing an

automobile. (See table 4.) Of the cars bought by the 10.8 percent of families making purchases during the survey year, only one-fourth were new cars. The proportion of families buying new automobiles increased very markedly, however, at higher consumption levels, while the proportion buying used cars also increased, but not so sharply. At low economic levels a family can manage to have a car only by buying a used one at second-, third-, or fourth-hand. As their per capita resources increase, more can buy used cars and they buy somewhat less ancient models in a better state of repair. Increasingly, at higher levels more families are able to buy new cars, almost universally on the installment plan.

TABLE 4.—*Expenditures for Automobile and Motorcycle Purchase, Operation, and Maintenance, by Families, at Selected Consumption Levels, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percent of automobiles owned, made in— | | | | | |
| 1933 or later..... | 18.1 | 3.2 | 15.6 | 31.9 | 57.9 |
| 1927 to 1932..... | 72.8 | 77.6 | 77.5 | 62.2 | 34.9 |
| Before 1927..... | 9.1 | 19.2 | 6.9 | 5.9 | 7.2 |
| Percent of families purchasing automobiles in year: | | | | | |
| New cars..... | 2.7 | .1 | 1.6 | 7.5 | 27.9 |
| Second-hand cars..... | 8.1 | 4.0 | 8.6 | 11.6 | 8.4 |
| Percent of families purchasing motorcycles in year..... | .1 | .2 | 0 | 0 | 0 |
| Average expenditure per family purchasing for— | | | | | |
| Automobile purchase ¹ | \$300 | \$104 | \$259 | \$385 | \$557 |
| Motorcycle purchase..... | 50 | 70 | 0 | 0 | 0 |
| Average expenditure per automobile-owning family for— | | | | | |
| Total operation and maintenance..... | 123 | 84 | 125 | 150 | 173 |
| Gasoline..... | 67 | 47 | 69 | 81 | 93 |
| Oil..... | 8 | 6 | 8 | 9 | 11 |
| Tires and tubes..... | 7 | 5 | 8 | 8 | 6 |
| Repairs and maintenance..... | 11 | 6 | 11 | 14 | 16 |
| Other automobile and motorcycle expense..... | 30 | 20 | 29 | 38 | 47 |

¹ Gross price, minus trade-in allowance.

Motorcycles were purchased by a negligible fraction of the families studied, and gasoline and oil for motorcycles formed an insignificant part of total expenditures for these items.

Operation and maintenance expenditures per car-owning family are shown in table 4. Gasoline constituted over half of the total at all consumption levels. Repairs and maintenance expenditures were fairly low, since a large proportion of the wage earners make most of the repairs on their cars themselves. Garage rent and parking charges, licenses, taxes, insurance, fines and damages, and other miscellaneous expenses came to an average of \$30 per year for all families in the survey. The much larger expenditures per owning family at high consumption levels for gasoline and other operating expenses indicates greater daily use of the car at those levels and more week-end outings and vacation trips.

The fact that many of the families surveyed (over half at lower consumption levels) did not have cars means that when averages are computed for all families surveyed the average is reduced by those families not purchasing. The details of automobile expenditure with averages for all families surveyed⁵ are presented in table 5. On that basis total automobile and motorcycle purchase, operation, and maintenance accounted for 2.4 percent of family expenditure for families with total annual unit expenditures of \$200 to \$300, but increased to 13.0 percent for families spending \$1,100 to \$1,200 per unit and averaged 5.8 percent for all families surveyed. Automobile purchase accounted for only 0.4 percent of all family expenditure at the low level, rose to 8.3 percent at the high level, and averaged 2.1 percent for all families.

TABLE 5.—*Automobile and Motorcycle Expenditure of 14,469 Families, at Selected Consumption Levels, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percent of families in survey..... | 100.0 | 12.2 | 15.8 | 4.6 | 0.8 |
| Percent of families owning automobiles..... | 44.4 | 27.8 | 48.5 | 58.4 | 66.5 |
| Percent of automobiles owned..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Made in— | | | | | |
| 1936..... | 1.3 | 0 | .6 | 2.7 | 7.9 |
| 1933-35..... | 16.8 | 3.2 | 15.0 | 29.2 | 50.0 |
| 1930-32..... | 31.0 | 18.4 | 32.9 | 33.9 | 21.0 |
| 1927-29..... | 41.8 | 59.2 | 44.6 | 28.3 | 13.9 |
| Before 1927..... | 9.1 | 19.2 | 6.9 | 5.9 | 7.2 |
| Originally purchased— | | | | | |
| New..... | 37.2 | 19.9 | 38.3 | 50.4 | 71.1 |
| Second-hand..... | 62.8 | 80.1 | 61.7 | 49.6 | 28.9 |
| Percent of families purchasing automobiles in year: | | | | | |
| New..... | 2.7 | .1 | 1.6 | 7.5 | 27.9 |
| Second-hand..... | 8.1 | 4.0 | 8.6 | 11.6 | 8.4 |
| Percent of families purchasing motorcycles in year..... | .1 | .2 | 0 | 0 | 0 |
| | | Average annual amount | | | |
| Purchase, operation, and maintenance, total..... | \$87.44 | \$27.63 | \$86.99 | \$161.24 | \$317.34 |
| Purchase of— | | | | | |
| Automobiles..... | 32.44 | 4.25 | 26.40 | 73.55 | 202.33 |
| Motorcycles..... | .05 | .14 | 0 | 0 | 0 |
| Gasoline..... | 29.77 | 13.03 | 33.35 | 47.12 | 61.77 |
| Oil..... | 3.66 | 1.64 | 4.05 | 5.50 | 7.24 |
| Tires..... | 2.87 | 1.24 | 3.45 | 4.03 | 3.60 |
| Tubes..... | .37 | .15 | .48 | .48 | .42 |
| Repairs and maintenance..... | 4.88 | 1.69 | 5.37 | 8.17 | 10.65 |
| Garage rent and parking..... | 3.22 | .70 | 3.31 | 6.30 | 8.88 |
| Licenses and taxes..... | 4.69 | 2.74 | 5.02 | 6.77 | 8.34 |
| Insurance..... | 3.96 | .81 | 3.92 | 7.37 | 12.78 |
| Fines and damages..... | .28 | .08 | .44 | .43 | .33 |
| Rent of automobile and/or motorcycle..... | 1.09 | 1.03 | 1.06 | 1.09 | .78 |
| Other automobile and motorcycle transportation expense..... | .16 | .13 | .14 | .43 | .22 |

⁵ The average expenditures shown in table 5 may be converted to average expenditures per automobile-owning family by dividing the expenditure in question by the percent of families owning automobiles at the given consumption level.



Photo by U. S. Department of Labor

PLATE 8.—WORKERS' AUTOMOBILES PARKED OUTSIDE A FACTORY IN BALTIMORE.



Photo by National Park Service

PLATE 9.—AFTER-WORK RECREATION IN A PUBLIC PARK IN A LARGE EASTERN CITY.

Other Transportation Expenditures

Expenditures for transportation other than by automobile or motorcycle account for \$38, or 2.5 percent of the total expenditure of the families surveyed. Though the amounts are relatively small, these expenditures cover not only daily streetcar or bus fares for a large proportion of the families, but also the more rare boat and railroad rides and a very few airplane rides. Average expenditure per family for the "other" transportation was generally higher at successive consumption levels but the percentage of total expenditure devoted to it declined from low to high consumption levels, being 2.7 percent for families spending annually \$200 to \$300 per unit and 2.2 percent for those spending \$1,100 to \$1,200 per unit. The principal factor in this decline is the smaller proportion of expenditures going to streetcar fares at higher consumption levels. The proportion of families reporting trolley expenditure rises slightly from low to middle consumption levels and then tapers off slightly at higher consumption levels, as automobile ownership becomes more frequent. It averages 81 percent for all families surveyed. Streetcar fares constituted \$28 or 89 percent of "other" transportation expenditures among families with total annual unit expenditure of \$200 to \$300, and \$35 or only 66 percent of the total for those spending \$1,100 to \$1,200.

Railroad and local bus tie for second place in terms of use, with 9.4 percent of families reporting expenditure for each. There was a considerable increase, however, from low to high consumption levels in proportion of families reporting railroad fares, which are more of the "luxury" type of expenditure for vacations or special trips. The train trips were not generally long ones, however, as indicated by the average expenditure of \$19 per family reporting such expenditures. Taxis, reported by 8.1 percent of the families, likewise were used much more frequently by families at higher consumption levels. The amounts spent for taxis averaged 50 cents per month for the families using them, but only 50 cents a year for all families in the survey.

After taxis the forms of public conveyance next most frequently reported as used were the interurban bus, followed by boats. Interurban busses evidently are used by a small proportion of the families for regular commutation, as neither the proportion of families using them nor the amount spent per family spending show any marked increase at higher consumption levels. Boat fares, on the other hand, are in the "luxury" class with train fares, showing a sharp upward tendency at higher consumption levels.

Bicycle expenditure, either for purchase or repair, was reported by less than 1 percent of the families and was more frequent at the lower consumption levels where most of the children are found. Airplane rides were very rarely reported, and the amounts spent for them

indicated that in general they were limited to sightseeing trips over a city. So few families reported such expense that the averages, even when based on families reporting expenditure, were erratic, reflecting the unusual expenditures of one or two families.

Details of transportation other than by automobile or motorcycle for families at selected consumption levels are shown in table 6.

TABLE 6.—*Expenditures for Transportation Other than by Automobile or Motorcycle, by Families, at Selected Consumption Levels, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|------------------------------------|--------------|---|----------------|----------------|--------------------|---|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | | Percent of families spending | | | | Average expenditure per family spending | | | | |
| Streetcar..... | 80.8 | 79.4 | 82.7 | 80.9 | 76.8 | \$39.49 | \$35.59 | \$41.92 | \$40.78 | \$45.76 |
| Local bus..... | 9.4 | 8.0 | 9.0 | 11.5 | 12.6 | 25.64 | 20.00 | 25.89 | 36.09 | 24.52 |
| Taxi..... | 8.1 | 4.1 | 8.5 | 13.1 | 23.3 | 6.30 | 5.12 | 6.00 | 11.60 | 6.61 |
| Bicycles, purchase and repair..... | .9 | 1.0 | .9 | .1 | 0 | 21.11 | 18.00 | 18.89 | 30.00 | 0 |
| Railroad..... | 9.4 | 4.7 | 9.4 | 17.9 | 28.0 | 19.04 | 12.34 | 17.34 | 25.64 | 27.57 |
| Interurban bus..... | 6.6 | 4.5 | 6.3 | 10.4 | 6.6 | 12.88 | 14.22 | 13.49 | 14.81 | 15.30 |
| Boat..... | 4.3 | 1.8 | 5.2 | 5.9 | 10.0 | 13.95 | 4.44 | 11.15 | 14.58 | 40.70 |
| Airplane..... | .2 | 0 | .1 | .6 | 0 | 5.00 | 0 | 30.00 | 1.67 | 0 |

Recreation Expenditures

Expenditures for recreation, including amounts spent for amusements and recreational equipment, tobacco, and reading, took 5½ cents of each dollar spent by these families of wage earners and clerical workers. Although there was a substantial increase in the amount spent, from low to high consumption levels, the percentage of total expenditures going for recreation thus defined showed only a slight tendency to increase at higher levels (see table 7).

TABLE 7.—*Summary of Expenditures for Recreation, by Families, at Selected Consumption Levels, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|-------------------------------|--------------|---|----------------|----------------|--------------------|-------------------------------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | | Amount | | | | Percent of total family expenditure | | | | |
| Recreation, total..... | \$82.29 | \$52.85 | \$88.94 | \$116.00 | \$137.80 | 5.4 | 4.5 | 5.6 | 6.1 | 5.6 |
| Reading..... | 15.36 | 11.17 | 16.49 | 19.55 | 23.18 | 1.0 | .9 | 1.0 | 1.0 | .9 |
| Tobacco..... | 28.97 | 21.26 | 31.80 | 35.28 | 40.52 | 1.9 | 1.8 | 2.0 | 1.9 | 1.7 |
| Commercial entertainment..... | 18.62 | 11.49 | 20.78 | 26.90 | 32.26 | 1.2 | 1.0 | 1.3 | 1.4 | 1.3 |
| Other recreation..... | 19.34 | 8.93 | 19.87 | 34.27 | 41.84 | 1.3 | .8 | 1.3 | 1.8 | 1.7 |

The average expenditure for tobacco among all the families surveyed accounted for over a third of the total spent for recreation. Reading; commercial entertainment, including movies, plays, concerts, and spectator sports; and other recreational expenditures made up the total.

Averages, as in table 7, based on all families surveyed, whether or not they incurred a given expenditure, do not readily present a picture of the actual spending for individual items. Various types of recreation, by their very nature, make more appeal to the tastes or needs of one family than another. Thus families with small children are particularly interested in play equipment; those with members musically inclined purchase musical instruments or supplies. Some who are athletically inclined want sport equipment; others find their pleasure in the radio and in magazines. The percentages given in table 8 show the wide range in proportion of families reporting expenditures for the specific items making up the recreation total.

Reading of the daily newspaper and some attendance at movies are the items which are almost universally reported. A newspaper, either delivered to the home or bought at a newsstand, was reported by almost all of the families surveyed, even at the low consumption levels. Reading of a daily paper is a habit of great tenacity, and serves almost all the family members. Magazines were reported by a much smaller proportion of families, but a proportion which increased rapidly at higher consumption levels. Evidently magazine subscriptions or newsstand purchases are items which families add to their expenditures as rapidly as resources permit. The amount per family spending, however, even at high consumption levels, was not so much as \$6 per year.

In reviewing the expenditures for books and magazines, it is important to remember the fact that these data represent the expenditures of families in the larger cities of the country where library facilities are readily available to most families. The families buying books spent enough to buy several inexpensive ones. Those renting books from loan libraries paid enough, even at the relatively low consumption level of those with total annual unit expenditures of \$200 to \$300, to read 10 books per year, assuming an average rental charge of 15 cents per book, and the expenditure was much higher at higher consumption levels.

Cigarette purchases were reported by only a little over half the families at the low consumption level but by three-fourths at the high level (see table 8). About 50 cents per week per family spending went for this purpose at the low consumption level, compared with almost 90 cents at the high consumption level. The tension of routine jobs and city living, together with unusually effective advertising, have contributed to a rather wide extension of smoking, and to many of the smokers in the families surveyed, daily smokes were necessities.

The items listed in table 8 tell equally interesting stories regarding other items of the urban family's recreation expenditures. Movies are attended by adults increasingly at higher consumption levels, where the expenditure reaches a figure of over 50 cents per week per family spending. Expenses for plays and concerts are reported by a somewhat larger proportion than those buying books, though the percentage of families reporting and the amount spent per family incurring such expense both rise at higher consumption levels.

TABLE 8.—*Expenditures for Recreation, by Families, at Selected Consumption Levels, in 42 Cities Combined*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|---|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Percent of families spending | | | | | Average expenditure per family spending | | | | | |
| Newspapers, street..... | 39.3 | 33.8 | 40.3 | 45.7 | 55.5 | \$11.86 | \$9.02 | \$12.85 | \$14.07 | \$16.14 |
| Newspapers, home delivery..... | 71.2 | 70.4 | 70.5 | 68.2 | 69.1 | 11.43 | 10.13 | 11.87 | 12.80 | 12.71 |
| Magazines..... | 45.1 | 26.6 | 51.5 | 62.4 | 73.3 | 4.57 | 3.27 | 4.56 | 5.80 | 5.23 |
| Books purchased (other than school texts)..... | 5.0 | 2.1 | 5.7 | 7.4 | 12.4 | 7.40 | 5.24 | 8.42 | 6.49 | 8.95 |
| Books borrowed from loan libraries..... | 3.6 | .6 | 3.9 | 5.5 | 11.0 | 3.61 | 1.67 | 2.82 | 5.27 | 4.55 |
| Cigars..... | 15.5 | 10.0 | 17.5 | 20.1 | 16.2 | 17.61 | 14.00 | 18.91 | 22.09 | 22.28 |
| Cigarettes..... | 58.9 | 53.4 | 61.6 | 61.9 | 73.6 | 37.88 | 28.43 | 40.29 | 44.23 | 46.10 |
| Pipe tobacco..... | 26.3 | 28.2 | 24.6 | 22.3 | 24.2 | 10.38 | 10.35 | 10.89 | 12.38 | 8.02 |
| Other tobacco..... | 8.9 | 13.5 | 6.8 | 4.6 | 2.8 | 13.95 | 13.04 | 14.56 | 15.43 | 37.14 |
| Movies (adult admission)..... | 79.8 | 65.0 | 84.2 | 88.8 | 94.3 | 18.37 | 11.65 | 20.23 | 24.74 | 29.66 |
| Movies (child admission)..... | 29.9 | 48.3 | 26.3 | 8.4 | 2.7 | 7.19 | 7.10 | 7.37 | 8.45 | 2.22 |
| Plays and concerts..... | 7.9 | 4.6 | 8.8 | 12.8 | 13.4 | 5.57 | 1.96 | 5.34 | 7.03 | 9.78 |
| Spectator sports..... | 19.8 | 10.6 | 21.5 | 30.9 | 28.2 | 6.92 | 3.77 | 6.00 | 10.74 | 10.35 |
| Musical instruments..... | 2.5 | 2.5 | 2.7 | 1.8 | 1.7 | 45.60 | 27.20 | 40.00 | 115.56 | 64.12 |
| Sheet music, records, rolls..... | 5.5 | 3.7 | 5.6 | 4.2 | 4.5 | 3.27 | 2.70 | 3.21 | 3.57 | 3.56 |
| Radio purchase..... | 9.7 | 7.9 | 9.3 | 11.4 | 17.6 | 50.10 | 40.76 | 49.78 | 56.67 | 77.73 |
| Radio upkeep..... | 25.7 | 19.3 | 28.4 | 29.3 | 29.9 | 4.24 | 3.26 | 4.47 | 4.81 | 5.42 |
| Cameras, films, and photographic equipment..... | 17.1 | 7.7 | 18.2 | 24.9 | 26.7 | 3.27 | 1.56 | 3.63 | 3.78 | 3.22 |
| Athletic equipment and supplies..... | 8.0 | 5.5 | 7.8 | 10.7 | 10.3 | 9.25 | 5.27 | 9.23 | 13.55 | 8.45 |
| Children's play equipment..... | 20.2 | 21.6 | 20.7 | 8.0 | 1.7 | 7.52 | 5.46 | 8.12 | 10.62 | 50.59 |
| Pets (purchase and care)..... | 19.4 | 12.2 | 21.4 | 25.7 | 14.2 | 9.90 | 4.34 | 9.72 | 15.14 | 27.39 |
| Recreational associations..... | 18.6 | 10.9 | 20.4 | 24.5 | 36.2 | 10.65 | 8.62 | 10.00 | 15.27 | 12.04 |
| Entertaining in home ¹ | 6.2 | 1.5 | 6.8 | 11.0 | 22.0 | 9.52 | 4.00 | 7.21 | 16.27 | 15.86 |
| Entertaining out of home ¹ | 3.3 | 1.5 | 3.2 | 5.3 | 11.0 | 27.27 | 10.00 | 33.12 | 57.55 | 24.27 |

¹ Except food and drinks.

Radios were purchased during the year by about 10 percent of the families surveyed, at an average price of \$50. At higher consumption levels, as would be expected, the price paid was greater. It will be recalled that the proportion of the families owning radios (see p. 138) was substantially greater than the proportion purchasing. About a fourth of the families had some expense during the year for radio repair or upkeep, such as purchase of new tubes.

Musical instruments were purchased by a very limited number of families. The size of the expenditures suggests some second-hand pianos and some smaller instruments, such as banjos.

The photographic hobby is one enjoyed by a substantial proportion of the families surveyed, particularly at the higher consumption levels, though the amounts spent were so small as to cover, in most instances, only films and some developing.

Amounts spent for children's play equipment per family spending increased strikingly at higher consumption levels. The desire to supply children with adequate toys is evidently very strong and is gratified when means permit.

Memberships in the Y. M. C. A. or other associations providing recreational facilities or outings were reported by a tenth of the families at the low consumption level, but by a third at the high level.

Favors, party decorations, and other forms of entertaining accounted for relatively small expenditures by a small proportion of the families, though both proportions and expenditures showed a tendency to be greater at high consumption levels.

Certain of the items of recreation which by their nature cannot be shared among all members of the economic family are presented in table 9 on the basis of expenditure per person. Pipe-tobacco expenditures per man are about the same at all consumption levels, while cigars show some increase at higher levels and cigarettes show a large increase. Most of the other items show substantial increases in expenditure per person at higher consumption levels.

TABLE 9.—Expenditure per Person of Specified Age or Sex for Selected Items of Recreation, for Families at Selected Consumption Levels, in 42 Cities Combined

[Data cover 12 months within the period 1934-36]

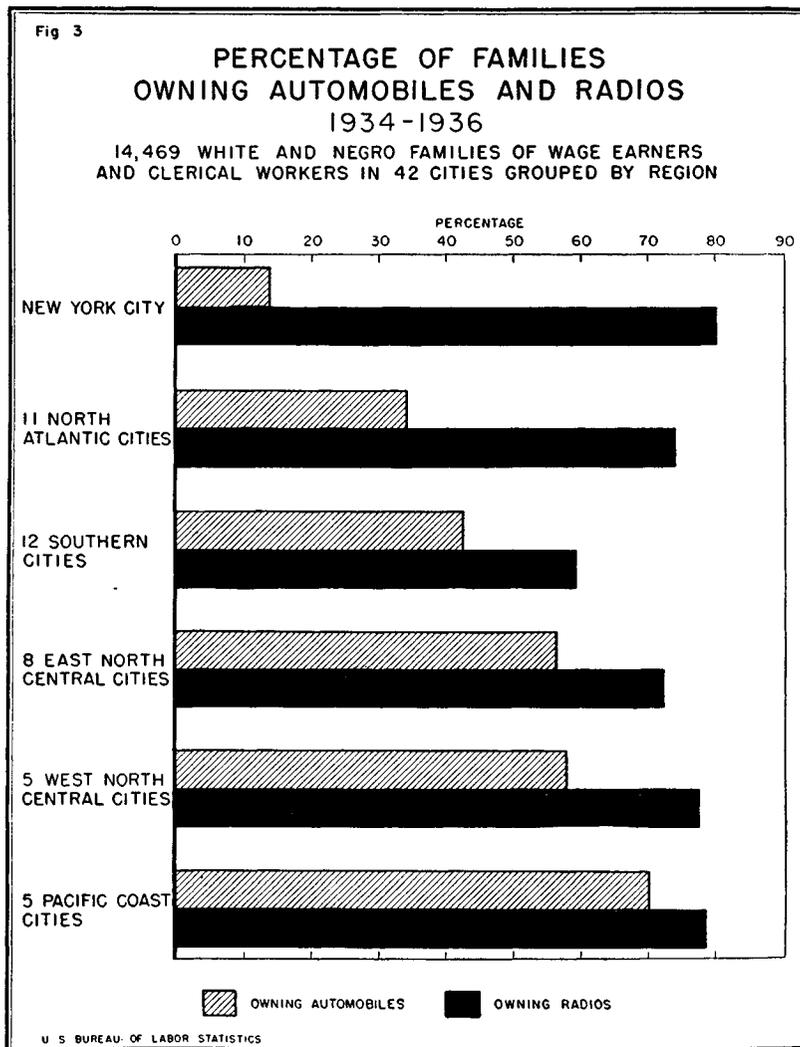
| Item | All fami- lies | Families with total annual unit expendi- ture of— | | | |
|---|-------------------|--|-------------------|-------------------|-----------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Cigars per man 18 years of age and over..... | \$2.39 | \$1.09 | \$2.98 | \$4.15 | \$3.68 |
| Pipe plus other tobacco per man 18 years of age and over..... | 3.45 | 3.66 | 3.31 | 3.22 | 3.04 |
| Cigarettes per person 16 years of age and over..... | 8.68 | 5.09 | 12.17 | 12.45 | 15.93 |
| Movies (adult) per person 16 years of age and over.... | 5.70 | 2.54 | 6.98 | 9.99 | 13.13 |
| Movies (child) per child under 16 years of age..... | 2.09 | 1.55 | 2.88 | 3.94 | 7.50 |
| Plays and concerts per person 16 years of age and over. | .17 | .03 | .19 | .41 | .62 |
| Children's play equipment per child under 16 years of age..... | 1.48 | .53 | 2.43 | 4.72 | 10.75 |

Geographical Variations in Expenditures For Transportation and Recreation

The effect of population density, as well as differences in incomes, on expenditures for transportation are strikingly apparent when data on automobile expenditures are compared as between regions. Somewhat less striking, but none the less interesting, differences among the cities of various regions occur in expenditures for movies, tobacco, and street-

car fares. Data for selected items of transportation and recreation by region are shown in table 10.⁶

The percentage of families owning automobiles is very much higher in the Pacific coast cities than in New York City, with cities in the



two North Central regions ranking comparatively high. The low of 15 percent in New York City clearly reflects the high cost of garage and parking space, traffic hindrances, and the alternative of cheap and rapid subway transportation. The fact that North Atlantic

⁶ In preparing this table, the data from all of the cities studied within a region were pooled, giving to each city a relative importance in the regional average proportionate to the size of the sample in that city. (See appendix C.)

cities ranked second lowest in percentage of automobile ownership undoubtedly shows the influence of these same factors in other large cities of the most densely populated portion of the country. In Seattle and the California cities, on the other hand, the ownership of some kind of car by over two-thirds of the families studied attests quite different factors at work. Good roads, comparative ease in getting out of city traffic, inviting and inexpensive camping spots in nearby mountains, on lakes and sounds, and at the ocean, contribute to wide use of the motorcar in Pacific coast cities. The cities of the West North Central and of the East North Central regions rank second and third high in the proportion of families owning automobiles, while the Southern cities were the lowest of any except New York and the North Atlantic cities. It is notable that at the highest consumption level shown in table 10, all of the Southern families drawn in the sample owned automobiles.

TABLE 10.—Expenditures for Certain Items of Transportation and Recreation by Families, at Selected Consumption Levels, in 42 Cities, Grouped by Region

| Item | New York City | 11 North Atlantic cities | 12 Southern cities | 8 East North Central cities | 5 West North Central cities | 5 Pacific coast cities |
|---|---------------|--------------------------|--------------------|-----------------------------|-----------------------------|------------------------|
| All families in survey | | | | | | |
| Percent of families owning automobiles..... | 14.8 | 34.8 | 45.5 | 57.9 | 61.2 | 70.3 |
| Average expenditure for— | | | | | | |
| Automobiles and motorcycles, total..... | \$31.90 | \$65.40 | \$92.64 | \$117.21 | \$115.84 | \$139.39 |
| Purchase..... | 11.10 | 20.88 | 37.69 | 48.60 | 44.52 | 46.63 |
| Operation..... | 20.80 | 44.52 | 54.95 | 68.61 | 71.32 | 92.76 |
| Other transportation, total..... | 59.94 | 38.51 | 32.36 | 32.61 | 36.02 | 34.28 |
| Streetcar..... | 49.68 | 33.94 | 23.82 | 26.73 | 30.54 | 25.93 |
| Local bus..... | 2.93 | 1.31 | 4.26 | 3.30 | 1.79 | 1.59 |
| Other..... | 7.33 | 3.26 | 4.28 | 2.58 | 3.69 | 6.76 |
| Percent of families owning radios..... | 79.7 | 74.4 | 62.2 | 73.5 | 78.8 | 78.7 |
| Average expenditure for— | | | | | | |
| Recreation, total..... | \$112.74 | \$76.24 | \$72.89 | \$80.94 | \$73.57 | \$90.64 |
| Reading..... | 20.37 | 14.65 | 12.31 | 15.88 | 13.68 | 16.00 |
| Tobacco..... | 38.25 | 28.64 | 28.01 | 27.57 | 24.64 | 27.11 |
| Movies..... | 30.04 | 15.43 | 13.94 | 13.74 | 14.64 | 18.36 |
| Other commercial entertainment..... | 2.99 | 1.64 | 1.12 | 1.61 | 1.61 | 2.66 |
| Radio purchase and upkeep..... | 4.56 | 5.17 | 6.90 | 7.57 | 4.37 | 6.09 |
| Families with total annual unit expenditure of \$200 to \$300 | | | | | | |
| Percent of families owning automobiles..... | 1.8 | 18.9 | 25.4 | 40.7 | 43.5 | 61.6 |
| Average expenditure for— | | | | | | |
| Automobiles and motorcycles, total..... | \$1.26 | \$19.45 | \$25.52 | \$39.79 | \$41.11 | \$61.99 |
| Purchase..... | 0 | 3.10 | 4.38 | 6.21 | 8.80 | 5.24 |
| Operation..... | 1.26 | 16.35 | 21.14 | 33.58 | 32.31 | 56.75 |
| Other transportation, total..... | 39.76 | 34.67 | 26.41 | 26.79 | 34.59 | 29.07 |
| Streetcar..... | 38.11 | 32.32 | 21.93 | 23.59 | 28.01 | 24.22 |
| Local bus..... | .83 | 1.01 | 2.69 | 2.10 | 1.67 | 1.59 |
| Other..... | .82 | 1.34 | 1.79 | 1.10 | 4.91 | 3.26 |
| Percent of families owning radios..... | 67.9 | 67.6 | 50.1 | 63.0 | 69.9 | 66.1 |
| Average expenditure for— | | | | | | |
| Recreation, total..... | \$58.26 | \$55.25 | \$48.21 | \$52.66 | \$47.17 | \$53.00 |
| Reading..... | 13.08 | 11.58 | 8.75 | 12.05 | 10.12 | 11.92 |
| Tobacco..... | 24.11 | 23.35 | 19.99 | 20.26 | 17.14 | 15.50 |
| Movies..... | 15.08 | 11.51 | 9.64 | 9.73 | 10.89 | 12.50 |
| Other commercial entertainment..... | .05 | .52 | .47 | .47 | .59 | .59 |
| Radio purchase and upkeep..... | 3.68 | 3.07 | 4.70 | 4.82 | 3.63 | 4.08 |

TABLE 10.—Expenditures for Certain Items of Transportation and Recreation by Families, at Selected Consumption Levels, in 42 Cities, Grouped by Region—Con.

| Item | New York City | 11 North Atlantic cities | 12 Southern cities | 8 East North Central cities | 5 West North Central cities | 5 Pacific coast cities |
|---|---------------|--------------------------|--------------------|-----------------------------|-----------------------------|------------------------|
| Families with total annual unit expenditure of \$500 to \$600 | | | | | | |
| Percent of families owning automobiles..... | 10.6 | 40.4 | 58.2 | 64.0 | 62.8 | 71.4 |
| Average expenditure for— | | | | | | |
| Automobiles and motorcycles, total..... | \$17.03 | \$71.82 | \$109.79 | \$114.88 | \$116.66 | \$123.48 |
| Purchase..... | 1.94 | 18.80 | 35.90 | 37.96 | 44.23 | 31.52 |
| Operation..... | 15.09 | 53.02 | 70.89 | 76.92 | 72.43 | 91.96 |
| Other transportation, total..... | 63.91 | 40.81 | 33.49 | 33.98 | 38.65 | 33.14 |
| Streetcar..... | 57.49 | 36.11 | 24.99 | 27.60 | 33.37 | 24.97 |
| Local bus..... | 1.89 | 1.46 | 3.68 | 3.93 | .97 | 2.00 |
| Other..... | 4.53 | 3.24 | 4.82 | 2.45 | 4.31 | 6.17 |
| Percent of families owning radios..... | 76.9 | 77.2 | 71.7 | 74.8 | 82.8 | 79.4 |
| Average expenditure for— | | | | | | |
| Recreation, total..... | \$117.28 | \$82.88 | \$81.49 | \$88.69 | \$79.73 | \$84.87 |
| Reading..... | 20.66 | 15.38 | 14.70 | 17.05 | 15.33 | 15.77 |
| Tobacco..... | 40.28 | 32.50 | 31.61 | 29.86 | 25.83 | 27.08 |
| Movies..... | 35.73 | 16.69 | 15.09 | 15.39 | 16.25 | 16.86 |
| Other commercial entertainment..... | 1.74 | 2.00 | 1.55 | 1.51 | 1.55 | 1.97 |
| Radio purchase and upkeep..... | 3.82 | 4.86 | 6.76 | 8.34 | 6.56 | 5.41 |
| Families with total annual unit expenditure of \$800 to \$900 | | | | | | |
| Percent of families owning automobiles..... | 23.0 | 54.6 | 69.8 | 68.2 | 73.8 | 80.2 |
| Average expenditure for— | | | | | | |
| Automobiles and motorcycles, total..... | \$51.91 | \$138.93 | \$202.48 | \$196.36 | \$222.36 | \$229.52 |
| Purchase..... | 20.22 | 51.91 | 100.66 | 97.96 | 121.36 | 97.89 |
| Operation..... | 31.69 | 87.02 | 101.82 | 98.40 | 101.00 | 131.63 |
| Other transportation, total..... | 69.66 | 47.34 | 34.35 | 39.63 | 35.40 | 35.15 |
| Streetcar..... | 45.02 | 40.51 | 19.92 | 27.37 | 25.74 | 23.47 |
| Local bus..... | 5.79 | 1.64 | 6.39 | 6.92 | 4.25 | .36 |
| Other..... | 18.85 | 5.19 | 8.04 | 5.34 | 5.41 | 11.32 |
| Percent of families owning radios..... | 82.0 | 80.1 | 75.8 | 78.8 | 88.0 | 87.5 |
| Average expenditure for— | | | | | | |
| Recreation, total..... | \$143.32 | \$99.56 | \$110.60 | \$119.61 | \$101.83 | \$126.27 |
| Reading..... | 24.76 | 18.49 | 16.87 | 19.62 | 17.87 | 18.00 |
| Tobacco..... | 41.28 | 29.60 | 41.78 | 35.11 | 31.48 | 38.80 |
| Movies..... | 34.46 | 20.81 | 20.69 | 18.37 | 19.16 | 22.57 |
| Other commercial entertainment..... | 7.26 | 3.10 | 2.97 | 3.43 | 4.95 | 4.52 |
| Radio purchase and upkeep..... | 4.09 | 3.83 | 12.25 | 13.27 | 7.07 | 10.17 |
| Families with total annual unit expenditure of \$1,100 to \$1,200 | | | | | | |
| Percent of families owning automobiles..... | 28.9 | 69.2 | 100.0 | 76.2 | 86.7 | 90.5 |
| Average expenditure for— | | | | | | |
| Automobiles and motorcycles, total..... | \$73.51 | \$362.59 | \$376.78 | \$506.22 | \$417.52 | \$372.07 |
| Purchase..... | 25.11 | 232.10 | 195.37 | 393.13 | 263.75 | 204.50 |
| Operation..... | 48.40 | 130.49 | 181.41 | 113.09 | 153.77 | 167.57 |
| Other transportation, total..... | 89.59 | 52.65 | 26.66 | 28.22 | 45.40 | 38.29 |
| Streetcar..... | 52.56 | 49.22 | 7.22 | 25.62 | 35.18 | 15.31 |
| Local bus..... | 2.44 | 0 | 10.21 | .49 | 2.77 | 7.72 |
| Other..... | 34.59 | 3.43 | 9.23 | 2.11 | 7.45 | 15.26 |
| Percent of families owning radios..... | 88.4 | 76.9 | 85.0 | 76.2 | 100.0 | 90.5 |
| Average expenditure for— | | | | | | |
| Recreation, total..... | \$147.73 | \$138.73 | \$118.49 | \$116.22 | \$129.14 | \$169.72 |
| Reading..... | 26.92 | 23.29 | 18.95 | 20.92 | 18.86 | 24.63 |
| Tobacco..... | 39.30 | 49.38 | 28.38 | 43.47 | 38.07 | 37.72 |
| Movies..... | 39.37 | 21.64 | 24.90 | 17.66 | 28.29 | 30.55 |
| Other commercial entertainment..... | 3.62 | 5.89 | 2.71 | 2.31 | 4.43 | 8.06 |
| Radio purchase and upkeep..... | 17.18 | 7.83 | 17.55 | 11.51 | 14.22 | 26.53 |



Photo by U. S. Forest Service

PLATE 10.—CAMPING OUT, WISCONSIN CHEQUAMEGON NATIONAL FOREST. THIS TYPE OF RECREATION HAS BECOME INCREASINGLY POPULAR IN THE LAST 20 YEARS.



Photo by U. S. Department of Labor

PLATE 11.—CHILD-HEALTH CONFERENCE FOR PRESCHOOL CHILDREN. MANY CONFERENCES OF THIS TYPE ARE PAID FOR THROUGH SOCIAL SECURITY FUNDS.

The average figures on automobile purchase (counting families which made no purchase as having had zero expenditures) do not follow the same pattern as car ownership. Although New York City is still the lowest and the North Atlantic region next lowest, the East North Central group outranks the Pacific and West North Central groups in average amounts spent for car purchase. In car-operation expenditures, however, the Pacific coast cities were notably higher than those in other regions, with the West North Central and East North Central cities vying closely for second place. New York remained at the bottom, with North Atlantic cities next lowest.

In expenditures for other transportation, New York City families made up for low automobile expenditures with high streetcar and subway expenditures, and the North Atlantic cities which were second lowest in automobile expenditures were second highest in streetcar expenditures. Aside from these two groups there were no notable regional differences in expense for streetcar fares. Local bus fares represented greater expenditure per family in the South than in any other region, while New York City, followed by the Pacific cities, ranked highest in all other transportation expenditures.

In recreation expenditures, one finds the New York City family's compensation for lack of the automobile and ready access to facilities for outdoor sports taking the form of relatively high expenditures for movies and other commercial amusement. New Yorkers, in the wage-earner and clerical group, take their recreation predominantly in the form of indoor amusements. A higher percentage of them own radios than in any other region, although the regional differences in radio ownership are slight. New York families also spend more for reading than Southern families, which ranked lowest on two of the items of recreation; namely, reading and other commercial entertainment.

The relationships as between regions for these various items of recreation and transportation were not always the same at low and high consumption levels. At a low consumption level, the absence of motorcar ownership in New York City was especially pronounced. At high levels Southern cities exceeded other regions in automobile ownership, and the Pacific cities exceeded New York City in expenditures for recreation of all the types classified under this heading.

Chapter 9

MEDICAL CARE, PERSONAL CARE, AND MISCELLANEOUS ITEMS ¹

After the three main requirements—food, shelter, and clothing—have been paid for, moderate-income city families find on the average that less than two-fifths of their incomes are left for the many other goods and services which are essential to urban living. In addition, almost three-tenths of the average income goes to pay for household operation, furnishings, transportation, and recreation. That leaves a margin of only one-tenth to cover all of the items of family expenditure discussed in this chapter—medical care, personal care, gifts and direct personal taxes, formal education, and miscellaneous expenditures.

Even though these items form, on the average, a relatively small part of the total family expense, they include outlays of great importance to physical and mental well-being. Medical care in an emergency is crucial to health, if not to life itself. The provision of school books and tuition for advanced study or for special lessons may make it possible for the family to carry out cherished ambitions for the children or the adults of the family. Contributions to dependent relatives frequently are essential to the preservation of self-respect. In some cases they are sufficient to avoid recourse to relief or doubling up of families in one household. Neatness and attractiveness of personal appearance, reflected in expenditures for personal care, give a feeling of self-confidence to the job holder or job seeker as well as to the student or homemaker. Expenditures for such items are, therefore, even when small in amount, of considerable interest in human terms. They cumulate, in the case of expenditures for medicines and drugs or toilet preparations, for example, to impressive aggregate outlays for the products of certain manufacturing and service groups. (See ch. 12.)

Expenditures for Medical Care, by Income Level

Expenditures for all kinds of medical care and personal care, for the 14,469 families included in the investigation, are shown in table 1. Medical care for these nonrelief families with incomes over \$500 averaged \$59 per family or \$16 per person for 12 months within the period 1934-36.

¹ See the following Tabular Summary tables: Table A-14, medical care and personal care; table A-16, formal education, vocation, community welfare, gifts and contributions, and other miscellaneous items.

TABLE 1.—Expenditures for Medical and Personal Care by 14,469 Families of Wage Earners and Clerical Workers, by Income Level, in 42 Large Cities

[Data cover 12 months within the period 1934-36]

| Annual net income | Average number of persons per family | Medical care | | | Personal care | | |
|-------------------------|--------------------------------------|----------------------|------------|--------------------------------------|----------------------|------------|--------------------------------------|
| | | Average expenditure— | | Percent of total current expenditure | Average expenditure— | | Percent of total current expenditure |
| | | Per family | Per person | | Per family | Per person | |
| All families..... | 3.60 | \$59 | \$16 | 3.9 | \$30 | \$8 | 2.0 |
| \$500 to \$600..... | 3.11 | 22 | 7 | 3.4 | 13 | 4 | 2.0 |
| \$600 to \$900..... | 3.18 | 33 | 10 | 3.9 | 17 | 5 | 2.0 |
| \$900 to \$1,200..... | 3.41 | 42 | 12 | 3.8 | 22 | 6 | 2.0 |
| \$1,200 to \$1,500..... | 3.54 | 53 | 15 | 3.9 | 27 | 8 | 2.0 |
| \$1,500 to \$1,800..... | 3.62 | 64 | 18 | 3.9 | 32 | 9 | 2.0 |
| \$1,800 to \$2,100..... | 3.76 | 78 | 21 | 4.2 | 37 | 10 | 2.0 |
| \$2,100 to \$2,400..... | 4.03 | 81 | 20 | 3.8 | 43 | 11 | 2.0 |
| \$2,400 to \$2,700..... | 4.27 | 97 | 23 | 4.0 | 51 | 12 | 2.1 |
| \$2,700 to \$3,000..... | 4.37 | 109 | 25 | 4.0 | 59 | 14 | 2.2 |
| \$3,000 and over..... | 4.81 | 115 | 24 | 3.5 | 71 | 15 | 2.2 |

The figures on medical-care expenditure represent medical, dental, and hospital services purchased in general on an individual-fee basis, drugs and medicines, medical appliances, and health-insurance premiums. Unpaid medical bills, if incurred within the year of the investigation, are included as expenditures.² The total cost of the medical services received by the families represented in the study was undoubtedly somewhat larger than this amount. Clinic and ward services are supported in part by endowments and contributions to hospitals, and in part by services contributed by the medical staff. Some, but not many, of these families reported the payment of clinic fees, and as many as 4 percent paid for beds in hospital wards. Information on the subject of free medical care was obtained only in New York. For the 897 white families of employed wage earners covered in the New York City investigation, the following statement³ shows the number of families reporting free service, together with those reporting charges for corresponding service.

| | Families reporting service— | |
|----------------------------|-----------------------------|------|
| | Charged for | Free |
| Room in hospital ward..... | 28 | 6 |
| Clinic..... | 112 | 4 |
| General practitioner: | | |
| Home visit..... | 345 | 0 |
| Office visit..... | 360 | 2 |
| Specialist..... | 138 | 2 |

² In using all the figures collected in the expenditure study and especially those on medical care, it is important to keep in mind that the data represent family obligations incurred during the year, whether or not the family had paid the charges incurred. (See appendix D, p. 384.)

³ This ratio is not to be taken to represent the amount of free clinical work in New York City. Relief families were not covered in this survey, nor were families with incomes of less than \$500. Free medical care, however, was not regarded as a form of relief.

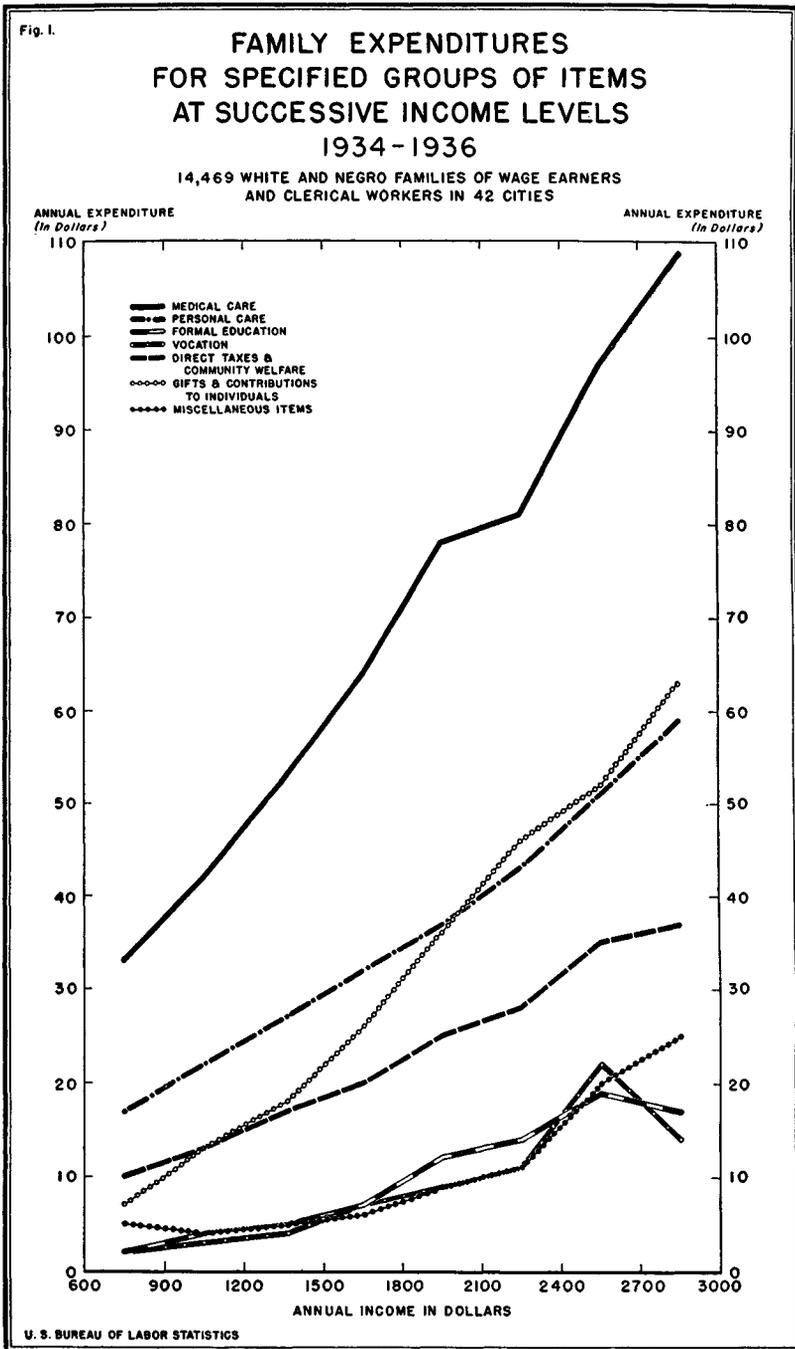
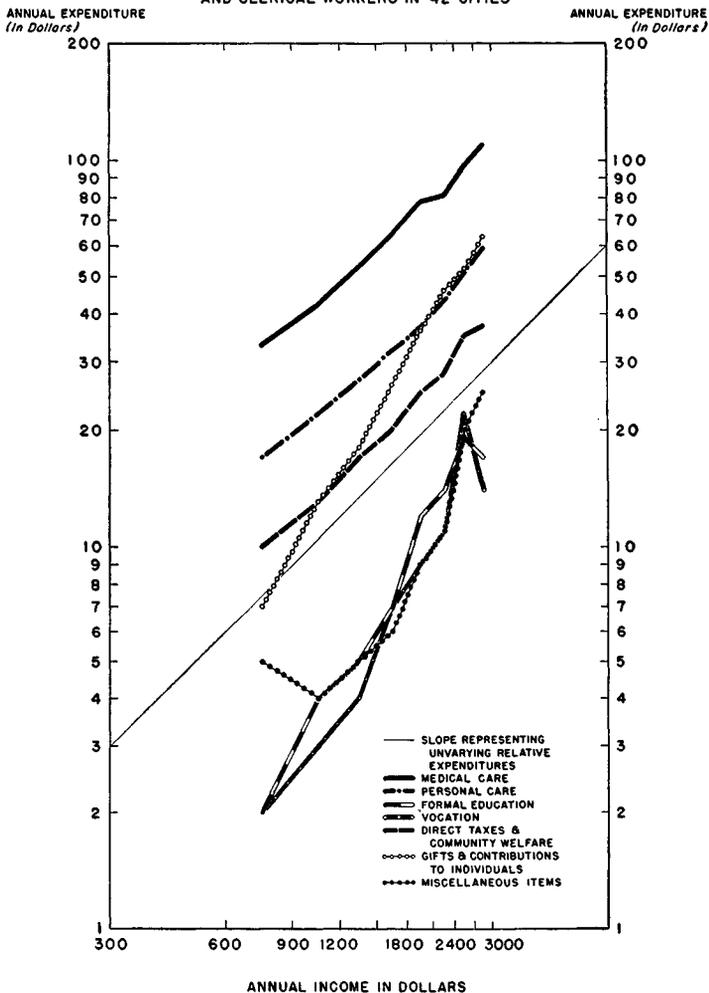


Fig. 2.

RELATIVE FAMILY EXPENDITURES FOR SPECIFIED GROUPS OF ITEMS AT SUCCESSIVE INCOME LEVELS 1934-1936

14,469 WHITE AND NEGRO FAMILIES OF WAGE EARNERS
AND CLERICAL WORKERS IN 42 CITIES



The slopes of the lines show the percent increase in expenditure corresponding to the percent increase in income. A slope greater than that of a 45 degree line represents a gain of the specified kind of expenditure relatively greater than the gain in income; a slope less than that of a 45 degree line represents a gain relatively smaller.

The two cases of free service by specialists included above were services supplied by a pediatrician and a throat specialist.

As a percentage of total family expenditure, medical-care expenditures remained fairly stable at around 3½ to 4 percent. (See fig. 2.) Families with incomes from \$500 to \$600 reported average annual medical-care expenditures of only \$22 per family, or \$7 per person—3.4 percent of their total expenditures. At higher income levels the amounts spent per family and per person were markedly greater. (See table 1 and fig. 1.) Because families at higher income levels were larger, the increase per person from low to high income levels was not, however, as great as the increase in expenditure per family.

ADEQUACY OF EXPENDITURE FOR MEDICAL CARE

The average expenditure for medical care of \$59 per family or \$16 per person may be compared with various estimates of the cost of adequate medical care. Thus, the Committee on Costs of Medical Care⁴ estimated the amount of service necessary to meet the people's real needs, if paid for on a group basis rather than an individual fee-for-service basis, at \$36 per person per year. This included \$11 for dental care and \$25 for other medical needs.⁵ This is over twice the amount of the actual expenditures for medical and dental care of the families of wage earners and clerical workers studied. Furthermore, most of these families paid for their medical care on an individual fee-for-service basis rather than under a form of group medical care. More recently the Technical Committee on Medical Care of the Interdepartmental Committee to Coordinate Health and Welfare Activities⁶ estimated \$25 per person per year as the reasonable minimum cost per person of adequate medical care (including dentistry), if the care is purchased by groups rather than by individuals.⁷ This sum is also substantially in excess of the sums paid by these families of wage earners, principally on an individual basis.

On the basis of private medical care at minimum fees on a fee-for-service basis, the Technical Committee just mentioned refers to the

⁴ The Committee on Costs of Medical Care was organized in May 1927 by a group of physicians, health officers, social scientists, and representatives of the general public to "study the economic aspects of the prevention and care of sickness including the adequacy, availability, and compensation of the persons and agencies concerned." The chairman was Ray Lyman Wilbur. Funds for a 5-year program of research were supplied by a number of agencies and independent foundations.

⁵ Committee on Costs of Medical Care. Publication No. 28 (final report): *Medical Care for the American People* (p. 31), Chicago, 1932. See also Publication No. 25 of the same committee: *Ability to Pay for Medical Care*, by Louis S. Reed (p. 84), Chicago, 1933.

⁶ The Interdepartmental Committee to Coordinate Health and Welfare Activities was appointed by the President in August 1935 under the chairmanship of Josephine Roche, to forward the operation of the varied Federal program provided by the Social Security Act. The Technical Committee on Medical Care was charged by the Interdepartmental Committee in 1937 with the task of surveying the health and medical-care work of the U. S. Government. Its report was presented at the National Health Conference in Washington, July 18 to 20, 1938.

⁷ Report of the Technical Committee on Medical Care. (In Interdepartmental Committee to Coordinate Health and Welfare Activities, *Proceedings of National Health Conference, July 1938*, p. 57.)

estimate of \$76 per person per year computed by Samuel Bradbury.⁸ This estimate excludes dentistry, medicines, appliances, and any clinic or free service provided by the community. In citing this estimate the Technical Committee commented, "Obviously such expenditures for medical care would be possible for the great majority of families only with extraordinary adjustments in the distribution of income, in budgets, and in standards of living."⁹ There is a wide disparity between this figure and those shown in table 1. Even for the highest income group shown, the expenditures of the wage-earner and clerical families would have to be tripled to reach such a standard. One is forced to conclude that in fact the medical needs of many of these families are dangerously slighted.

Expenditures for Personal Care, by Income Level

Expenditures for personal care, although not having the direct relation to the physical well-being of medical-care expenditures, are of considerable importance to the self-respect and self-confidence of family members. The stability of the ratio of such expenditures to total expenditures, at all income levels within the range studied (see table 1 and fig. 2), suggests the extent to which good grooming has been accepted as a necessary part of present-day living. In terms of dollar expenditures the amounts spent per family increased steadily at higher income levels, reaching a high of \$71 for families with incomes of \$3,000 and over, or \$15 per person at that level. (See table 1.) This compares with \$4 and \$5 per person per year for families with incomes from \$500 to \$900. The latter figure would allow for about one haircut a month and minimum purchases of toilet preparations.

Expenditures for Gifts, Taxes, and Miscellaneous Items, by Income Level

Gifts and contributions to relatives and other persons outside the family claimed an average of \$24 per family, or 1.6 percent of total family expenditures. (See table 2.) The amounts spent per family increased markedly from low to high income levels. (See fig. 1.) In contrast to medical- and personal-care expenditures, they showed a striking tendency to take an increasing proportion of total expenses at higher income levels; such contributions expand very rapidly when incomes permit. (See fig. 2.) The fact that the investigation was

⁸ Lee and Jones (Committee on Costs of Medical Care, Publication No. 22, Chicago, 1932) estimated the medical care required by a population with the age distribution which prevailed in 1930; and Dr. Samuel Bradbury estimated its cost on a fee-for-service basis at \$76 per person (Samuel Bradbury, M. D.: *The Cost of Adequate Medical Care*, University of Chicago Press, Chicago, 1937, p. 53). The average cost of adequate care was figured in general according to the current schedule of minimum fees for services rendered, as shown in the 1933-34 Blue Book of the Chicago Medical Society.

⁹ See footnote 7.

made during 1934-36, when recovery from the depression was under way but not complete, may mean that these contributions to relatives and other persons were heavier than would have been the case in a period of more normal employment.

Direct taxes (other than real estate, automobile, and sales taxes)¹⁰ and other contributions to community welfare took almost as large a proportion, 1.3 percent, of total family expenditure. The average per family was \$19, and ranged from \$7 for those with incomes of \$500 to \$600 to \$48 for those with incomes of \$3,000 and over. (See table 2.) As a percentage of total family expenditure within the income range of wage earners, such outlays were much more stable from one income level to another than were gifts and contributions to individuals. (See fig. 2.)

TABLE 2.—Average Expenditures for Specified Groups of Items by 14,469 Families of Wage Earners and Clerical Workers, by Income Level, in 42 Large Cities

[Data cover 12 months within the period 1934-36]

| Annual net income | Formal education | Vocation | Direct taxes and community welfare | Gifts and contributions to relatives and other persons | Miscellaneous items | Formal education | Vocation | Direct taxes and community welfare | Gifts and contributions to relatives and other persons | Miscellaneous items |
|-------------------------|------------------|----------|------------------------------------|--|---------------------|------------------|----------|------------------------------------|--|---------------------|
| | | | | | | | | | | |
| | \$7 | \$6 | \$19 | \$24 | \$7 | 0.5 | 0.4 | 1.3 | 1.6 | 0.5 |
| All families..... | | | | | | | | | | |
| \$500 to \$600..... | 2 | 2 | 7 | 5 | 18 | .3 | .3 | 1.1 | .8 | 2.8 |
| \$600 to \$900..... | 2 | 2 | 10 | 7 | 5 | .2 | .2 | 1.2 | .8 | .6 |
| \$900 to \$1,200..... | 4 | 3 | 13 | 13 | 4 | .4 | .3 | 1.2 | 1.2 | .4 |
| \$1,200 to \$1,500..... | 5 | 4 | 17 | 18 | 5 | .4 | .3 | 1.2 | 1.3 | .4 |
| \$1,500 to \$1,800..... | 7 | 7 | 20 | 26 | 6 | .4 | .4 | 1.2 | 1.6 | .4 |
| \$1,800 to \$2,100..... | 12 | 9 | 25 | 36 | 9 | .6 | .5 | 1.3 | 1.9 | .5 |
| \$2,100 to \$2,400..... | 14 | 11 | 28 | 46 | 11 | .6 | .5 | 1.3 | 2.1 | .5 |
| \$2,400 to \$2,700..... | 19 | 22 | 35 | 52 | 20 | .8 | .9 | 1.4 | 2.2 | .8 |
| \$2,700 to \$3,000..... | 17 | 14 | 37 | 63 | 25 | .6 | .5 | 1.4 | 2.3 | .9 |
| \$3,000 and over..... | 22 | 18 | 48 | 92 | 21 | .7 | .6 | 1.5 | 2.8 | .6 |

Items taking half of 1 percent or less of total family expenditure were formal education, vocational expense, including such items as union dues, and miscellaneous expenditures. (See table 2.) Expenditures for these items and for community welfare all tend to be highly variable. Individual families spent from nothing to rather large amounts on each of these items; consequently averages for these items fluctuate from one income or consumption level to another

¹⁰ At the lower income levels, taxation tends to be indirect rather than direct. The percentage of income taken in direct taxes is not to be assumed to be a measure of the support of community activities by the group of families covered. For an estimate of total tax payments, see Colm, Gerhard, and Tarasov, Helen: Monograph No. 5, Temporary National Economic Committee: Who Pays the Taxes? Allocation of Federal, State, and Local Taxes to Consumers' Income Brackets, Washington, 1940.

much more than averages for some other items purchased much more regularly, as food.¹¹

The American public-school system provides the greatest part of the educational services received by children of wage earners and clerical workers at no specific charge to the parents. Thus, the expenditures for formal education shown in table 2 do not indicate the complete cost of the education of the children in the families surveyed. They do represent, however, any direct outlays made by the family for school books or school supplies, as well as tuition or cost of such special lessons as music or dancing lessons. They also include the school cost, other than room and board, of any children attending school or college away from home.

Educational and vocational expenditures showed a general tendency to increase at higher income levels, both in dollars and as a percentage of the total. (See table 2, also figs. 1 and 2.) The increase in the percentage was, however, considerably less than in the case of gifts and contributions to individuals, but more than in the case of direct taxes and contributions to community welfare. The fact that families at higher income levels were larger means that the increase in expenditure per person is somewhat less than that in expenditure per family. Declines at the highest income levels are explained partly by the high variability of these averages. The decline for education is also due in part to the small number of children under 16 found in families at the high income levels. One factor in the decline in vocational expense at the high income levels is the greater proportion of clerical workers, who are less likely than are wage earners to have expenditure for union dues.

Expenditures for miscellaneous items, except for a striking irregularity at the low income level, showed a general tendency to increase at higher incomes. The high average of \$18 at the \$500 to \$600 income level is an illustration of the possible effect upon the average of unusual expenditures by one or two families. One family at this income level in a northern city spent a total of \$1,100 for two funerals, and paid for them by settlement of a life-insurance policy. The average, excluding that one family, would drop from \$18 to \$1.

¹¹ Coefficients of variation have been computed to measure, in percentage terms, the extent of variation from the average of expenditures of individual families. These measures in almost every city showed the greatest variation for these small miscellaneous expenditures. (See Tabular Summary, tables 24A and 24B, of Bulletins Nos. 636, 637 (vols. I and II), 639, 640, and 641.)

*Details of Expenditures, by Consumption Level*¹²

DETAILS OF MEDICAL-CARE EXPENDITURE

Expenditures for specific items of medical care, when averaged for all families surveyed, whether or not they incurred the given expense, were as follows:

| | <i>Average for all families surveyed</i> |
|--|--|
| General practitioner: | |
| Home visit..... | \$6. 95 |
| Office visit..... | 6. 86 |
| Dentist..... | 10. 84 |
| Medicine and drugs..... | 9. 70 |
| Specialist and other practitioner..... | 8. 92 |
| Accident and health insurance..... | 4. 05 |
| Hospital, private room..... | 3. 60 |
| Hospital, bed in ward..... | 1. 90 |
| Eyeglasses..... | 3. 22 |
| Clinic..... | . 45 |
| All other medical expenses..... | 2. 69 |

In medical care, especially, an individual family very seldom spends in any 1 year the amount which is the average. Much depends on whether there is a serious illness, or whether certain members need eye or dental attention. From table 3 may be seen the frequency with which families reported expenditures for specific items of medical care. Thus, 85 percent of the families spent for medicines and drugs, but only 1 percent for a private nurse in a hospital. Fifty percent reported expenditure for dentists. Office visits to general practitioners were reported by 43 percent of the families surveyed and home visits by 38 percent. Only 5.5 percent reported use of clinics and as few as 17 percent had specialists or other practitioners.

The average outlay per family spending for a given item is always larger than the average based on all families. Such wide variations in the proportions of families incurring a given expense mean that the differences between these two averages vary greatly from item to item. The figures on page 318 may thus be compared with those shown in table 3. Average expenditure for eyeglasses for the 22 percent of families spending was \$15, as opposed to \$3 when the average is based on all families. The average expense per family spending was greatest for specialists and for private rooms in hospitals, with nurse in hospital coming next, and bed in hospital ward, fourth. Expense for securing a private nurse in the home, sometimes used to avoid hospitalization, or following hospitalization, occasioned the next greatest item of expenditure per family spending, though only 1.3 percent had such

¹² Classification by consumption level or economic level is the term used to denote classification of families by annual expenditure per unit for the total of all items of family expenditure. The unit used for this purpose is the equivalent adult male. Each member of the family, taking into account age, sex, and activity, is counted as the appropriate decimal equivalent of an adult male. For fuller explanation, see ch. 3, or appendix C.

expenditure. Dental services averaged \$22 for the year for the 50 percent of families paying for dental services. Home visits from general practitioners averaged \$18 for the 38 percent of families having them and office visits \$16 for 43 percent of the families.

TABLE 3.—Medical-Care Expenditures by 14,469 Families of Wage Earners and Clerical Workers, by Consumption Level, in 42 Large Cities

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|--------------|--|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Average number of persons in economic family..... | 3.60 | 5.19 | 3.13 | 2.38 | 2.21 | 3.60 | 5.19 | 3.13 | 2.38 | 2.21 |
| | | Percent of families spending | | | | | Average expenditure per family spending ¹ | | | |
| General practitioner: | | | | | | | | | | |
| Home visit..... | 38.0 | 38.7 | 40.3 | 30.9 | 36.9 | \$18 | \$16 | \$21 | \$23 | \$27 |
| Office visit..... | 42.7 | 34.1 | 46.1 | 44.9 | 49.6 | 16 | 10 | 17 | 26 | 30 |
| Specialist and other practitioner..... | 16.7 | 10.8 | 19.2 | 20.8 | 21.0 | 53 | 37 | 55 | 71 | 99 |
| Dentist..... | 49.5 | 38.1 | 52.9 | 57.1 | 69.2 | 22 | 15 | 22 | 27 | 35 |
| Clinic..... | 5.5 | 6.3 | 5.3 | 3.4 | .6 | 8 | 5 | 9 | 19 | 5 |
| Nurse in home: | | | | | | | | | | |
| Private..... | 1.3 | .7 | 1.4 | 1.4 | 4.2 | 29 | 13 | 27 | 49 | 40 |
| Visiting..... | .4 | .3 | .4 | .3 | 0 | 15 | 17 | 20 | 27 | 0 |
| Nurse in hospital..... | 1.1 | .5 | 1.3 | 1.8 | 4.8 | 46 | 16 | 68 | 96 | 53 |
| Hospital: | | | | | | | | | | |
| Private room..... | 6.8 | 3.2 | 8.9 | 8.8 | 12.1 | 53 | 36 | 56 | 79 | 67 |
| Bed in ward..... | 4.2 | 4.6 | 4.7 | 3.9 | 1.0 | 45 | 29 | 50 | 46 | 16 |
| Medicine and drugs..... | 85.4 | 83.6 | 86.8 | 84.3 | 91.0 | 11 | 8 | 12 | 14 | 16 |
| Eyeglasses..... | 22.0 | 17.5 | 22.9 | 25.3 | 38.4 | 15 | 14 | 15 | 18 | 15 |
| Medical appliances..... | 8.6 | 5.8 | 8.6 | 9.2 | 9.8 | 2 | 1 | 3 | 3 | 4 |
| Accident and health insurance..... | 21.5 | 17.6 | 21.3 | 25.2 | 30.0 | 19 | 20 | 18 | 21 | 22 |

¹ Average expenditure for all families, whether incurring the expense or not, may be found in Tabular Summary, table A-11.

Expenditures for clinic service averaged only \$8 for the 5.5 percent of families reporting such expense. As noted earlier, it is not known how many families received clinic service without charge. Except for New York City (see p. 151), no data are available regarding service given by general practitioners, dentists, or hospitals without charge.

When families are classified by consumption level, it is found that as their economic resources become greater an increasing percentage secure eyeglasses and avail themselves of the services of specialists, dentists, and private hospital facilities. Not only do more of the families at the higher consumption levels report expense for medical attention, but the expenditures of these families are greater. This suggests that only the most urgent medical needs are satisfied when the economic resources of the family are restricted.

DETAILS OF PERSONAL-CARE EXPENDITURE

The average family expenditure of \$30 for personal care was about equally divided between services of barber and beauty shops, and toilet articles and preparations. Haircuts accounted for \$10 of the \$16

total for personal-care services, permanent waves for \$2, and other waves for \$1.70.

Toilet soap and haircuts were the most universally purchased items of personal-care expense. Ninety-six percent of the families surveyed reported expenditures for these items. (See table 4.) The family spending for haircuts averaged almost \$1 per month. This would mean approximately three 35-cent haircuts per month for all family members. Toilet soap, on the other hand, represented an average expense of a little under 40 cents a month per family. There was no tendency to increase soap expenditures at higher consumption levels, presumably because of the smaller family size at the higher levels.

Another indication of the extent of at least a small expenditure for neat personal appearance is the purchase of cosmetics and toilet preparations by 86 percent of the families and of tooth powder, tooth paste, and mouth washes by 93 percent.

For all items of personal care except haircuts and toilet soap, there is a decided tendency for a larger percentage of families to incur expenditures at higher consumption levels. This tendency is most pronounced for the shampoos and manicures, but is also quite important for shaves by barber, and for permanent and other waves. It exists, but to a much less extent, for various toilet articles and preparations. The fact that haircuts are not universally reported at the highest consumption level is undoubtedly explained by the few families with no adult male members.

TABLE 4.—Personal-Care Expenditures by 14,469 Families of Wage Earners and Clerical Workers, by Consumption Level, in 42 Large Cities

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|--------------|--|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Average number of persons in economic family..... | 3.60 | 5.19 | 3.13 | 2.38 | 2.21 | 3.60 | 5.19 | 3.13 | 2.38 | 2.21 |
| | | Percent of families spending | | | | | Average expenditure per family spending ¹ | | | |
| Personal-care services: | | | | | | | | | | |
| Haircuts..... | 96.1 | 95.0 | 97.4 | 97.8 | 98.0 | \$11 | \$10 | \$10 | \$11 | \$13 |
| Shaves by barber..... | 11.6 | 8.2 | 13.1 | 16.9 | 21.7 | 6 | 5 | 6 | 6 | 6 |
| Shampoos..... | 12.4 | 3.4 | 13.1 | 22.1 | 35.8 | 6 | 4 | 5 | 8 | 9 |
| Manicures..... | 4.4 | .8 | 5.1 | 9.1 | 26.8 | 6 | 2 | 5 | 7 | 7 |
| Permanent waves..... | 40.2 | 26.8 | 43.8 | 49.1 | 51.9 | 5 | 4 | 5 | 6 | 6 |
| Other waves..... | 31.7 | 14.5 | 37.8 | 45.6 | 62.5 | 5 | 3 | 5 | 8 | 8 |
| Other personal-care services..... | 2.2 | 1.0 | 2.4 | 1.6 | 8.8 | 6 | 7 | 6 | 4 | 10 |
| Toilet articles and preparations: | | | | | | | | | | |
| Toilet soap..... | 96.4 | 96.0 | 93.6 | 96.3 | 97.6 | 5 | 5 | 5 | 5 | 5 |
| Tooth powder, tooth paste, mouth washes..... | 92.8 | 88.7 | 93.9 | 94.0 | 97.9 | 4 | 4 | 5 | 5 | 5 |
| Cosmetic and toilet preparations..... | 85.7 | 77.8 | 88.0 | 91.2 | 95.5 | 4 | 3 | 5 | 6 | 7 |
| Brushes, razor blades, and other toilet articles..... | 78.5 | 70.7 | 80.5 | 83.7 | 92.2 | 3 | 2 | 3 | 3 | 3 |

¹ Average expenditure for all families, whether incurring the expense or not, may be found in Tabular Summary, table A-11.

Average expenditures per family spending for practically all of the items of personal care are remarkably stable. There is very little increase per family spending with rise in consumption level. The only exceptions are shampoos, manicures, finger waves, and cosmetics and toilet preparations, for which expenditures were notably greater at higher levels. These items partake somewhat more of the character of luxury expenditures than do those for such minimum essentials as soap, tooth cleansers, and haircuts. They indicate in part the influence of advertising and the appeal of various aids to beauty and grooming.

The fact that family size was smaller at high consumption levels means that all of the items of personal-care expenditures, when computed on a per person basis, increased rapidly from low to high consumption levels. Expenditures for tooth and mouth-wash preparations were three and one-fourth times as great at the high consumption level as at the low, while expenditures for cosmetics and toilet preparations were seven times as great. Expenditures per person for all families and for those at low and high economic levels for the individual items of personal care are shown in table 5.

TABLE 5.—Average Expenditure per Person for Personal Care in Families of Low and High Unit Consumption Level

| Item | Average expenditure per person in— | | |
|---|------------------------------------|---|--------------------|
| | All families | Families with total annual unit expenditure of— | |
| | | \$200 to \$300 | \$1,100 to \$1,200 |
| Haircuts..... | \$2.81 | \$1.82 | \$5.92 |
| Shaves by barber..... | .20 | .07 | .61 |
| Shampoos..... | .21 | .03 | 1.50 |
| Manicures..... | .07 | (¹) | .83 |
| Permanent waves..... | .53 | .18 | 1.50 |
| Other waves..... | .47 | .09 | 2.31 |
| Other personal-care services..... | .04 | .01 | .42 |
| Toilet soap..... | 1.29 | .94 | 2.14 |
| Tooth powder, tooth paste, mouth washes..... | 1.13 | .68 | 2.19 |
| Cosmetics and toilet preparations..... | 1.04 | .45 | 3.23 |
| Brushes, razor blades, and other toilet articles..... | .56 | .27 | 1.46 |

¹ Less than ½ cent.

The extent to which the permanent wave has become commonplace in maintaining attractive personal appearance is indicated by the fact that 40 percent of the families had such expenditure. The proportion expanded rapidly at higher consumption levels from 27 percent at the low level to 52 percent at the high level shown in table 4. The average annual expense per family spending remained about \$5 or \$6 at all consumption levels.

Other types of hairdressing were reported by 32 percent of the families, the proportion at the high level being four times that at the

low level shown in table 4. Expenditures for shampoos, per family spending, also show a definite tendency to expand as means permit. The relatively small expenditure at low economic levels for shampoos and waves means that the women in families at those levels must rely to a considerable extent on their own care of the hair.

Manicures and personal-care services other than for the hair were negligible at low consumption levels, but at the highest level shown in table 4 as many as one-fourth of the families spent over 50 cents a month for manicures.

DETAILS OF EDUCATIONAL AND VOCATIONAL EXPENSE

About a third of the families had some expenditure for tuition, school books or supplies, or special lessons for family members living at home, and the average cost for those families spending was \$19. (See table 6.) The expenditure at the highest level shown in the table was almost threefold that at the lowest level shown. The percent of families having such expenditures was, however, smaller at the higher consumption levels. This is accounted for by the relative preponderance of children in families at the lower consumption levels.

TABLE 6.—*Formal Education and Vocation Expenditures by 14,469 Families of Wage Earners and Clerical Workers, by Consumption Level, in 42 Large Cities*

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|---|--------------|---|----------------|----------------|--------------------|--------------|--|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| Average number of persons in economic family..... | 3.60 | 5.19 | 3.13 | 2.38 | 2.21 | 3.60 | 5.19 | 3.13 | 2.38 | 2.21 |
| | | Percent of families spending | | | | | Average expenditure per family spending ¹ | | | |
| Formal education: | | | | | | | | | | |
| Members away from home..... | 1.3 | 1.7 | 1.4 | 1.1 | 0 | \$58 | \$26 | \$50 | \$183 | 0 |
| Members at home..... | 33.1 | 47.5 | 29.4 | 14.1 | 7.4 | 19 | 12 | 25 | 42 | \$34 |
| Vocation: | | | | | | | | | | |
| Union dues or fees..... | 24.0 | 18.8 | 24.7 | 27.8 | 31.2 | 24 | 16 | 25 | 32 | 38 |
| Professional association dues or fees..... | 2.3 | 1.0 | 2.2 | 3.8 | 5.0 | 12 | 5 | 12 | 17 | 9 |
| Technical literature..... | 1.2 | .4 | 1.3 | 3.0 | 2.0 | 7 | 2 | 10 | 3 | .8 |

¹ Average expenditure for all families, whether incurring the expense or not, may be found in Tabular Summary, table A-12.

Very few families in this wage-earning and clerical group sent children away to school. Only 1.3 percent of the families had such expense, and the proportion declined at higher economic levels where there were fewer children. The average expenditure for such education (exclusive of room and board cost) increased from \$26 per family spending at the lowest consumption level shown in table 6 to \$183 among the few families with total annual expenditures per family

member of \$800 to \$900. No families at the highest economic level reported such expense. This is explained in large part by the composition of families at the higher consumption levels. Among these families of wage earners and clerical workers, those at the high consumption levels were principally small families with several adult earners and few children. In the group with no expenditures for education (those with total annual expenditure per adult equivalent of \$1,100 to \$1,200) there were only eight children under 16 in every hundred families. Average family size at that level was 2.21 and the average number of workers was 1.48.

Expenses incurred in connection with the worker's job or occupation are, in one sense, not family expenditure at all. From the point of view of computing the family's net income, they are rather an occupational expense which should be deducted from the earnings. Among families of wage earners, however, union dues, which form the greatest portion of such occupational expense, are generally thought of as family expenditures. For that reason, a category of expense called vocational expenditure is presented for these families. Almost one-fourth of the families reported payments for union dues, as contrasted with only 2 percent reporting professional association dues or fees and 1 percent reporting expense for technical literature in the field of their jobs. The latter two items showed a rapid increase in proportion of families having such expenditures at higher consumption levels. There was an even greater proportionate increase in the percent of families paying union dues or fees. Expenditure per family for vocational expense, computed as an average for all families, whether they incurred the expense or not, is shown in table 2. Computed as an average only for the families spending, unions cost the families contributing an average of \$24 per year, professional associations half that amount, and technical literature a fourth that amount. Each of these items showed a general tendency to be greater at higher consumption levels.

DETAILS OF EXPENDITURES FOR GIFTS AND CONTRIBUTIONS, COMMUNITY WELFARE, AND MISCELLANEOUS ITEMS

Contributions to churches, synagogues, and other religious organizations were made by three-fourths of the families. Over half contributed to the community chest and over a fourth paid poll, income, or personal-property taxes. (See table 7.) About \$21 per year was the average for those contributing to religious organizations at all consumption levels, even the lowest. Community chest contributions on the other hand were made by an increasing proportion of families and the amounts per family increased at higher levels.

Taxes shown in table 7 include only poll, income, and personal-property taxes. (See table 2 for average based on all families whether

paying taxes or not.) Taxes on owned homes were treated as a part of housing expenditure. (See ch. 6 and appendix D.) Those for automobile licenses and other car taxes are shown as automobile expense. (See ch. 5 and appendix D.) It was not possible to separate sales taxes from the price of the article purchased, as families frequently could recall the total cost of an item, as a pair of shoes, but not the amount of tax included in the price. Further, since practices of retailers varied in showing the tax separately or including it in the price, many families did not know how much sales tax they had paid. Therefore, sales taxes have simply been included in the expenditure for the specific commodity.

TABLE 7.—Taxes, Gifts, Contributions, and Miscellaneous Expenditures by 14,469 Families of Wage Earners and Clerical Workers, by Consumption Level, in 42 Large Cities

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|--|------------------------------|---|----------------|----------------|--------------------|--|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | Percent of families spending | | | | | Average expenditure per family spending ¹ | | | | |
| Community welfare: | | | | | | | | | | |
| Religious organizations..... | 74.2 | 78.8 | 74.2 | 64.3 | 60.4 | \$21 | \$17 | \$22 | \$29 | \$26 |
| Community chest and other organizations..... | 54.9 | 43.7 | 58.3 | 63.8 | 69.6 | 5 | 3 | 5 | 7 | 8 |
| Taxes—poll, income, and personal property..... | 27.3 | 28.7 | 27.0 | 27.0 | 34.2 | 5 | 4 | 4 | 5 | 8 |
| Gifts and contributions: | | | | | | | | | | |
| Christmas, birthday, etc., gifts..... | 68.3 | 47.3 | 75.2 | 81.9 | 90.4 | 19 | 10 | 19 | 29 | 35 |
| Support of relatives..... | 17.2 | 9.2 | 19.6 | 25.8 | 38.9 | 61 | 32 | 51 | 80 | 135 |
| Support of other persons..... | 6.2 | 2.6 | 7.4 | 8.5 | 10.0 | 14 | 11 | 13 | 21 | 12 |
| Miscellaneous: | | | | | | | | | | |
| Funerals..... | 1.4 | 1.0 | 1.3 | 1.7 | 1.7 | 244 | 153 | 238 | 344 | 252 |
| Legal costs..... | 1.5 | 1.1 | 1.2 | 2.7 | 1.1 | 53 | 17 | 73 | 134 | 24 |
| Gardens..... | 8.3 | 9.1 | 8.0 | 10.0 | 6.6 | 4 | 3 | 4 | 6 | 4 |
| Family losses..... | 1.4 | .9 | 1.2 | 2.2 | 2.9 | 43 | 38 | 44 | 55 | 29 |

¹ Average expenditure for all families, whether incurring the expense or not, may be found in Tabular Summary, table A-12.

About a fourth of the families paid income, poll, or personal-property taxes, up to the highest consumption levels where the proportion increased to a third. The amounts paid increased from about \$4 to an average of \$8 per tax-paying family at the highest consumption level shown in table 7.

Gifts and contributions to individuals show extremely great expansion as more funds for spending become available. Thus, expense for Christmas and birthday gifts to persons outside the family was reported by 90 percent of families at the high consumption level as compared with 47 percent at the low level shown in table 7. The amounts devoted to this item by these families were three and a half times as great at the high as at the low level.

Support of relatives was reported by a rapidly increasing proportion of families at higher consumption levels. That is to say, as soon as the economic resources of the families permitted there was a striking increase in the amounts spent for the assistance of less fortunate relatives. The amounts which they gave more than quadrupled from the low to the high consumption levels shown in table 7.

The proportion of families spending for the items listed under the general heading of "Miscellaneous" appears to be independent of the financial well-being of the family. With the exception of gardens these are in general the items for which a family spends only when visited by misfortune. As could be expected, the expenditures for funerals for families incurring this expense increased from the low to the high consumption level. Average expenditures for legal costs per family spending are extremely uneven, principally because of the high variability of such averages.

Comparison of Selected Items of Medical Care and Miscellaneous Expenditures of White and Negro Families

When the economic resources of white and Negro families are the same, as measured by the amount spent per equivalent adult member, their expenditures for certain of the items discussed in this article form an interesting contrast (see table 8). At both the low and the relatively high consumption levels for which the comparisons are shown, the same general differences are found. A larger proportion of white families make expenditures for dental work than do the Negro families, and the cost to those families is greater. The fact that the percentage of Negro families spending for dental care increased at the higher consumption level is, however, an indication of a felt need for such service among the Negro group. The Negro families, on the other hand, are more apt to buy accident and health insurance and their payments for this protection are larger than those of white families who buy this type of insurance.

More Negro families contribute to the support of relatives than do the white families with comparable economic resources, and their contributions are larger. Also, more Negro families make donations to religious organizations than do white families, but the amounts given by the white families are larger.

In considering the figures shown in table 8¹³ it must be noted that the Negro families were smaller than the white and that their incomes were lower. They had a somewhat higher average number of gainful workers and the chief earner was an unskilled laborer in a much higher proportion of the families. Total expenditure per equivalent adult

¹³ In using the figures for Negro families it is particularly important to remember that families on relief were excluded from the study as well as families with incomes below \$500. (See appendix B.)

male, however, for both the white and Negro families for which data are presented in table 8 placed them in the same consumption levels.

TABLE 8.—Expenditures by White and Negro Families¹ for Specified Items, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | Families with total annual unit expenditure of— | | | | Families with total annual unit expenditure of— | | | |
|------------------------------------|---|-------|----------------|-------|--|-------|----------------|-------|
| | \$200 to \$300 | | \$500 to \$600 | | \$200 to \$300 | | \$500 to \$600 | |
| | White | Negro | White | Negro | White | Negro | White | Negro |
| | Percent of families spending | | | | Average expenditure per family spending ² | | | |
| General practitioner: | | | | | | | | |
| Home visit..... | 38.5 | 40.4 | 40.3 | 39.6 | \$16 | \$12 | \$21 | \$15 |
| Office visit..... | 34.7 | 28.2 | 46.4 | 33.9 | 10 | 8 | 17 | 16 |
| Dentist..... | 40.0 | 19.2 | 53.6 | 27.3 | 16 | 10 | 22 | 11 |
| Clinic..... | 6.5 | 4.6 | 5.3 | 5.6 | 5 | 5 | 9 | 3 |
| Medicine and drugs..... | 83.1 | 85.6 | 86.8 | 86.7 | 8 | 7 | 12 | 12 |
| Accident and health insurance..... | 15.7 | 36.9 | 21.0 | 34.8 | 18 | 26 | 18 | 27 |
| Support of relatives..... | 8.0 | 21.6 | 18.9 | 47.2 | 31 | 35 | 50 | 62 |
| Support of other persons..... | 2.5 | 3.8 | 7.5 | 5.2 | 12 | 6 | 12 | 17 |
| Funerals..... | 1.0 | .7 | 1.3 | 3.3 | 160 | 123 | 228 | 237 |
| Religious organizations..... | 77.9 | 83.3 | 73.9 | 86.4 | 18 | 12 | 22 | 19 |
| Taxes..... | 29.0 | 26.1 | 27.1 | 21.3 | 4 | 4 | 4 | 5 |

¹ Negro families were surveyed in 16 of the 42 large cities in which white families were surveyed.

² Average expenditure for all families, whether incurring the expense or not, may be found in Tabular Summary, tables A-11 and A-12.

Chapter 10

SAVINGS¹

In the aggregate, the current incomes of the families studied in the 42 cities covered in this survey in 1934-36 were a little greater than their current expenditures. When surpluses and deficits are balanced, the average net savings amounted to \$11 per family. One of the largest items contributing to the surpluses was insurance premiums, which averaged \$82 for all families studied. Three-fifths of the families included in the survey reported a surplus² or net saving which averaged almost \$150. Almost two-fifths of the families, however, had a deficit.² A very small proportion reported no net change in assets or liabilities, and their current incomes and current expenditures were approximately in balance.³

In considering these figures, it is important to bear in mind the occasional large expenditure which must be made by every family, and the general level of incomes among the families of wage earners and clerical workers. The purchase by a family with an income of around \$1,500 of an electric refrigerator for \$150, for example, must inevitably be financed in part by some means outside of current income. It may be from past savings which have been set aside for this purpose, or from current borrowing. Using either method, the family will show a deficit in the particular year in which an extraordinary occasional purchase is made.

The important thing to observe, therefore, is not that a number of families spent more than their incomes in a given year, but the balance at a given income level between aggregate income and aggregate expenditures. Under normal circumstances we might expect that exceptional outlays made in any 1 year by some of the families at this income level would balance accumulations made by other families in anticipation of later purchases from savings, or reductions of liabilities incurred for purchases of previous years.

In this connection, it is important to note the setting of the period in which these surveys were made. There had been a period of 3 or 4 years of intense anxiety during which there was no certainty as to what the future held in store. It would appear that a number of families in the wage-earner and clerical groups had managed, even during the worst days of the depression, to conserve small amounts of their past savings or of their current income. By 1934, and more

¹ See ch. 1, tables 7, 8, and 9; ch. 3, tables 4, 5, and 6; and Tabular Summary, tables A-13 and A-16.

² For further definition of surplus or saving, and of deficit or dissaving, as used in this discussion, see appendix D, p. 385.

³ For discussion of method of calculating net change in assets and liabilities and relation to balancing difference, see p. 171 and appendix D.

particularly by 1935, anxiety with reference to the future was somewhat relieved. This was especially so among families covered by this investigation, since families without relatively steady employment and those who had been on relief at any time during the survey year were excluded from the study. These families, many of whom had refrained from large purchases for several years, were feeling the necessity of replacement or were sufficiently encouraged to undertake purchases of new items.

Surplus and Deficit by Income Level

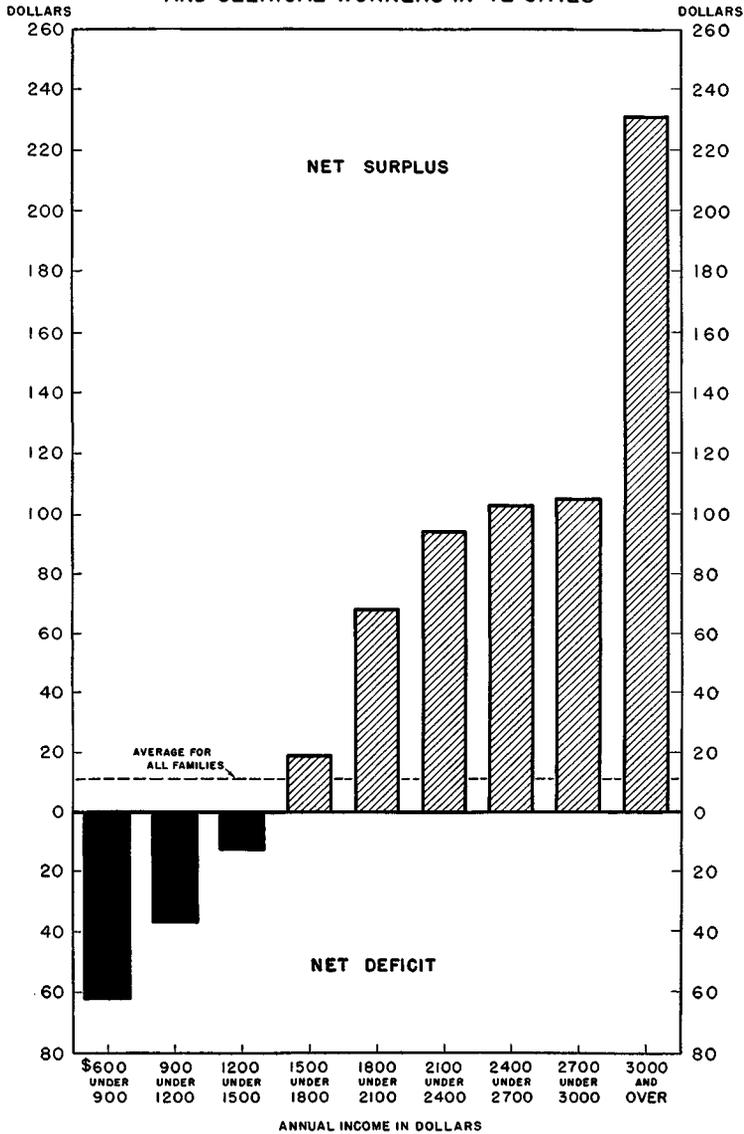
Among families with incomes from \$500 to \$600 (the lowest income level included in the investigation), the average net change in assets and liabilities for all families was a deficit of \$80 (see table 1). This deficit became progressively smaller at successive income levels, and changed to an average surplus of \$19 for families in the \$1,500 to \$1,800 income class. The average surplus was greater at each higher income level, reaching a maximum of \$231 for families with incomes of \$3,000 and over (see fig. 1). The proportion of families having a surplus tended to be greater at higher income levels and the average amount of such surplus likewise increased. The proportion of families having a deficit declined at successive income levels, although, with one exception, the average size of the deficit among families "going into the red" was greater at the higher income levels. The large deficits incurred by 46 percent of the families at the lowest income level are explained by the great difficulty which large city families find in trying to stretch incomes of this size to meet urgent needs. It also suggests that not all of the families with incomes at that level had customarily had such limited incomes. Some families, finding their current income restricted, drew upon reserves or contracted debts instead of reducing further their current consumption. Large city families at that income level who had neither savings nor ability to borrow in general probably went on relief.

A larger proportion of the Negro families surveyed managed to achieve surpluses than did the white families (see table 2). The average surplus per family having surplus was greater at corresponding income levels for Negro families than for white, and similarly Negro families incurred smaller deficits. So pronounced is this tendency that the average net change in assets and liabilities for all Negro families surveyed was positive, that is to say, was a surplus, at every income level—even the lowest included in the investigation. The fact that this surplus was consistently smaller at lower income levels suggests, however, that the pattern of surplus and deficit is fundamentally the same for Negro families as for white, except that the turning point from deficits to surpluses occurs lower in the income scale for Negroes, probably somewhere a little below the \$500 level.

Fig. 1.

CHANGES IN ASSETS AND LIABILITIES OVER THE SCHEDULE YEAR AT SUCCESSIVE INCOME LEVELS 1934-1936

14,469 FAMILIES OF WAGE EARNERS
AND CLERICAL WORKERS IN 42 CITIES



U. S. BUREAU OF LABOR STATISTICS

TABLE 1.—Average Surplus and Deficit of 14,469 Families of Wage Earners and Clerical Workers in 42 Cities, by Income Level

[Data cover 12 months within the period 1934-36]

| Families with annual net income of— | Average number of persons per family | Percent of families having ¹ — | | Average amount per family having— | | Average surplus or deficit for all families in survey ² |
|-------------------------------------|--------------------------------------|---|---------|-----------------------------------|---------|--|
| | | Surplus | Deficit | Surplus | Deficit | |
| All families..... | 3.60 | 59.2 | 37.8 | \$149 | \$203 | +\$11 |
| \$500 to \$600..... | 3.11 | 41.0 | 46.4 | 36 | 202 | -80 |
| \$600 to \$900..... | 3.18 | 44.5 | 53.4 | 56 | 159 | -62 |
| \$900 to \$1,200..... | 3.41 | 52.9 | 42.5 | 79 | 186 | -37 |
| \$1,200 to \$1,500..... | 3.54 | 58.1 | 39.3 | 108 | 194 | -13 |
| \$1,500 to \$1,800..... | 3.62 | 63.0 | 35.0 | 151 | 218 | +19 |
| \$1,800 to \$2,100..... | 3.76 | 63.1 | 32.1 | 223 | 225 | +68 |
| \$2,100 to \$2,400..... | 4.03 | 68.1 | 30.8 | 243 | 233 | +94 |
| \$2,400 to \$2,700..... | 4.27 | 70.4 | 28.6 | 254 | 268 | +103 |
| \$2,700 to \$3,000..... | 4.37 | 73.9 | 26.1 | 331 | 325 | +105 |
| \$3,000 and over..... | 4.81 | 77.4 | 19.1 | 377 | 319 | +231 |

¹ The difference between 100.0 and the sum of the percentages of families having surplus and those having deficit is accounted for by the families having no net change in assets and liabilities, that is, whose incomes and expenditures were equal (or balanced to within 5 percent of the greater figure). (See appendix D.)

² That is, positive or negative net change in assets and liabilities (see p. 174).

A large factor in the greater proportionate savings of Negro families is the payment of life-insurance premiums, an item which will be more fully discussed later.⁴ In general, however, the ability of Negro families to spend beyond their current incomes is restricted by the limited extent of their accumulated reserves and the relatively small amount of credit they can command. This factor would tend to restrict the proportion of Negro families reporting negative changes in assets and liabilities.

TABLE 2.—Average Surplus and Deficit of 12,903 White Families in 42 Cities and 1,566 Negro Families in 16 Cities, by Income Level

[Data cover 12 months within the period 1934-36]

| Families, by color, with annual net income of— | Average number of persons per family | Percent of families having ¹ — | | Average amount per family having— | | Average surplus or deficit for all families in survey ² |
|--|--------------------------------------|---|---------|-----------------------------------|---------|--|
| | | Surplus | Deficit | Surplus | Deficit | |
| <i>White families</i> | | | | | | |
| All families..... | 3.60 | 58.9 | 38.1 | \$152 | \$207 | +\$11 |
| \$500 to \$600..... | 2.95 | 24.2 | 57.3 | 29 | 269 | -147 |
| \$600 to \$900..... | 3.12 | 38.3 | 55.9 | 57 | 175 | -77 |
| \$900 to \$1,200..... | 3.39 | 51.9 | 43.4 | 79 | 190 | -42 |
| \$1,200 to \$1,500..... | 3.53 | 57.8 | 39.5 | 108 | 195 | -14 |
| \$1,500 to \$1,800..... | 3.62 | 62.8 | 35.2 | 151 | 219 | +18 |
| \$1,800 to \$2,100..... | 3.76 | 63.0 | 32.1 | 223 | 226 | +68 |
| \$2,100 to \$2,400..... | 4.02 | 68.1 | 30.7 | 243 | 233 | +94 |
| \$2,400 to \$2,700..... | 4.27 | 70.5 | 28.6 | 254 | 269 | +103 |
| \$2,700 to \$3,000..... | 4.37 | 74.0 | 26.0 | 330 | 326 | +106 |
| \$3,000 and over..... | 4.81 | 77.4 | 19.0 | 378 | 320 | +232 |
| <i>Negro families</i> | | | | | | |
| All families..... | 3.59 | 66.0 | 31.1 | 84 | 98 | +25 |
| \$500 to \$600..... | 3.31 | 62.3 | 32.5 | 40 | 55 | +6 |
| \$600 to \$900..... | 3.42 | 63.4 | 32.7 | 53 | 84 | +6 |
| \$900 to \$1,200..... | 3.64 | 66.0 | 30.9 | 80 | 97 | +23 |
| \$1,200 to \$1,500..... | 3.76 | 68.0 | 31.3 | 122 | 153 | +36 |
| \$1,500 to \$1,800..... | 3.90 | 77.4 | 17.1 | 143 | 108 | +92 |
| \$1,800 and over..... | 4.50 | 67.3 | 31.0 | 277 | 146 | +141 |

¹ See footnote 1, table 1.

² That is, positive or negative net change in assets and liabilities. (See appendix D.)

⁴ See p. 179.

Calculation of Net Change in Assets and Liabilities

The figures cited on savings and deficit have been computed from the families' own statements about net changes in their assets and liabilities⁵ and do not represent simply a balancing difference between reported incomes and reported current expenditures.⁶

Neither do the figures on assets and liabilities represent a complete statement of the net worth of the families surveyed, but only of changes⁷ in their net worth. Further, the only changes taken into consideration were those which occurred as the result of the actual transfer of property or funds. Changes in the market value of real estate or personal property remaining in the hands of the families studied are not included.

As an aid to more complete understanding of the figures discussed in this article, summaries of entries on the schedule⁸ are presented as they would appear for two individual families, one of which had a surplus and the other a deficit for the year.

For illustration, it is assumed⁹ that during the 12 months from March 1935 to February 1936, inclusive, family A paid off \$500 on the principal of the mortgage on the family home. This appears on the schedule as a decrease in debt in the form of mortgage on owned home. The family also paid semiannual premiums totaling \$39 on a life-insurance policy. Both the mortgage and the life-insurance items are entered on the right-hand side of the schedule page and their sum, \$539, represents the total annual net increase in assets and/or decrease in liabilities reported by family A. This amount represents the total of funds disbursed for items other than current family consumption.

⁵ Each family, in addition to furnishing data on all sources of current income and estimating outlay for all items of current family expenditure, reported separately on any changes during the year in the amounts of its assets or liabilities (see summary of schedule entries, pp. 172-173.).

⁶ Most families were not able to present a statement of total receipts and total disbursements which balanced exactly. For definition of receipts and disbursements, see appendix D. No schedule was accepted for use from a family which could not supply a statement of total receipts and total disbursements which balanced within 5 percent. (See appendix D.) The average balancing difference showed a slight tendency to be negative, that is, for current expenditures plus other disbursements reported to exceed current income plus nonincome sources of funds reported. In no city surveyed, however, was the average balancing difference as great as 2.0 percent.

⁷ The great interest which would attach to figures on total net worth, i. e., the value of assets held and liabilities owing, was recognized when the study was planned. The scope of the investigation, and the difficulties of ascertaining this information, however, precluded its inclusion in the schedule. Furthermore, it is the figures on net change for the year which when added to current income (if a deficit) or to current expenditure (if a surplus) indicate the magnitude of the family's total receipts or total disbursements for the year. For definitions of the terms net money income, current expenditure, total receipts, total disbursements, as used in this study, see appendix D.

⁸ For facsimile of the schedule, see appendix F in Bulletin No. 636, 637, 639, 640, or 641.

⁹ The data shown for families A and B are hypothetical and not data actually reported by individual families. They conform closely, however, to the kinds of situations actually reported by various families and illustrate the method of treatment.

Summary of Schedule Entries¹ for Family A (Family Having a Surplus)

[Changes in the form and amount of family assets and liabilities in the year Mar. 1, 1935, to Feb. 29, 1936. Not including changes due to appreciation or depreciation of property which has not changed hands.]

| Funds made available for family use from sources other than family income in schedule year | Amount | Disposition of money received during the schedule year not used for current family expenditures | Amount |
|--|----------|---|---------|
| Decrease in assets: Reduction in savings account..... | \$200.00 | Increase in assets: Payments on life insurance (premiums paid semiannually)..... | \$39.00 |
| Increase in liabilities: Increase in amounts due firms selling on the installment plan—goods other than automobile..... | 45.00 | Decrease in liabilities: Decrease in principal of mortgage on owned home..... | 500.00 |
| Increase in miscellaneous debts (doctor for tonsillectomy)..... | 25.00 | | |
| Total..... | 270.00 | Total..... | 539.00 |
| | | Net change..... | +269.00 |

¹ These entries would appear on page 18 of the schedule. For schedule facsimile, see appendix F in Bulletin No. 636, 637, 639, 640, or 641.

It is further assumed that during the 12 months included within the survey year for family A, the family cleared up the balance of \$65 which it still owed on March 1, 1935 (the beginning of the survey year), for a radio purchased for Christmas 1934 (prior to the survey year). Had there been no other installment sales transaction by family A, that item would have been entered on the right-hand side of the schedule page as a decrease in debt to firms selling goods other than automobiles on the installment plan. However, in September 1935 (during the survey year), family A purchased a \$200 electric refrigerator¹⁰ for which it paid \$50 down and a balance of \$8 a month. There was still owing on the refrigerator at the end of February 1936 a balance of \$110. This increase in installment debt of \$110, balanced against the \$65 decrease represented by payments on the radio, left a net increase for the year, in debt owing to firms selling on the installment plan, of \$45. This item of \$45 is the only entry which appears for these two installment-account transactions.¹¹ It shows on the left side of the page as a net increase in debt to firms selling goods other than automobiles on the installment plan.

A withdrawal by family A of \$200 more than deposited during the year in the savings account also appears on the left-hand side of the page as a net reduction in cash in savings account. A bill of \$25 owing the doctor for a tonsillectomy performed during the survey year is listed as an increase in "other debts." The total for the entries on the left-hand side of the page is \$270 and may be designated the net decrease in assets and increase in liabilities for family A. This amount represents funds from sources other than current family income made available for family spending during the year.

¹⁰ The entire sum of \$200 for the electric refrigerator would also be entered on page 14 of the schedule as an expenditure for that item. (See ch. 6, p. 119.)

¹¹ The field agent was instructed in such cases to write an explanatory note on the blank page 19 of the schedule which could be checked by editors and tabulators.

The totals on the right- and left-hand sides of the page may now be balanced against each other to find out whether family A ends the year with a deficit or a surplus. Thus, \$270 subtracted from \$539 leaves a balance of \$269 on the right-hand side of the balance sheet, which is a positive net change in assets and liabilities, hence a surplus or net saving, or increase in net worth, for family A.

Family B, through a somewhat different set of financial transactions, came out with a net balance on the left-hand side of the sheet, that is, with a deficit or net dissaving, a decrease in net worth. Family B bought a \$400 automobile¹² in November 1935 for which it paid \$90 down and three monthly payments totaling \$90, leaving a balance owing at the end of February 1936 of \$220. That amount appears on the left-hand side of the page as net increase in debt to firms selling automobiles on the installment plan. Family B also had a net reduction of \$60 in its savings account and borrowed \$120 from a small-loan company to help pay for the installation of an automatic hot-water heater. The entries on the left-hand side of the page thus total \$400 for net decreases in assets and increases in liabilities for family B. This \$400 constitutes funds from sources other than current income made available for family spending during the year.

Summary of Schedule Entries¹ for Family B (Family Having a Deficit)

[Changes in the form and amount of family assets and liabilities in the year Mar. 1, 1935, to Feb. 29, 1936. Not including changes due to appreciation or depreciation of property which has not changed hands.]

| Funds made available for family use from sources other than family income in schedule year | Amount | Disposition of money received during the schedule year not used for current family expenditures | Amount |
|--|---------|--|----------|
| Decrease in assets: | | Increase in assets: | |
| Reduction in savings account..... | \$60.00 | Investment in improvements on own home (installation of automatic hot-water heater)..... | \$125.00 |
| | | Payments on life insurance (premiums paid quarterly)..... | 26.00 |
| Increase in liabilities: | | Decrease in liabilities: | |
| Increase in amounts due small-loan companies..... | 120.00 | Decrease in amounts due firms selling on the installment plan—goods other than automobile (washing machine)..... | 55.00 |
| Increase in amounts due firms selling on the installment plan—automobiles..... | 220.00 | | |
| Total..... | 400.00 | Total..... | 206.00 |
| Net change..... | -194.00 | | |

¹ These entries would appear on page 18 of the schedule. For schedule facsimile, see appendix F in Bulletin No. 636, 637, 639, 640, or 641.

The other side of the balance sheet for family B shows the \$125 automatic hot-water heater installation as an investment in the form of a permanent improvement to the owned home. In addition a balance of \$55¹³ owing on an electric washing machine purchased on the installment plan in January 1935 (prior to the survey year) was paid off during the survey year. This item appears on the right side

¹² The entire amount of \$400 would be entered on page 16 of the schedule as expenditure for automobile purchase. (See ch. 8, p. 138.)

¹³ No expenditure for this washing machine is entered on schedule page 14 because the purchase was not made during the survey year. (See appendix D.)

of the schedule page as a decrease in debt to firms selling goods other than automobiles on the installment plan. Payment of \$26 in life insurance premiums is also entered on the right side of the page. The entries on the right come to a total of \$206 for net increases in assets and decreases in liabilities for family B. This total represents funds disbursed during the year for items other than current family consumption. This total subtracted from the \$400 on the left side, leaves family B with a negative net change in assets and liabilities of \$194, that is to say, with a deficit or net dissaving, a decrease in net worth of that amount.

It is the data for surpluses and deficits, calculated as just outlined, which appear in the first four columns of tables 1 and 2. To average the net change in assets and liabilities for families A and B, one adds the +\$269 and the -\$194 with a resulting +\$75 for the two families or an average net change of +\$37.50 per family. The net change, being positive, is surplus. Such a figure is comparable to those shown in the last column of tables 1 and 2.

Surplus and Deficit, by Consumption Level

When families are classified not according to their incomes, but according to their consumption level ¹⁴ there is a striking reversal in the pattern of surplus and deficit from that found for families classified by income level. Families at the lowest consumption levels had the largest surpluses and those at the highest consumption levels the largest deficits. (See fig. 2.)

TABLE 3.—Average Surplus and Deficit of 14,469 Families of Wage Earners and Clerical Workers in 42 Cities, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Families with total annual unit expenditure of— | Average annual income per family | Average number of persons per family | Percent of families having ¹ — | | Average amount per family having— | | Average surplus or deficit for all families in survey ² |
|---|----------------------------------|--------------------------------------|---|---------|-----------------------------------|---------|--|
| | | | Surplus | Deficit | Surplus | Deficit | |
| All families..... | \$1, 524 | 3. 60 | 59. 2 | 37. 8 | \$149 | \$203 | +\$11 |
| Under \$200..... | 967 | 6. 49 | 62. 1 | 32. 2 | 93 | 85 | +30 |
| \$200 to \$300..... | 1, 187 | 5. 19 | 61. 9 | 34. 6 | 113 | 124 | +27 |
| \$300 to \$400..... | 1, 334 | 4. 16 | 62. 6 | 33. 8 | 128 | 151 | +29 |
| \$400 to \$500..... | 1, 486 | 3. 54 | 63. 2 | 34. 3 | 144 | 172 | +32 |
| \$500 to \$600..... | 1, 596 | 3. 13 | 59. 2 | 38. 7 | 163 | 195 | +21 |
| \$600 to \$700..... | 1, 688 | 2. 79 | 58. 3 | 39. 4 | 174 | 220 | +15 |
| \$700 to \$800..... | 1, 822 | 2. 55 | 54. 6 | 42. 2 | 188 | 261 | -8 |
| \$800 to \$900..... | 1, 834 | 2. 38 | 52. 7 | 44. 3 | 199 | 297 | -26 |
| \$900 to \$1,000..... | 1, 981 | 2. 28 | 48. 2 | 48. 6 | 199 | 330 | -65 |
| \$1,000 to \$1,100..... | 2, 007 | 2. 26 | 35. 6 | 64. 1 | 221 | 399 | -177 |
| \$1,100 to \$1,200..... | 2, 262 | 2. 21 | 36. 9 | 59. 2 | 203 | 403 | -164 |
| \$1,200 and over..... | 2, 396 | 2. 00 | 23. 6 | 74. 2 | 238 | 475 | -296 |

¹ The difference between 100.0 and the sum of the percentages of families having surplus and those having deficit is accounted for by the families having no net change in assets and liabilities, that is, whose incomes and expenditures were equal (or balanced to within 5 percent of the greater figure). (See appendix D.)

² I. e., net change in assets and liabilities.

¹⁴ For explanation of consumption level and economic level see ch. 3.

This result is to be expected from a classification by current expenditure. A family may incur a deficit in attaining a relatively high level of current expenditure. Likewise, a family saves by refraining from spending for current goods and services up to the limit of its income. In the classification by consumption level, therefore, families with deficits move up the scale to a higher level of spending than current income alone would allow, and families with surpluses for the year move down the scale. This serves to emphasize the fact that the consumption level of a given family in a given year is determined not only by its current income, but also by its past savings and its ability to borrow. Families at the higher consumption levels not only had on the average larger incomes than those at the lower levels, larger accumulations of past savings, and correspondingly greater ability to borrow, but were also of smaller size and therefore had less fear of depleting reserves or of taking on the responsibility of borrowing. Consequently, it is not surprising to find that in a period when business recovery was getting under way, the groups with the highest level of current spending were those having the largest average deficits.

TABLE 4.—Average Surplus and Deficit of 12,903 White Families in 42 Cities and 1,566 Negro Families in 16 Cities, at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Families, by color, with total annual unit expenditure of— | Average annual income per family | Average number of expenditure units per family | Average annual income per expenditure unit | Percent of families having 1— | | Average amount per family having— | | Average surplus or deficit for all families in survey ² |
|--|----------------------------------|--|--|-------------------------------|---------|-----------------------------------|---------|--|
| | | | | Surplus | Deficit | Surplus | Deficit | |
| <i>White families</i> | | | | | | | | |
| All families..... | \$1,546 | 3.32 | \$466 | 58.9 | 38.1 | \$152 | \$207 | +\$11 |
| Under \$200..... | 1,021 | 5.96 | 171 | 61.6 | 32.5 | 100 | 95 | +31 |
| \$200 to \$300..... | 1,219 | 4.79 | 254 | 61.4 | 35.0 | 117 | 129 | +27 |
| \$300 to \$400..... | 1,352 | 3.84 | 352 | 62.1 | 34.2 | 131 | 154 | +29 |
| \$400 to \$500..... | 1,502 | 3.30 | 455 | 62.9 | 34.6 | 146 | 173 | +32 |
| \$500 to \$600..... | 1,606 | 2.94 | 546 | 59.2 | 38.7 | 165 | 197 | +21 |
| \$600 to \$700..... | 1,695 | 2.62 | 647 | 58.4 | 39.2 | 175 | 222 | +16 |
| \$700 to \$800..... | 1,821 | 2.44 | 746 | 54.7 | 42.1 | 188 | 262 | -8 |
| \$800 to \$900..... | 1,888 | 2.27 | 832 | 52.6 | 44.3 | 200 | 298 | -27 |
| \$900 to \$1,000..... | 1,983 | 2.20 | 901 | 48.2 | 48.6 | 199 | 330 | -65 |
| \$1,000 to \$1,100..... | 2,101 | 2.23 | 942 | 35.7 | 64.1 | 221 | 399 | -177 |
| \$1,100 to \$1,200..... | 2,255 | 2.17 | 1,039 | 37.6 | 59.0 | 203 | 403 | -164 |
| \$1,200 and over..... | 2,396 | 1.94 | 1,235 | 23.2 | 75.0 | 238 | 475 | -298 |
| <i>Negro families</i> | | | | | | | | |
| All families..... | 1,008 | 3.28 | 307 | 66.0 | 31.1 | 84 | 98 | +25 |
| Under \$200..... | 811 | 5.36 | 151 | 63.6 | 31.5 | 72 | 54 | +29 |
| \$200 to \$300..... | 886 | 3.08 | 288 | 67.2 | 30.1 | 74 | 69 | +25 |
| \$300 to \$400..... | 983 | 2.79 | 352 | 71.5 | 26.4 | 74 | 82 | +36 |
| \$400 to \$500..... | 1,027 | 2.37 | 433 | 71.4 | 25.8 | 87 | 109 | +36 |
| \$500 to \$600..... | 1,209 | 2.26 | 535 | 57.2 | 37.8 | 107 | 131 | +12 |
| \$600 to \$700..... | 1,327 | 2.13 | 623 | 52.4 | 47.6 | 109 | 145 | -13 |
| \$700 and over..... | 1,753 | 2.20 | 797 | 53.0 | 47.0 | 185 | 195 | +7 |

¹ See footnote 1, table 3.

² I. e., net change in assets and liabilities.

A larger proportion of Negro than of white families at the lower consumption levels had surpluses and a smaller proportion had deficits (see table 4). This confirms the general difference in incidence of surplus and deficit in the two color groups, noted when families were classified by income level. At the higher consumption levels, however, there was a departure from this relationship. At unit-expenditure levels of \$500 to \$600 and higher, relatively fewer Negro than white families had surpluses and at the unit-expenditure level of \$600 to \$700 relatively more had deficits. Incomes of Negro families at these two consumption levels averaged \$1,209 and \$1,327, as compared with an average of \$956 for the three next lower levels. Negro families with such resources are obviously in a better position to secure credit than families at the lower levels. However, their income per unit even at those levels was below that of white families. Hence it is not surprising that the average size of surplus as well as of deficit, per family having, was smaller at every consumption level for the Negro than for the white families.

Summary of Net Increase and Decrease in Assets and Liabilities

It is of considerable interest to determine to what extent funds drawn from sources other than current incomes represent past reserves and to what extent they constitute claims on future income. Conversely, to what extent do funds disposed of for other than current family expenditures represent additions to assets, and to what extent are they used merely for liquidation of old obligations? A summary of data on these points is presented in table 5.

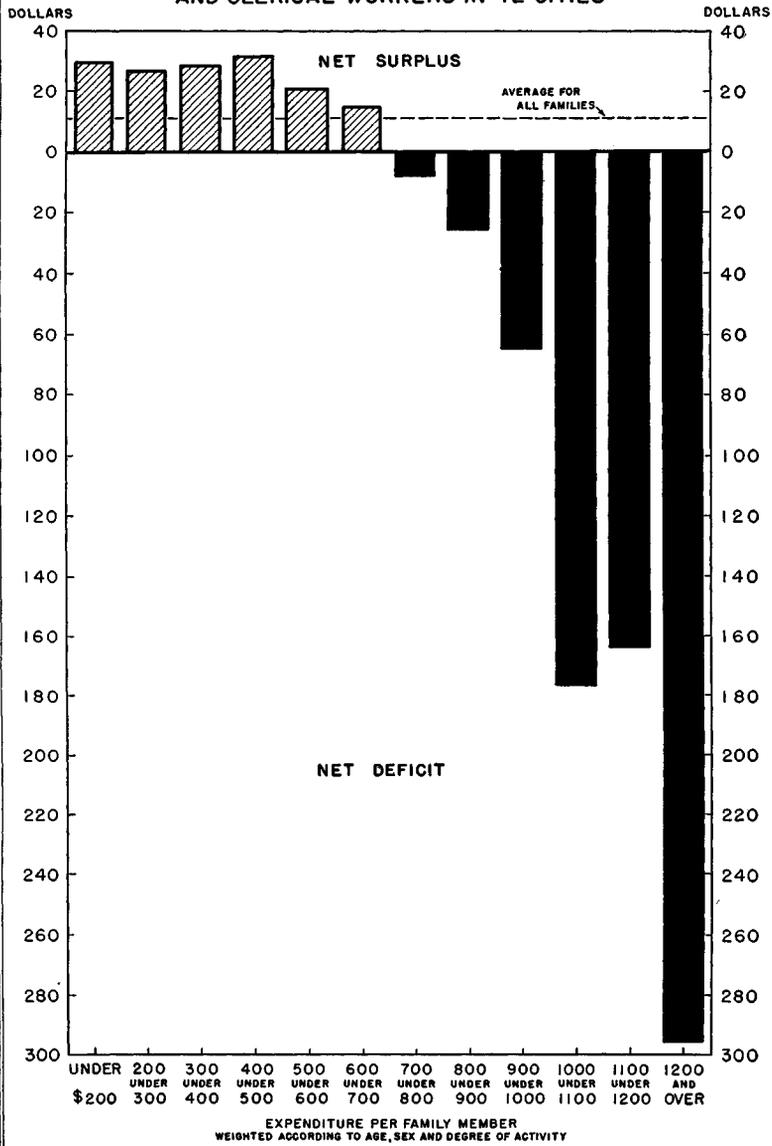
Of the total of family funds disbursed for items other than current consumption, over a quarter went to decrease old obligations and almost three-quarters to increase assets, including payment of insurance premiums. This was substantially the case at all consumption levels and for Negro families as well as white. The proportions devoted to decrease of old obligations were slightly higher, however, for Negro families, constituting almost 30 percent of total funds spent for items other than current expense for goods and services. There was also a slight tendency for this proportion to decline for white families at higher consumption levels.

There was a much more pronounced shift from low to high consumption levels in the sources of funds drawn upon other than from current income. At the lowest consumption level shown in table 5 only a little over a third represented withdrawals from past reserves, while almost two-thirds constituted commitments for future payment, including balances due on installment accounts. At higher consumption levels, the proportion represented by decrease in assets became progressively larger until at the highest level shown it ac-

Fig 2

CHANGES IN ASSETS AND LIABILITIES OVER THE SCHEDULE YEAR AT SUCCESSIVE CONSUMPTION LEVELS 1934-1936

14,469 FAMILIES OF WAGE EARNERS AND CLERICAL WORKERS IN 42 CITIES



counted for two-thirds, leaving only one-third of nonincome funds to be supplied by increases in liabilities. For Negro families these tendencies were even more pronounced.

TABLE 5.—Increases and Decreases in Assets and Liabilities of Families of Wage Earners and Clerical Workers in 42 Cities at Selected Consumption Levels

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
|--|--------------|---|----------------|----------------|--------------------|--------------|---|----------------|----------------|--------------------|
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| | | Average amount | | | | | Percentage | | | |
| | | 14,469 families in 42 cities | | | | | | | | |
| Funds disposed in disbursements other than for current consumption—total | \$164.48 | \$123.26 | \$178.98 | \$202.62 | \$262.16 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Net increase in assets ¹ | 119.85 | 87.81 | 128.02 | 149.85 | 194.43 | 72.9 | 71.2 | 71.5 | 74.0 | 74.2 |
| Net decrease in liabilities ² | 44.63 | 35.45 | 50.96 | 52.77 | 67.73 | 27.1 | 28.8 | 28.5 | 26.0 | 25.8 |
| Funds received from sources other than current income—total | 153.12 | 96.74 | 158.12 | 230.36 | 424.27 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Net decrease in assets ³ | 77.26 | 36.08 | 82.77 | 128.31 | 273.71 | 50.5 | 37.3 | 52.3 | 55.7 | 64.5 |
| Net increase in liabilities ⁴ | 75.86 | 60.66 | 75.35 | 102.05 | 150.56 | 49.5 | 62.7 | 47.7 | 44.3 | 35.5 |
| | | 12,903 white families in 42 cities | | | | | | | | |
| Funds disposed in disbursements other than for current consumption—total | \$167.80 | \$127.73 | \$180.71 | \$203.01 | \$261.72 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Net increase in assets ¹ | 122.35 | 91.10 | 129.36 | 150.35 | 194.96 | 72.9 | 71.3 | 71.6 | 74.1 | 74.5 |
| Net decrease in liabilities ² | 45.45 | 36.63 | 51.35 | 52.66 | 66.76 | 27.1 | 28.7 | 28.4 | 25.9 | 25.5 |
| Funds received from sources other than current income—total | 157.06 | 101.10 | 159.61 | 230.91 | 426.39 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Net decrease in assets ³ | 79.97 | 38.88 | 83.81 | 128.30 | 275.08 | 50.9 | 38.5 | 52.5 | 55.8 | 64.5 |
| Net increase in liabilities ⁴ | 77.09 | 62.22 | 75.80 | 102.61 | 151.31 | 49.1 | 61.5 | 47.5 | 44.2 | 35.5 |
| | | 1,566 Negro families in 16 cities | | | | | | | | |
| Funds disposed in disbursements other than for current consumption—total | \$90.57 | \$77.48 | \$111.60 | ----- | ----- | 100.0 | 100.0 | 100.0 | ----- | ----- |
| Net increase in assets ¹ | 64.14 | 54.10 | 75.67 | ----- | ----- | 70.8 | 69.8 | 67.8 | ----- | ----- |
| Net decrease in liabilities ² | 26.43 | 23.38 | 35.93 | ----- | ----- | 29.2 | 30.2 | 32.2 | ----- | ----- |
| Funds received from sources other than current income—total | 65.46 | 52.08 | 99.93 | ----- | ----- | 100.0 | 100.0 | 100.0 | ----- | ----- |
| Net decrease in assets ³ | 16.86 | 7.44 | 42.17 | ----- | ----- | 25.8 | 14.3 | 42.2 | ----- | ----- |
| Net increase in liabilities ⁴ | 48.60 | 44.64 | 57.76 | ----- | ----- | 74.2 | 85.7 | 57.8 | ----- | ----- |

¹ For example, increase in money in banks, making permanent improvements to owned home, or payment of life-insurance premiums, etc. (See appendix D.)

² For example, payment on principal of mortgage on owned home, repayment of money borrowed, payment of balance owing on goods purchased in preceding year on installment plan, etc. (See appendix D.)

³ For example, withdrawal of funds from bank, sale of property, surrender or settlement of insurance policy, receipt of payment of funds previously loaned to others, etc. (See appendix D.)

⁴ For example, obligating one's self to pay a mortgage, borrowing from banks or other lenders, contracting to pay for goods on the installment plan, contracting other debts, etc. (See appendix D.)

This comparison shows clearly that while families at higher consumption levels have an ability to command credit if they so desire, they also have greater reserves to fall back upon. Consequently, their tendency is to draw first upon reserves and only secondarily to make substantial future commitments. Families at the lower consumption levels, especially the Negro families, have in general such limited reserves that their principal means of spending funds in excess of current income must come from incurring debts. As their credit

resources are limited, they cannot spend very much beyond current income.

In interpreting the data shown in table 5, one should guard against the assumption that the averages shown for net increase in assets and for net decrease in liabilities can be added to obtain average surplus. It is clear from the sample schedule entries discussed earlier that a surplus family may have had some net withdrawals from assets or increases in liabilities, so long as these were outweighed by net increases in assets and decreases in liabilities. Thus, it is the balancing of four sets of items, increase and decrease in liabilities as well as increase and decrease in assets, which determines whether or not the family had a surplus. The combination of two of these items, increase in assets and decrease in liabilities, yields only the total of funds spent for items other than current living. It is the balance of this total with the complementary one for funds received from sources other than current income, which is equivalent to the surplus or deficit of the particular family or group of families under consideration.

Life Insurance

Far the most significant claim upon funds disposed for items other than current family consumption was for life-insurance¹⁶ premiums. Nine out of ten of the families surveyed reported such payments, and the average yearly payment per family purchasing was \$93. (See table 6.)

The universality of the practice of paying for life insurance among families of urban wage earners and clerical workers is indicated by the fact that the percentage of families reporting this item is almost as great at the lowest consumption level as at the highest shown in table 6. Likewise, the average premium paid per family was relatively high, even at the lowest consumption level. There was a slight

¹⁶ It is recognized that most insurance-policy premiums include payments for several elements, only one of which is truly savings. The first is the actual cost of life-insurance protection during the year in question. This would amount to the cost on an actuarial basis of term insurance for 1 year at the actual age of the insured. Such cost is properly current family expenditure for insurance protection for the year. Another element is the part of the premium which goes toward operating costs of the insurance company. This element is especially large in the case of industrial insurance, which covers the expense of making weekly collections. This element is also not properly savings, but merely a form of current family expenditure. Any amounts included in the premium payments in excess of these two items, which accumulate in the form of net cashable value of the policy, are truly savings. To the extent that policies are allowed to lapse under terms which mean loss of payments previously made, even such payments can only doubtfully be classed as savings.

In a study among Federal employees carried on by the Bureau of Labor Statistics just prior to the initiation of this investigation, the schedule provided for securing information on the type of insurance covered by the premiums reported. It was found that very frequently informants were unable to provide the information; hence, the question was not included in the present schedule. It is, therefore, impossible to estimate how much of the amount paid in life-insurance premiums represents savings and how much was paid for insurance protection during the year or other services of the insurance company. The entire amount of such payments has therefore been treated as a disposition of funds for items other than current family expenditure, an increase in assets, and hence as savings. In using the figures on savings, the reader should make such allowances for this treatment as required by the purpose at hand.

tendency for the proportion of families paying insurance premiums to be lower at the consumption levels representing total annual current expenditure per equivalent adult male of \$700 to \$800 and more.¹⁶ This is probably due to the relatively fewer families with children at those levels and the consequently less need felt for protection. A higher proportion of the families at those levels reported settlement of insurance policies.

TABLE 6.—Disposition of Funds Received During Survey Year Not Used for Current Family Expenditure, 14,469 Families of Wage Earners and Clerical Workers in 42 Cities

[Data cover 12 months within the period 1934-36]

| Item for which funds were disposed | Percent of families disposing of funds for indicated items | | | | | Average amount per family disposing of funds | | | | |
|--|--|---|----------------|----------------|--------------------|--|---|----------------|----------------|--------------------|
| | All-families | Families with total annual unit expenditure of— | | | | All-families | Families with total annual unit expenditure of— | | | |
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| <i>Net increase in assets</i> | | | | | | | | | | |
| Increase in cash: | | | | | | | | | | |
| On hand..... | 2.3 | 1.2 | 2.4 | 1.6 | 2.3 | \$70.87 | \$78.33 | \$75.42 | \$43.12 | \$183.04 |
| In checking account..... | 1.2 | (1) | 1.0 | 2.7 | 1.8 | 150.00 | 186.05 | 151.00 | 195.56 | 138.33 |
| In savings account..... | 11.4 | 4.6 | 12.1 | 20.0 | 15.3 | 157.81 | 144.13 | 157.52 | 154.30 | 214.31 |
| Investment in— | | | | | | | | | | |
| Improvements in own home..... | 3.7 | 3.3 | 3.1 | 4.1 | 5.0 | 150.00 | 140.91 | 177.42 | 160.49 | 174.00 |
| Other real estate (including real estate mortgages)..... | .9 | .6 | 1.0 | .9 | 3.3 | 268.89 | 148.33 | 197.00 | 387.78 | 183.03 |
| Building and loan shares..... | .9 | .5 | .7 | 1.8 | .5 | 101.11 | 122.00 | 155.71 | 131.11 | 58.00 |
| Stocks and bonds..... | .8 | .3 | 1.1 | 1.3 | 1.8 | 165.00 | 70.00 | 142.73 | 225.38 | 62.22 |
| Other property..... | 1.1 | .6 | .9 | 1.3 | 7.9 | 176.36 | 55.00 | 98.89 | 189.23 | 435.70 |
| Payments of premiums for insurance policies: | | | | | | | | | | |
| Life insurance..... | 88.6 | 87.8 | 90.5 | 84.7 | 90.0 | 92.81 | 82.22 | 98.14 | 105.29 | 107.16 |
| Annuities..... | 4.1 | 1.9 | 4.7 | 4.8 | 10.6 | 58.78 | 38.95 | 55.96 | 61.04 | 70.66 |
| Increase in outstanding loans to others..... | 1.8 | 1.0 | 2.3 | 3.3 | 1.5 | 91.67 | 54.00 | 137.83 | 93.64 | 29.33 |
| <i>Net decrease in liabilities</i> | | | | | | | | | | |
| Payment on principal of mortgages on own home..... | | | | | | | | | | |
| Payment on principal of other mortgages..... | 11.7 | 12.1 | 12.8 | 11.2 | 10.6 | 182.82 | 139.09 | 188.91 | 213.12 | 485.66 |
| Payment of debts to— | 1.5 | 1.6 | 2.0 | .8 | 1.7 | 123.33 | 113.75 | 125.00 | 125.00 | 39.41 |
| Banks..... | .5 | .3 | .8 | .2 | 1.1 | 90.00 | 46.67 | 48.75 | 195.00 | 129.09 |
| Insurance companies..... | .7 | .5 | .8 | .7 | 0 | 55.71 | 52.00 | 82.50 | 38.57 | 0 |
| Small-loan companies..... | 2.1 | 3.9 | 1.9 | 1.6 | 1.0 | 75.24 | 61.79 | 77.89 | 110.62 | 244.00 |
| Firms selling on installment plan: | | | | | | | | | | |
| Automobiles..... | 2.2 | 1.4 | 2.4 | 3.1 | 2.8 | 176.82 | 112.14 | 206.25 | 253.87 | 98.21 |
| Other goods..... | 9.5 | 10.3 | 9.4 | 9.7 | 6.9 | 77.26 | 53.69 | 86.38 | 100.72 | 94.49 |
| Individuals..... | 2.6 | 1.8 | 2.7 | 2.3 | .7 | 85.38 | 67.22 | 100.37 | 113.04 | 221.43 |
| Other..... | 7.3 | 8.7 | 7.3 | 5.5 | 1.5 | 75.62 | 65.29 | 81.73 | 95.09 | 60.00 |

¹ Less than 0.05 percent.

An even higher percentage of the Negro than of the white families studied reported payment of insurance premiums. In general, about the same tendencies in the movement of this percentage from low to high consumption levels was noted for Negro families.¹⁶ The percentage was over 90 at all but the lowest consumption level, but

¹⁶ See Tabular Summary, table A-13.

dropped slightly at the \$700 and over unit-expenditure level. The premiums paid by Negro families averaged much less than for white families, however, and centered at a little over \$58 per family paying, the amounts being definitely greater the higher the consumption level.

As compared with the 90 out of 100 white and Negro families paying premiums, 7 out of 100 reported receipt of funds by surrender of insurance policies and 2 out of 100 through settlement of insurance policies (see table 8). The surrender rate was definitely greatest at the lowest consumption levels, where pressure upon current family income was greatest. The settlement rate, on the other hand, was greater at higher consumption levels. This suggests, in part, that families at those levels were better able to pay premiums until the maturity of the policy and consequently to receive its full returns. Families at the higher consumption levels were also relatively older and hence there were relatively more deaths of their parents; consequently they tended more frequently to receive settlements of policies paid for by persons inside the economic family. The average amount received per family surrendering a policy was \$130 and this average was larger at higher consumption levels. The average settlement was \$380, but there was no clear relationship between this average and consumption level.

A much lower proportion of the Negro families studied, 3 percent, reported surrender of insurance policies than of white families, for whom the percentage was over 7. About the same proportion of the Negro families, 2 percent, reported settlement of insurance policies. In relation to the size of the premiums paid by Negro families, the average amounts received by Negro families for surrender, \$74, and for settlement, \$189, were substantially lower than the corresponding figures for white families. Even at the comparable consumption level of \$200 to \$300 total annual unit expenditure, the average amounts received in surrender and settlement, respectively, by Negro families were about half the corresponding average amounts received by white families. The proportion of white families reporting surrender of policies at that consumption level was 9.8 compared with 3.7 for the Negro families.

In general, therefore, it appears that the Negro families held on to their insurance policies more tenaciously than did the white families during the partial recovery period of 1934-36. A slightly higher proportion reported premium payments, but a much lower proportion reported surrender. At a comparable consumption level, the white families making premium payments averaged payments about 50 percent greater than Negro families, while, at the same consumption level, white families surrendering policies received payments twice as great as Negro families.

Savings Items Other Than Life Insurance

After life-insurance premiums, the second most frequently reported form of disposition of funds other than for current living was payment on principal of mortgage on owned home, indicated by 12 percent of all families surveyed. The average payment on the mortgage was \$183. Though the percentage of families reporting such payment showed little change by consumption level, the average amount of such payments per family making them showed a sharp rise from \$139 at the lowest consumption level to \$486 at the highest, as shown in table 6. The uncertainties of job tenure and ever-present possibility of having to move to a new locality to seek work, apparently operate to prevent families who might be financially able from buying homes.

Taking aggregate disbursements of the families surveyed for items other than current family living, insurance premiums alone accounted for 50 percent of the total.¹⁶ Payment of principal on mortgage on owned home was slightly greater than aggregate increase in savings accounts, and these two items combined contributed 24 percent of the total. Payments on old installment accounts for goods other than automobiles constituted about 4 percent of such disbursements, and the addition of payments on automobiles purchased on installment prior to the survey year brings the total for all installment payments for goods previously purchased to 7 percent of total non-current-consumption disbursements. No other single item of increase in assets or decrease in liabilities accounted for over 3 percent of such aggregate disbursements.

Most families in the survey, however, reported changes in assets or liabilities of only two or three types. The average amounts paid per family having such disbursements are shown in table 6. There it is seen that for families making such disposition of funds, a good many items bulked larger than insurance premiums. The largest item of all, on that basis, was investment in real estate other than the family home, and the second was payment of principal on mortgage on owned home. For the latter item, as well as for most though not all of the other items shown in table 6, the average amount per family disbursing was greater at higher consumption levels.

Net increase in cash in savings accounts was reported by 11 percent of the families, and this percentage showed a sharp tendency to rise at higher consumption levels. The average amount of such increase per family having an increase, however, showed no regular tendency to be greater at higher consumption levels, ranging from \$144 to \$214 for the levels shown in table 6.

¹⁶ See Tabular Summary, table A-13.

The next most frequently reported form of disposition of family funds for items other than current living, was reduction of installment obligations incurred prior to the schedule year for furniture and equipment and other goods, except automobiles. These were followed by reductions in miscellaneous debts, in which were included bills owing doctors, grocers, stores, etc. No other form of net increase in assets or decrease in liabilities was reported by as many as 5 percent of the families.

In general, the percentage of families reporting increase in a given asset item or decrease in a liability item tended to remain about the same or to increase slightly at higher consumption levels with a few notable exceptions. Items for which the percentage of families reporting was notably higher at higher consumption levels were increase in cash in savings accounts and payment of annuity premiums. For this group of families such forms of savings partake of the nature of luxuries. Items, on the other hand, reported by a smaller proportion of families at high consumption levels were repayments of debts to small-loan companies, reduction in old balances owing for goods other than automobile sold on the installment plan, and reduction in miscellaneous debts. These items apparently represent forms of debt avoided when economic circumstances permit and hence on the docket for repayment by relatively fewer families at high than at low consumption levels.

In general, the same tendencies were found among Negro families as among white families studied in their disposition of funds for items other than current living. Table 7 gives a comparison of the items reported by the largest proportions of each group.

TABLE 7.—*Principal Items for Which Funds Were Disposed Other Than for Current Family Living, 12,903 White Families in 42 Cities and 1,566 Negro Families in 16 Cities*

[Data cover 12 months within the period 1934-36]

| Item | Percent- age of white families reporting | Item | Percent- age of Negro families reporting |
|--|--|--|--|
| 1. Life-insurance premiums..... | 88.5 | 1. Life-insurance premiums..... | 91.3 |
| 2. Principal on mortgage on owned home..... | 11.8 | 2. Payment on old debts to firms selling goods other than automobiles on the installment plan..... | 16.4 |
| 3. Increase in savings account..... | 11.6 | 3. Principal on mortgage on owned home. | 9.0 |
| 4. Payment of old debts to firms selling goods other than automobiles on installment plan..... | 9.2 | 4. Increase in savings account..... | 6.1 |
| 5. Payment of miscellaneous old debts.. | 7.4 | 5. Payment of miscellaneous old debts.. | 4.3 |
| 6. Annuity premiums..... | 4.1 | 6. Annuity premiums..... | 4.0 |

As with the white families, most items of increase in assets or decrease in liabilities were reported by the same or a slightly higher proportion of Negro families at higher consumption levels. Increases in savings accounts and payments of annuity premiums showed particularly notable rises. Items showing a general downward tendency in proportion of Negro families reporting were, as for white families, repayments to small-loan companies and reductions in miscellaneous old debts. The movement of the percentages at different consumption levels of Negro families reporting for individual items was frequently less regular than for white families, due to the smaller number of Negro families studied and the consequent greater influence upon the average of one or two families making unusual disbursements.

Funds From Sources Other Than Current Income

On the other side of the family balance sheet, funds in addition to current income were made available from withdrawals from previously accumulated assets, or increases in obligations of various types, or from inheritance. Less than 1 percent of the families received inheritances, however, so that item is of negligible importance in any aggregate sense. For the few families involved, inheritance was, however, a substantial item, averaging almost \$400.

Three items stand out as the form of deficit financing used by the largest numbers of families studied (see table 8). Net increases in miscellaneous debts (chiefly in the form of open accounts owing to merchants, doctors, and other suppliers of goods and services) were reported by a fourth of the families surveyed, though the proportion declined at higher consumption levels. Net increase in obligations for goods other than automobiles purchased during the survey year on the installment plan were reported by 24 percent of the families. This percentage showed no regular tendency to decline at higher consumption levels. The third major source of nonincome funds was net withdrawal from savings accounts, reported by a fifth of all the families surveyed. This percentage rose sharply at higher consumption levels, indicating that such families were better able to meet unusual expenses by resort to savings and found it less necessary to go into debt.

In the aggregate for all families surveyed, over a fourth of all non-income funds came from net withdrawals from savings accounts. About 19 percent came from net increases in installment obligations for automobiles and other goods and 7 percent from borrowing from individuals. Surrender of insurance policies accounted for 6 percent, while approximately as much came from borrowing from insurance companies and small-loan companies combined. Settlement of insurance policies accounted for 4 percent of aggregate nonincome funds

drawn upon by the families surveyed. No other item of decrease in assets, increase in liabilities, or inheritance accounted for as much as 4 percent of the total.

In terms of amounts obtained per family drawing on each such source of funds (see table 8), the greatest item was sale of real estate, followed by inheritance and then by settlement of insurance policies. The smallest yield per family drawing on that source came from sale of goods and chattels, and the next smallest item on that basis was installment debts for goods other than automobile.

TABLE 8.—Funds Made Available During the Survey Year for Family Use From Sources Other Than Current Income, at Selected Consumption Levels, 14,469 Families of Wage Earners and Clerical Workers in 42 Cities

[Data cover 12 months within the period 1934-36]

| Funds made available for family use from sources other than family income in schedule year | Percent of families receiving funds from indicated source | | | | | Average amount per family receiving | | | | |
|--|---|---|----------------|----------------|--------------------|-------------------------------------|---|----------------|----------------|--------------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 | | \$200 to \$300 | \$500 to \$600 | \$800 to \$900 | \$1,100 to \$1,200 |
| <i>Net decrease in assets</i> | | | | | | | | | | |
| Reduction in cash: | | | | | | | | | | |
| On hand..... | 3.4 | 2.4 | 4.2 | 3.6 | 7.4 | \$133.24 | \$109.58 | \$129.29 | \$187.50 | \$121.76 |
| In checking account..... | 1.6 | 1.0 | 1.9 | 3.8 | 10.1 | 245.62 | 106.00 | 152.63 | 172.11 | 359.41 |
| In savings account..... | 19.0 | 10.2 | 21.4 | 24.5 | 35.1 | 221.74 | 150.39 | 227.10 | 265.59 | 425.93 |
| Sale of property: | | | | | | | | | | |
| Real estate (including real estate mortgages)..... | .4 | .5 | .4 | .5 | 1.0 | 487.50 | 210.00 | 640.00 | 246.00 | 570.00 |
| Building and loan shares..... | .6 | .2 | .8 | 1.0 | 0 | 285.00 | 290.00 | 273.75 | 137.00 | 0 |
| Stocks and bonds..... | .9 | .2 | 1.2 | 1.7 | 5.8 | 291.11 | 155.00 | 205.83 | 451.76 | 463.28 |
| Goods and chattels..... | 2.8 | 2.5 | 2.9 | 3.9 | 2.8 | 55.71 | 33.20 | 61.38 | 51.79 | 276.15 |
| Other property..... | .7 | .6 | .6 | 1.8 | .6 | 84.29 | 75.00 | 76.67 | 156.11 | 133.33 |
| Insurance policies: | | | | | | | | | | |
| Surrender..... | 7.2 | 9.3 | 6.7 | 5.6 | 4.9 | 129.72 | 115.81 | 123.13 | 161.96 | 154.29 |
| Settlement..... | 1.7 | 1.4 | 1.4 | 2.9 | 1.7 | 380.59 | 158.57 | 365.00 | 731.72 | 153.53 |
| Receipts from outstanding loans to others..... | 1.9 | 1.0 | 2.0 | 3.5 | 8.2 | 127.89 | 84.00 | 151.00 | 115.71 | 343.66 |
| <i>Net increase in liabilities</i> | | | | | | | | | | |
| Increase in mortgages on own home..... | 1.3 | 1.6 | 1.3 | 1.5 | .5 | 354.62 | 196.25 | 387.69 | 226.00 | 888.00 |
| Increase in other mortgages..... | .3 | .4 | .3 | .5 | 0 | 210.00 | 62.50 | 213.33 | 294.00 | 0 |
| Increase in debts: | | | | | | | | | | |
| Payable to banks..... | 1.4 | 1.1 | 1.8 | 1.0 | 1.7 | 133.57 | 50.91 | 152.22 | 159.00 | 52.35 |
| Payable to insurance companies..... | 4.0 | 4.1 | 4.3 | 3.7 | 5.4 | 131.00 | 80.00 | 133.02 | 172.97 | 163.33 |
| Payable to small-loan companies..... | 5.4 | 5.4 | 4.8 | 5.8 | 2.3 | 96.11 | 77.04 | 100.62 | 114.66 | 60.00 |
| Payable to firms selling on installment plan: | | | | | | | | | | |
| Automobiles..... | 5.2 | 1.6 | 5.1 | 9.0 | 20.6 | 201.35 | 93.12 | 171.76 | 254.22 | 308.20 |
| Other goods..... | 24.3 | 22.9 | 24.4 | 25.8 | 21.8 | 74.69 | 49.87 | 76.48 | 106.82 | 157.71 |
| Payable to individuals..... | 8.1 | 10.9 | 8.5 | 7.1 | 6.9 | 125.43 | 88.62 | 141.41 | 217.18 | 323.33 |
| Other debts..... | 24.9 | 36.9 | 20.6 | 19.6 | 18.5 | 78.47 | 72.36 | 82.23 | 85.15 | 80.27 |
| Inheritances..... | .6 | .7 | .3 | .8 | .7 | 398.33 | 237.14 | 616.67 | 1,001.25 | 140.00 |

Five percent of the families reported net increase in debt to small-loan companies and the same proportion found the year's end left them with a net increase in installment obligations for automobiles purchased during the year. The former percentage was lower at

higher consumption levels, whereas the percentage increasing automobile obligations rose strikingly at higher consumption levels. Four percent of the families borrowed from insurance companies but less than 1½ percent from banks, while as many as 8 percent borrowed from individuals. Seven percent surrendered insurance policies for whatever cash value they commanded. No other source of non-income funds was reported by as many as 4 percent of the families surveyed.

In general there was a tendency for the average per family drawing upon each such source of nonincome funds to be greater at higher consumption levels. The tendency was irregular in many instances, however, because of the relatively small proportion of families reporting.

Chapter 11

SPENDING HABITS OF SPECIAL GROUPS OF FAMILIES

The general picture of income and spending habits given in chapter 1 is presented as a composite for all of the families surveyed. No distinction is shown there for western as compared with southern or northern families, native as compared with foreign-born families, or home owners as compared with home renters. In this chapter, attention is directed to a review of such differences as appear to exist in the spending patterns of such special groups of families.

Regional Differences in Actual Family Expenditures

Differences in income, climate, and custom, as well as family size and kinds of goods and services available all affect the spending of families living in different sections of the country.

It is to be expected that housing expenditures in metropolitan New York, for example, where the area available for expansion surrounding the city is strictly limited and most families live in apartments, would be considerably higher than those for families living in frame houses on the Pacific coast or in the South. The separate expenditures for fuel, light, and refrigeration by New York City families would be expected to be relatively low on the average because for so many of them these items are included in rent. The fuel expense of southern and Pacific coast families would be expected to be low, on the other hand, because of the mildness of the climate.

Money expenditures alone do not necessarily measure the satisfactions obtained by the families spending. It is impossible to put a money value upon fresh air and sunshine, green trees and gardens, play space and swimming holes, use of municipal libraries and museums, availability of theaters, lecture groups, or clinics. The types and amounts of the material economic goods obtained by the family are, however, by and large measured by its expenditures at given prices.

The data of this investigation, when they are summarized by city or by region, reflect differences in the money incomes of the wage-earner and clerical groups in the given areas, as well as differences in family size and composition, and in price level. They do not therefore measure differences in cost of the same level of living as between communities. The investigators who participated in the present study were sent not to stores to price a predetermined list of goods and services but to families who were willing to give detailed facts about

their income and expenditures. The results obtained must consequently be distinguished from those obtained by pricing a hypothetical budget such as those described on pages 46-49.

TABLE 1.—Average Regional Cost of Living in 53 Cities With Population Over 50,000 in March 1935¹

[Works Progress Administration maintenance budget for a manual worker's family of 4 persons]

| Region | Average cost of budget ² | Average for 53 cities=100 |
|---------------------------------------|-------------------------------------|---------------------------|
| New York City..... | \$1,328.73 | 109.8 |
| 13 North Atlantic cities..... | 1,238.90 | 102.4 |
| 8 East North Central cities..... | 1,245.87 | 102.9 |
| 8 West North Central cities..... | 1,208.30 | 99.8 |
| 18 Southern cities ³ | 1,163.03 | 96.1 |
| 5 Pacific coast cities..... | 1,229.93 | 101.6 |
| 53 cities..... | 1,210.41 | 100.0 |

¹ Computed for regions as defined for the present investigation. Data are from Stecker, M. L., *Intercity differences in cost of living in March 1935, 59 cities*, Research Monograph XII, Works Progress Administration, Division of Social Research, 1937, pp. 158-159.

² Does not include life insurance.

³ Does not include Washington, D. C.

Difference in the average cost of the standard budget, defined by the Works Progress Administration at the maintenance level for a manual worker's family of four persons, amounts to approximately 14 percent between the most expensive and the least expensive areas for which the income and expenditure figures have been summarized for cities of the size-class covered in the present investigation. (See table 1.)

It is of some interest to compare these cost figures of a standard budget with the average incomes of the families from which data were secured in the present investigation.

TABLE 2.—Average Family Incomes, by Regions

14,469 FAMILIES OF WAGE EARNERS AND CLERICAL WORKERS

[Data cover 12 months within the period 1934-36]

| Region | Dollars | Average for all families=100 |
|---|---------|------------------------------|
| New York City..... | 1,737 | 114.0 |
| 11 North Atlantic cities..... | 1,490 | 97.8 |
| 8 East North Central cities..... | 1,499 | 98.4 |
| 5 West North Central-Rocky Mountain cities..... | 1,485 | 97.4 |
| 12 Southern cities..... | 1,369 | 89.8 |
| 5 Pacific coast cities..... | 1,607 | 105.4 |
| 42 cities..... | 1,524 | 100.0 |

These figures indicate that average incomes in the Pacific region were about 7 percent below those in New York City. Incomes in the North Atlantic and North Central cities were about 15 percent lower, and in the Southern cities about 21 percent lower than in

New York. These differences are considerably greater than the differences between the cost of the maintenance budget for large cities similarly grouped by regions.

In view of the fact that income differences were not adequately compensated by lower living costs in some regions, it is to be expected that average differences in family expenditures by region will reflect these income differences, as well as those differences in expenditures which are associated with differences in climate and custom.

TABLE 3.—*Summary of Income and Expenditures*

14,469 FAMILIES IN 42 CITIES, BY REGION

| | New York City | 11 North Atlantic cities | 8 East North Central cities | 5 West North Central cities | 12 Southern cities | 5 Pacific coast cities |
|--|---------------|--------------------------|-----------------------------|-----------------------------|--------------------|------------------------|
| Average family size: | | | | | | |
| Persons..... | 3.64 | 3.80 | 3.49 | 3.45 | 3.63 | 3.20 |
| Expenditure units..... | 3.38 | 3.49 | 3.21 | 3.18 | 3.35 | 2.98 |
| Food expenditure units..... | 3.17 | 3.29 | 3.00 | 2.96 | 3.13 | 2.80 |
| Clothing expenditure units..... | 3.04 | 2.97 | 2.76 | 2.77 | 2.90 | 2.60 |
| Net family income..... | \$1,737 | \$1,490 | \$1,499 | \$1,485 | \$1,369 | \$1,607 |
| Net change in assets and/or liabilities..... | -68 | +14 | +13 | +31 | +26 | +70 |
| Expenditures for groups of items: | | | | | | |
| Average annual current expenditure for— | | | | | | |
| All items..... | \$1,828 | \$1,486 | \$1,500 | \$1,464 | \$1,351 | \$1,552 |
| Food..... | 664 | 507 | 488 | 469 | 430 | 497 |
| Clothing..... | 200 | 155 | 165 | 150 | 148 | 162 |
| Housing..... | 385 | 266 | 234 | 226 | 201 | 240 |
| Fuel, light, and refrigeration..... | 90 | 125 | 112 | 110 | 93 | 81 |
| Other household operation..... | 67 | 54 | 52 | 57 | 68 | 68 |
| Furnishings and equipment..... | 47 | 56 | 70 | 64 | 63 | 59 |
| Automobile..... | 32 | 65 | 117 | 116 | 93 | 140 |
| Other transportation..... | 60 | 39 | 32 | 36 | 32 | 34 |
| Personal care..... | 35 | 29 | 29 | 29 | 30 | 35 |
| Medical care..... | 63 | 53 | 59 | 64 | 60 | 72 |
| Recreation..... | 113 | 76 | 81 | 74 | 73 | 91 |
| Education..... | 6 | 6 | 8 | 9 | 7 | 10 |
| Vocation..... | 15 | 5 | 5 | 6 | 4 | 6 |
| Community welfare..... | 15 | 23 | 17 | 21 | 19 | 14 |
| Gifts..... | 30 | 20 | 24 | 27 | 23 | 36 |
| Other items..... | 6 | 8 | 7 | 6 | 7 | 7 |
| Percentage of annual current expenditure for— | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 36.3 | 34.1 | 32.6 | 32.0 | 31.8 | 32.0 |
| Clothing..... | 10.9 | 10.4 | 11.0 | 10.3 | 11.0 | 10.4 |
| Housing..... | 21.1 | 17.9 | 15.6 | 15.4 | 14.9 | 15.5 |
| Fuel, light, and refrigeration..... | 4.9 | 8.4 | 7.5 | 7.5 | 6.9 | 5.2 |
| Other household operation..... | 3.7 | 3.6 | 3.5 | 3.9 | 5.0 | 4.4 |
| Furnishings and equipment..... | 2.6 | 3.8 | 4.7 | 4.4 | 4.7 | 3.8 |
| Automobile..... | 1.8 | 4.4 | 7.8 | 7.9 | 6.9 | 9.0 |
| Other transportation..... | 3.3 | 2.6 | 2.1 | 2.5 | 2.4 | 2.2 |
| Personal care..... | 1.9 | 1.9 | 1.9 | 2.0 | 2.2 | 2.3 |
| Medical care..... | 3.5 | 3.6 | 3.9 | 4.4 | 4.4 | 4.6 |
| Recreation..... | 6.2 | 5.1 | 5.4 | 5.1 | 5.4 | 5.9 |
| Education..... | .3 | .4 | .5 | .6 | .5 | .6 |
| Vocation..... | .8 | .3 | .3 | .4 | .3 | .4 |
| Community welfare..... | .8 | 1.6 | 1.1 | 1.4 | 1.4 | .9 |
| Gifts..... | 1.6 | 1.4 | 1.6 | 1.8 | 1.7 | 2.3 |
| Other items..... | .3 | .5 | .5 | .4 | .5 | .5 |

NOTE.—See appendix D, "Balancing difference" (p. 386), for explanation of why total incomes do not exactly equal total expenditures plus net change in assets and liabilities.

A summary by regions of the spending of the 14,469 families studied in this investigation is presented in table 3. (See also table A-14,

p. 330). The New York City families spent on the average almost \$300 more for all goods and services than the next highest average for any other area (\$1,552 for 5 Pacific coast cities). The incomes of the New York City families were not correspondingly higher. Hence they showed an average deficit of \$68, as compared with at least a small average surplus in every other region. The third highest total expenditure was made by families in 8 East North Central cities in which the average was \$1,500. This contrasts with \$1,486 for 11 North Atlantic cities, \$1,464 for 5 West North Central-Mountain cities and \$1,351 for 12 Southern cities.

The differences among the various regions in total expenditure are not necessarily found, however, for specific categories of spending. Thus New York City families rank first in total expenditure but lowest in expenditure for automobiles and furnishings and equipment. The traffic congestion and the parking difficulties of a metropolitan area, combined with a low-fare rapid transit system, readily explain the small average automobile expenditure. Limited living space in this unique metropolis accounts for the low furnishings and equipment figure.

The Southern cities in general had the lowest expenditures of any region for the same categories for which New York had the highest. Expenditures of the Southern families surveyed averaged less than for any other region for food, clothing, housing, and vocational expense. They were also among the lowest for recreation and for transportation other than by automobile. The South, on the other hand, was relatively high in expenditures for household operation chiefly because of the more frequent use of domestic service. The South also ranked high among the regions in expenditures for furnishings and equipment, personal care, and contributions to community welfare.

The Pacific coast cities ranked first or second in magnitude of expenditures for automobiles,¹ medical care, gifts and contributions to individuals, formal education, personal care, and household operation other than fuel, light, and refrigeration. They ranked lowest, however, in expenditures for fuel, light, and refrigeration. The mild climate in the four California cities and in Seattle, which feels the moderating effect of the Japanese current, together with low electricity rates in Seattle, which has a municipally owned plant, explain this figure. Fuel, light, and refrigeration expenditures were highest, as would be expected, in the three northern regions—the North Atlantic, East North Central, and West North Central-Mountain cities.

That many of the differences in family spending patterns as between regions are due to income variation is shown by contrasting table 4 with table 3. In table 4, families at the same income level, between \$1,200 and \$1,500, in each region have been selected for

¹ See ch. 8.

comparison. The differences as between regions are much less marked when incomes are approximately the same, and the ranking of regions by size of expenditure for given categories is greatly altered.

New York City families with incomes of \$1,200 to \$1,500 still spend the most, and show an average deficit of \$41 as compared with surpluses achieved by families at that income level in 3 regions and a deficit of only \$6 in other North Atlantic cities. The spending of the New York families at this income level is, however, only about \$100 greater than that of the families at the same income level in the region with the lowest total expenditure, the West North Central-Mountain cities.

TABLE 4.—*Summary of Income and Expenditures*

3,332 WHITE AND NEGRO FAMILIES IN THE \$1,200-\$1,500 INCOME GROUP IN 42 CITIES, BY REGION

| Item | New York City | 11 North Atlantic cities | 8 East North Central cities | 5 West North Central cities | 12 Southern cities | 5 Pacific coast cities |
|---|---------------|--------------------------|-----------------------------|-----------------------------|--------------------|------------------------|
| Average family size: | | | | | | |
| Persons..... | 2.97 | 3.67 | 3.69 | 3.33 | 3.81 | 3.12 |
| Expenditure units..... | 2.77 | 3.37 | 3.35 | 3.07 | 3.49 | 2.88 |
| Food expenditure units..... | 2.56 | 3.17 | 3.12 | 2.85 | 3.26 | 2.70 |
| Clothing expenditure units..... | 2.58 | 2.86 | 2.87 | 2.66 | 2.99 | 2.46 |
| Net family income..... | \$1,354 | \$1,346 | \$1,330 | \$1,340 | \$1,337 | \$1,346 |
| Net change in assets and/or liabilities..... | -41 | -6 | -1 | +35 | +22 | +33 |
| Expenditures for groups of items: | | | | | | |
| Average annual current expenditure for— | | | | | | |
| All items..... | \$1,420 | \$1,359 | \$1,342 | \$1,316 | \$1,326 | \$1,330 |
| Food..... | 476 | 452 | 449 | 429 | 436 | 443 |
| Clothing..... | 122 | 137 | 149 | 135 | 140 | 130 |
| Housing..... | 404 | 266 | 210 | 195 | 199 | 221 |
| Fuel, light, and refrigeration..... | 73 | 119 | 115 | 108 | 98 | 73 |
| Other household operation..... | 53 | 45 | 43 | 50 | 61 | 54 |
| Furnishings and equipment..... | 39 | 52 | 69 | 67 | 68 | 46 |
| Automobile..... | 13 | 52 | 76 | 82 | 75 | 116 |
| Other transportation..... | 48 | 40 | 37 | 45 | 34 | 31 |
| Personal care..... | 31 | 27 | 26 | 29 | 29 | 29 |
| Medical care..... | 36 | 47 | 53 | 58 | 58 | 62 |
| Recreation..... | 77 | 69 | 65 | 57 | 71 | 71 |
| Education..... | 3 | 3 | 6 | 4 | 6 | 7 |
| Vocation..... | 6 | 3 | 3 | 6 | 4 | 4 |
| Community welfare..... | 10 | 21 | 19 | 19 | 19 | 12 |
| Gifts..... | 28 | 22 | 18 | 29 | 22 | 26 |
| Other items..... | 1 | 4 | 4 | 3 | 6 | 5 |
| Percentage of annual current expenditure for— | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 33.5 | 33.3 | 33.5 | 32.6 | 32.9 | 33.3 |
| Clothing..... | 8.6 | 10.1 | 11.1 | 10.3 | 10.6 | 9.7 |
| Housing..... | 28.5 | 19.6 | 15.7 | 14.8 | 15.0 | 16.6 |
| Fuel, light, and refrigeration..... | 5.1 | 8.8 | 8.6 | 8.2 | 7.4 | 5.5 |
| Other household operation..... | 3.7 | 3.3 | 3.2 | 3.8 | 4.6 | 4.1 |
| Furnishings and equipment..... | 2.8 | 3.8 | 5.1 | 5.1 | 5.1 | 3.5 |
| Automobile..... | .9 | 3.8 | 5.7 | 6.2 | 5.7 | 8.7 |
| Other transportation..... | 3.4 | 2.9 | 2.8 | 3.4 | 2.6 | 2.3 |
| Personal care..... | 2.2 | 2.0 | 1.9 | 2.2 | 2.2 | 2.2 |
| Medical care..... | 2.5 | 3.5 | 4.0 | 4.4 | 4.4 | 4.7 |
| Recreation..... | 5.4 | 5.1 | 4.8 | 4.3 | 5.3 | 5.3 |
| Education..... | .2 | .2 | .4 | .3 | .4 | .5 |
| Vocation..... | .4 | .2 | .2 | .5 | .3 | .3 |
| Community welfare..... | .7 | 1.5 | 1.4 | 1.5 | 1.4 | .9 |
| Gifts..... | 2.0 | 1.6 | 1.3 | 2.2 | 1.7 | 2.0 |
| Other items..... | .1 | .3 | .3 | .2 | .4 | .4 |

NOTE.—See appendix D, "Balancing difference" (p. 386), for explanation of why total incomes do not exactly equal total expenditures plus net change in assets and liabilities.

Regional differences in averages for specific categories of spending are in general small as between families at the same income level. Even though small, however, they are of interest in reflecting certain geographical or other regional factors which affect consumption habits. This is particularly true since when similar comparisons are made for income brackets other than the one just considered, similar differences are found.

The category showing the largest regional difference is housing. Even when housing expenditures are added to those for fuel, light, and refrigeration to equalize the differences due to inclusion of this item in rent, New York City families at this income level paid on the average a fourth more than those in 11 other North Atlantic cities where the average was second highest. For total money housing expenditures including fuel, light, and refrigeration, the average expenditures were third greatest for families in the East North Central cities, with the West North Central-Mountain cities, the Southern cities, and the Pacific coast cities following in the order named. It should be borne in mind that this contrast in housing expense between New York City, which has been treated as a region in itself, and cities in other regions is in part to be ascribed to city-size difference as much as if not more than to regional difference. The same caution holds for all comparisons for New York City with the other regions. When imputed expenditure in terms of imputed interest on the investment in owned homes (i. e., the annual value of housing in kind received from investment in owned home) is added to the money expenditure the regional differences are not so striking. Home ownership is more common in the areas outside New York City.

Food expenditures, even for families at the same income level, remained highest in New York City and were lowest in the West North Central-Mountain cities. The difference, however, was less than \$50 per year. The other North Atlantic cities were second highest in food expenditures and the Southern cities the second lowest. The relatively high cost of food in metropolitan centers and the extent of the custom of eating in restaurants in New York City and other large cities probably explain these figures.

When family incomes are the same, at this \$1,200 to \$1,500 level, the Southern cities retain their first place in expenditures for household operation in which are included wages paid to domestic servants. The maximum difference between regions in the average for this item at this income level was, however, only \$18 per year. The Southern families at this income level ranked second or third among the regions in expenditures for clothing, furnishings and equipment, automobile,

medical care, recreation, formal education, and personal care. They ranked fifth in expenditures for food, housing (not including fuel, light, and refrigeration), and transportation other than by automobile, but for no category of spending ranked lowest among the regions.

The New York City families at this income level spent more on the average than the families studied in any other region for transportation other than by automobile, for personal care, and recreation, as well as food and housing mentioned earlier. They had the lowest expenditures, on the other hand, for clothing. New York City, being the center of much of the garment industry of the country, offers in its stores a wide variety of low-priced garments from which these families evidently supplied themselves. New York City families at the \$1,200 to \$1,500 income level also had the lowest expenditures of any region for furnishings and equipment, automobiles, medical care, and community welfare.

Pacific coast families at this income level had the highest expenditures of any region for automobiles and for formal education. The attraction of the open road, the countryside, and the moderate weather, as well as the distances between localities explain in part this expenditure for automobiles. It is also partly to be attributed to the high freight rates paid on cars shipped to the Pacific coast and the consequent differential in price of cars of approximately 20 percent in coast cities compared with prices at the factory. At this income level, it is the West North Central-Mountain cities, as might be expected, which rank second in automobile expenditures. Southern families tie with those in the East North Central for third place for this item of yearly expenditure. The figures for automobile expenditure include operation and maintenance costs as well as purchase.

Families in the East North Central cities at this income level had the highest expenditures for clothing and for furnishings and equipment, and ranked high in average outlay for formal education, as well as for automobiles.

*Regional Differences Among White and Negro Families**

Another factor which makes a difference in the pattern of average family spending as between regions is the proportion of white and Negro families in the population. In tables 5 and 6 are presented data for all Negro families studied in each of 5 regions² and data for Negro families at the \$900 to \$1,200 income level.

² No Negroes were studied in Pacific coast cities.

TABLE 5.—*Summary of Income and Expenditures*
1,566 NEGRO FAMILIES IN 16 CITIES, BY REGION

[Data covered 12 months within the period 1934-36]

| | New York City | North Atlantic cities | East North Central cities | West North Central cities | Southern cities |
|--|------------------|-----------------------------|------------------------------------|------------------------------------|--------------------|
| Average family size: | | | | | |
| Persons..... | 3.13 | 3.46 | 3.51 | 3.36 | 3.79 |
| Expenditure units..... | 2.97 | 3.23 | 3.15 | 3.08 | 3.44 |
| Food expenditure units..... | 2.75 | 3.07 | 2.93 | 2.88 | 3.20 |
| Clothing expenditure units..... | 2.79 | 2.73 | 2.72 | 2.63 | 2.98 |
| Net family income..... | \$1,446 | \$1,138 | \$999 | \$1,126 | \$875 |
| Net change in assets and liabilities..... | +10 | +22 | +37 | -35 | +23 |
| Average annual current expenditure for— | | | | | |
| All items..... | \$1,459 | \$1,125 | \$963 | \$1,097 | \$855 |
| Food..... | 451 | 371 | 359 | 370 | 302 |
| Clothing..... | 149 | 105 | 97 | 110 | 92 |
| Housing..... | 417 | 244 | 153 | 162 | 135 |
| Fuel, light, and refrigeration..... | 73 | 103 | 96 | 102 | 77 |
| Other household operation..... | 50 | 37 | 30 | 40 | 29 |
| Furnishings and equipment..... | 49 | 37 | 45 | 48 | 35 |
| Automobile..... | 5 | 27 | 20 | 44 | 22 |
| Other transportation..... | 56 | 43 | 35 | 49 | 26 |
| Personal care..... | 34 | 24 | 20 | 26 | 19 |
| Medical care..... | 31 | 35 | 31 | 48 | 37 |
| Recreation..... | 82 | 54 | 43 | 45 | 44 |
| Education..... | 3 | 2 | 4 | 2 | 3 |
| Vocation..... | 5 | 2 | 1 | 4 | 1 |
| Community welfare..... | 8 | 17 | 16 | 16 | 13 |
| Gifts..... | 30 | 23 | 11 | 29 | 15 |
| Other items..... | 16 | 1 | 2 | 2 | 5 |
| Percentage of annual current expenditure for— | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 30.9 | 33.0 | 37.2 | 33.7 | 35.3 |
| Clothing..... | 10.2 | 9.3 | 10.1 | 10.0 | 10.8 |
| Housing..... | 28.6 | 21.7 | 15.9 | 14.8 | 15.8 |
| Fuel, light, and refrigeration..... | 5.0 | 9.2 | 10.0 | 9.3 | 9.0 |
| Other household operation..... | 3.4 | 3.3 | 3.1 | 3.6 | 3.4 |
| Furnishings and equipment..... | 3.4 | 3.3 | 4.7 | 4.4 | 4.1 |
| Automobile..... | .4 | 2.4 | 2.1 | 4.0 | 2.6 |
| Other transportation..... | 3.8 | 3.8 | 3.6 | 4.5 | 3.0 |
| Personal care..... | 2.3 | 2.1 | 2.1 | 2.4 | 2.2 |
| Medical care..... | 2.1 | 3.1 | 3.2 | 4.4 | 4.3 |
| Recreation..... | 5.6 | 4.8 | 4.5 | 4.1 | 5.1 |
| Education..... | .2 | .2 | .4 | .2 | .4 |
| Vocation..... | .3 | .2 | .1 | .4 | .1 |
| Community welfare..... | .6 | 1.5 | 1.7 | 1.4 | 1.5 |
| Gifts..... | 2.1 | 2.0 | 1.1 | 2.6 | 1.8 |
| Other items..... | 1.1 | .1 | .2 | .2 | .6 |

NOTE.—See appendix D, "Balancing difference" (p. 386), for explanation of why total incomes do not exactly equal total expenditures plus net change in assets and liabilities.

In general, the same conclusions hold for Negro families as for all families, that most of the differences in averages for the families in the entire region are income differences. When comparison is made within an income level, as in table 6, there is no significant difference in regional rankings of total expenditure for all goods and services. Neither is there any significant tendency for one region to rank consistently high or low in outlay for each or most of the main categories of family expenditure.

TABLE 6.—*Summary of Income and Expenditures*

504 NEGRO FAMILIES IN THE \$900-\$1,200 INCOME GROUP IN 16 CITIES, BY REGION

[Data cover 12 months within the period 1934-36]

| Item | New York City | North Atlantic cities | East North Central cities | West North Central cities | Southern cities |
|--|---------------|-----------------------|---------------------------|---------------------------|-----------------|
| Average family size: | | | | | |
| Persons..... | 2.83 | 3.49 | 3.52 | 3.55 | 3.97 |
| Expenditure units..... | 2.61 | 3.25 | 3.19 | 3.24 | 3.63 |
| Food expenditure units..... | 2.38 | 3.09 | 2.99 | 3.02 | 3.37 |
| Clothing expenditure units..... | 2.42 | 2.68 | 2.70 | 2.75 | 3.18 |
| Net family income..... | \$1,067 | \$1,038 | \$1,025 | \$1,033 | \$1,025 |
| Net change in assets and liabilities..... | -11 | +24 | +28 | +28 | +22 |
| Average annual current expenditure for— | | | | | |
| All items..... | \$1,105 | \$1,029 | \$1,001 | \$1,015 | \$1,007 |
| Food..... | 364 | 348 | 362 | 364 | 346 |
| Clothing..... | 102 | 88 | 94 | 93 | 108 |
| Housing..... | 348 | 234 | 159 | 153 | 162 |
| Fuel, light, and refrigeration..... | 66 | 100 | 100 | 104 | 90 |
| Other household operation..... | 32 | 32 | 33 | 35 | 35 |
| Furnishings and equipment..... | 29 | 30 | 48 | 41 | 43 |
| Automobile..... | (1) | 27 | 28 | 21 | 31 |
| Other transportation..... | 38 | 35 | 36 | 49 | 35 |
| Personal care..... | 25 | 22 | 20 | 23 | 22 |
| Medical care..... | 20 | 30 | 37 | 51 | 42 |
| Recreation..... | 53 | 48 | 45 | 46 | 54 |
| Education..... | 1 | 1 | 2 | 2 | 4 |
| Vocation..... | 5 | 2 | 1 | 3 | 2 |
| Community welfare..... | 6 | 16 | 18 | 15 | 14 |
| Gifts..... | 13 | 14 | 17 | 10 | 15 |
| Other items..... | 3 | 2 | 1 | 5 | 4 |
| Percentage of annual current expenditure for— | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.9 | 33.8 | 36.1 | 35.9 | 34.3 |
| Clothing..... | 9.2 | 8.6 | 9.4 | 9.2 | 10.7 |
| Housing..... | 31.5 | 22.7 | 15.9 | 15.1 | 16.1 |
| Fuel, light, and refrigeration..... | 6.0 | 9.7 | 10.0 | 10.2 | 8.9 |
| Other household operation..... | 2.9 | 3.1 | 3.3 | 3.4 | 3.5 |
| Furnishings and equipment..... | 2.6 | 2.9 | 4.8 | 4.0 | 4.3 |
| Automobile..... | (2) | 2.6 | 2.8 | 2.1 | 3.1 |
| Other transportation..... | 3.4 | 3.4 | 3.6 | 4.8 | 3.5 |
| Personal care..... | 2.3 | 2.1 | 2.0 | 2.3 | 2.2 |
| Medical care..... | 1.8 | 2.9 | 3.7 | 5.0 | 4.2 |
| Recreation..... | 4.8 | 4.7 | 4.5 | 4.5 | 5.3 |
| Education..... | .1 | .1 | .2 | .2 | .4 |
| Vocation..... | .5 | .2 | .1 | .3 | .2 |
| Community welfare..... | .5 | 1.6 | 1.8 | 1.5 | 1.4 |
| Gifts..... | 1.2 | 1.4 | 1.7 | 1.0 | 1.5 |
| Other items..... | .3 | .2 | .1 | .5 | .4 |

¹ Less than \$0.50.² Less than 0.05 percent.

NOTE.—See appendix D, "Balancing difference" (p. 386) for explanation of why total incomes do not exactly equal total expenditures plus net change in assets and liabilities.

The general pattern of regional differences found for white and Negro families combined at a given income level, also holds for Negro families at a given income level. Thus New York City Negroes spent more for housing than Negroes in other regions. They spent no more for food, however, than Negroes in the East or West North Central cities. They spent least for automobiles, while Southern

Negroes at that income level spent most for automobiles. New York City and Southern Negroes at the same income level tied within \$1 in expenditures for recreation. Southern Negroes with incomes from \$900 to \$1,200 spent more than Negroes in any other region for clothing, followed by New York City and then by the other Northern Negro families.

Native-Born Compared With Foreign-Born

To what extent do families with foreign-born homemakers on the average carry over certain customs and traditions from their native lands to a degree sufficient to influence their expenditure patterns? To answer this question a special analysis was made comparing families with native-born homemakers with those having foreign-born homemakers. The analysis was made from among the schedules in each of the 30 Northern cities surveyed. The 12 Southern cities were omitted because of the negligible size of their foreign-born populations.

In each of those 30 cities³ in the Northern, Central, Mountain, and Pacific regions, families with foreign-born homemakers were matched with families having native-born homemakers. The schedule of a family in a given city having a foreign-born homemaker was matched with the schedule of another family in that city having a native-born homemaker whose income, family type, and occupational class of the chief earner⁴ and total annual unit expenditure⁵ were the same within narrow limits. The result was that through selection in tabulation, two subsamples were obtained, alike in all characteristics considered most likely to affect family spending, except nativity. There were not sufficient cases of families of any given nativity to permit further classification by country. The various countries of birth of these homemakers are, however, represented in this sample in approximately the same proportion as in the total sample of families surveyed. These proportions are fairly close to those shown for the country as a whole in the 1930 census.⁶

It should be noted that in the country as a whole, the foreign-born population has a higher average age than the native-born because of the restriction of entry of immigrants in the post-war period. In

³The 30 cities included: *North Atlantic Region*, New York City, Boston, Buffalo, Johnstown, Lancaster, Manchester, Philadelphia, Pittsburgh, Portland, Rochester, Scranton, Springfield; *East North Central Region*, Cincinnati, Cleveland, Columbus, Detroit, Grand Rapids, Indianapolis, Lansing, Milwaukee; *West North Central and Mountain Region*, Denver, Kansas City, Minneapolis-St. Paul, St. Louis, Salt Lake City; *Pacific Region*, Los Angeles, Sacramento, San Diego, San Francisco-Oakland, Seattle.

⁴Account was taken of clerical, skilled, semiskilled, and unskilled work.

⁵For explanation of total annual unit expenditure, see ch. 3 and appendix C.

⁶See appendix E of Bulletins Nos. 636, 637, 639, 640, and 641.

this paired sample, however, there is relatively little age difference because family type was kept the same in making up the pairs.⁷

The careful limits of the criteria used in selection of these subsamples mean that differences in spending patterns which might be due to such extraneous factors as income, age, family size, occupation, funds available for spending per family member, or locality, have been substantially eliminated. Accordingly, the differences in spending patterns which are found between these paired samples of native-born and foreign-born families are to be attributed principally to factors associated with the one important element in which the two samples differ, namely, nativity of homemakers.

The average incomes and expenditures of the families in these paired samples are presented in table 7. Incomes for both groups averaged about \$1,530 as compared with the average of \$1,524 for the entire 14,469 families surveyed.

Despite this similarity in incomes, the native-born families did not spend as much for commodities and services as the foreign-born, their total current expenditures averaging \$16 less. Their savings averaged \$16.24, contrasted with an average deficit of \$2.22 for the foreign-born families. Such a difference in savings is larger than would have occurred by chance.

The items for which foreign-born families spent more than the native-born are food, clothing, furnishings and equipment, miscellaneous expenditures, medical care, transportation other than by automobiles, and household operation. Items for which the native-born spent more on the average are housing, including fuel, light and refrigeration, automobiles, recreation, and personal care.

⁷For family types used, see ch. 1, table 4, p. 18. Ages of persons in families of types classified by number of children under 16 would tend to correspond rather closely. It may be, however, that, for families of husband and wife only, there are age differences between the native-born and foreign-born. Whether husband and wife were young or old, families of this composition were considered of the same family type and hence eligible for pairing. Accordingly, the foreign-born families may represent a slightly older age group than the native-born in this paired sample. The difference in age, if any, however, would be much less than for the native and foreign population of the country as a whole.

There were considerably more native-born than foreign-born families drawn in the random sample of 14,469 families. Accordingly, this technique of pairing families meant in effect including almost all of the foreign-born families sampled and finding a match for each among the larger number of native-born families studied. A few of the foreign-born families for whom data were available had to be excluded from the analysis because no match could be found among the native-born families. The paired sample, however, represents a much larger proportion of all the foreign-born than of all native-born families drawn in the random sample. Since this is true and since the native-born were paired by family type with foreign-born families who in general tend to be older (see above) the native families included in the paired sample are necessarily older on the average than native families in the entire random sample. Consequently, the differences in spending noted between these paired samples of foreign-born and native-born families should not be assumed to be the same as would be found between a random sample of the native-born and a random sample of the foreign-born population.

TABLE 7.—*Income and Expenditures of a Paired Sample¹ of Foreign-Born and Native-Born² Families*

2,812 WHITE FAMILIES IN 30 CITIES

[Data cover 12 months within the period 1934-36]

| Item | Average | | Average by which foreign-born exceed native-born | |
|---|--------------|--------------|--|------------|
| | Native-born | Foreign-born | Amount | Percentage |
| Annual net money income..... | \$1, 533. 33 | \$1, 528. 52 | —\$4. 81 | 0. 31 |
| Net change in assets and liabilities..... | +16. 24 | —2. 22 | —18. 46 | ----- |
| Current money expenditure for all items..... | 1, 529. 56 | 1, 545. 93 | +16. 37 | 1. 07 |
| Food..... | 530. 24 | 548. 27 | +18. 03 | 3. 40 |
| Housing, including fuel, light, and refrigeration..... | 386. 92 | 371. 58 | —15. 34 | 3. 96 |
| Household operation other than fuel, light, and refrigeration..... | 54. 87 | 55. 04 | + . 17 | . 31 |
| Furnishings and equipment..... | 51. 35 | 60. 68 | +9. 33 | 18. 17 |
| Clothing..... | 160. 00 | 170. 59 | +10. 59 | 6. 62 |
| Total transportation..... | 118. 65 | 108. 48 | —10. 17 | 8. 57 |
| Automobile purchase, operation, and maintenance..... | 78. 78 | 65. 21 | —13. 57 | 17. 23 |
| Other transportation..... | 39. 87 | 43. 27 | +3. 40 | 8. 53 |
| Recreation..... | 85. 54 | 79. 00 | —6. 54 | 7. 65 |
| Medical care..... | 54. 63 | 58. 75 | +4. 12 | 7. 54 |
| Personal care..... | 30. 92 | 28. 86 | —2. 06 | 6. 66 |
| Other items..... | 56. 44 | 64. 68 | +8. 24 | 14. 60 |
| Annual value of housing in kind received from investment in owned home..... | 36. 96 | 50. 79 | +13. 83 | 37. 42 |

¹ Each pair of foreign-born and native-born families had the following characteristics: Residence in the same city; income level the same, i. e., incomes the same within at most \$300; family type the same; occupational group the same, within 2 classes. (Permissible combinations were: A clerical worker paired with a clerical worker or a skilled worker; a skilled worker paired with a skilled worker, a clerical worker, or a semiskilled worker; a semiskilled worker paired with a semiskilled or skilled worker; an unskilled worker paired with an unskilled worker.) Annual unit expenditure of all native-born families paired in that city from the aggregate unit expenditure of all foreign-born families paired in a city differed by not more than 1 percent from the aggregate unit expenditure of all native-born families paired in that city.

² Families were classed as foreign-born or native-born on the basis of nativity of the homemaker, since the homemaker exercises a predominant influence upon the consumption habits of the family.

For none of the main categories of family spending was there as much as \$20 difference between the average expenditures of the foreign-born and native-born. The averages for the foreign-born families differed from those for the native-born by less than 10 percent for every category except furnishings and equipment, automobile, and miscellaneous expenditures. The foreign-born spent on the average 18 percent more for furnishings and equipment, but 17 percent less for automobile purchase, operation, and maintenance. It seems likely that the foreign-born families in general lived nearer the center of town using automobiles less, but other transportation relatively more. It has not been possible, however, to analyze the place of residence of the native- and foreign-born families. When total transportation expenditures are considered, the average for the foreign-born was only 9 percent below that for the native families.

In terms of the percentage by which expenditures of foreign-born families exceeded those of native-born, the next largest difference after furnishings occurred in the case of miscellaneous expenditures, which were 15 percent greater for the foreign-born. Transportation other than by automobile claimed expenditures by the foreign-born more than 8 percent greater than those by the native-born, while medical care expenditures were greater by more than 7 percent and clothing

expenditures by almost 7 percent. The differences for the remaining categories for which expenditures were greater by the foreign-born were all less than 4 percent.

For the smaller list of categories for which average expenditures of foreign-born were less than of native-born families, no other category even approached the difference of 17 percent for automobiles. The next greatest proportionate difference was in total transportation (automobile plus other forms of transportation) for which the difference was almost 9 percent. The percentage difference for recreation was almost 8, for personal care almost 7, and for housing almost 4 percent.

An understanding of the meaning of these differences in expenditures of comparable families having native-born from those having foreign-born homemakers can be gained by studying the proportion of cases in which the differences were in the same direction. If the two groups did not basically differ in consumption one would expect that the expenditures of about half the foreign-born families would be smaller than those of the native-born, while half would be larger, and the average differences could be dismissed as due to chance variations. Such a random distribution was, however, not found for most of the categories of expenditure. In the case of expenditures for automobiles, for example, in a very large proportion of cases expenditures by the foreign-born were smaller than those by the native-born.

A more precise test⁸ was made to ascertain whether the differences between the two samples were greater than would have occurred by chance. It indicated that the differences in total current expenditure (and hence in surplus or deficit), and that for household operation, may be dismissed as having no significance. That for medical care is uncertain. Differences for all the other categories of spending, however, were greater than would have occurred by chance.⁹ The greatest significance is found in the lower

⁸ The value of "t," the ratio of the mean difference between the two samples to the estimated standard error of the difference, was computed for each item. The value of "t" for all 1,406 pairs in 30 cities combined is as follows: Current money expenditure for all items, 0.94; food, 2.59; housing, including fuel, light, and refrigeration, 3.15; household operation, other than fuel, light, and refrigeration, 0.12; furnishings and equipment, 3.04; clothing, 2.71; automobile purchase, operation, and maintenance, 2.69; other transportation, 2.41; recreation, 2.83; medical care, 1.51; personal care, 3.32; no "t" measure was computed for "total transportation" or for "other items."

For a paired sample of this size a value of "t" of 1.96 or more indicates a statistically significant difference between the expenditures of the native-born and foreign-born families. A value of "t" of that size or greater could be expected to occur entirely by chance between two completely random samples of this size in only 5 times in 100; a "t" of 2.58 or larger could be expected to occur by chance only 1 time in 100.

⁹ Such statistical significance was not found in the preliminary analysis when the paired samples of some of the 30 cities were studied separately. The differences between the averages for the native-born and the foreign-born families within a given city were in most instances very small. When the value of the "t" factor was computed for each category of spending for the separate cities "t's" of a magnitude to indicate statistical significance did not appear. The fact that the "t's" do become significant when computed for the entire 2,812 families means that the differences, though small, are persistently in the same direction. Hence it may be generalized that there is a small but consistent difference in the spending patterns of comparable native-born and of foreign-born families.

expenditures of the foreign-born for personal care and for housing. It seems likely that European attitudes toward land proprietorship explain the larger proportion of foreign-born than of native home owners. For home owners current money expenditure for housing is generally less than for renters (see p. 201) and this is the probable explanation of the lower expenditures of the foreign-born. If the annual value of the housing in kind received by home owners from investment in their homes is added to money housing expenditure, the average for total housing expense for native-born becomes \$423.88 and for foreign-born \$422.37. The difference between them is not significant.

It is understandable that the smaller amounts spent by the foreign-born families for automobiles and recreation fit in with certain ways of living carried over from their early life, as do the larger expenditures for food and clothing. Their larger expenditures for furnishings and equipment would off-hand be expected to be related to the greater proportion of home owners. For a paired sample of renters and owners, however (see p. 201), the reverse relationship was found, namely, that renters spent more for furnishings and equipment. Hence there appears to be a definite tendency among foreign-born families as such to spend more upon equipment for the home.

In summary, attention should be directed to the fact that the statistical significance of the differences between the spending patterns of native- and of foreign-born families lies not in their size, which was generally very small, but in their persistence. The small differences, in city after city, were noted in the same direction. Hence, such consistent even though small differences in a sample of the size of this one do assume significance in the sense that they cannot be dismissed as due to chance variations. They may nevertheless have very little general economic significance.

Home Owners Compared With Home Renters

A similar analysis has been made of the spending habits of 623 pairs of white families who were home owners and home renters, in 11 cities¹⁰ in the North Atlantic region.

The same procedure was followed in the selection of these paired samples of home owners and home renters as in the analysis of families with foreign-born and native-born homemakers described on page 196. Income, age, family composition, occupational class, and total annual unit expenditure¹¹ were, by design, the same within narrow limits for each pair of home-owning and home-renting families. Hence it may

¹⁰ These cities were Boston, Buffalo, Johnstown, Lancaster, Manchester, Philadelphia, Pittsburgh, Portland, Rochester, Scranton, Springfield. Limitations of time and funds did not permit extension of the analysis to additional cities.

¹¹ See footnote 1, table 8.

properly be assumed that such average differences as are found in their spending habits are principally explained by factors associated with the one important point of difference between the two samples, namely, home tenure.

The differences noted in the spending of these families are shown in table 8. It will be observed that, because of the requirements of pairing, the average income of home owners (\$1,564) and of home renters (\$1,561) was the same within a very few dollars. The difference is no greater than might have occurred by chance. The average is slightly higher than the average of \$1,499 for all white families surveyed in these 11 North Atlantic cities. Since there were more renters than home owners in the sample, the procedure in selecting the pairs was virtually that of pairing the renters against the home owners, i. e., more schedules from renter than from home-owner families were discarded. Since more home owners were found at the higher income levels, it was to be expected that the average incomes for the families in this paired sample would be higher than for all white families in the region.

TABLE 8.—Income and Expenditures of a Paired Sample¹ of Home-Owning and Home-Renting Families

1,246 WHITE FAMILIES IN 11 NORTH ATLANTIC CITIES

[Data cover 12 months within the period 1934-36]

| Item | Average | | Average by which renters exceed owners | |
|--|-------------|--------------|--|------------|
| | Home owners | Home renters | Amount | Percentage |
| Annual net money income | \$1,564.50 | \$1,561.04 | -\$3.46 | -0.2 |
| Net change in assets and liabilities | +36.34 | +28.09 | -8.25 | ----- |
| Current money expenditure for all items | 1,534.25 | 1,548.07 | +13.82 | + .9 |
| Food | 544.48 | 519.56 | -24.92 | -4.6 |
| Housing including fuel, light, and refrigeration | 369.25 | 415.15 | +45.90 | +12.4 |
| Household operation other than fuel, light, and refrigeration | 62.14 | 52.39 | -9.75 | -15.7 |
| Furnishings and equipment | 49.25 | 90.92 | +11.67 | +23.7 |
| Clothing | 163.72 | 165.98 | +2.26 | +1.4 |
| Total transportation | 115.04 | 108.30 | -6.74 | -5.9 |
| Automobile purchase, operation, and maintenance | 71.00 | 66.66 | -4.34 | -6.1 |
| Other transportation | 44.04 | 41.64 | -2.40 | -5.4 |
| Recreation | 74.05 | 84.83 | +10.78 | +14.6 |
| Medical care | 55.17 | 53.33 | -1.84 | -3.3 |
| Personal care | 28.26 | 29.66 | +1.40 | +5.0 |
| Other items | 72.89 | 57.95 | -14.94 | -20.5 |
| Annual value of housing in kind received from investment in owned home | 132.12 | ----- | ----- | ----- |

¹ Each pair of home-owning and home-renting families had the following characteristics: Residence in the same city; income level the same, i. e., incomes the same within at most \$300; family type the same; occupational group the same within 2 classes; annual unit expenditure the same within narrow limits such that the aggregate unit expenditure of all home owners paired in a city differed by not more than 1 percent from the aggregate unit expenditure of all renters paired in that city.

In contrast with the small but significant difference in averages for most categories of spending found between paired samples of foreign-born and of native-born families, significant differences in spending

as between home-owners and renters were found for only two categories not directly connected with housing.¹² Those were recreation expenditures and food expenditures.

Recreation expenditures of renters were 14 percent greater than those of home owners. Such expenditures, as classified in this study, include movies and other paid admissions, athletic or hobby equipment, newspapers and magazines, cigarettes and tobacco, radios, and musical supplies. It is not surprising that home-owning families find their homes more satisfactory places for recreation than renting families. The fact that they spend more for automobiles than renting families seems to suggest that they depend more on their cars than on commercial amusements for recreation. On the other hand, there may have been a tendency for home owners to live farther from the city center and hence to have greater need for automobile transportation.

That home owners spent more for food than renters may be related in part to more frequent entertainment of guests in their homes. Though the effect of family size was minimized in making up the pairs, it is possible that the number of persons, especially children, in the families of owners was slightly greater than in the case of renters¹³ and that this accounts for the larger food expenditure.

As would be expected, the most significant difference between spending of home owners and home renters was in current money expense for housing including fuel, light, and refrigeration. Renters paid 12 percent more than home owners. Home owners do not usually pay the full equivalent of the current rental value of their homes for such items as taxes, assessments, interest, refinancing charges, repairs, and insurance. These are the items which were treated in this investigation as current housing expenditures of home owners. Current housing expenditures do not include payments on principal of mortgage or down payments on home; such items were treated as investment. (See ch. 10.) When the annual value¹⁴ of the housing in kind received

¹² The statistical significance of the differences in spending between pairs of families of the same income, occupation, family type, and annual unit expenditure (see p. 387 for definition of annual unit expenditure) has again been measured by the value of "t" (see p. 199). The value of "t" for each item measured for all 623 pairs in 11 cities combined is as follows: Current money expenditure for all items, 0.51; food, 2.28; housing including fuel, light, and refrigeration, 5.99; household operation other than fuel, light, and refrigeration, 4.20; furnishings and equipment, 2.48; clothing, 0.38; automobile purchase, operation, and maintenance, 0.55; other transportation, 0.96; recreation, 3.48; medical care, 0.47; personal care, 1.43. No "t" measure was computed for "total transportation" or for "other items." For a paired sample of this size, a value of "t" of 1.96 or more indicates a significant difference between the expenditures of the home-owning and the home-renting families. A value of "t" of that size or greater could be expected to occur entirely by chance between 2 completely random samples of this size in only 5 or less times in 100.

¹³ There is some latitude in number of persons in families classified as of the same type. (See ch. 1, table 4, p. 18.) In the Study of Consumer Purchases conducted by the Bureau of Labor Statistics, it was found that large families were more apt to be home owners than small families. (See Bureau of Labor Statistics Bulletin No. 642, vol. I.) Hence it is likely that the number of persons in the families of home owners in the paired sample was slightly greater than in the families of renters.

¹⁴ Computed as the difference between annual rental value and sums actually paid out for the following items: Taxes, assessments, interest, refinancing charges, repairs, insurance. (See ch. 5.)

from investment in owned homes (which amounted to \$132.12 for the home-owning families included in this comparison) is added to money expenditures for housing, it appears that the total current housing expenditures of the home owners was almost \$100 greater than that of the renters.

Higher furnishings and equipment expense by renting families was found to be greater than would occur by chance. This may be in part a reflection of greater use of built-in equipment by home owners. It suggests also that home-owning families, in general living in more outlying districts than renters, met their greater expenditures for automobiles, in part at least, by cutting down on furnishings. Also renting families, not having the responsibility for meeting payments on the mortgage, may feel somewhat freer to make purchases of electrical equipment or other items of comfort or convenience about the house.

Since most home owners have an obligation to meet mortgage payments, it is not surprising that their savings exceeded those of renters. They were not as much greater, however, as might have been expected, the averages being \$36 for home owners and \$28 for renters.

Among the 643 families of home owners, 29.1 percent reported payments on principal of mortgage, averaging \$158 per family making payments. When these payments are averaged among all 643 home owners,¹⁵ however, the figure is reduced to \$46. The fact that average savings of home owners were lower than their average payments of principal on mortgage is explained by the fact that they had counterbalancing increases in liabilities such as balances owing on installment purchases. (See ch. 10.)

Despite the somewhat greater average savings of home owners, the proportion of renters having surpluses was, as a matter of fact, slightly greater. The size of their surpluses, however, was smaller, resulting in lower average savings for the entire group of renters than of owners. The figures are shown in table 9.

An interesting tendency shown by the figures is the notably higher savings of home owners at income levels above \$2,000, the excess over savings of renters being greater than the amounts of their mortgage payments. The figures also indicate a slackening, at higher income levels, in the increases in percentage of home owners making mortgage payments and in the amount of such payments per family investing.

¹⁵ For the entire sample of home owners studied (see ch. 5 and Tabular Summary, table A-4) a rather small amount was reported paid on principal of mortgage. The period of the study may have been a factor here. It may be that recovery from the depression had not advanced far enough in 1934-36 to make home owners among moderate-income families feel able to make payments of substantial size on their mortgages.

TABLE 9.—Savings of a Paired Sample of Home-Owning and Home-Renting Families, 1,246 White Families in 11 North Atlantic Cities

[Data cover 12 months within the period 1934-36]

| Item | All families | Families with annual net income of— | | | | | | |
|--|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Under \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 and over |
| Number of families: | | | | | | | | |
| Owners..... | 623 | 31 | 124 | 140 | 138 | 119 | 41 | 30 |
| Renters..... | 623 | 31 | 124 | 140 | 138 | 119 | 41 | 30 |
| Percentage of families having— | | | | | | | | |
| Surplus: | | | | | | | | |
| Owners..... | 63.4 | 38.7 | 51.6 | 59.3 | 66.7 | 73.9 | 80.5 | 76.7 |
| Renters..... | 66.5 | 38.7 | 62.9 | 67.1 | 68.8 | 72.3 | 78.0 | 56.7 |
| Deficit: | | | | | | | | |
| Owners..... | 35.2 | 61.3 | 47.6 | 38.6 | 32.6 | 24.4 | 19.5 | 16.7 |
| Renters..... | 31.8 | 54.8 | 34.7 | 32.1 | 28.3 | 27.7 | 19.5 | 43.3 |
| Average per family having— | | | | | | | | |
| Surplus: | | | | | | | | |
| Owners..... | \$183 | \$85 | \$104 | \$137 | \$169 | \$238 | \$318 | \$264 |
| Renters..... | \$121 | \$43 | \$57 | \$92 | \$142 | \$157 | \$156 | \$275 |
| Deficit: | | | | | | | | |
| Owners..... | \$226 | \$174 | \$241 | \$188 | \$268 | \$251 | \$172 | \$207 |
| Renters..... | \$165 | \$187 | \$138 | \$195 | \$112 | \$154 | \$155 | \$318 |
| Average net changes in assets and liabilities for all families: | | | | | | | | |
| Owners..... | +\$36 | -\$74 | -\$61 | +\$8 | +\$25 | +\$115 | +\$222 | +\$168 |
| Renters..... | +\$28 | -\$86 | -\$12 | -\$1 | +\$66 | +\$70 | +\$92 | +\$18 |
| Percentage of owners making payments on principal of mortgage | 29.1 | 16.1 | 21.0 | 20.0 | 34.1 | 39.5 | 36.6 | 43.3 |
| Average size of principal payment: | | | | | | | | |
| Per owning family making payment..... | \$158 | \$99 | \$133 | \$130 | \$182 | \$144 | \$221 | \$178 |
| Per owning family..... | \$46 | \$16 | \$28 | \$26 | \$62 | \$57 | \$81 | \$77 |

Families Having Surplus Compared With Those Having Deficit

Another question to which an answer has been attempted by the use of a paired sample is this: In what way are the current-expenditure patterns of families who achieve a surplus different from those of families which go in the red?

A special analysis of 258 white families having surpluses compared with 258 white families having deficits was made for 4 cities in California.¹⁶ The same criteria were used in selecting the families for the analysis as in the case of the paired samples of native-born and foreign-born families (see p. 196) and the paired samples of home owners and home renters.

The characteristic of having a surplus or having a deficit, while perhaps not quite so tangible as nativity or home tenure, is the one important factor which distinguishes one-half of this paired sample from the other. Other differences such as income, family composition, or occupation have been eliminated by the procedure of pairing the families.¹⁷ Hence, such differences in the expenditure patterns as occur between the two groups of families may be associated with this one important characteristic in which they differ, namely, achieving

¹⁶ The cities were Los Angeles, Sacramento, San Diego, and San Francisco-Oakland. Limitations of time and funds did not permit extension of the analysis to additional cities.

¹⁷ See p. 205.

a surplus or having a deficit. It may be thought of as a "propensity to save" on the part of the surplus families and a "propensity to consume"¹⁸ on the part of the deficit families.

The most striking difference between the expenditure patterns of the paired surplus and deficit families shown in table 10 is the more than \$200 difference in their total current expenditures. This would, of course follow from the basis of the classification and the fact that income differences had been eliminated in the process of pairing. The families having deficits not only had greater total expenditures, but their average spending for every category but one was greater than the corresponding expenditure of the families having surpluses.

Two of the categories of spending for which the differences between surplus families and deficit families were largest¹⁹ are the ones for which deficit financing (see ch. 10) of consumers goods on a formal contract basis is most frequent. They were transportation (including

TABLE 10.—*Income and Expenditure of a Paired Sample¹ of Families Having Surplus and Families Having Deficit*

516 WHITE FAMILIES IN 4 CALIFORNIA CITIES

[Data cover 12 months within the period 1934-35]

| Item | Average | | Average by which deficit families exceed surplus families | |
|--|------------------|------------------|---|------------|
| | Surplus families | Deficit families | Amount | Percentage |
| Annual net income..... | \$1,561.42 | \$1,528.88 | -\$32.54 | 2.1 |
| Net change in assets and liabilities..... | 123.95 | 134.73 | -258.68 | 208.7 |
| Current money expenditure for all items..... | 1,462.07 | 1,679.80 | +217.73 | 14.9 |
| Food..... | 486.79 | 503.63 | +16.84 | 3.5 |
| Housing including fuel, light, and refrigeration..... | 321.69 | 336.98 | +15.29 | 4.8 |
| Household operation other than fuel, light, and refrigeration..... | 68.93 | 66.32 | -2.61 | 3.8 |
| Furnishing and equipment..... | 50.80 | 88.92 | +38.12 | 75.0 |
| Clothing..... | 156.38 | 179.04 | +22.66 | 14.5 |
| Transportation..... | 136.65 | 217.42 | +80.77 | 59.1 |
| Recreation..... | 88.37 | 101.64 | +13.27 | 15.0 |
| Medical care..... | 58.22 | 86.94 | +28.72 | 49.3 |
| Personal care..... | 34.32 | 36.92 | +2.60 | 7.6 |
| Other items..... | 59.92 | 61.99 | +2.07 | 3.5 |

¹ Each pair of surplus and deficit families had the following characteristics: Residence in the same city; income level the same, i. e., incomes the same within at most \$300; family type the same; occupational group the same within 2 classes.

¹⁸ See John Maynard Keynes, *General Theory of Employment, Interest, and Money*. Harcourt, Brace & Co., New York, 1936.

¹⁹ The statistical significance of these differences was estimated by computing the value of "t." (See footnote 8, p. 199.) This measure indicates whether the differences between individual pairs of families are as often in one direction as the other and hence may be ascribed to chance, or whether they are persistently in one direction. The "t" measure as computed for each category for the 258 pairs of families in 4 cities combined is as follows: Current money expenditure for all items, 16.52; food, 1.86; housing, including fuel, light, and refrigeration, 1.62; household operation other than fuel, light, and refrigeration, 0.82; furnishings and equipment, 4.92; clothing, 3.24; transportation, 6.62; recreation, 2.77; medical care, 4.04; personal care, 2.03; formal education, 1.71; other items, 0.54. No "t" measure was computed for "automobile" separate from "other transportation." For a paired sample of this size a value of "t" of 1.965 or more is significant. For a "t" of that size or larger, the chances that such differences as were found would have occurred in any two samples drawn at random would be 5 or less in 100.

automobiles) and furnishings and equipment. For automobiles or equipment purchased on the installment plan, the total cost of the article was treated as current expenditure²⁰ if the purchase was made in the schedule year, whether or not the payments were completed during the year. The amounts still owing at the end of the schedule year were treated as an increase in liabilities and taken into account in computing the family's deficit. (See ch. 10 and appendix D.)

The third most important category in which the current expenditures of the surplus families and the deficit families differ is medical care. As a rule, when the deficit represents expenditures for medical care, it is in the form of doctor's bills²¹ which may remain unpaid for some time.

Other items showing a significantly greater expenditure by deficit families than by surplus families are clothing, recreation, and personal care. Enough of these families were so inclined to keep up personal appearance and provide relaxation, even though they found it necessary to draw on their reserves or use credit to do so, that they influenced the averages to an appreciable extent.

²⁰ Throughout the report the term "current expenditures" is used to mean expenditures for ultimate consumers' goods, including relatively durable consumption goods. The time and funds available for the investigation have not made possible the presentation of separate totals distinguishing expenditures for the more slowly consumed as distinguished from quickly consumed goods. Indeed, the data on depreciation rates for relatively durable consumers' goods are so fragmentary that it would be extremely difficult to do so. Expenditures for such durable goods as automobiles, mechanical refrigerators, and other furnishings and equipment have been classified with expenditures for food and carfare and other quickly consumed goods as "current expenditures," while money spent for permanent improvements on owned homes and other real estate or as payment on the principal of mortgages has been classified as savings. The total cost of consumers' goods purchased on credit was included in current expenditures and the amount of the obligations outstanding at the end of the year was taken into account when computing changes in liabilities over the 12-month period. (See table A-13 and appendix D.)

²¹ It should be noted that for bills incurred for medical services or for any other goods or services such as grocery bills, charge accounts at department stores, or installment contracts, only the net increase for the year in such obligations was included in computing the family's deficit. (See ch. 10 and appendix D.)

Chapter 12

AGGREGATE SPENDING AND SAVING OF WAGE EARNERS AND CLERICAL WORKERS IN LARGE CITIES AS RELATED TO THEIR AGGREGATE INCOME

The combined spending of all wage earners and lower-salaried clerical workers forms an impressive mass market for the products of industry, agriculture, and trade. It is an important segment of total national spending. An examination of the data secured in this survey from the standpoint of the importance of urban wage earners and clerical workers in relation to the consumer expenditures of all American families is presented in this chapter.

While the present study was not a survey of all wage earners and clerical workers, it provides the basis for estimates of the incomes and spending of a substantial proportion of the total. Five and one-half million is the number of families which has been estimated to be the total group to which the sample data for 1934-36 may be considered to apply. That number of families in 1935-36 lived in cities with population over 50,000 and met the other principal requirements for inclusion of sample families in the survey.¹ Accordingly, it may be said that the 5½ million families found themselves in substantially the same situation so far as income and spending is concerned, as did the sample of families surveyed.

These families comprised almost half of the Nation's total of non-relief families primarily dependent for support upon wage earners and clerical workers. They constituted in 1935-36 about one-fifth (19 percent) of all families (of 2 or more persons) of the Nation. Their aggregate income amounted to somewhat less than one-fifth (18 percent) of the total family income of the country as estimated by the National Resources Committee for the years 1935-36. The fact that this represented about the same proportion of family population and of income indicates that this group represents neither the extremes of poverty nor wealth. Only 8 percent of them fell within the income limits defined by the National Resources Committee for the "lower one-third" of the Nation's families, 50 percent fell within the middle third, and 42 percent within the upper third of the Nation's families.

These 5,500,000 families had aggregate annual incomes in 1934-36 of \$8,400,000,000. This figure is almost one-fifth of the total national

¹ That is, they were primarily dependent for their support on the earnings of wage earners and clerical workers, had not received relief, had incomes of at least \$500, and had no clerical worker with earnings over \$2,000. The figure of 5½ million is based upon the National Resources Committee report "Consumer Incomes in the United States," Washington, 1938, and upon special tabulations by the Bureau of Labor Statistics of the source data from the Study of Consumer Purchases.

income of families of two or more persons, and 14 percent of total national consumer income.²

Basis of Estimates

The estimated totals of income and expenditure for 5,500,000 families in 1934-36 are based upon data provided by the sample of families visited in this investigation. This sample was carefully chosen to represent a cross section of the families of the employed wage earners and lower-salaried clerical workers in large cities. Hence it is reasonable to estimate that the income distribution in 1934-36 of all the 5,500,000 families was about the same as for the sample group. On this assumption, it is estimated that the total income of these families in 12 months of 1934-36 was approximately 8,400 million dollars. (See table 1.)

TABLE 1.—*Estimated Family Income of Wage Earners and Clerical Workers in Large Cities*

[5,500,000 families; 12 months during the period 1934-36]

| Annual net family income | Families | | Aggregate income | |
|--------------------------|-----------|------------|-----------------------|------------|
| | Number | Percentage | Amount (in thousands) | Percentage |
| All families..... | 5,500,000 | 100.0 | \$8,369,200 | 100.0 |
| \$500-\$600..... | 44,000 | .8 | 24,300 | .3 |
| \$600-\$900..... | 462,000 | 8.4 | 359,000 | 4.3 |
| \$900-\$1,200..... | 1,122,000 | 20.4 | 1,194,900 | 14.3 |
| \$1,200-\$1,500..... | 1,309,000 | 23.8 | 1,769,700 | 21.1 |
| \$1,500-\$1,800..... | 1,116,500 | 20.3 | 1,832,200 | 21.9 |
| \$1,800-\$2,100..... | 830,500 | 15.1 | 1,608,700 | 19.2 |
| \$2,100-\$2,400..... | 308,000 | 5.6 | 639,600 | 8.3 |
| \$2,400-\$2,700..... | 148,500 | 2.7 | 375,600 | 4.5 |
| \$2,700-\$3,000..... | 71,500 | 1.3 | 206,000 | 2.5 |
| \$3,000 and over..... | 88,000 | 1.6 | 305,200 | 3.6 |

Distribution of Expenditures in 1934-36

In 1934-36, it is estimated that the aggregate spending of these 5½ million families was \$8,339,400,000. (For discussion of their savings, see p. 212). The estimated division of these expenditures by main categories is shown in table 2.

Food expenditures alone were almost \$3,000,000,000, while housing, together with fuel, light, and refrigeration, accounted for slightly over \$2,000,000,000. Automobile purchase took \$193,000,000; automobile operation and maintenance, \$287,000,000. Recreation amounted to \$452,000,000, while clothing expenditures reached a total of \$892,000,000. Expense for medical care totaled \$326,000,000 and for personal care, \$166,000,000.

The sheer size of these figures indicates the importance of the combined pay envelopes of the millions of city workers who form

² See National Resources Committee, *Consumer Incomes in the United States*, Washington, 1938, p. 34.

a part of America's mass markets for the products of agriculture, industry, and trade, of which this group is a part.

TABLE 2.—*Distribution of Estimated Aggregate Expenditures of Wage Earners and Clerical Workers in Large Cities*

[5,500,000 families; 12 months during the period 1934-36]

| Item | Amount (in thousands) | Percentage |
|---|-----------------------|------------|
| Aggregate annual current expenditure for: | | |
| All items..... | \$8,339,400 | 100.0 |
| Food..... | 2,792,000 | 33.5 |
| Clothing..... | 891,700 | 10.7 |
| Housing..... | 1,423,800 | 17.1 |
| Fuel, light, and refrigeration..... | 585,300 | 7.2 |
| Other household operation..... | 320,300 | 3.8 |
| Furnishings and equipment..... | 329,100 | 3.9 |
| Automobiles: | | |
| Purchase..... | 193,500 | 2.3 |
| Operation and maintenance..... | 287,500 | 3.4 |
| Other transportation..... | 200,800 | 2.5 |
| Personal care..... | 186,200 | 2.0 |
| Medical care..... | 326,200 | 3.9 |
| Recreation..... | 452,500 | 5.4 |
| Formal education..... | 39,300 | .5 |
| Vocation..... | 34,100 | .4 |
| Community welfare..... | 105,600 | 1.3 |
| Gifts..... | 134,200 | 1.6 |
| Other items..... | 38,300 | .5 |

Comparison With Totals for the Nation

The magnitude of these expenditures appears more clearly when they are placed in perspective. National estimates of consumer expenditures are available for 1935-36, against which may be set the expenditures of this segment of the families of urban wage earners and clerical workers for 12 months during the period 1934-36. The expenditures of this group of families in 1934-36 constituted almost one-fourth of total national expenditures for transportation other than by automobile and almost the same proportion of national outlay for furnishings and equipment. They were about one-sixth of the national totals for clothing, food, and personal care and more than one-seventh of the totals for housing, medical care, and recreation. The comparisons are shown in table 3.

TABLE 3.—*Expenditures of Wage Earners and Clerical Workers in Large Cities as a Percentage of Expenditures of All Consumer Units*

[5,500,000 families; 12 months during the period 1934-36]

| Item | Percentage |
|--|------------|
| Food..... | 16.5 |
| Clothing..... | 16.9 |
| Housing..... | 15.0 |
| Household operation..... | 11.6 |
| Furnishings and equipment..... | 23.1 |
| Automobile purchase, maintenance, and operation..... | 12.7 |
| Other transportation..... | 23.8 |
| Personal care..... | 16.0 |
| Medical care..... | 14.7 |
| Recreation..... | 14.3 |
| Education..... | 7.7 |
| Other..... | 9.3 |

Expenditures For Automobiles

One commodity, automobiles, has been selected for illustrating in greater detail the relation of the spending of this group of 5½ million families to that of the Nation as a whole.

A consideration of the relation in 1934-36 of the automobile purchases of these families to total automobile sales shows that this group purchased an average of 148,200 new automobiles a year during the survey period, about 5 percent of total new cars sold. (See table 4.)

The importance of the 5½ million families in the automobile market is not measured merely by the number of new automobiles they purchased, however. For every new car purchased by these families in 1 year, they bought three used cars, the total number being 445,900 per year. The mass market for new automobiles is made possible only by an even larger market for used cars. It has been estimated that 65 percent of new cars sold in the period 1934-36 were purchased as replacements for old cars.³ Such replacement sales are possible only if a used-car market of substantial size exists. The exact number of new-car purchases made possible by sales of almost 450,000 used cars to urban wage earners and clerical workers cannot be accurately estimated. It may be conservatively estimated, however, that at least half the used-car purchases played a part in the purchase of additional new cars by persons not included among the group under consideration.

TABLE 4.—*Estimated Aggregate Purchases of Automobiles by Wage Earners and Clerical Workers in Large Cities*

[5,500,000 families; 12 months during the period 1934-36]

| Income | Number of families purchasing | | | Aggregate expenditure | | |
|-----------------------|-------------------------------|-----------|---------|-----------------------|---------------|---------------|
| | New cars | Used cars | Either | New cars | Used cars | Either |
| Total..... | 148,200 | 445,900 | 594,100 | \$77,891,825 | \$100,348,655 | \$178,240,480 |
| \$500-\$600..... | 0 | 700 | 700 | 0 | 72,160 | 72,160 |
| \$600-\$900..... | 0 | 19,900 | 19,900 | 0 | 2,162,160 | 2,162,160 |
| \$900-\$1,200..... | 0 | 69,600 | 69,600 | 0 | 12,802,020 | 12,802,020 |
| \$1,200-\$1,500..... | 35,300 | 87,700 | 123,000 | 10,105,480 | 20,237,140 | 30,342,620 |
| \$1,500-\$1,800..... | 31,300 | 103,800 | 135,100 | 16,825,655 | 24,451,350 | 41,277,005 |
| \$1,800-\$2,100..... | 37,400 | 88,000 | 125,400 | 23,204,170 | 21,161,140 | 44,365,310 |
| \$2,100-\$2,400..... | 19,400 | 37,300 | 56,700 | 11,919,600 | 9,948,400 | 21,868,000 |
| \$2,400-\$2,700..... | 10,400 | 18,000 | 28,400 | 6,565,185 | 4,692,600 | 11,257,785 |
| \$2,700 and over..... | 14,400 | 20,900 | 35,300 | 9,271,735 | 4,821,685 | 14,093,420 |

It appears that purchases of used cars by this group resulted in the sale of at least 350,000 new cars per year in this 1934-36 period. Although they are not ordinarily considered a vital factor in the sale of new cars, it is apparent from these estimates that their purchase has a considerable effect on the new-car market.

³ Roos, C. F., and von Szelski, Victor: "Factors governing changes in domestic automobile demand," in *The Dynamics of Automobile Demand*. New York, 1939, pp. 54-55.

The Effect of Income on Automobile Purchases

The effect of changes in income on purchases of new cars can be estimated from the spending patterns of families of different incomes at the time of the study. Table 5 shows the average expenditures in one year by this group of families at different income levels separately for new and for used cars. Also shown is the percentage of all families at each income level purchasing either a new or a used car during 1 year.

The relation of income to new-car purchases among this group of city families is immediately apparent from the table. At incomes below \$1,200 no new cars were bought. From that point on, as income increases the frequency of purchase increases rapidly, so that at the highest income level 9 percent of the families purchased a new car during the year. The average expenditure per family increased from almost \$8 to about \$58, a sevenfold increase in car purchase with only a doubling in income.

TABLE 5.—*Estimated Average Purchases of Automobiles by Wage Earners and Clerical Workers in Large Cities*

[5,500,000 families; 12 months during the period 1934-36]

| Income class | New cars | | | Second-hand cars | | | All cars |
|-----------------------|---------------------------------|--|---|---------------------------------|--|---|--|
| | Percent- age pur- chasing | Average expendi- ture per family ¹ | Average expendi- ture per family purchas- ing ¹ | Percent- age pur- chasing | Average expendi- ture per family ¹ | Average expendi- ture per family purchas- ing ¹ | Average expendi- ture per family ¹ |
| All families..... | 2.7 | \$14.20 | \$526.08 | 8.1 | \$18.23 | \$225.03 | \$32.43 |
| \$500-\$600..... | 0 | 0 | 0 | 1.6 | 1.64 | 102.79 | 1.64 |
| \$600-\$900..... | 0 | 0 | 0 | 4.3 | 4.68 | 108.74 | 4.68 |
| \$900-\$1,200..... | 0 | 0 | 0 | 6.2 | 11.41 | 184.01 | 11.41 |
| \$1,200-\$1,500..... | 2.7 | 7.72 | 285.87 | 6.7 | 15.46 | 230.68 | 23.18 |
| \$1,500-\$1,800..... | 2.8 | 15.07 | 538.19 | 9.3 | 21.90 | 235.48 | 36.97 |
| \$1,800-\$2,100..... | 4.5 | 27.94 | 620.91 | 10.6 | 25.48 | 240.41 | 53.42 |
| \$2,100-\$2,400..... | 6.3 | 38.70 | 614.31 | 12.1 | 32.30 | 266.91 | 71.00 |
| \$2,400-\$2,700..... | 7.0 | 44.21 | 631.55 | 12.1 | 31.60 | 261.13 | 75.81 |
| \$2,700 and over..... | 9.0 | 58.13 | 645.88 | 13.1 | 30.23 | 230.73 | 88.36 |

¹ Net expenditure, i. e., gross purchase price minus trade-in allowance.

Used-car purchase was much more frequent among families in this group than new-car purchase. Even at the lowest income levels, 2 percent of the families purchased used cars. Frequency of used-car purchase increased with income but not so rapidly as new-car purchase. The tapering off of the frequency of used-car purchases at higher income levels clearly reflects a shift from used to new cars.

Savings

There remains for consideration the volume of saving of these families of wage earners and clerical workers, as contrasted with their purchases of consumer goods and services for current family living. Since savings for the economy as a whole constitute a deferral of consumption, the data on this subject are of special interest.

The data on savings of the sample of families surveyed in 1934-36 were not obtained simply by subtracting expenditures from income. The families were asked to report in detail any increases or decreases for the year in investments or debts, that is, the net extent of previous obligations paid off, new obligations incurred, withdrawal from reserves, or addition to reserves.⁴ (See ch. 10.)

Using the reported figures on savings as such from the families surveyed in 1934-36 as the basis for the estimates, the data shown in table 6 are obtained.

TABLE 6.—Estimated Aggregate Savings of Wage Earners and Clerical Workers in Large Cities

[5,500,000 families; 12 months during the period 1934-36]

| Income class | Aggregate net change in assets and liabilities | |
|------------------------|--|--------------------------------|
| | Amount (in thousands) | Percentage of aggregate income |
| All families | +\$63,000 | +0.8 |
| \$500-\$600 | -3,500 | -14.4 |
| \$600-\$900 | -27,700 | -7.7 |
| \$900-\$1,200 | -41,800 | -3.5 |
| \$1,200-\$1,500 | -17,700 | -1.0 |
| \$1,500-\$1,800 | +21,000 | +1.1 |
| \$1,800-\$2,100 | +56,900 | +3.5 |
| \$2,100-\$2,400 | +28,900 | +4.5 |
| \$2,400-\$2,700 | +15,200 | +4.0 |
| \$2,700-\$3,000 | +11,400 | +5.5 |
| \$3,000 and over | +20,300 | +6.7 |

The 3,000,000 families with incomes below \$1,500 spent aggregate amounts in excess of their aggregate incomes to the extent of nearly \$91,000,000. Their aggregate net use of credit, or of previous savings or other reserves—in other words, their aggregate deficit—was thus over 2½ percent of their aggregate income. The 2,500,000 families with incomes above \$1,500, on the other hand, spent less than their incomes and had an aggregate net saving of \$153,700,000, or not quite

⁴ That such net change in assets and liabilities reported by a given family when added to expenditures, did not always exactly equal its income is entirely understandable from the difficulties of recalling in precise detail family expenditures over a year period. The discrepancy, if any, constituted a small amount of the year's expenditures unaccounted for or a slight overestimate of expenditures. So long as this discrepancy was not greater than 5 percent of total income or expenditure in any individual case, the schedule was accepted for tabulation and the discrepancy treated as a balancing difference. The net balancing difference for all families surveyed was less than 1 percent.

3 percent of their aggregate income. The aggregate savings of \$63,000,000 for the entire group of 5,500,000 families represented eight-tenths of 1 percent of their aggregate income and about 1 percent of the aggregate national savings estimated by the National Resources Committee at \$5,978,000,000 for 1935-36.

The Situation in 1940

Had the survey been made in 1940, a somewhat larger number of families would have met the requirements for inclusion because of the improvement in the employment and relief situation as compared with the earlier period. Furthermore the incomes of the families surveyed would undoubtedly have been higher in 1940. It is not possible to estimate just how many additional families would have been added to the 5,500,000 if the survey had been made in 1940. Nor is it possible to judge exactly how many of the original number would have been removed by death or other changes in family composition, or by increase in earnings of clerical members of the family beyond the \$2,000 limit. It is, however, possible to estimate within a fair degree of accuracy the extent of the increase in incomes which the same or similarly situated 5,500,000 families received from 1934-36 to 1940. An estimate can also be made of the disposition made by these families of their increased incomes.⁵ The estimates for 1940 are calculated from the figures obtained in 1934-36 with adjustments for economic changes which have taken place since that time.

Income in 1940

It is estimated that the annual incomes of a similarly situated group of 5,500,000 families in 1940 aggregated \$10,000,000,000, an increase of more than \$1,500,000,000 over their annual incomes in 1934-36.

Total wage and salary payments in the Nation increased about 25 percent from the date of the study to 1940.⁶ If it is assumed that the incomes of the 5,500,000 families increased by the same percentage an estimate is obtained of \$10,600,000,000 for their aggregate income in 1940. This figure represents the probable outside limit of the correct estimate. It should be reduced somewhat, however, to take account of the fact that some of this increase in wage and salary payments undoubtedly reflects increase in employment of families not originally eligible for inclusion in the study because of relief status, low employment or earnings, and hence not included within the 5,500,000. Total nonagricultural employment increased about 10 percent over the same period.⁷ If we make the extreme assump-

⁵ Alternatively the estimates presented in the remainder of this article may be thought of as relating to the income and expenditures which the original 5,500,000 families would have enjoyed if conditions of 1940 had prevailed in 1934-36.

⁶ According to national income estimates of the U. S. Department of Commerce.

⁷ According to the estimates of the Bureau of Labor Statistics.

tion that none of this increase in employment went to persons in the 5,500,000 families, but allow for an appropriate increase in their wage rates, we undoubtedly understate the extent of increase in their income. Such an assumption gives an estimate of \$9,500,000,000, which represents the lower reasonable limit of a correct estimate.⁸ It can be stated with some assurance that the true figure for the 1940 income of the 5,500,000 families lies somewhere between \$9,500,000,000 and \$10,600,000,000. It is recognized that estimates such as these under discussion can at best be only approximations. For convenience, therefore, an intermediate figure of an even \$10,000,000,000 has been used as the estimate of the aggregate income of 5,500,000 families in 1940.

The estimated distribution of the \$10,000,000,000 among the 5,500,000 families in 1940 is shown in table 7. This distribution has been computed on the assumption that the relative positions of the 5,500,000 families remained the same in 1940 as in 1934-36, i. e., that the degree of inequality in the distribution of their income was the same in both periods. Corresponding figures for 1934-36 have been shown in table 1.

TABLE 7.—*Estimated Family Income of Wage Earners and Clerical Workers in Large Cities, 1940*

[5,500,000 families]

| Annual net family income | Families | | Aggregate income | |
|--------------------------|-----------|------------|-----------------------|------------|
| | Number | Percentage | Amount (in thousands) | Percentage |
| All families | 5,500,000 | 100.0 | \$10,000,000 | 100.0 |
| \$500-\$600 | 1,000 | | | |
| \$600-\$900 | 212,000 | 3.9 | 166,300 | 1.7 |
| \$900-\$1,200 | 633,000 | 11.5 | 675,200 | 6.8 |
| \$1,200-\$1,500 | 1,020,000 | 18.6 | 1,381,700 | 13.8 |
| \$1,500-\$1,800 | 1,098,000 | 20.0 | 1,805,100 | 18.0 |
| \$1,800-\$2,100 | 946,000 | 17.3 | 1,836,300 | 18.4 |
| \$2,100-\$2,400 | 766,000 | 13.8 | 1,711,500 | 17.1 |
| \$2,400-\$2,700 | 414,000 | 7.5 | 1,041,900 | 10.4 |
| \$2,700-\$3,000 | 171,000 | 3.1 | 492,700 | 4.9 |
| \$3,000 and over | 239,000 | 4.3 | 889,300 | 8.9 |

Increase in Real Income

The cost of living for this group of families had risen 2.6 percent from 1934-36 to 1940, and the increase in their real income has not, therefore, been so great as in their money income over this period. Of \$1,631,000,000 increase in money income \$218,000,000 was required to compensate for increased living costs, and the remainder,

⁸ The estimate of \$9,500,000,000 is obtained by the following calculation:

$$\frac{125}{110} \times 8.4 \text{ billion} = 9.5 \text{ billion}$$

\$1,413,000,000, represents the amount of money available for the purchase of additional goods and services.

Distribution of Expenditures in 1940

The estimated current expenditures of these 5,500,000 families in 1940 aggregated \$9,736,000,000. Their expenditures for food alone, it is estimated, accounted for \$3,181,000,000. (See table 8.) Housing expense probably totaled about \$1,568,000,000, and an additional \$642,000,000 was estimated as spent for fuel, light, and refrigeration. The third largest category of expenditure is for clothing, which, it is estimated, took \$1,113,000,000.

TABLE 8.—*Distribution of Estimated Aggregate Expenditures of Wage Earners and Clerical Workers in Large Cities, 1940*

[5,500,000 families]

| Item | Amount (in thousands) | Percentage |
|---|-----------------------|------------|
| Aggregate annual current expenditure for: | | |
| All items | \$9, 735, 900 | 100. 0 |
| Food | 3, 181, 400 | 32. 7 |
| Clothing | 1, 113, 100 | 11. 5 |
| Housing | 1, 568, 200 | 16. 1 |
| Fuel, light, and refrigeration | 641, 500 | 6. 6 |
| Other household operation | 389, 400 | 4. 0 |
| Furnishings and equipment | 386, 100 | 4. 0 |
| Automobiles: | | |
| Purchase | 262, 400 | 2. 7 |
| Operation and maintenance | 355, 000 | 3. 6 |
| Other transportation | 249, 500 | 2. 6 |
| Personal care | 196, 300 | 2. 0 |
| Medical care | 380, 100 | 3. 9 |
| Recreation | 557, 100 | 5. 7 |
| Formal education | 52, 900 | . 5 |
| Vocation | 46, 800 | . 5 |
| Community welfare | 127, 000 | 1. 3 |
| Gifts | 179, 300 | 1. 8 |
| Other items | 49, 800 | . 5 |

Recreation usually claims the next largest part of total expenditures. With the income estimated for 1940, \$557,000,000 would go to purchase of reading matter, tobacco, admissions to movies, spectator sports and other entertainments, equipment for games, cameras, and other hobbies; \$389,000,000 to household operation; and \$386,000,000 to house-furnishings and equipment. Medical care expenditures are estimated to have aggregated \$380,000,000 for the year.

The cost of operation and maintenance of automobiles is estimated at \$355,000,000 for these families in 1940. The figure covers chiefly gasoline, oil, tires, and tubes. Purchase of automobiles, it is estimated, took approximately \$262,000,000. (For further discussion of automobile purchases in 1940 see p. 219.) This figure was greater than that for total costs for transportation by all means other than the family car. The aggregate for this purpose was \$250,000,000.

It is estimated that \$196,000,000 was spent for personal care. Gifts and contributions to relatives or others outside the economic family took \$179,000,000; direct income, personal property and poll taxes, contributions to religious organizations, community chests, and other contributions to the community welfare took \$127,000,000; direct expense for formal education amounted to \$53,000,000; vocational expenses, largely union dues, to \$47,000,000; while other miscellaneous expenditures accounted for \$50,000,000.

If spending continued to follow the same general pattern at various income levels in 1940 as in 1934-36, it may be estimated that with an increase between the two periods of \$1,600,000,000 in money income received by this group of families, there was an increase in total current spending of about \$1,400,000,000. Thus a 19-percent increase in income was accompanied by only about a 17-percent increase in spending. (For a discussion of increase in saving see p. 220.)

This increase in their family expenditures was not evenly divided among the various categories of consumption. (See table 9.) The largest absolute increase, estimated at over a third of a billion dollars, went to food. Clothing took the second largest increase, an estimated \$221,000,000. Large shares of the increased spending also went to housing, recreation, automobile operation and maintenance, household operation, furnishings and equipment, automobile purchase, and medical care. The smallest absolute increases went for vocational expense, formal education, and miscellaneous expenditure.

TABLE 9.—*Distribution of Estimated Increase in Aggregate Expenditures of Wage Earners and Clerical Workers in Large Cities*

[5,500,000 families; 1940 compared with 1934-36]

| Item | Increase from 1934-36 to 1940 | | Increase as a percentage of expenditures in 1934-36 |
|---|-------------------------------|---|---|
| | Amount (in thousands) | Percentage distribution of the increase | |
| Aggregate annual current expenditure for: | | | |
| All items..... | \$1,396,500 | 100.0 | 16.7 |
| Food..... | 389,400 | 27.9 | 13.9 |
| Clothing..... | 221,400 | 15.9 | 24.8 |
| Housing..... | 144,400 | 10.3 | 10.1 |
| Fuel, light, and refrigeration..... | 46,200 | 3.3 | 7.8 |
| Other household operation..... | 69,100 | 4.9 | 21.6 |
| Furnishings and equipment..... | 57,000 | 4.1 | 17.3 |
| Automobiles: | | | |
| Purchase..... | 68,900 | 4.9 | 35.6 |
| Operation and maintenance..... | 67,500 | 4.8 | 23.5 |
| Other transportation..... | 39,700 | 2.8 | 18.9 |
| Personal care..... | 30,100 | 2.2 | 18.1 |
| Medical care..... | 53,900 | 3.9 | 16.5 |
| Recreation..... | 104,600 | 7.5 | 23.1 |
| Formal education..... | 13,600 | 1.0 | 34.6 |
| Vocation..... | 12,700 | .9 | 37.2 |
| Community welfare..... | 21,400 | 1.5 | 20.3 |
| Gifts..... | 45,100 | 3.2 | 33.6 |
| Other items..... | 11,500 | .8 | 30.0 |

With an average income increase of 19 percent, and with many families moving into higher income brackets, expenditures for four spending categories showed increases of 30 percent or more. These were the expenses for which very little is left over after necessities are taken care of on a limited budget—gifts, formal education, vocation, and miscellaneous expense. Spending categories which usually increase more as income goes up and which are estimated to have increased by 20 to 30 percent, more than proportionate to the increased income, were automobile purchase, operation, and maintenance; clothing; recreation; and household operation, exclusive of fuel, light, and refrigeration. The least expansiveness was probably in fuel, light, and refrigeration and in housing expenditures. Food, though extremely large in absolute amount, no doubt showed the next least relative expansion.

Basis of Estimates of Changes Accompanying Increased Incomes

The data presented in previous articles have shown the differences in the relative importance of purchases of goods of different types at certain income levels. It is important to bear in mind the fact that those figures at each income level represent the expenditures of different families at approximately the same period. They do not show the expenditures of the same family as it rose or fell in the income scale. Students have long recognized the importance of data on the disbursements of the same families over a consecutive period, but the expense in time and energy of such a study and the difficulties in locating families who would be representative in other ways, year after year, have prevented its being made.

For the purpose of the present estimates of changes in spending and saving with changes in income, it has been assumed that families moving into a higher income bracket would, on the average, distribute their purchases as did the families who actually had the higher incomes at the period of the earlier survey, thus assuming that no marked change in consumption habits had occurred in the interval.⁹ This assumption is likely to be less true to fact during a short period when incomes increase suddenly, but probably closely approaches the truth when there is a period of time for adjustment to the new spending level. The adjustment period varies for each commodity, probably being longest for housing.

In estimating the changes in expenditures from 1934-36 to 1940, it was assumed that price changes over the period had not been great

⁹ The few studies which have been made of changes in total purchases with changes in aggregate income over a period of time confirm estimates made on the foregoing assumption. See National Resources Committee, *Patterns of Resource Use*, Washington, 1939; and C. F. Roos and Victor von Szeliski, "Factors governing changes in domestic automobile demand," in *The Dynamics of Automobile Demand*, New York, 1939.

enough to make a significant difference in family spending patterns for these major categories of consumer goods and services. The Bureau's index of cost of goods purchased by wage earners and lower-salaried clerical workers had shown an increase of 2.6 percent between the two periods. There were, however, considerable differences in the price movements of the different categories most important in the family budget. Food costs were down 2 percent as compared with their level in 1934-36, and the fuel, electricity, and ice group was down 1 percent. Miscellaneous items had increased by 3 percent, clothing by 5 percent, and house furnishings by 6 percent over the same time interval. The greatest change of all was in rents, which had shown a 10-percent increase since the period of the investigation, when rents were still depressed due to the drop in income during the period of the depression.

In the absence of a new field survey which would show the actual distribution of expenditures by families presented with choices under somewhat altered price relationships, it was assumed that the average distribution of family expenditures among the major consumption categories at given income levels had not changed greatly between 1934-36 and 1940.

The procedure in making the expenditure estimates for 1940 was to work from the altered income distribution. Families at a given money income level were assumed to have made the same average money expenditures for a given category of consumption in 1940 as did the families at that money income level in 1934-36. In effect this practice assumed that with changes in price, quantities taken will be altered in such a way that expenditures will remain the same. It is recognized that this assumption does not entirely conform with actuality. It seems preferable, however, to the assumption that quantity taken would remain the same regardless of price. The latter assumption has been discarded, and with it the procedure of adjusting the average expenditures at each income level in 1934-36 by an amount equal to the index change in cost, before multiplying by the number of families estimated to be at that income level in 1940. The assumption made is borne out by observations of field agents in 1934-36 with respect to food expenditures. This was a period of rising food prices, but housewives frequently reported that a given sum, as \$10 per week, was set aside for groceries, and this amount was spent regardless of shifts in individual food prices over the year covered by the schedule.

The rise of 17 percent in housing expenditures estimated as the result of the higher incomes in 1940 more than meets the 10-percent increase in rental charges which occurred between 1934-36 and 1940.

About a third of the families in the group were home owners. Since the decline in the costs of home owners was much less than the decline

in costs for renters from 1929 to 1933, it seems unlikely that the advance in the fixed charges of home owners or their maintenance costs was as great as the advance in rents between 1934-36 and 1940. The estimate of housing expenditures in 1940 does not, however, allow for as much improvement in the amount of housing space and in the quality of the housing facilities of the group, as would be provided for in the quality and quantity of food or clothing estimated as purchased. It suggests, nevertheless, that better housing would have been found if the families surveyed had been visited in 1940 rather than in 1934-36.

In the absence of a new field survey there is no positive basis for estimating to what extent, in view of rising rents, families whose incomes had increased would have purchased homes or moved to better quarters instead of increasing savings or expenditures for other types of goods and services to the extent estimated. Consequently the figure of 17-percent increase in housing expenditure should be regarded as a minimum.

Automobile Purchase in 1940

At the same rate of spending for cars as prevailed in 1934-36, by 1940 the number of new cars purchased by these families would have been about 215,000, an increase of almost 70,000 cars or 45 percent more than their purchases in 1934-36. Total new-car sales for all families in the country had increased by about 700,000 from 1934-36 to 1940, an increase of a little more than 25 percent. Although this group had accounted for only 5 percent of the sales of new cars in 1934-36, these estimates indicate that they probably accounted for 10 percent of the additional 700,000 cars sold in 1940.

By 1940 their used-car purchases estimated in the same way had probably increased to approximately 516,000 cars, an increase of about 70,000 over 1934-36. Whereas their new-car purchases had increased by almost 50 percent, used-car purchase had increased only about 15 percent over this period.

This analysis indicates that these families of wage earners and clerical workers in large cities constitute a marginal group with respect to automobile purchases. The effect of income changes on their new-car purchases are much more pronounced than they are for the population at large. When incomes increase, their purchases of new cars increase much more sharply than do those of the country at large and, conversely, when incomes decrease their new-car purchases are much more sharply curtailed.¹⁰

¹⁰ This corresponds to the experience of the industry from 1929 to 1932, when it found that automobile sales to wage earners declined much more markedly than for the population as a whole. Scoville, John W.: Behavior of the Automobile Industry in the Depression. Detroit, 1936, pp. 6 and 7.

Savings in 1940

If the same pattern of saving at successive income levels had been followed by these families in 1940 as in 1934-36 with the turning point from average deficit to average surplus occurring at the same income level, the aggregate net savings of the group would have been \$223,000,000, as shown in table 10. The estimates indicate that for this group savings are more than three times as great when incomes increase by one-fifth. The prime reason for this great increase in savings is the movement of families upward in the income scale, with a larger proportion in 1940 having incomes above \$1,500, the point in the income scale at which the families surveyed in 1934-36 began to show a surplus. The estimates indicate further that 10 percent of the increased incomes of this urban group went into savings, and 90 percent into current expenditures. The National Resources Committee, making estimates for a hypothetical situation resembling the actual increase in national income from 1934-36 to 1940, estimated that in the entire population, 25 percent of the increase would be allotted to savings.

TABLE 10.—*Estimated Aggregate Savings of Wage Earners and Clerical Workers in Large Cities, 1940*

[5,500,000 families]

| Income class | Aggregate net change in assets and liabilities | Income class | Aggregate net change in assets and liabilities |
|----------------------|--|-----------------------|--|
| All families..... | + \$223, 100, 000 | \$1,500-\$1,800..... | +\$20, 900, 000 |
| | | \$1,800-\$2,100..... | +64, 300, 000 |
| \$500-\$600..... | - 100, 000 | \$2,100-\$2,400..... | +72, 000, 000 |
| \$600-\$900..... | -13, 100, 000 | \$2,400-\$2,700..... | +42, 600, 000 |
| \$900-\$1,200..... | -23, 400, 000 | \$2,700-\$3,000..... | +18, 000, 000 |
| \$1,200-\$1,500..... | -13, 300, 000 | \$3,000 and over..... | +58, 200, 000 |

Within a given money income class, the average savings per family are assumed to be the same at both periods. It seems likely, that, with the increasing security of employment, families in 1940 had greater confidence than in 1934-36 in making future commitments. Data from trade sources indicate over a 25-percent increase in the volume of installment sales from 1935 to 1940, and a liberalization in the terms of such sales. To the extent that the 5,500,000 families in 1940 were making new commitments of this sort, in excess of their paying off of similar obligations carried over from preceding years, the savings figures indicated in table 10 should be reduced.¹¹ On the other

¹¹ For the definition of savings used in this investigation see p. 385. Purchases of all durable goods except houses were treated as current family expenditures. Payments on principal of mortgage for purchase of a home were treated as savings. The lack of availability of data on different rates of depreciation for various types of durable goods made it impracticable to take account of their capital value. It is recognized that, to the individual, purchase of a durable good on the installment plan, may appear an investment. Without a complete accounting of his capital position, however, obligations due on such purchases must be considered a liability. They were so treated in the current investigation.

hand, there may have been other factors working in an opposite direction. The burden of contributions to unemployed relatives, which was substantial in 1934-36, had undoubtedly eased by 1940, with a consequent tendency to lower the average withdrawal from reserves of families at comparable income levels. In the absence of comprehensive family living surveys for years since 1936, no final statement on this point is possible.

Probable Future Changes in Expenditures

The aggregate amount of the changes in spending resulting from the increased incomes of these 5,500,000 families since 1936 is of considerable importance. For the purpose of anticipating probable future demand, the relative importance and the direction of the estimates of change are of even more significance than the dollar amount. To the extent that no great changes occur in relative costs of various parts of the family budget, the shifts in consumption to be anticipated during the next few years as a result of wage payments growing out of the defense program will be similar to those estimated as having occurred between the years of the survey and 1940. Not only will the changes in consumption for these 5,500,000 families be likely to continue in the directions indicated if their incomes increase further, but the volume will be swelled by purchases made by other families formerly on relief, or having incomes below \$500, whose members are being reabsorbed into the labor market.

Even if no material price changes occur, it still seems clear that food expenditures will continue to show the greatest absolute increases, thus benefiting the farmers. Clothing demands, purchases of automobiles, and recreational demands will increase considerably, as well as demands for furnishings and equipment, housing, and medical care.

The expenditure patterns presented in this report are based on the manner in which families of wage earners and clerical workers disposed of their incomes during 1934-36. These patterns have indicated a standard of comfort which far exceeds that of almost all other countries of the world, even though they show room for improvement when compared with generally accepted American standards. We have seen that 73 percent of these families spent enough for food to purchase a "minimum-cost adequate diet." According to analyses of the United States Bureau of Home Economics for a sample of the families surveyed, the diets actually consumed were rated good or fair (meeting in all respects what are now considered average minimum dietary requirements in the United States not only for calories and proteins but also for minerals and vitamins) among 40 to 60 percent of the families surveyed in different regions. The best figure (60 percent of the families with fair or good diets) was for white fami-

lies in Pacific coast cities, and the worst (36 percent with good or fair diets) for Negro families in the South. Seventy-eight percent of families surveyed in 1934-36, a little over three out of four, had all of the housing facilities generally regarded as standard in modern American housing. On the other hand, few families spent for medical care amounts judged necessary, on the average, to meet normal medical requirements.

Fuller employment and increasing wage incomes in the last few years since the survey was made have undoubtedly made improvements in the situation of these families of city workers.

It seems clear that the primary efforts of the country for the next few years at least will be devoted to the expansion of the national defense. The most urgent requirements of this group of moderate-income families and others at even lower economic levels can no doubt be met in large part without any interference with the defense effort. Actual and potential supplies of many food materials are ample for demands now anticipated.

In the fields of clothing, furniture, housing, and automobiles, supplies and possibilities of expansion are somewhat more limited. Accordingly, as the defense program advances, some changes will undoubtedly occur in family purchases at the income levels under consideration in this report.

The defense program will also undoubtedly cause changes which will alter the applicability of the savings estimates presented here. The survey made in 1917-19 showed a much greater saving in proportion to income than the recent survey, largely because of the widespread purchasing of Liberty bonds and thrift stamps in the earlier period in contrast to the deficits accumulated in the period just prior to the study made in 1934-36. Now that incomes are increasing because of fuller employment and rising wage levels, and a popular war-savings program is again being offered to the public, savings will probably again be made in considerably higher relative volume than in those years immediately following the depression.

List of Text Tables

Chapter 1

| | Page |
|---|------|
| TABLE 1.—Expenditures for groups of items, by income level..... | 12 |
| 2.—Expenditures for groups of items, by income level, white families..... | 13 |
| 3.—Expenditures for groups of items, by income level, Negro families..... | 14 |
| 4.—Distribution by occupation and family type and average household composition, by income level..... | 18 |
| 5.—Distribution by occupation and family type and average household composition, by income level, white families. . . | 19 |
| 6.—Distribution by occupation and family type and average household composition, by income level, Negro families.. | 20 |
| 7.—Sources of income, by income level..... | 22 |
| 8.—Sources of income, by income level, white families..... | 23 |
| 9.—Sources of income, by income level, Negro families..... | 24 |

Chapter 2

| | |
|--|----|
| TABLE 1.—Average weekly per capita consumption of citrus fruits and milk by white families of man, wife, one child under 16, with and without others, in 35 large cities in 1917-19 and 1934-36..... | 36 |
| 2.—Current expenditures of families with incomes from \$1,200 to \$1,500 in 35 large cities in 1917-19 and 1934-36..... | 40 |
| 3.—Expenditures of families of wage earners and salaried workers in 1934-36 compared with 1917-19..... | 44 |
| 4.—Estimated average cost in 1934-36 of goods purchased in 1917-19 by families of wage earners and salaried workers..... | 45 |

Chapter 3

| | |
|--|----|
| TABLE 1.—Distribution by occupation and family type and average household composition, by consumption level..... | 52 |
| 2.—Distribution by occupation and family type and average household composition, by consumption level, white families..... | 53 |
| 3.—Distribution by occupation and family type and average household composition, by consumption level, Negro families..... | 54 |
| 4.—Sources of income, by consumption level..... | 56 |
| 5.—Sources of income, by consumption level, white families.... | 57 |
| 6.—Sources of income, by consumption level, Negro families.... | 58 |
| 7.—Expenditures for groups of items, by consumption level..... | 60 |
| 8.—Expenditures for groups of items, by consumption level, white families..... | 62 |
| 9.—Expenditures for groups of items, by consumption level, Negro families..... | 63 |
| 10.—Expenditures for groups of items at selected consumption levels..... | 65 |

Chapter 4

| | Page |
|--|------|
| TABLE 1.—Annual food expenditure, by income level..... | 67 |
| 2.—Food as a percentage of all current expenditures made for families of three types in New York City, by income level..... | 69 |
| 3.—Annual food expenditure, by consumption level..... | 70 |
| 4.—Expenditures for food prepared at home, and food eaten at restaurants and lunch counters, at selected consumption levels..... | 71 |
| 5.—Percentage distribution of expenditures for food to be prepared at home, by groups of items..... | 74 |
| 6.—Annual food expenditures by white families and Negro families, by income level..... | 76 |
| 7.—Annual food expenditures by white families and Negro families, by consumption level..... | 76 |
| 8.—Percentage distribution of expenditures for food to be prepared at home, by groups of items, white families and Negro families, by consumption level..... | 77 |
| 9.—Per capita purchases of food to be prepared at home, New York City families with total annual unit expenditure of \$400 to \$600..... | 78 |
| 10.—Per capita purchases of lean meat, poultry, and fish to be prepared at home, New York City families with total annual unit expenditure of \$400 to \$600..... | 79 |
| 11.—Proportion of all families studied obtaining diets of different grade, by color of family and region..... | 83 |
| 12.—Average nutritive value of diets per capita and per nutrition unit per day, by color and total expenditure per consumption unit, 1 year during the period 1934-36..... | 85 |

Chapter 5

| | |
|--|-----|
| TABLE 1.—Monthly housing expenditure and average number of rooms, by tenure and type of dwelling..... | 87 |
| 2.—Percentage of families living in dwellings of specified type and tenure in 42 large cities grouped by region..... | 88 |
| 3.—Monthly housing expenditures by tenure and type of dwelling in 42 cities grouped by region..... | 90 |
| 4.—Housing facilities of 14,469 families..... | 90 |
| 5.—Monthly money housing expenditures, by income level..... | 93 |
| 6.—Total monthly housing expenditures, by income level..... | 93 |
| 7.—Housing space per person, and housing expenditures per family and per person, at selected consumption levels..... | 95 |
| 8.—Housing facilities of families, at selected consumption levels.. | 97 |
| 9.—Average annual rent paid by tenant families, at selected consumption levels..... | 98 |
| 10.—Housing expenditures of home-owning families, at selected separate payments for heat..... | 99 |
| 11.—Fuel, light, and refrigeration expenditures of families making separate payments for heat..... | 100 |
| 12.—Fuel, light, and refrigeration expenditures of families renting heated apartments, at selected consumption levels..... | 100 |
| 13.—Housing facilities of white families, by region..... | 102 |
| 14.—Housing facilities of Negro families, by region..... | 103 |

Chapter 6

| | Page |
|--|------|
| TABLE 1.—Annual expenditures for furnishings and equipment, and for household operation, by income level..... | 105 |
| 2.—Annual family home expenditure, by income level..... | 110 |
| 3.—Annual family home expenditure, at selected consumption levels..... | 111 |
| 4.—Expenditures for main groups of furnishings and equipment, and household operation, at selected consumption levels.. | 112 |
| 5.—Expenditures for selected items of household operation, at selected consumption levels..... | 113 |
| 6.—Furniture expenditures, at selected consumption levels..... | 115 |
| 7.—Expenditures for electrical equipment, at selected consumption levels..... | 117 |
| 8.—Expenditures for furnishings and equipment, at selected consumption levels..... | 118 |
| 9.—Changes in debts payable to firms selling on installment plan for goods other than automobiles, at selected consumption levels..... | 119 |

Chapter 7

| | |
|---|-----|
| TABLE 1.—Expenditures for groups of clothing items by men and women, at selected consumption levels..... | 125 |
| 2.—Expenditures for selected items of clothing by women, at two consumption levels..... | 128 |
| 3.—Expenditures for selected items of clothing by men, at two consumption levels..... | 129 |
| 4.—Expenditures for groups of clothing items for children, at selected consumption levels..... | 130 |
| 5.—Total clothing expenditures per person, aged 18 years and over, by color and sex, in families classified by consumption level..... | 131 |

Chapter 8

| | |
|---|-----|
| TABLE 1.—Expenditures for recreation and transportation, by income level..... | 136 |
| 2.—Families owning and purchasing automobiles, by income level.. | 137 |
| 3.—Expenditures per person for recreation and transportation, by consumption level..... | 137 |
| 4.—Expenditures for automobile and motorcycle purchase, operation, and maintenance, at selected consumption levels.. | 139 |
| 5.—Automobile and motorcycle expenditure, at selected consumption levels..... | 140 |
| 6.—Expenditures for transportation other than by automobile or motorcycle, at selected consumption levels..... | 142 |
| 7.—Summary of expenditures for recreation, at selected consumption levels..... | 142 |
| 8.—Expenditures for recreation, at selected consumption levels.. | 144 |
| 9.—Expenditure per person of specified age or sex for selected items of recreation, at selected consumption levels..... | 145 |
| 10.—Expenditures for certain items of transportation and recreation, at selected consumption levels, by region..... | 147 |

Chapter 9

| | Page |
|---|------|
| TABLE 1.—Expenditures for medical and personal care, by income level.. | 151 |
| 2.—Average expenditures for specified groups of items, by income level..... | 156 |
| 3.—Medical-care expenditures, by consumption level..... | 159 |
| 4.—Personal-care expenditures, by consumption level..... | 160 |
| 5.—Average expenditure per person for personal care in families of low and high unit consumption level..... | 161 |
| 6.—Formal educational and vocational expenditures, by consumption level..... | 162 |
| 7.—Taxes, gifts, contributions, and miscellaneous expenditures, by consumption level..... | 164 |
| 8.—Expenditures by white families and Negro families for specified items, at selected consumption levels..... | 166 |

Chapter 10

| | |
|---|-----|
| TABLE 1.—Average surplus and deficit, by income level..... | 170 |
| 2.—Average surplus and deficit, by income level, white families and Negro families..... | 170 |
| 3.—Average surplus and deficit, at selected consumption levels.. | 174 |
| 4.—Average surplus and deficit, at selected consumption levels, white families and Negro families..... | 175 |
| 5.—Summary of increases and decreases in assets and liabilities, at selected consumption levels..... | 178 |
| 6.—Disposition of funds received during the survey year not used for current family expenditure..... | 180 |
| 7.—Principal items for which funds were disposed other than for current family living, white families and Negro families.... | 183 |
| 8.—Funds made available during the survey year for family use from sources other than current income, at selected consumption levels..... | 185 |

Chapter 11

| | |
|---|-----|
| TABLE 1.—Average regional cost of living in 53 cities with population over 50,000 in March 1935. (Works Progress Administration maintenance budget for a manual worker's family of 4 persons)..... | 188 |
| 2.—Average family incomes, by region..... | 188 |
| 3.—Summary of income and expenditures, by region..... | 189 |
| 4.—Summary of income and expenditures in the \$1,200–\$1,500 income group, by region..... | 191 |
| 5.—Summary of income and expenditures, Negro families in 16 cities, by region..... | 194 |
| 6.—Summary of income and expenditures, Negro families in the \$900–\$1,200 income group in 16 cities, by regions..... | 195 |
| 7.—Income and expenditures of a paired sample of foreign-born and native-born white families..... | 198 |
| 8.—Income and expenditures of a paired sample of home-owning and home-renting white families..... | 201 |
| 9.—Savings of a paired sample of home-owning and home-renting families..... | 204 |
| 10.—Income and expenditures of a paired sample of white families having a surplus and families having a deficit..... | 205 |

Chapter 12

| | Page |
|--|------|
| TABLE 1.—Estimated family income of wage earners and clerical workers in large cities..... | 208 |
| 2.—Distribution of estimated aggregate expenditures of wage earners and clerical workers in large cities..... | 209 |
| 3.—Expenditures of wage earners and clerical workers in large cities as a percentage of expenditures of all consumer units.. | 209 |
| 4.—Estimated aggregate purchases of automobiles by wage earners and clerical workers in large cities..... | 210 |
| 5.—Estimated average purchases of automobiles by wage earners and clerical workers in large cities..... | 211 |
| 6.—Estimated aggregate savings of wage earners and clerical workers in large cities..... | 212 |
| 7.—Estimated family income of wage earners and clerical workers in large cities..... | 214 |
| 8.—Distribution of estimated aggregate expenditures of wage earners and clerical workers in large cities, 1940..... | 215 |
| 9.—Distribution of estimated increase in aggregate expenditures of wage earners and clerical workers in large cities, 1934-36 to 1940..... | 216 |
| 10.—Estimated aggregate savings of wage earners and clerical workers in large cities, 1940..... | 220 |

List of Figures

Chapter 1

| | |
|--|----|
| FIGURE 1.—Percentage distribution of expenditure..... | 11 |
| 2.—Sources of family income, at successive income levels..... | 25 |
| 3.—Relative expenditures at the \$2,700 to \$3,000 income level as compared with the \$600 to \$900 level..... | 28 |

Chapter 2

| | |
|--|----|
| FIGURE 1.—Cost of goods purchased by wage earners and lower-salaried workers in 32 cities, from December 1917 through December 15, 1936..... | 39 |
|--|----|

Chapter 4

| | |
|---|----|
| FIGURE 1.—Food expenditures, by income level..... | 68 |
|---|----|

Chapter 5

| | |
|--|----|
| FIGURE 1.—Percentage of families living in dwellings of specified type, by tenure..... | 89 |
| 2.—Percentage of families having selected housing facilities..... | 92 |

Chapter 6

| | |
|---|-----|
| FIGURE 1.—Family home expenditures compared with those for selected categories of family spending, at successive income levels.. | 106 |
| 2.—Relative family home expenditures compared with those for selected categories of family spending, at successive income levels..... | 107 |
| 3.—Family home expenditures, at selected income levels..... | 109 |

Chapter 7

| | Page |
|--|------|
| FIGURE A.—Estimated annual clothing expenditures by persons of different age, sex, and occupation..... | 123 |
| B.—Distribution of annual clothing expenditures for individuals in families at low and high economic levels..... | 127 |

Chapter 8

| | |
|---|-----|
| FIGURE 1.—Family expenditures for transportation and recreation compared with those for food, housing, and clothing, at successive income levels..... | 133 |
| 2.—Relative family expenditures for transportation and recreation compared with those for food, housing, and clothing, at successive income levels..... | 135 |
| 3.—Percentage of families owning automobiles and radios..... | 146 |

Chapter 9

| | |
|---|-----|
| FIGURE 1.—Family expenditures for specified groups of items, at successive income levels..... | 152 |
| 2.—Relative family expenditures for specified groups of items, at successive income levels..... | 153 |

Chapter 10

| | |
|--|-----|
| FIGURE 1.—Changes in assets and liabilities over the schedule year, at successive income levels..... | 169 |
| 2.—Changes in assets and liabilities over the schedule year, at successive consumption levels..... | 177 |

Tabular Summary

List of Tables

Averages for 42 Cities Combined

| TABLE | | Page |
|-------|---|-------------------|
| A-1. | Distribution of families, by consumption level and income level: White and Negro families..... White families..... Negro families..... | 232 233 233 |
| A-2. | Food expenditures, by consumption level: White and Negro families..... Negro families..... | 234 235 |
| A-3. | Housing facilities, by consumption level: White and Negro families..... Negro families..... | 242 244 |
| A-4. | Housing expenditures, by consumption level: White and Negro families..... Negro families..... | 246 250 |
| A-5. | Fuel, light and refrigeration expenditures, by consumption level: White and Negro families..... Negro families..... | 252 256 |
| A-6. | Household operation expenditures, other than for fuel, light, and refrigeration, by consumption level: White and Negro families..... Negro families..... | 258 259 |
| A-7. | Furnishings and equipment expenditures, by consumption level: White and Negro families..... Negro families..... | 260 265 |
| A-8. | Clothing expenditures, by consumption level: White and Negro families..... Negro families..... | 270 298 |
| A-9. | Transportation expenditures, by consumption level: White and Negro families..... Negro families..... | 313 314 |
| A-10. | Recreation expenditures, by consumption level: White and Negro families..... Negro families..... | 315 316 |
| A-11. | Medical care and personal care expenditures, by consumption level: White and Negro families..... Negro families..... | 318 319 |
| A-12. | Formal education, vocation, community welfare, gifts and contributions, and miscellaneous expenditures, by consumption level: White and Negro families..... Negro families..... | 321 322 |

| | Page |
|--|------------|
| TABLE A-13.—Disposition of money received during schedule year not used for current expenditure and funds made available for family use from sources other than family income in schedule year, by consumption level: | |
| White and Negro families..... | 324 |
| Negro families..... | 328 |
| <i>Averages for 42 Cities Grouped into 6 Regions</i> | |
| A-14.—Summary of income and expenditures, by income level: | |
| White and Negro families..... | 330 |
| White families..... | 334 |
| Negro families..... | 339 |
| <i>Averages for 35 Cities</i> | |
| A-15.—Distribution of families of types comparable with those studied in 1917-19, by consumption level and income level: | |
| White families..... | 344 |
| A-16.—Description of families studied and sources of income of families of types comparable with those studied in 1917-19, by income level: | |
| White families..... | 345 |
| A-17.—Expenditures for groups of items of families of types comparable with those studied in 1917-19, by income level: | |
| White families..... | 346 |
| A-18.—Average annual per capita quantity of food purchased for consumption at home by white families of man, wife, one child under 16, with and without others..... | 347 |

TABLE A-1.—Percentage Distribution of Families by Income Level and Consumption Level

| Income level | All families | Families with total annual unit expenditure of— | | | | | | | | | | | | | | | | | | | |
|---------------------------------|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | \$0 to \$100 | \$100 to \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 to \$1,300 | \$1,300 to \$1,400 | \$1,400 to \$1,500 | \$1,500 to \$1,600 | \$1,600 to \$1,700 | \$1,700 to \$1,800 | \$1,800 to \$1,900 | \$1,900 to \$2,000 |
| 14,469 white and Negro families | | | | | | | | | | | | | | | | | | | | | |
| All families | 100.0 | 0.06 | 2.96 | 12.24 | 19.78 | 20.41 | 15.82 | 11.27 | 7.15 | 4.58 | 2.59 | 1.38 | 0.80 | 0.41 | 0.23 | 0.11 | 0.08 | 0.05 | 0.07 | 0 | 0.01 |
| \$500 to \$600 | .82 | .02 | .27 | .30 | .18 | .02 | (1) | .02 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$600 to \$900 | 8.36 | .03 | 1.09 | 2.43 | 2.46 | 1.72 | .44 | .13 | .05 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$900 to \$1,200 | 20.41 | .01 | 1.02 | 4.42 | 5.58 | 4.32 | 3.30 | 1.24 | .29 | .15 | .05 | .01 | 0 | .02 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,200 to \$1,500 | 23.75 | 0 | .39 | 2.90 | 5.51 | 5.61 | 3.43 | 3.15 | 1.81 | .55 | .24 | .12 | .01 | .03 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,500 to \$1,800 | 20.30 | 0 | .12 | 1.31 | 3.35 | 4.27 | 4.05 | 2.55 | 1.94 | 1.69 | .61 | .23 | .15 | .03 | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,800 to \$2,100 | 15.10 | 0 | .05 | .65 | 1.83 | 2.87 | 2.53 | 2.48 | 1.56 | 1.21 | .98 | .55 | .19 | .10 | .04 | .02 | .03 | .01 | 0 | 0 | 0 |
| \$2,100 to \$2,400 | 5.57 | 0 | .02 | .16 | .53 | .82 | 1.08 | .75 | .83 | .45 | .31 | .22 | .22 | .09 | .05 | .02 | .01 | 0 | .01 | 0 | 0 |
| \$2,400 to \$2,700 | 2.72 | 0 | 0 | .05 | .20 | .45 | .53 | .46 | .36 | .22 | .11 | .10 | .07 | .06 | .07 | .02 | .01 | .01 | 0 | 0 | 0 |
| \$2,700 to \$3,000 | 1.33 | 0 | 0 | 0 | .08 | .20 | .20 | .19 | .12 | .11 | .18 | .05 | .08 | .04 | .04 | .01 | 0 | (1) | .03 | 0 | 0 |
| \$3,000 to \$3,300 | .70 | 0 | 0 | .02 | .02 | .05 | .07 | .12 | .07 | .05 | .07 | .06 | .06 | .02 | .03 | .03 | .01 | 0 | .02 | 0 | 0 |
| \$3,300 to \$3,600 | .44 | 0 | 0 | 0 | .04 | .05 | .08 | .08 | .04 | .07 | .01 | .01 | .01 | .02 | (1) | .01 | 0 | .02 | 0 | 0 | 0 |
| \$3,600 to \$3,900 | .27 | 0 | 0 | 0 | 0 | .02 | .05 | .05 | .05 | .04 | .01 | .01 | .01 | 0 | 0 | 0 | .01 | 0 | .01 | 0 | .01 |
| \$3,900 to \$4,200 | .11 | 0 | 0 | 0 | 0 | (1) | .04 | .03 | .01 | 0 | .02 | (1) | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 |
| \$4,200 to \$4,500 | .08 | 0 | 0 | 0 | 0 | (1) | .01 | .01 | .02 | .02 | 0 | .01 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 | 0 |
| \$4,500 to \$4,800 | .02 | 0 | 0 | 0 | 0 | .01 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$4,800 to \$5,100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$5,100 to \$5,400 | .01 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$5,400 to \$7,800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$7,800 to \$8,100 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

12,903 white families

| All families | 100.0 | 0.02 | 2.32 | 11.65 | 19.68 | 20.59 | 16.11 | 11.55 | 7.37 | 4.74 | 2.69 | 1.43 | 0.84 | 0.43 | 0.25 | 0.12 | 0.08 | 0.05 | 0.07 | 0 | 0.01 |
|--------------------|-------|------|------|-------|-------|-------|-------|-------|------|------|------|------|------|------|------|------|------|------|------|-----|------|
| \$500 to \$600 | .50 | (1) | .13 | .16 | .16 | .02 | 0 | .02 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$600 to \$900 | 7.12 | .01 | .78 | 2.04 | 2.12 | 1.56 | .42 | .13 | .05 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$900 to \$1,200 | 19.81 | .01 | .85 | 4.30 | 5.51 | 4.18 | 3.21 | 1.22 | .30 | .15 | .05 | .01 | 0 | .02 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,200 to \$1,500 | 24.19 | 0 | .37 | 2.91 | 5.65 | 5.77 | 3.51 | 3.17 | 1.84 | .56 | .25 | .12 | .01 | .03 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,500 to \$1,800 | 20.95 | 0 | .12 | 1.33 | 3.46 | 4.41 | 4.17 | 2.65 | 2.00 | 1.75 | .63 | .24 | .16 | .03 | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,800 to \$2,100 | 15.67 | 0 | .05 | .68 | 1.89 | 2.98 | 2.62 | 2.57 | 1.61 | 1.26 | 1.02 | .58 | .20 | .11 | .04 | .02 | .03 | .01 | 0 | 0 | 0 |
| \$2,100 to \$2,400 | 5.80 | 0 | .02 | .16 | .55 | .86 | 1.13 | .78 | .87 | .47 | .32 | .23 | .23 | .09 | .05 | .02 | .01 | 0 | .01 | 0 | 0 |
| \$2,400 to \$2,700 | 2.83 | 0 | 0 | .05 | .20 | .47 | .55 | .48 | .37 | .23 | .11 | .10 | .07 | .07 | .08 | .03 | .01 | .01 | 0 | 0 | 0 |
| \$2,700 to \$3,000 | 1.40 | 0 | 0 | 0 | .08 | .21 | .21 | .20 | .13 | .12 | .19 | .05 | .08 | .04 | .05 | .01 | 0 | (1) | 0 | .03 | 0 |
| \$3,000 to \$3,300 | .74 | 0 | 0 | .02 | .02 | .05 | .08 | .13 | .07 | .05 | .08 | .06 | .07 | .02 | .03 | .03 | .01 | 0 | 0 | .02 | 0 |
| \$3,300 to \$3,600 | .45 | 0 | 0 | 0 | .04 | .05 | .08 | .09 | .04 | .07 | .01 | .01 | .01 | .02 | (1) | .01 | 0 | 0 | .02 | 0 | 0 |
| \$3,600 to \$3,900 | .29 | 0 | 0 | 0 | 0 | .02 | .05 | .06 | .06 | .04 | .01 | .01 | .01 | 0 | 0 | 0 | 0 | .01 | 0 | .01 | 0 |
| \$3,900 to \$4,200 | .12 | 0 | 0 | 0 | 0 | (1) | .05 | .03 | .01 | 0 | .02 | (1) | 0 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 |
| \$4,200 to \$4,500 | .09 | 0 | 0 | 0 | 0 | (1) | .02 | .01 | .02 | .02 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 |
| \$4,500 to \$4,800 | .02 | 0 | 0 | 0 | 0 | .01 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$4,800 to \$5,100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$5,100 to \$5,400 | .01 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$5,400 to \$7,800 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$7,800 to \$8,100 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

1,566 Negro families

| All families | 100.0 | 0.70 | 17.37 | 25.35 | 22.10 | 16.35 | 9.32 | 5.04 | 2.17 | 0.96 | 0.45 | 0.13 | 0.06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|--------------------|-------|------|-------|-------|-------|-------|------|------|------|------|------|------|------|---|---|---|---|---|---|---|---|
| \$500 to \$600 | 8.72 | .33 | 3.70 | 3.70 | .86 | .07 | .06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$600 to \$900 | 35.20 | .32 | 7.94 | 10.96 | 9.84 | 5.28 | .80 | .06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$900 to \$1,200 | 33.62 | .05 | 4.67 | 7.18 | 7.26 | 7.49 | 5.20 | 1.58 | 0.14 | .05 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,200 to \$1,500 | 13.64 | 0 | .82 | 2.63 | 2.55 | 2.06 | 1.58 | 2.63 | .98 | .23 | .06 | .10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,500 to \$1,800 | 5.48 | 0 | .16 | .83 | 1.06 | 1.01 | 1.04 | .33 | .26 | .68 | .11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$1,800 to \$2,100 | 2.17 | 0 | .05 | 0 | .35 | .36 | .47 | .36 | .40 | 0 | .18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$2,100 to \$2,400 | .40 | 0 | .03 | 0 | .05 | .09 | .09 | 0 | .08 | 0 | .03 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$2,400 to \$2,700 | .44 | 0 | 0 | 0 | .09 | .05 | .08 | .08 | .14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$2,700 to \$3,000 | .03 | 0 | 0 | 0 | 0 | .03 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$3,000 to \$3,300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$3,300 to \$3,600 | .22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .09 | 0 | .07 | 0 | .06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$3,600 to \$3,900 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$3,900 to \$4,200 | .08 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | .08 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

¹ Less than 0.005 percent.

TABLE A-2, PART I.—Annual Food Expenditures, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Percentage of families in survey | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Average number of food expenditure units in 1 year | 3.12 | 5.53 | 4.41 | 3.55 | 3.05 | 2.72 | 2.44 | 2.29 | 2.16 | 2.08 | 2.07 | 2.04 | 1.90 |
| Percentage of families spending for meals away from home: | | | | | | | | | | | | | |
| At work | 37.0 | 17.6 | 20.9 | 27.9 | 36.3 | 40.1 | 46.1 | 52.1 | 48.9 | 56.6 | 62.5 | 66.7 | 67.1 |
| At school | 7.9 | 7.8 | 9.5 | 9.4 | 9.7 | 8.6 | 6.9 | 5.3 | 3.8 | 2.6 | 1.3 | 0 | .5 |
| On vacation | 10.2 | 1.3 | 2.5 | 4.2 | 7.9 | 10.8 | 15.0 | 17.9 | 22.8 | 24.0 | 33.5 | 37.9 | 34.0 |
| Board at school | .4 | .3 | .2 | .1 | .4 | .5 | .9 | .7 | .8 | .5 | .8 | 0 | .9 |
| Candy, ice cream, drinks, etc. | 33.7 | 17.4 | 25.8 | 31.6 | 33.2 | 35.1 | 39.3 | 38.0 | 37.2 | 45.1 | 38.5 | 48.0 | 50.1 |
| Number of families reporting food received as gifts, or produced at home, or meals received as pay | 28.0 | 37.7 | 32.3 | 29.7 | 25.8 | 25.2 | 26.8 | 28.6 | 25.3 | 27.9 | 25.9 | 31.4 | 25.9 |
| Average annual expenditure per family for all food | \$507.72 | \$413.54 | \$478.47 | \$492.25 | \$506.47 | \$518.54 | \$518.31 | \$534.56 | \$537.12 | \$560.05 | \$571.50 | \$624.76 | \$611.56 |
| Food prepared at home | 461.17 | 402.09 | 458.39 | 463.36 | 466.66 | 469.05 | 457.57 | 459.36 | 460.20 | 471.88 | 457.22 | 488.43 | 459.55 |
| Food bought and eaten away from home, total | 46.55 | 11.45 | 20.08 | 28.89 | 39.81 | 49.49 | 60.74 | 75.20 | 76.92 | 88.17 | 114.28 | 136.33 | 152.01 |
| Meals at work | 29.08 | 7.06 | 12.19 | 17.62 | 25.66 | 31.39 | 38.59 | 48.11 | 46.71 | 55.45 | 62.57 | 81.53 | 89.14 |
| Meals at school | 2.35 | 1.80 | 2.57 | 2.77 | 2.74 | 2.76 | 2.01 | 1.73 | .92 | .91 | 1.19 | 0 | .07 |
| Other meals, not vacation | 4.42 | .21 | 1.37 | 1.94 | 2.55 | 3.81 | 6.32 | 8.56 | 9.24 | 11.39 | 20.28 | 23.13 | 25.35 |
| Meals on vacation | 2.10 | .08 | .32 | .58 | 1.18 | 2.13 | 4.62 | 4.62 | 5.27 | 5.83 | 8.79 | 13.29 | 16.36 |
| Board at school | .64 | .09 | .03 | .16 | .55 | .82 | 1.37 | .98 | 1.00 | .33 | 1.15 | 0 | 2.83 |
| Candy, ice cream, drinks, etc. | 7.96 | 2.21 | 3.60 | 5.87 | 7.13 | 8.58 | 10.02 | 11.20 | 12.88 | 14.26 | 20.30 | 18.38 | 18.26 |
| Average estimated value, per family, of gifts of food and home-produced food and meals received as pay (incomplete) ¹ | 7.11 | 10.62 | 9.91 | 8.00 | 6.49 | 6.24 | 7.16 | 5.26 | 4.63 | 5.81 | 2.00 | 4.11 | 6.48 |

¹ The aggregates on which these averages are based do not include gifts of food received, food produced at home, and meals received as pay, reported by 5.8 percent of the families but for which they could not estimate the value.

TABLE A-2, PART I.—Annual Food Expenditures, by Consumption Level

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percentage of families in survey | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Average number food expenditure units in 1 year | 3.07 | 5.01 | 3.33 | 2.62 | 2.22 | 2.10 | 1.98 | 2.06 |
| Percentage of families spending for meals away from home: | | | | | | | | |
| At work | 23.4 | 18.0 | 20.6 | 21.1 | 23.2 | 30.7 | 34.3 | 50.6 |
| At school | 8.8 | 11.0 | 13.7 | 8.2 | 6.0 | 3.4 | 2.2 | 3.0 |
| On vacation | 2.2 | .5 | .8 | 1.5 | 1.9 | 4.2 | 5.7 | 16.3 |
| Board at school | .8 | 0 | .8 | .5 | .3 | 3.2 | 3.0 | 0 |
| Candy, ice cream, drinks, etc. | 24.5 | 21.5 | 20.8 | 26.2 | 25.0 | 25.3 | 33.2 | 36.7 |
| Percentage of families reporting food received as gifts, or produced at home, or meals received as pay | 31.1 | 36.3 | 33.4 | 27.5 | 27.3 | 27.2 | 28.8 | 40.3 |
| Average annual expenditure per family for all food | \$342.07 | \$328.44 | \$325.51 | \$331.79 | \$339.73 | \$362.14 | \$391.69 | \$468.72 |
| Food prepared at home | 319.51 | 315.02 | 309.57 | 311.84 | 318.51 | 332.71 | 340.79 | 391.55 |
| Food bought and eaten away from home | 22.56 | 13.42 | 15.94 | 19.95 | 21.22 | 29.43 | 50.90 | 77.17 |
| Meals at work | 12.80 | 7.34 | 8.76 | 11.97 | 12.85 | 17.67 | 24.88 | 42.51 |
| Meals at school | 2.05 | 2.69 | 2.95 | 1.53 | 1.86 | .94 | .72 | 1.43 |
| Other meals, not vacation | 2.47 | .70 | 1.01 | 1.14 | 1.51 | 2.46 | 10.08 | 22.39 |
| Meals on vacation | .29 | .11 | .11 | .08 | .26 | .65 | .70 | 2.35 |
| Board at school | .47 | 0 | .17 | .12 | .12 | 1.53 | 4.85 | 0 |
| Candy, ice cream, drinks, etc. | 4.48 | 2.58 | 2.94 | 5.11 | 4.62 | 6.18 | 9.67 | 8.49 |
| Average estimated value per family of gifts of food and home-produced food and meals received as pay (incomplete) ¹ | 12.01 | 14.18 | 13.03 | 10.46 | 12.49 | 10.77 | 7.43 | 10.78 |

¹ The aggregates on which these averages are based do not include gifts of food received, food produced at home, and meals received as pay, reported by 3.4 percent of the families, but for which they could not estimate the value.

TABLE A-2. PART II.—Estimated Quantity of and Expenditure for Food Purchased for Preparation at Home in 1 Year, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure for all goods and services of— | | |
|--|--------------|--|----------------|----------------|
| | | Under \$400 | \$400 to \$600 | \$600 and over |
| Average number of equivalent full time persons per family..... | 3.61 | 4.72 | 3.37 | 2.55 |
| Average number of food-expenditure units per family..... | 3.12 | 4.02 | 2.91 | 2.28 |

| Item | Average quantity purchased per person in 1 year | | | | Average expenditure per person in 1 year | | | |
|--|---|--|----------------|----------------|--|--|----------------|----------------|
| | All families | Families with total annual unit expenditure for all goods and services of— | | | All families | Families with total annual unit expenditure for all goods and services of— | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | | | | |
| Total | | | | | \$128.93 | \$97.27 | \$140.02 | \$182.27 |
| Grain products, total..... | 223.5 | 216.7 | 226.4 | 234.2 | 19.99 | 17.63 | 21.00 | 23.61 |
| Bread and other baked goods, total..... | 142.2 | 131.6 | 147.4 | 158.5 | 14.27 | 12.15 | 15.19 | 17.61 |
| Bread: White..... | 92.5 | 95.2 | 92.0 | 87.3 | 7.66 | 7.71 | 7.75 | 7.44 |
| Graham, whole wheat..... | 10.6 | 8.1 | 12.0 | 14.0 | .91 | .66 | 1.06 | 1.61 |
| Rye..... | 13.5 | 10.7 | 15.0 | 17.7 | 1.21 | .94 | 1.33 | 1.25 |
| Crackers..... | 5.6 | 4.6 | 6.3 | 6.9 | .81 | .62 | .91 | 1.05 |
| Plain rolls..... | 3.6 | 2.4 | 3.8 | 5.8 | .62 | .39 | .70 | 1.00 |
| Sweet rolls..... | 3.6 | 2.6 | 4.2 | 4.9 | .59 | .42 | .67 | .85 |
| Cookies..... | 3.7 | 2.6 | 4.2 | 5.2 | .71 | .47 | .80 | 1.12 |
| Cakes..... | 4.7 | 2.4 | 5.2 | 9.4 | 1.05 | .51 | 1.22 | 2.15 |
| Pies..... | 2.8 | 1.8 | 2.7 | 5.3 | .39 | .23 | .40 | .76 |
| Other..... | 1.6 | 1.2 | 2.0 | 2.0 | .29 | .20 | .35 | .38 |
| Ready-to-eat cereals..... | 4.7 | 3.6 | 5.3 | 5.9 | .80 | .61 | .91 | 1.03 |
| Flour and other cereals, total..... | 76.6 | 81.5 | 73.7 | 69.8 | 4.92 | 4.87 | 4.90 | 4.97 |
| Flour, wheat..... | 47.7 | 51.4 | 46.1 | 41.8 | 2.32 | 2.39 | 2.26 | 2.18 |
| Corn meal..... | 4.0 | 5.2 | 3.1 | 2.7 | .16 | .19 | .14 | .13 |
| Hominy..... | .8 | .9 | .7 | .8 | .05 | .05 | .04 | .05 |
| Rice..... | 5.2 | 5.4 | 4.9 | 5.2 | .37 | .36 | .37 | .41 |
| Rolled oats..... | 5.5 | 5.5 | 5.5 | 5.1 | .46 | .44 | .48 | .44 |
| Wheat cereal..... | 2.4 | 1.9 | 2.7 | 3.0 | .37 | .29 | .41 | .46 |
| Macaroni, spaghetti, noodles..... | 10.0 | 10.3 | 9.5 | 10.0 | 1.07 | 1.05 | 1.06 | 1.14 |
| Other grain products..... | 1.0 | .9 | 1.2 | 1.2 | .12 | .10 | .14 | .16 |
| Eggs, total..... | 30.4 | 25.4 | 31.8 | 39.1 | 7.16 | 5.69 | 7.71 | 9.58 |
| Milk: Fresh, whole..... | 198.4 | 171.9 | 210.2 | 239.1 | 12.21 | 10.15 | 13.61 | 14.56 |
| Buttermilk and other milk..... | 4.6 | 4.4 | 4.7 | 4.7 | .22 | .17 | .24 | .29 |
| Evaporated and condensed..... | 15.8 | 14.9 | 16.5 | 16.6 | 1.29 | 1.21 | 1.35 | 1.37 |
| Cheese: American..... | 3.8 | 2.9 | 4.3 | 5.1 | 1.00 | .75 | 1.12 | 1.37 |
| Cottage..... | 1.5 | 1.0 | 1.7 | 2.4 | .20 | .13 | .23 | .34 |
| Other..... | 1.7 | 1.3 | 1.9 | 2.7 | .69 | .50 | .79 | .98 |
| Ice cream..... | 2.5 | 1.3 | 2.8 | 4.6 | .64 | .31 | .70 | 1.28 |
| Fats, total..... | 51.4 | 42.7 | 53.8 | 67.3 | 13.83 | 10.63 | 14.83 | 19.47 |
| Butter..... | 18.8 | 14.2 | 20.6 | 25.9 | 6.71 | 4.99 | 7.47 | 9.38 |
| Cream..... | 2.6 | .7 | 2.7 | 6.9 | .72 | .21 | .73 | 1.88 |
| Other table fats..... | 2.5 | 3.2 | 2.2 | 1.4 | .42 | .53 | .37 | .24 |
| Lard..... | 9.6 | 10.3 | 9.3 | 8.6 | 1.48 | 1.56 | 1.45 | 1.39 |
| Vegetable shortening..... | 2.8 | 1.9 | 3.2 | 4.5 | .54 | .34 | .60 | .91 |
| Table or cooking oils..... | 3.3 | 3.2 | 3.1 | 3.9 | .78 | .68 | .80 | .97 |
| Mayonnaise and other salad dressing..... | 4.2 | 2.8 | 4.9 | 6.4 | .87 | .57 | .94 | 1.39 |
| Bacon, smoked..... | 6.2 | 4.7 | 6.7 | 8.8 | 2.04 | 1.42 | 2.25 | 3.11 |
| Salt side of pork..... | 1.4 | 1.7 | 1.1 | .9 | .27 | .33 | .22 | .20 |

TABLE A-2, PART II.—Estimated Quantity of and Expenditure for Food Purchased for Preparation at Home in 1 Year, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average quantity purchased per person in 1 year | | | | Average expenditure per person in 1 year | | | |
|---|---|--|----------------|----------------|--|--|----------------|----------------|
| | All families | Families with total annual unit expenditure for all goods and services of— | | | All families | Families with total annual unit expenditure for all goods and services of— | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| Meat, poultry, fish, and other sea food, total..... | Lb. 125.2 | Lb. 97.6 | Lb. 135.8 | Lb. 171.6 | \$30.87 | \$21.68 | \$33.90 | \$46.41 |
| Beef: | | | | | | | | |
| Fresh, steak, porterhouse, sirloin..... | 7.7 | 4.5 | 8.4 | 14.2 | 2.39 | 1.29 | 2.48 | 4.72 |
| topround..... | 5.3 | 4.0 | 6.3 | 7.0 | 1.47 | 1.03 | 1.75 | 1.99 |
| other..... | 5.1 | 4.7 | 5.2 | 5.6 | 1.05 | .89 | 1.14 | 1.26 |
| roast, rib..... | 7.6 | 5.7 | 7.8 | 11.5 | 1.88 | 1.31 | 1.94 | 3.06 |
| chuck..... | 5.3 | 5.1 | 5.6 | 5.7 | 1.13 | 1.03 | 1.18 | 1.24 |
| other..... | 2.5 | 2.1 | 2.9 | 3.2 | .62 | .46 | .71 | .81 |
| boiling, chuck..... | 4.4 | 4.4 | 4.7 | 3.9 | .84 | .79 | .93 | .82 |
| plate..... | .8 | .8 | .7 | .7 | .13 | .13 | .12 | .15 |
| other..... | 2.0 | 1.8 | 1.9 | 2.3 | .36 | .31 | .35 | .47 |
| Other beef..... | 1.9 | 1.5 | 2.3 | 2.3 | .44 | .32 | .53 | .55 |
| Veal: Fresh, steak, chops..... | 4.1 | 2.8 | 4.6 | 6.2 | 1.12 | .69 | 1.28 | 1.87 |
| roast..... | 2.8 | 2.3 | 3.1 | 3.5 | .64 | .49 | .70 | .84 |
| stew..... | 1.6 | 1.5 | 1.6 | 1.8 | .30 | .27 | .31 | .37 |
| Lamb: Fresh, chops..... | 3.1 | 1.6 | 3.5 | 6.2 | .94 | .44 | 1.05 | 1.91 |
| roast..... | 4.0 | 2.3 | 5.5 | 5.4 | .94 | .48 | 1.34 | 1.34 |
| stew..... | 1.6 | 1.5 | 1.7 | 1.7 | .30 | .27 | .33 | .35 |
| Pork: Fresh, chops..... | 6.8 | 5.2 | 7.4 | 9.5 | 1.92 | 1.42 | 2.09 | 2.78 |
| loin roast..... | 4.2 | 3.3 | 5.0 | 5.2 | 1.05 | .75 | 1.23 | 1.41 |
| other..... | 2.8 | 2.7 | 3.1 | 2.8 | .60 | .54 | .63 | .64 |
| Smoked ham, slices..... | 1.5 | 1.1 | 1.5 | 2.3 | .48 | .32 | .52 | .80 |
| whole or half picnic..... | 3.3 | 2.2 | 3.6 | 4.8 | .85 | .56 | .99 | 1.27 |
| Pork sausage..... | 1.1 | 1.1 | 1.1 | 1.3 | .25 | .22 | .26 | .29 |
| Other pork..... | .9 | 1.0 | .8 | .9 | .17 | .18 | .17 | .19 |
| Other fresh meat..... | .1 | (1) | .1 | .2 | .03 | .01 | .03 | .06 |
| Miscellaneous meats, total..... | 12.8 | 11.5 | 13.0 | 14.7 | 3.47 | 2.82 | 3.57 | 4.72 |
| Bologna, frankfurters..... | 7.7 | 7.4 | 8.0 | 7.8 | 1.84 | 1.65 | 1.91 | 1.93 |
| Cooked: Ham..... | 1.8 | 1.3 | 1.8 | 2.7 | .79 | .56 | .79 | 1.29 |
| Tongue..... | .2 | .1 | .1 | .3 | .06 | .03 | .05 | .12 |
| Liver..... | 2.1 | 1.8 | 2.2 | 2.5 | .51 | .35 | .55 | .78 |
| Other meat products..... | 1.0 | .9 | .9 | 1.4 | .27 | .23 | .27 | .40 |
| Poultry: Chicken, broiling..... | 5.4 | 2.6 | 6.4 | 10.0 | 1.52 | .71 | 1.79 | 2.92 |
| roast..... | 3.3 | 2.1 | 2.6 | 7.1 | .99 | .54 | .97 | 2.04 |
| stew..... | 4.2 | 3.1 | 4.7 | 6.0 | 1.11 | .76 | 1.25 | 1.66 |
| Turkey..... | .6 | .5 | .3 | 1.5 | .21 | .16 | .10 | .49 |
| Other..... | .5 | .2 | .7 | .8 | .12 | .03 | .19 | .21 |
| Fish and other sea food: | | | | | | | | |
| Fish: Fresh..... | 10.0 | 8.4 | 10.6 | 12.1 | 1.76 | 1.26 | 1.91 | 2.57 |
| Canned..... | 2.8 | 2.1 | 3.5 | 3.8 | .55 | .36 | .65 | .78 |
| Cured..... | .5 | .5 | .5 | .6 | .11 | .08 | .11 | .16 |
| Other sea food..... | 1.6 | 1.1 | 1.7 | 2.8 | .37 | .22 | .42 | .60 |
| Vegetables and fruits, total..... | 476.8 | 374.3 | 515.9 | 641.7 | 25.91 | 17.72 | 28.66 | 40.10 |
| Potatoes..... | 137.3 | 128.4 | 141.5 | 150.2 | 2.64 | 2.25 | 2.78 | 3.28 |
| Sweetpotatoes, yams..... | 7.2 | 6.4 | 7.0 | 9.3 | .27 | .23 | .27 | .39 |
| Peanut butter..... | 1.6 | 1.4 | 1.8 | 1.4 | .27 | .25 | .32 | .26 |
| Other dried legumes and nuts..... | 8.4 | 9.1 | 8.2 | 7.7 | .78 | .74 | .78 | .91 |
| Tomatoes..... | 12.6 | 6.6 | 14.3 | 22.7 | 1.43 | .66 | 1.62 | 2.85 |
| Canned tomato products..... | 12.5 | 10.3 | 12.8 | 16.4 | 1.14 | .94 | 1.19 | 1.52 |
| Green and leafy vegetables: | | | | | | | | |
| Cabbage..... | 20.4 | 19.6 | 20.0 | 22.8 | .54 | .46 | .57 | .66 |
| Lettuce..... | 10.6 | 6.7 | 11.7 | 17.1 | 1.16 | .74 | 1.29 | 1.92 |
| Spinach, fresh..... | 6.9 | 5.0 | 7.9 | 9.4 | .49 | .36 | .55 | .69 |
| canned..... | 1.3 | 1.1 | 1.4 | 1.7 | .13 | .10 | .14 | .17 |
| Lima beans, fresh..... | 1.1 | 1.1 | 1.0 | 1.5 | .11 | .10 | .10 | .16 |
| Beans, snap (string), fresh..... | 5.9 | 4.0 | 6.4 | 9.3 | .56 | .34 | .64 | .96 |
| canned..... | 2.6 | 2.0 | 3.1 | 3.3 | .25 | .18 | .31 | .33 |
| Peas, fresh..... | 4.2 | 2.1 | 4.8 | 8.0 | .40 | .18 | .44 | .82 |
| canned..... | 6.3 | 4.9 | 6.5 | 8.5 | .71 | .54 | .78 | 1.00 |
| Other green and leafy vegetables, fresh..... | 9.6 | 7.8 | 9.7 | 13.4 | .76 | .56 | .81 | 1.26 |
| canned..... | 1.6 | .8 | 1.7 | 2.9 | .21 | .09 | .23 | .43 |

¹ Less than 0.05 pound.

TABLE A-2, PART II.—Estimated Quantity of and Expenditure for Food Purchased for Preparation at Home in 1 Year, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average quantity purchased per person in 1 year | | | | Average expenditure per person in 1 year | | | |
|---|---|--|----------------|----------------|--|--|--------------------|--------------------|
| | All families | Families with total annual unit expenditure for all goods and services of— | | | All families | Families with total annual unit expenditure for all goods and services of— | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| Vegetables and fruits, total—Con. | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | | | | |
| Yellow vegetables: Carrots..... | 13.8 | 10.1 | 15.4 | 19.1 | \$0.67 | \$0.46 | \$0.76 | \$0.97 |
| Other vegetables: | | | | | | | | |
| Celery..... | 7.1 | 4.4 | 7.8 | 12.2 | .60 | .35 | .66 | 1.08 |
| Corn, canned..... | 5.1 | 4.1 | 5.3 | 6.9 | .53 | .40 | .56 | .75 |
| Onions..... | 18.4 | 14.8 | 20.0 | 23.2 | .79 | .62 | .86 | 1.04 |
| Other fresh vegetables..... | 18.3 | 11.8 | 20.7 | 29.5 | 1.18 | .68 | 1.32 | 2.03 |
| Other canned vegetables..... | .9 | .7 | 1.1 | 1.3 | .44 | .24 | .50 | .78 |
| Citrus fruits: | | | | | | | | |
| Lemons..... | 7.1 | 4.5 | 7.9 | 11.7 | .64 | .38 | .73 | 1.10 |
| Oranges..... | 48.0 | 33.5 | 54.5 | 70.0 | 2.65 | 1.77 | 3.03 | 4.01 |
| Grapefruit, fresh..... | 14.3 | 6.5 | 16.4 | 28.5 | .57 | .24 | .63 | 1.22 |
| Other fruits: | | | | | | | | |
| Apples: Fresh..... | 39.9 | 33.0 | 44.6 | 48.0 | 1.80 | 1.37 | 2.05 | 2.37 |
| Bananas..... | 22.2 | 17.2 | 25.7 | 27.6 | 1.12 | .83 | 1.30 | 1.45 |
| Peaches: Canned..... | 3.0 | 1.8 | 3.3 | 4.8 | .32 | .20 | .36 | .54 |
| Pineapple: Canned..... | 2.3 | 1.1 | 2.9 | 4.1 | .30 | .14 | .37 | .53 |
| Other fresh fruits..... | 15.8 | 6.7 | 18.9 | 31.9 | 1.27 | .58 | 1.41 | 2.61 |
| Other canned fruits and fruit juices..... | 4.0 | 1.6 | 4.2 | 8.9 | .46 | .19 | .48 | .99 |
| Dried: | | | | | | | | |
| Prunes..... | 3.9 | 3.0 | 4.6 | 4.9 | .39 | .29 | .46 | .52 |
| Raisins..... | 1.4 | 1.3 | 1.6 | 1.6 | .14 | .12 | .17 | .17 |
| Other dried fruits..... | 1.2 | .9 | 1.2 | 1.9 | .19 | .14 | .19 | .33 |
| Sugar and sweets, total..... | 65.4 | 57.3 | 70.8 | 75.4 | 4.35 | 3.58 | 4.70 | 5.57 |
| Sugar: White..... | 58.0 | 50.7 | 63.1 | 66.2 | 3.10 | 2.70 | 3.35 | 3.60 |
| Brown..... | | | | | | | | |
| Other sweets: Candy..... | 2.4 | 1.8 | 2.6 | 3.7 | .61 | .37 | .63 | 1.13 |
| Jellies..... | 2.1 | 1.7 | 2.4 | 2.5 | .34 | .24 | .42 | .46 |
| Molasses, sirups..... | 2.8 | 3.0 | 2.6 | 2.8 | .29 | .26 | .29 | .36 |
| Other sweets..... | .1 | .1 | .1 | .2 | .01 | .01 | .01 | .02 |
| Miscellaneous, total..... | 40.4 | 25.6 | 43.5 | 68.3 | ² 9.75 | ² 6.61 | ² 10.27 | ² 15.97 |
| Packaged desserts..... | 1.8 | 1.1 | 2.0 | 2.6 | .49 | .31 | .55 | .75 |
| Tea..... | 2.0 | 1.5 | 2.2 | 2.4 | 1.01 | .76 | 1.12 | 1.36 |
| Coffee..... | 13.4 | 10.8 | 14.3 | 17.9 | 3.37 | 2.58 | 3.60 | 4.78 |
| Cocoa..... | 1.1 | 1.3 | .9 | .9 | .20 | .23 | .18 | .17 |
| Soups, canned..... | 5.0 | 3.8 | 5.5 | 7.0 | .62 | .46 | .66 | .92 |
| Cod-liver oil..... | .5 | .4 | .5 | .6 | .38 | .29 | .38 | .56 |
| Soft drinks consumed at home..... | 6.1 | 2.2 | 6.9 | 13.8 | .49 | .16 | .54 | 1.16 |
| Other drinks consumed at home..... | 9.2 | 3.6 | 9.5 | 21.3 | 1.51 | .56 | 1.40 | 3.86 |
| Other foods..... | 1.3 | .9 | 1.7 | 1.8 | 1.68 | 1.26 | 1.84 | 2.41 |
| Sales tax on food..... | | | | | .82 | .51 | .91 | 1.37 |

² Sales tax not included.

TABLE A-2, PART II.—Estimated Quantity of and Expenditure for Food Purchased for Preparation at Home in 1 Year, by Consumption Level
1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure for all goods and services of — | | |
|--|--------------|---|----------------|----------------|
| | | Under \$400 | \$400 to \$600 | \$600 and over |
| Average number of equivalent full-time persons per family..... | 3.79 | 4.21 | 2.46 | 2.26 |
| Average number of food expenditure units per family..... | 3.07 | 3.55 | 2.06 | 2.01 |

| Item | Average quantity purchased per person in 1 year | | | | Average expenditure per person in 1 year | | | |
|--|---|---|----------------|----------------|--|---|----------------|----------------|
| | All families | Families with total annual unit expenditure for all goods and services of — | | | All families | Families with total annual unit expenditure for all goods and services of — | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | \$89.03 | \$74.08 | \$131.59 | \$160.85 |
| Total..... | 228.4 | 215.5 | 276.0 | 247.1 | 14.30 | 12.91 | 18.99 | 18.68 |
| Grain products, total..... | 75.5 | 67.6 | 102.1 | 99.2 | 6.57 | 5.63 | 9.51 | 10.21 |
| Bread and other baked goods, total..... | 64.2 | 59.6 | 84.1 | 63.9 | 5.12 | 4.65 | 7.04 | 5.47 |
| Bread: White..... | 2.8 | 1.6 | 5.2 | 11.4 | .26 | .15 | .50 | 1.09 |
| Graham, whole wheat..... | 1.2 | 1.0 | 1.9 | 2.1 | .08 | .06 | .18 | .20 |
| Rye..... | 2.0 | 1.8 | 2.9 | 3.1 | .29 | .22 | .49 | .58 |
| Crackers..... | 1.2 | .9 | 1.6 | 4.5 | .15 | .11 | .19 | .62 |
| Plain rolls..... | 1.0 | .6 | 2.1 | 3.6 | .17 | .09 | .35 | .64 |
| Sweet rolls..... | .9 | .7 | 1.0 | 2.8 | .14 | .11 | .18 | .44 |
| Cookies..... | 1.4 | 1.0 | 1.8 | 5.3 | .26 | .19 | .38 | .80 |
| Cakes..... | .5 | .3 | .7 | 1.4 | .06 | .04 | .11 | .19 |
| Pies..... | .3 | .1 | .8 | 1.1 | .04 | .01 | .09 | .18 |
| Other..... | 1.8 | 1.6 | 2.4 | 2.8 | .28 | .24 | .41 | .37 |
| Ready to eat cereals..... | 151.1 | 146.3 | 171.5 | 145.1 | 7.45 | 7.04 | 9.07 | 8.10 |
| Flour and other cereals, total..... | 86.9 | 83.7 | 101.3 | 82.1 | 4.17 | 3.94 | 5.27 | 3.89 |
| Flour, wheat..... | 32.7 | 32.9 | 35.2 | 20.2 | 1.13 | 1.12 | 1.28 | .81 |
| Cornmeal..... | 4.5 | 4.1 | 5.3 | 7.0 | .22 | .19 | .26 | .41 |
| Hominy..... | 16.3 | 15.7 | 17.2 | 21.8 | .92 | .85 | 1.03 | 1.58 |
| Rice..... | 4.5 | 4.4 | 4.7 | 5.4 | .37 | .36 | .40 | .41 |
| Rolled oats..... | 1.1 | 1.0 | .9 | 1.8 | .13 | .12 | .14 | .25 |
| Wheat cereal..... | 4.8 | 4.2 | 6.5 | 6.6 | .49 | .44 | .65 | .72 |
| Macaroni, spaghetti, noodles..... | .3 | .3 | .4 | .2 | .02 | .02 | .04 | .03 |
| Other grain products..... | 22.7 | 18.4 | 36.0 | 39.9 | 4.53 | 3.58 | 7.37 | 8.72 |
| Eggs, total..... | 84.7 | 74.9 | 114.9 | 123.8 | 4.63 | 4.04 | 6.30 | 7.37 |
| Milk: Fresh, whole..... | 14.3 | 13.6 | 17.8 | 13.7 | .53 | .50 | .60 | .66 |
| Buttermilk and other milk..... | 16.2 | 14.5 | 20.6 | 25.2 | 1.38 | 1.24 | 1.70 | 2.16 |
| Evaporated and condensed..... | 2.6 | 2.1 | 4.2 | 4.7 | .60 | .48 | 1.00 | 1.13 |
| Cheese: American..... | .1 | .1 | .1 | .7 | .02 | .01 | .02 | .11 |
| Cottage..... | .4 | .3 | .5 | .6 | .07 | .05 | .14 | .19 |
| Other..... | 1.6 | 1.1 | 1.8 | 8.6 | .47 | .28 | .51 | 2.91 |
| Ice cream..... | 64.5 | 58.3 | 86.3 | 82.1 | 13.63 | 11.72 | 19.84 | 20.52 |
| Fats, total..... | 11.1 | 8.8 | 18.4 | 20.9 | 3.87 | 3.00 | 6.56 | 7.44 |
| Butter..... | .3 | .1 | 1.3 | .6 | .10 | .02 | .37 | .34 |
| Cream..... | 2.2 | 2.3 | 1.7 | 1.9 | .34 | .36 | .26 | .33 |
| Other table fats..... | 24.6 | 23.8 | 29.3 | 20.4 | 3.59 | 3.46 | 4.30 | 3.17 |
| Lard..... | 1.7 | 1.0 | 2.9 | 7.7 | .28 | .15 | .48 | 1.41 |
| Vegetable shortening..... | .8 | .4 | 1.5 | 3.8 | .19 | .07 | .54 | .74 |
| Table or cooking oils..... | 2.8 | 2.2 | 4.1 | 6.4 | .58 | .44 | .94 | 1.47 |
| Mayonnaise and other salad dressing..... | 9.3 | 8.3 | 12.9 | 12.1 | 2.54 | 2.16 | 3.74 | 3.97 |
| Bacon, smoked..... | 11.7 | 11.4 | 14.2 | 8.3 | 2.14 | 2.06 | 2.65 | 1.65 |
| Salt side of pork..... | | | | | | | | |

TABLE A-2, PART II.—Estimated Quantity of and Expenditure for Food Purchased for Preparation at Home in 1 Year, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average quantity purchased per person in 1 year | | | | Average expenditure per person in 1 year | | | |
|--|---|--|----------------|----------------|--|--|----------------|----------------|
| | All families | Families with total annual unit expenditure for all goods and services of— | | | All families | Families with total annual unit expenditure for all goods and services of— | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| Meat, poultry, fish and other sea food, total..... | Lb. 119.0 | Lb. 101.5 | Lb. 171.2 | Lb. 198.2 | \$22.55 | \$17.73 | \$35.66 | \$47.12 |
| Beef: | | | | | | | | |
| Fresh, steak, porterhouse, sirloin..... | 4.3 | 3.5 | 7.1 | 7.6 | 1.03 | .78 | 1.77 | 2.09 |
| top round..... | 2.5 | 2.1 | 4.4 | 3.4 | .58 | .46 | 1.07 | .75 |
| other..... | 2.0 | 1.8 | 2.3 | 3.5 | .36 | .31 | .43 | .81 |
| roast, rib..... | 4.3 | 3.6 | 7.0 | 6.1 | .87 | .69 | 1.43 | 1.60 |
| chuck..... | 3.5 | 3.3 | 4.4 | 3.0 | .62 | .58 | .84 | .59 |
| other..... | .7 | .6 | 1.3 | 0 | .12 | .10 | .25 | 0 |
| boiling, chuck..... | 4.5 | 4.8 | 3.7 | 3.2 | .66 | .67 | .60 | .68 |
| plate..... | .9 | 1.1 | .4 | 0 | .12 | .14 | .07 | 0 |
| other..... | 2.0 | 1.9 | 2.2 | 3.1 | .28 | .25 | .34 | .55 |
| Other beef..... | 1.6 | 1.4 | 2.2 | 1.3 | .26 | .23 | .36 | .19 |
| Veal: Fresh, steak, chops..... | 3.7 | 3.2 | 4.6 | 7.6 | .76 | .60 | 1.12 | 1.85 |
| roast..... | 1.6 | 1.6 | .9 | 3.1 | .31 | .29 | .21 | .84 |
| stew..... | 1.2 | 1.2 | 1.1 | 1.2 | .17 | .17 | .16 | .16 |
| Lamb: Fresh, chops..... | 1.3 | .8 | 2.2 | 5.4 | .35 | .20 | .61 | 1.54 |
| roast..... | 2.4 | 1.2 | 7.2 | 4.3 | .51 | .22 | 1.54 | 1.18 |
| stew..... | 1.0 | .8 | 1.5 | 2.0 | .15 | .10 | .26 | .42 |
| Pork: Fresh, chops..... | 7.9 | 6.8 | 11.7 | 10.5 | 1.97 | 1.66 | 3.13 | 2.64 |
| loin roast..... | 2.6 | 1.9 | 3.6 | 8.8 | .61 | .43 | .80 | 2.42 |
| other..... | 4.9 | 4.6 | 5.9 | 4.7 | .72 | .68 | .85 | .82 |
| Smoked ham, slices..... | 1.3 | 1.0 | 2.4 | 2.7 | .36 | .26 | .72 | .67 |
| half or whole..... | 3.4 | 2.7 | 4.7 | 8.8 | .79 | .63 | 1.06 | 2.24 |
| picnic..... | 3.5 | 3.1 | 5.5 | 2.7 | .66 | .55 | 1.14 | .58 |
| Pork sausage..... | 4.9 | 4.0 | 8.3 | 6.4 | 1.03 | .81 | 1.84 | 1.54 |
| Other pork..... | 3.0 | 2.9 | 4.0 | 1.9 | .41 | .38 | .52 | .33 |
| Other fresh meat..... | .3 | .4 | .2 | 0 | .04 | .05 | .03 | 0 |
| Miscellaneous, total..... | 12.2 | 11.7 | 14.1 | 14.3 | 2.27 | 2.06 | 2.80 | 3.32 |
| Bologna, frankfurters..... | 6.7 | 6.4 | 7.5 | 9.0 | 1.29 | 1.20 | 1.45 | 1.96 |
| Cooked: Ham..... | .7 | .6 | 1.1 | 1.4 | .23 | .16 | .45 | .43 |
| Tongue..... | .1 | (¹) | .2 | 0 | .01 | .01 | .04 | 0 |
| Liver..... | 4.1 | 4.1 | 4.8 | 3.1 | .66 | .61 | .80 | .81 |
| Other meat products..... | .6 | .6 | .5 | .8 | .08 | .08 | .06 | .12 |
| Poultry: Chicken, broiling..... | 5.4 | 3.4 | 9.9 | 20.3 | 1.40 | .81 | 2.72 | 5.50 |
| roast..... | 4.2 | 2.7 | 9.1 | 9.0 | 1.00 | .60 | 2.24 | 2.53 |
| stew..... | 4.9 | 3.1 | 8.7 | 18.7 | 1.18 | .68 | 2.17 | 4.98 |
| Turkey..... | .6 | .2 | .5 | 6.1 | .20 | .08 | .23 | 1.80 |
| Other..... | .6 | .2 | 2.2 | .6 | .14 | .05 | .54 | .13 |
| Fish and other sea food: | | | | | | | | |
| Fish: Fresh..... | 18.1 | 16.4 | 23.5 | 23.9 | 2.09 | 1.77 | 3.02 | 3.67 |
| Canned..... | 1.6 | 1.6 | 1.8 | 2.1 | .23 | .21 | .27 | .33 |
| Cured..... | .6 | .5 | .9 | .9 | .07 | .05 | .12 | .17 |
| Other sea food..... | 1.5 | 1.4 | 1.7 | 1.0 | .23 | .18 | .40 | .20 |
| Vegetables and fruits, total..... | 334.8 | 287.8 | 476.9 | 547.6 | 15.79 | 12.75 | 24.33 | 30.97 |
| Potatoes..... | 87.3 | 78.7 | 113.0 | 123.3 | 2.01 | 1.77 | 2.81 | 2.78 |
| Sweet potatoes, yams..... | 30.6 | 28.9 | 35.6 | 38.1 | 1.04 | .95 | 1.30 | 1.49 |
| Peanut butter..... | .8 | .8 | .7 | 1.5 | .14 | .14 | .12 | .23 |
| Other dried legumes and nuts..... | 18.2 | 18.4 | 19.8 | 13.3 | 1.19 | 1.15 | 1.43 | 1.22 |
| Tomatoes, fresh..... | 5.0 | 3.3 | 7.4 | 22.9 | .54 | .34 | .85 | 2.34 |
| Canned tomato products..... | 7.9 | 6.8 | 11.5 | 10.4 | .63 | .53 | .96 | 1.02 |
| Green and leafy vegetables: | | | | | | | | |
| Cabbage..... | 30.9 | 27.6 | 40.3 | 45.3 | .83 | .76 | 1.06 | 1.05 |
| Lettuce..... | 3.0 | 2.2 | 5.5 | 7.3 | .34 | .23 | .67 | .90 |
| Spinach, fresh..... | 5.6 | 4.3 | 9.1 | 12.0 | .35 | .26 | .62 | .78 |
| canned..... | .6 | .5 | 1.0 | .3 | .05 | .04 | .09 | .11 |
| Lima beans, fresh..... | 2.2 | 2.2 | 2.6 | 1.8 | .18 | .18 | .19 | .09 |
| Beans, snap (string), fresh..... | 7.8 | 6.6 | 10.3 | 18.0 | .64 | .48 | .92 | 1.90 |
| canned..... | 1.4 | 1.0 | 2.5 | 2.9 | .11 | .08 | .21 | .22 |
| Peas, fresh..... | 1.9 | 1.1 | 3.7 | 6.4 | .16 | .08 | .35 | .64 |
| canned..... | 3.0 | 2.7 | 4.0 | 4.0 | .31 | .27 | .42 | .51 |
| Other green and leafy vegetables, fresh..... | 17.7 | 17.0 | 19.7 | 22.6 | .93 | .76 | 1.46 | 1.87 |
| canned..... | .5 | .4 | .8 | 1.4 | .06 | .03 | .11 | .20 |

¹ Less than 0.05 pound.

TABLE A-2, PART II.—*Estimated Quantity of and Expenditure for Food Purchased for Preparation at Home in 1 Year, by Consumption Level—Continued*

1,566 NEGRO FAMILIES IN 16 CITIES—Continued

| Item | Average quantity purchased per person in 1 year | | | | Average expenditure per person in 1 year | | | |
|---|---|--|----------------|----------------|--|--|-------------------|--------------------|
| | All families | Families with total annual unit expenditure for all goods and services of— | | | All families | Families with total annual unit expenditure for all goods and services of— | | |
| | | Under \$400 | \$400 to \$600 | \$600 and over | | Under \$400 | \$400 to \$600 | \$600 and over |
| Vegetables and fruits, total—Con. | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | <i>Lb.</i> | \$0.19 | \$0.14 | \$0.28 | \$0.56 |
| Yellow vegetables: Carrots..... | 3.9 | 3.0 | 5.6 | 10.5 | | | | |
| Other vegetables: | | | | | | | | |
| Celery..... | 1.6 | 1.3 | 2.5 | 2.8 | .12 | .10 | .19 | .18 |
| Corn, canned..... | 4.6 | 3.8 | 6.7 | 7.9 | .43 | .34 | .65 | .92 |
| Onions..... | 19.5 | 16.0 | 31.1 | 31.6 | .73 | .60 | 1.14 | 1.28 |
| Other fresh vegetables..... | 8.9 | 7.0 | 14.8 | 19.4 | .45 | .35 | .72 | 1.00 |
| Other canned vegetables..... | .3 | .2 | .3 | 2.1 | .12 | .08 | .17 | .49 |
| Citrus fruits: | | | | | | | | |
| Lemons..... | 5.4 | 4.0 | 8.8 | 15.0 | .49 | .36 | .82 | 1.30 |
| Oranges..... | 17.2 | 11.8 | 33.2 | 42.5 | .97 | .65 | 1.92 | 2.35 |
| Grapefruit, fresh..... | 5.3 | 3.2 | 11.5 | 14.7 | .23 | .13 | .54 | .68 |
| Other fruits: | | | | | | | | |
| Apples, fresh..... | 21.0 | 17.4 | 35.1 | 27.2 | .92 | .76 | 1.53 | 1.23 |
| Bananas..... | 10.9 | 8.6 | 21.2 | 10.7 | .45 | .34 | .91 | .56 |
| Peaches, canned..... | 1.9 | 1.4 | 3.5 | 3.6 | .20 | .15 | .32 | .46 |
| Pineapple, canned..... | .7 | .4 | 1.7 | 1.8 | .09 | .05 | .22 | .27 |
| Other fresh fruits..... | 3.8 | 2.5 | 7.1 | 10.5 | .34 | .18 | .69 | 1.13 |
| Other canned fruits and fruit juices..... | 1.4 | 1.0 | 1.3 | 6.5 | .12 | .09 | .13 | .49 |
| Dried: | | | | | | | | |
| Prunes..... | 2.3 | 2.1 | 2.5 | 4.2 | .21 | .18 | .21 | .50 |
| Raisins..... | .3 | .3 | .5 | 0 | .03 | .03 | .05 | 0 |
| Other dried fruits..... | 1.4 | 1.3 | 2.0 | 5.1 | .19 | .17 | .27 | .22 |
| Sugars and sweets, total..... | 68.3 | 62.1 | 90.5 | 82.9 | 4.11 | 3.72 | 5.50 | 5.15 |
| Sugars: White }..... | 58.0 | 51.7 | 79.3 | 76.3 | 3.12 | 2.81 | 4.17 | 4.04 |
| Brown }..... | 1.3 | 1.2 | 2.0 | 1.0 | .21 | .16 | .43 | .26 |
| Candy..... | 1.3 | 1.1 | 2.1 | 2.0 | .21 | .17 | .33 | .41 |
| Jellies..... | 7.7 | 8.1 | 6.9 | 3.6 | .56 | .58 | .52 | .44 |
| Molasses, sirups..... | (1) | (1) | .2 | 0 | .01 | (3) | .05 | 0 |
| Other sweets..... | 23.4 | 18.3 | 39.7 | 39.5 | ² 6.39 | ² 5.06 | ² 9.61 | ² 14.80 |
| Miscellaneous, total..... | 7 | .6 | .9 | 1.2 | .16 | .12 | .29 | .34 |
| Packaged dessert..... | 1.1 | .9 | 2.0 | 1.0 | .52 | .43 | .86 | .69 |
| Tea..... | 9.6 | 8.1 | 14.8 | 13.8 | 2.23 | 1.85 | 3.54 | 3.36 |
| Coffee..... | 1.1 | 1.0 | 1.4 | .9 | .18 | .17 | .24 | .22 |
| Cocoa..... | 1.2 | .9 | 1.5 | 4.2 | .15 | .11 | .17 | .54 |
| Soups, canned..... | .2 | .2 | .1 | .2 | .09 | .10 | .05 | .21 |
| Cod-liver oil..... | 4.7 | 2.3 | 14.3 | 6.5 | .45 | .21 | 1.32 | .92 |
| Soft drinks consumed at home..... | 4.3 | 3.9 | 4.1 | 10.3 | 1.28 | .97 | 1.18 | 6.01 |
| Other drinks consumed at home..... | .5 | .4 | .6 | 1.4 | 1.33 | 1.10 | 1.96 | 2.51 |
| Other foods..... | | | | | .03 | .01 | .02 | .36 |
| Sales tax on food..... | | | | | | | | |

¹ Less than 0.05 pound.

² Sales tax not included.

³ Less than 0.5 cent.

TABLE A-3.—Housing Facilities, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| I. Percentage of families in survey who rented principal home at end of schedule year | 69.7 | 2.0 | 8.2 | 13.7 | 14.1 | 10.9 | 7.9 | 5.1 | 3.3 | 2.0 | 1.1 | 0.6 | 0.8 |
| Percentage of families in each consumption level who rented principal home at end of schedule year | 69.7 | 65.9 | 67.1 | 69.3 | 69.0 | 69.4 | 69.7 | 71.9 | 71.1 | 76.1 | 75.8 | 76.9 | 75.5 |
| Average monthly rental rate at end of schedule year | Dol. 23.51 | Dol. 14.92 | Dol. 17.90 | Dol. 20.74 | Dol. 22.69 | Dol. 25.24 | Dol. 26.16 | Dol. 27.67 | Dol. 28.54 | Dol. 29.53 | Dol. 30.40 | Dol. 34.40 | Dol. 35.22 |
| Percentage of families living in— | | | | | | | | | | | | | |
| 1-family detached house | 25.3 | 36.4 | 30.5 | 28.7 | 26.1 | 23.4 | 23.0 | 21.2 | 17.0 | 17.3 | 16.4 | 15.7 | 13.1 |
| 1-family semidetached or row house | 13.9 | 32.2 | 21.7 | 15.2 | 11.3 | 11.9 | 11.9 | 12.9 | 8.7 | 10.6 | 4.5 | 13.6 | 7.8 |
| 2-family house | 27.2 | 12.2 | 24.0 | 26.8 | 31.3 | 28.8 | 27.1 | 25.9 | 27.2 | 24.8 | 31.6 | 19.0 | 23.3 |
| Multiple dwelling (3-family or more) | 33.6 | 19.2 | 23.8 | 29.3 | 31.3 | 35.9 | 38.0 | 40.0 | 47.1 | 47.3 | 47.5 | 51.7 | 55.8 |
| Dwelling with elevator | 2.3 | .2 | .2 | .4 | 1.4 | 2.7 | 4.1 | 4.0 | 3.2 | 6.0 | 6.0 | 15.6 | 13.3 |
| Dwelling with janitor service | 21.5 | 4.2 | 8.9 | 13.7 | 19.1 | 24.7 | 25.7 | 33.6 | 37.7 | 36.5 | 44.6 | 44.6 | 50.8 |
| Percentage of families having— | | | | | | | | | | | | | |
| Bathroom in dwelling unit | 89.6 | 62.1 | 78.1 | 87.3 | 90.0 | 93.2 | 95.2 | 95.5 | 97.1 | 97.5 | 95.1 | 97.8 | 98.1 |
| Toilet: Inside flush | 95.7 | 76.5 | 89.9 | 94.7 | 95.9 | 98.1 | 99.1 | 99.0 | 99.4 | 99.7 | 99.6 | 100.0 | 98.6 |
| Outside flush | 2.0 | 9.8 | 3.9 | 2.4 | 2.3 | 1.0 | .6 | .2 | .6 | .3 | .4 | 0 | 0 |
| Other type | 2.3 | 13.7 | 6.2 | 2.9 | 1.8 | .9 | .3 | .8 | 0 | 0 | 0 | 0 | 1.4 |
| Sole use of toilet by household | 91.9 | 86.1 | 90.2 | 91.0 | 90.2 | 92.3 | 94.1 | 94.8 | 95.7 | 95.6 | 96.1 | 95.3 | 96.3 |
| Water: Inside dwelling | 98.7 | 91.4 | 96.6 | 98.6 | 99.0 | 99.8 | 99.8 | 99.3 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Running | 98.1 | 90.6 | 96.1 | 97.8 | 98.7 | 99.0 | 98.7 | 99.2 | 99.4 | 99.6 | 99.5 | 100.0 | 100.0 |
| Hot running | 82.0 | 45.0 | 64.9 | 76.3 | 81.5 | 87.7 | 91.2 | 93.3 | 95.8 | 95.7 | 94.5 | 100.0 | 96.6 |
| Not running | .6 | .8 | .5 | .8 | .3 | .8 | 1.1 | .1 | .6 | .4 | .5 | 0 | 0 |
| Outside dwelling only | 1.3 | 8.6 | 3.4 | 1.4 | 1.0 | .2 | .2 | .7 | 0 | 0 | 0 | 0 | 0 |
| Sink | 98.1 | 89.6 | 95.7 | 98.1 | 98.5 | 99.1 | 99.0 | 99.2 | 99.6 | 99.6 | 98.6 | 100.0 | 98.9 |
| Electric lights | 98.2 | 82.9 | 95.3 | 98.0 | 99.1 | 99.4 | 99.8 | 99.8 | 99.3 | 100.0 | 99.6 | 98.7 | 98.3 |
| Gas or electricity for cooking | 89.5 | 51.6 | 76.6 | 85.1 | 90.1 | 95.8 | 96.3 | 97.4 | 98.5 | 99.2 | 96.4 | 98.7 | 100.0 |
| Refrigerator: Electric | 25.2 | 3.1 | 6.9 | 12.9 | 21.5 | 28.8 | 36.9 | 38.4 | 50.8 | 49.9 | 59.8 | 56.7 | 59.9 |
| Other mechanical | 2.7 | 0 | .5 | 1.0 | 2.5 | 2.9 | 2.8 | 4.3 | 5.7 | 7.0 | 3.5 | 12.2 | 16.8 |
| Ice only | 65.6 | 77.1 | 82.8 | 77.3 | 70.2 | 63.7 | 56.0 | 53.4 | 38.3 | 39.5 | 35.2 | 27.7 | 22.6 |
| None | 6.5 | 19.8 | 9.8 | 8.8 | 5.8 | 4.6 | 4.3 | 3.9 | 5.2 | 3.6 | 1.5 | 3.4 | .7 |
| Hot air, hot water, or steam heat | 64.3 | 29.7 | 45.2 | 57.8 | 63.5 | 70.9 | 72.8 | 75.1 | 79.2 | 81.8 | 82.7 | 84.5 | 85.1 |
| Telephone | 23.9 | 6.6 | 7.7 | 13.7 | 19.9 | 29.4 | 32.3 | 36.0 | 44.5 | 40.5 | 51.4 | 52.3 | 53.7 |
| Garage | 33.5 | 13.8 | 20.7 | 26.6 | 33.3 | 36.7 | 39.4 | 41.9 | 45.6 | 48.9 | 52.8 | 50.6 | 55.5 |
| Garden space | 31.6 | 32.2 | 34.0 | 33.1 | 32.4 | 29.7 | 31.5 | 29.6 | 28.9 | 29.7 | 26.4 | 34.2 | 27.3 |
| Each of the following items: | | | | | | | | | | | | | |
| Inside flush toilet, running hot water, electric lights, and gas or electricity for cooking | 76.4 | 29.4 | 55.6 | 68.3 | 75.3 | 84.2 | 87.7 | 91.9 | 93.7 | 94.6 | 92.2 | 97.4 | 96.1 |

TABLE A-3.—Housing Facilities, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES—Continued

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| II. Percentage of families in survey who owned principal home at end of schedule year | 30.3 | 1.0 | 4.0 | 6.1 | 6.3 | 4.9 | 3.4 | 2.0 | 1.3 | 0.6 | 0.3 | 0.2 | 0.2 |
| Percentage of families in each consumption level who owned principal home at end of schedule year | 30.3 | 34.1 | 32.9 | 30.7 | 31.0 | 30.6 | 30.3 | 28.1 | 28.9 | 23.9 | 24.2 | 23.1 | 24.5 |
| Percentage of families living in— | | | | | | | | | | | | | |
| 1-family detached house | 69.2 | 63.8 | 65.7 | 72.8 | 69.4 | 68.2 | 70.3 | 68.0 | 68.4 | 63.3 | 92.0 | 72.5 | 67.5 |
| 1-family semidetached or row house | 17.2 | 27.2 | 23.0 | 16.2 | 15.1 | 17.5 | 15.7 | 13.6 | 14.4 | 14.9 | 5.8 | 13.0 | 25.7 |
| 2-family house | 12.4 | 9.0 | 10.6 | 9.6 | 14.3 | 12.9 | 12.5 | 17.5 | 15.6 | 21.8 | 1.1 | 14.5 | 6.8 |
| Multiple dwelling (3-family or more) | 1.2 | 0 | .7 | 1.4 | 1.2 | 1.4 | 1.5 | .9 | 1.6 | 0 | 1.1 | 0 | 0 |
| Dwelling with elevator | .1 | 0 | .3 | .1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dwelling with janitor service | .6 | .9 | .3 | .3 | .4 | .9 | .1 | .3 | .4 | .6 | 0 | 0 | 0 |
| Percentage of families having— | | | | | | | | | | | | | |
| Bathroom in dwelling unit | 93.1 | 70.5 | 83.2 | 91.8 | 94.6 | 96.9 | 97.3 | 98.8 | 97.7 | 98.6 | 97.5 | 100.0 | 100.0 |
| Toilet: Inside flush | 95.2 | 76.2 | 88.6 | 93.8 | 96.6 | 97.6 | 99.0 | 99.5 | 100.0 | 99.2 | 97.5 | 100.0 | 100.0 |
| Outside flush | .9 | 6.6 | 1.6 | 1.6 | .5 | .6 | .3 | .1 | 0 | .8 | 0 | 0 | 0 |
| Other type | 3.9 | 17.2 | 9.8 | 4.6 | 2.9 | 1.8 | .7 | .4 | 0 | 0 | 2.5 | 0 | 0 |
| Sole use of toilet by household | 97.4 | 99.6 | 98.4 | 97.2 | 98.1 | 96.8 | 96.1 | 97.6 | 97.0 | 94.2 | 96.9 | 100.0 | 95.6 |
| Water: Inside dwelling | 98.2 | 87.5 | 95.0 | 98.0 | 98.9 | 99.4 | 99.6 | 100.0 | 100.0 | 98.7 | 100.0 | 100.0 | 100.0 |
| Running | 97.6 | 86.0 | 93.8 | 97.2 | 98.6 | 98.6 | 99.3 | 99.8 | 100.0 | 98.7 | 100.0 | 100.0 | 100.0 |
| Hot running | 86.3 | 54.8 | 72.4 | 83.7 | 86.7 | 91.1 | 94.4 | 98.4 | 96.0 | 97.0 | 93.5 | 100.0 | 96.5 |
| Not running | .6 | 1.5 | 1.2 | .8 | .3 | .8 | .3 | .2 | 0 | 0 | 0 | 0 | 0 |
| Outside dwelling only | 1.8 | 12.5 | 5.0 | 2.0 | 1.1 | .6 | .4 | 0 | 0 | 1.3 | 0 | 0 | 0 |
| Sink | 98.2 | 86.2 | 95.6 | 98.4 | 98.4 | 99.4 | 99.6 | 99.8 | 99.7 | 100.0 | 100.0 | 100.0 | 100.0 |
| Electric lights | 98.4 | 89.2 | 97.5 | 97.5 | 99.2 | 99.2 | 99.6 | 99.8 | 99.4 | 100.0 | 100.0 | 100.0 | 100.0 |
| Gas or electricity for cooking | 90.4 | 59.6 | 78.9 | 88.5 | 92.8 | 92.5 | 98.3 | 97.3 | 99.0 | 96.6 | 96.0 | 100.0 | 100.0 |
| Refrigerator: Electric | 27.8 | 3.1 | 9.1 | 18.5 | 26.5 | 33.8 | 39.7 | 44.9 | 49.3 | 49.2 | 51.2 | 63.5 | 68.5 |
| Other mechanical | 1.9 | .3 | .6 | 1.3 | 1.3 | 2.0 | 3.2 | 2.9 | 5.8 | 4.7 | 2.5 | 10.1 | 6.6 |
| Ice only | 62.9 | 77.2 | 80.2 | 72.4 | 63.9 | 59.2 | 52.0 | 48.9 | 38.6 | 41.1 | 44.7 | 23.6 | 17.0 |
| None | 7.4 | 19.4 | 10.1 | 7.8 | 8.3 | 5.0 | 5.1 | 3.3 | 6.3 | 5.0 | 1.6 | 2.8 | 7.9 |
| Hot air, hot water, or steam heat | 73.4 | 49.1 | 62.5 | 70.8 | 75.7 | 76.4 | 80.0 | 82.1 | 80.9 | 78.4 | 80.5 | 74.0 | 70.6 |
| Telephone | 45.0 | 11.1 | 20.2 | 33.5 | 44.1 | 54.1 | 62.7 | 65.7 | 74.2 | 64.4 | 73.8 | 63.9 | 80.3 |
| Garage | 58.9 | 27.2 | 46.6 | 54.8 | 57.4 | 63.3 | 67.6 | 67.9 | 73.1 | 77.5 | 91.8 | 69.8 | 86.0 |
| Garden space | 65.7 | 63.2 | 62.4 | 65.0 | 65.5 | 66.4 | 67.2 | 62.9 | 73.5 | 71.1 | 80.9 | 71.1 | 68.5 |
| Each of the following items: | | | | | | | | | | | | | |
| Inside flush toilet, running hot water, electric lights, and gas or electricity for cooking | 80.8 | 41.9 | 63.6 | 76.1 | 82.8 | 84.6 | 93.4 | 95.4 | 96.0 | 88.8 | 89.9 | 100.0 | 96.5 |

TABLE A-3.—Housing Facilities, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Housing facilities in dwelling occupied at end of schedule year</i> | | | | | | | | |
| I. Percentage of families in survey who rented principal home at end of schedule year..... | 82.0 | 14.6 | 20.6 | 18.9 | 13.3 | 7.4 | 4.3 | 2.9 |
| Percentage of families in each consumption level who rented principal home at end of schedule year..... | 82.0 | 80.6 | 81.2 | 85.4 | 81.7 | 79.6 | 86.8 | 76.4 |
| Average monthly rental rate at end of schedule year..... | \$16.24 | \$12.18 | \$13.82 | \$15.09 | \$17.01 | \$20.19 | \$26.05 | \$32.99 |
| Percentage of families living in— | | | | | | | | |
| 1-family detached house..... | 28.7 | 44.1 | 34.1 | 28.1 | 21.3 | 16.0 | 9.2 | 13.8 |
| 1-family semidetached or row house..... | 30.8 | 35.3 | 34.0 | 29.0 | 27.6 | 29.2 | 34.5 | 11.4 |
| 2-family house..... | 15.1 | 9.9 | 11.6 | 16.8 | 23.6 | 20.5 | 6.3 | 12.9 |
| Multiple dwelling (3-family or more)..... | 25.4 | 10.7 | 20.3 | 26.1 | 27.5 | 34.3 | 50.0 | 61.9 |
| Dwelling with elevator..... | 1.7 | .7 | .4 | .2 | 1.3 | 3.3 | 9.4 | 11.4 |
| Dwelling with janitor service..... | 12.0 | 3.2 | 4.6 | 8.7 | 15.3 | 19.3 | 40.1 | 54.3 |
| Percentage of families having— | | | | | | | | |
| Bathroom in dwelling unit..... | 55.4 | 37.1 | 44.5 | 59.3 | 61.0 | 68.7 | 87.5 | 92.4 |
| Toilet: Inside flush..... | 67.8 | 50.3 | 57.8 | 71.3 | 75.6 | 81.0 | 91.8 | 95.7 |
| Outside flush..... | 17.0 | 24.7 | 19.9 | 16.6 | 14.9 | 12.0 | 6.3 | 0 |
| Other type..... | 15.2 | 25.0 | 22.3 | 12.1 | 9.5 | 7.0 | 1.9 | 4.3 |
| Sole use of toilet by household..... | 78.5 | 75.8 | 78.5 | 78.4 | 77.1 | 82.5 | 78.6 | 89.6 |
| Water: Inside dwelling..... | 83.8 | 73.9 | 80.1 | 83.5 | 89.6 | 90.1 | 98.7 | 96.7 |
| Running..... | 81.7 | 70.6 | 77.4 | 81.3 | 89.2 | 88.6 | 98.7 | 96.7 |
| Hot running..... | 40.3 | 20.7 | 26.4 | 39.1 | 50.3 | 62.6 | 74.5 | 90.7 |
| Not running..... | 2.1 | 3.3 | 2.8 | 2.2 | 4 | 1.5 | 0 | 0 |
| Outside dwelling only..... | 16.2 | 26.1 | 19.9 | 16.5 | 10.4 | 9.9 | 1.3 | 3.3 |
| Sink..... | 82.6 | 71.8 | 78.3 | 83.0 | 87.7 | 90.0 | 95.3 | 96.7 |
| Electric lights..... | 77.7 | 56.7 | 73.1 | 80.3 | 89.3 | 83.8 | 97.9 | 100.0 |
| Gas or electricity for cooking..... | 46.8 | 17.1 | 35.2 | 48.1 | 60.9 | 67.9 | 84.4 | 94.7 |
| Refrigerator: Electric..... | 4.3 | .4 | 1.5 | 3.7 | 2.8 | 3.5 | 23.0 | 28.3 |
| Other mechanical..... | .2 | 0 | .4 | .4 | 0 | 0 | 0 | 0 |
| Ice only..... | 91.0 | 88.3 | 93.5 | 91.2 | 96.4 | 95.0 | 77.0 | 71.7 |
| None..... | 4.5 | 11.3 | 4.6 | 4.7 | 8 | 1.5 | 0 | 0 |
| Hot air, hot water, or steam heat..... | 30.3 | 17.4 | 19.7 | 27.5 | 34.8 | 40.1 | 66.9 | 88.5 |
| Telephone..... | 8.1 | 2.1 | 5.3 | 8.2 | 9.1 | 7.0 | 22.1 | 35.3 |
| Garage..... | 7.8 | 8.1 | 6.8 | 7.6 | 10.9 | 7.5 | 7.6 | 1.0 |
| Garden space..... | 25.5 | 31.5 | 29.6 | 24.5 | 25.6 | 18.5 | 8.0 | 15.0 |
| Each of the following items: | | | | | | | | |
| Inside flush toilet, running hot water, electric lights, and gas or electricity for cooking..... | 32.3 | 11.1 | 18.3 | 29.5 | 42.1 | 56.7 | 71.4 | 87.5 |

Table A-3.—Housing Facilities by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Housing facilities in dwelling occupied at end of schedule year—Continued</i> | | | | | | | | |
| II. Percentage of families in survey who owned principal home at end of schedule year | 18.0 | 3.5 | 4.8 | 3.2 | 3.0 | 1.9 | 0.7 | 0.9 |
| Percentage of families in each consumption level who owned principal home at end of schedule year | 18.0 | 19.4 | 18.8 | 14.6 | 18.2 | 20.4 | 13.2 | 23.6 |
| Percentage of families living in— | | | | | | | | |
| 1-family detached house | 74.2 | 92.0 | 74.3 | 67.3 | 72.2 | 74.3 | 50.6 | 51.7 |
| 1-family semidetached or row house | 19.4 | 6.4 | 16.4 | 30.0 | 18.6 | 17.7 | 28.3 | 48.3 |
| 2-family house | 6.4 | 1.6 | 9.3 | 2.7 | 9.2 | 8.0 | 21.1 | 0 |
| Multiple dwelling (3-family or more) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dwelling with elevator | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dwelling with janitor service | .5 | 0 | 0 | 3.0 | 0 | 0 | 0 | 0 |
| Percentage of families having— | | | | | | | | |
| Bathroom in dwelling unit | 59.2 | 32.6 | 43.3 | 66.9 | 67.4 | 94.6 | 83.2 | 100.0 |
| Toilet: Inside flush | 65.5 | 34.2 | 55.7 | 70.7 | 83.6 | 89.7 | 91.6 | 96.8 |
| Outside flush | 8.9 | 16.0 | 8.8 | 8.7 | 2.8 | 8.8 | 8.4 | 3.2 |
| Other type | 25.6 | 49.8 | 35.5 | 20.6 | 13.6 | 1.5 | 0 | 0 |
| Sole use of toilet by household | 97.9 | 98.4 | 97.0 | 98.2 | 98.1 | 100.0 | 83.1 | 93.7 |
| Water: Inside dwelling | 75.4 | 55.3 | 65.8 | 78.6 | 87.4 | 97.1 | 85.7 | 100.0 |
| Running | 74.8 | 53.7 | 65.8 | 78.6 | 87.4 | 97.1 | 85.7 | 93.7 |
| Hot running | 44.8 | 10.7 | 34.1 | 46.7 | 59.6 | 82.3 | 74.9 | 77.9 |
| Not running | 6 | 1.6 | 0 | 0 | 0 | 0 | 0 | 6.3 |
| Outside dwelling only | 24.6 | 44.7 | 34.2 | 21.4 | 12.6 | 2.9 | 14.3 | 0 |
| Sink | 75.0 | 54.5 | 66.9 | 77.8 | 85.5 | 91.2 | 100.0 | 100.0 |
| Electric lights | 85.5 | 68.0 | 82.7 | 86.0 | 95.0 | 97.1 | 100.0 | 100.0 |
| Gas or electricity for cooking | 49.5 | 10.7 | 39.3 | 53.8 | 71.4 | 77.9 | 68.9 | 93.7 |
| Refrigerator: Electric | 10.5 | 0 | 1.8 | 8.5 | 20.6 | 19.5 | 25.3 | 41.0 |
| Other mechanical | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ice only | 86.4 | 93.6 | 93.5 | 88.0 | 79.4 | 80.5 | 74.7 | 59.0 |
| None | 3.1 | 6.4 | 4.7 | 3.5 | 0 | 0 | 0 | 0 |
| Hot air, hot water, or steam heat | 33.0 | 11.0 | 29.2 | 26.6 | 38.0 | 59.6 | 43.8 | 81.1 |
| Telephone | 29.5 | 16.6 | 8.3 | 33.9 | 42.9 | 37.2 | 74.9 | 83.2 |
| Garage | 31.3 | 21.1 | 25.4 | 43.0 | 41.0 | 37.8 | 29.6 | 15.8 |
| Garden space | 55.3 | 66.1 | 60.5 | 58.0 | 40.7 | 55.0 | 21.2 | 49.4 |
| Each of the following items: | | | | | | | | |
| Inside flush toilet, running hot water, electric lights, and gas or electricity for cooking | 38.1 | 2.7 | 29.0 | 43.8 | 55.9 | 71.4 | 52.1 | 65.2 |

TABLE A-4.—Housing Expenditures, by Consumption Level
14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All fam- ilies | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|-------------------|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-----------------------|-----------------------|------------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| I. Percentage of all families in survey ¹ | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Average number of persons in economic family..... | 3.60 | 6.49 | 5.19 | 4.16 | 3.54 | 3.13 | 2.79 | 2.55 | 2.38 | 2.28 | 2.26 | 2.21 | 2.00 |
| Average number of persons in household..... | 3.79 | 6.61 | 5.33 | 4.32 | 3.93 | 3.33 | 3.01 | 2.69 | 2.60 | 2.49 | 2.47 | 2.37 | 2.12 |
| Percentage of families investing in: | | | | | | | | | | | | | |
| Principal home..... | 14.0 | 12.8 | 14.2 | 14.0 | 14.8 | 15.2 | 14.3 | 11.9 | 13.3 | 7.9 | 15.1 | 14.5 | 13.0 |
| Vacation home..... | (²) | 0 | 0 | 0 | 0 | 0 | .1 | .1 | 0 | 0 | 0 | 0 | .5 |
| Percentage of families having current expenditure for— | | | | | | | | | | | | | |
| Owned principal home: | | | | | | | | | | | | | |
| Taxes..... | 30.1 | 34.0 | 32.4 | 30.1 | 30.9 | 30.3 | 30.1 | 27.7 | 28.6 | 24.8 | 25.5 | 24.1 | 23.9 |
| Assessments..... | 4.3 | 1.5 | 3.5 | 3.9 | 4.2 | 4.8 | 4.9 | 5.1 | 4.6 | 5.4 | 6.0 | 5.0 | 5.1 |
| Repairs and replacements..... | 14.8 | 7.8 | 12.7 | 13.9 | 15.2 | 15.0 | 17.4 | 17.1 | 17.8 | 15.5 | 15.8 | 11.9 | 15.5 |
| Fire insurance on home..... | 13.9 | 12.2 | 13.7 | 13.6 | 14.4 | 15.1 | 13.2 | 11.8 | 15.8 | 10.9 | 15.1 | 14.6 | 13.6 |
| Liability insurance on home..... | .2 | 0 | .2 | .3 | .1 | .3 | .2 | .2 | .4 | 0 | .4 | 2.3 | 0 |
| Ground rent..... | .6 | .4 | .9 | .6 | .8 | .6 | .4 | .5 | .4 | .2 | 0 | 0 | .4 |
| Interest on mortgages..... | 19.3 | 20.1 | 21.4 | 19.2 | 20.2 | 20.2 | 18.6 | 17.3 | 19.5 | 14.5 | 17.3 | 15.0 | 13.9 |
| Refinancing charges..... | 1.7 | 1.1 | 2.2 | 2.2 | 1.6 | 1.9 | 1.5 | 1.0 | 1.6 | .5 | 1.4 | 1.6 | 0 |
| Rented principal home: | | | | | | | | | | | | | |
| Rent (gross rent less concessions)..... | 70.1 | 66.4 | 67.6 | 70.2 | 69.5 | 70.1 | 69.9 | 72.6 | 71.3 | 76.4 | 75.4 | 76.9 | 74.7 |
| Repairs by tenant..... | 4.2 | 3.5 | 3.9 | 4.5 | 3.7 | 4.2 | 4.6 | 4.1 | 3.8 | 5.3 | 6.2 | 7.4 | 4.8 |
| Secondary housing: | | | | | | | | | | | | | |
| Owned vacation home..... | .3 | 0 | .3 | .1 | .3 | (²) | .4 | .3 | .7 | .7 | 0 | 1.7 | .5 |
| Rent on vacation or trips..... | 7.3 | .3 | 1.4 | 2.8 | 5.5 | 8.0 | 9.8 | 11.5 | 18.3 | 19.6 | 25.3 | 30.2 | 30.1 |
| Rent at school..... | .4 | .3 | .1 | .1 | .5 | .5 | .7 | .3 | .5 | .2 | 1.1 | 0 | .9 |
| Average amount invested during schedule year in owned: | | | | | | | | | | | | | |
| Principal home, total..... | \$27.10 | \$20.38 | \$21.51 | \$23.33 | \$26.53 | \$29.91 | \$30.02 | \$35.91 | \$29.42 | \$20.79 | \$37.79 | \$62.80 | \$27.51 |
| Payment on principal of mortgage and down payment..... | 21.45 | 14.36 | 16.92 | 18.31 | 21.24 | 24.39 | 22.67 | 29.24 | 23.16 | 15.88 | 28.28 | 50.89 | 25.19 |
| Improvements on home..... | 5.65 | 6.02 | 4.59 | 5.02 | 5.29 | 5.52 | 7.35 | 6.67 | 6.26 | 4.91 | 9.51 | 11.91 | 2.32 |
| Vacation home..... | .04 | 0 | 0 | 0 | 0 | 0 | .03 | .40 | 0 | 0 | 0 | 0 | .27 |
| Average current expenditure for: | | | | | | | | | | | | | |
| Owned principal home, total..... | 61.70 | 39.92 | 49.03 | 53.94 | 61.12 | 67.54 | 70.83 | 69.83 | 79.81 | 68.22 | 85.64 | 48.05 | 81.09 |
| Taxes..... | 23.62 | 18.88 | 20.91 | 21.17 | 23.90 | 25.03 | 27.25 | 25.37 | 28.98 | 23.46 | 23.83 | 16.80 | 22.36 |
| Assessments..... | 1.13 | .68 | .63 | 1.14 | .93 | 1.42 | 1.15 | 1.15 | 1.12 | .74 | 5.66 | 3.56 | .80 |
| Repairs and replacements..... | 10.11 | 2.82 | 4.99 | 7.88 | 8.61 | 11.43 | 12.55 | 13.98 | 15.60 | 22.36 | 20.78 | 5.76 | 27.26 |

| | | | | | | | | | | | | | |
|--|---------|---------|---------|------------------|------------------|------------------|---------|---------|----------|---------|----------|----------|----------|
| Fire insurance on home | 2.22 | 1.40 | 1.88 | 1.96 | 2.15 | 2.46 | 2.47 | 2.23 | 3.03 | 2.29 | 3.29 | 3.23 | 2.80 |
| Liability insurance on home | .05 | 0 | .04 | .08 | .02 | .07 | .04 | .02 | .10 | 0 | .02 | .40 | 0 |
| Ground rent | .31 | .13 | .40 | .25 | .38 | .36 | .21 | .35 | .38 | .11 | 0 | 0 | .19 |
| Interest on mortgages | 23.56 | 15.51 | 19.45 | 20.52 | 24.58 | 25.93 | 26.66 | 26.09 | 30.04 | 19.11 | 30.30 | 17.29 | 27.68 |
| Refinancing charges | .70 | .60 | .73 | .94 | .55 | .84 | .50 | .64 | .56 | .15 | 1.76 | 1.01 | 0 |
| Rented principal home, total | 195.28 | 115.97 | 143.43 | 171.61 | 186.77 | 209.92 | 218.76 | 237.90 | 244.65 | 268.44 | 276.58 | 320.02 | 311.38 |
| Rent (gross rent less concessions) | 194.83 | 115.72 | 143.10 | 171.17 | 186.44 | 209.45 | 218.11 | 237.41 | 244.27 | 267.70 | 276.23 | 318.47 | 310.62 |
| Repairs by tenant | .45 | .25 | .33 | .44 | .33 | .47 | .65 | .49 | .38 | .74 | .35 | 1.55 | .76 |
| Secondary housing, total | 1.87 | .07 | .27 | .40 | 1.27 | 1.81 | 2.63 | 3.32 | 6.02 | 5.11 | 5.82 | 7.33 | 13.21 |
| Owned vacation home | .08 | 0 | .08 | (²) | 0.04 | (³) | .20 | .08 | .15 | .41 | 0 | .17 | 1.30 |
| Rent on vacation or trips | 1.49 | .02 | .17 | .31 | .92 | 1.35 | 1.80 | 3.02 | 5.17 | 4.56 | 5.05 | 7.16 | 10.50 |
| Rent at school | .30 | .05 | .02 | .09 | .31 | .46 | .63 | .22 | .70 | .14 | .77 | 0 | 1.41 |
| Average number of rooms in dwelling unit | 5.10 | 5.52 | 4.78 | 5.15 | 5.16 | 5.07 | 5.08 | 5.06 | 4.95 | 4.96 | 4.89 | 4.80 | 4.51 |
| Percentage of families living in dwellings with— | | | | | | | | | | | | | |
| Less than 4 rooms | 15.7 | 16.0 | 11.7 | 14.1 | 14.5 | 15.5 | 16.7 | 17.5 | 21.3 | 20.9 | 27.2 | 30.2 | 29.7 |
| 4 rooms | 18.6 | 21.3 | 17.9 | 18.2 | 18.0 | 19.6 | 18.1 | 17.9 | 15.9 | 24.3 | 18.4 | 18.8 | 23.5 |
| 5 rooms | 25.9 | 26.3 | 24.8 | 27.4 | 26.3 | 27.1 | 25.5 | 26.4 | 24.8 | 18.3 | 19.7 | 25.3 | 18.9 |
| 6 rooms | 24.2 | 21.5 | 26.9 | 25.2 | 25.5 | 23.0 | 23.6 | 23.7 | 22.1 | 21.1 | 20.8 | 17.1 | 15.3 |
| 7 rooms or more | 15.6 | 14.9 | 18.7 | 15.1 | 15.7 | 14.8 | 16.1 | 14.5 | 15.9 | 15.4 | 13.9 | 8.6 | 12.6 |
| II. Percentage of families who owned their principal home for 12 months | 29.8 | 1.0 | 3.9 | 6.0 | 6.2 | 4.7 | 3.3 | 2.0 | 1.3 | .6 | .4 | .2 | .2 |
| Average number of persons in economic family | 3.83 | 6.87 | 5.49 | 4.41 | 3.67 | 3.23 | 2.85 | 2.52 | 2.46 | 2.38 | 2.38 | 2.16 | 2.18 |
| Average number of persons in household | 4.09 | 7.01 | 5.66 | 4.64 | 3.90 | 3.50 | 3.22 | 2.88 | 2.85 | 2.68 | 2.62 | 2.51 | 2.30 |
| Percentage of families who invested during the schedule year in owned principal home | 45.4 | 38.1 | 42.5 | 44.5 | 46.4 | 49.1 | 46.1 | 41.7 | 47.7 | 32.3 | 56.5 | 54.5 | 59.3 |
| Average amount invested in schedule year, total | \$84.13 | \$58.22 | \$68.35 | \$70.61 | \$81.84 | \$93.68 | \$96.26 | \$90.81 | \$104.51 | \$81.53 | \$128.59 | \$260.61 | \$108.26 |
| Payment on principal of mortgage and/or down payment | 65.85 | 40.77 | 54.36 | 54.22 | 65.40 | 75.95 | 73.07 | 67.61 | 81.15 | 60.88 | 93.63 | 221.43 | 100.44 |
| Improvements on home | 18.28 | 17.45 | 13.99 | 16.39 | 16.44 | 17.73 | 23.19 | 23.20 | 23.36 | 20.65 | 34.96 | 39.18 | 7.82 |
| Average current housing expenditures on owned principal home, total | 202.46 | 118.18 | 149.43 | 176.78 | 195.35 | 220.18 | 234.95 | 239.13 | 277.01 | 284.00 | 341.83 | 205.11 | 285.89 |
| Taxes | 78.15 | 56.19 | 63.91 | 69.62 | 76.99 | 81.82 | 90.72 | 90.50 | 101.63 | 97.39 | 100.61 | 70.26 | 77.18 |
| Assessments | 3.75 | 2.03 | 1.88 | 3.75 | 3.01 | 4.72 | 3.85 | 4.09 | 3.39 | 3.23 | 22.74 | 15.50 | 3.23 |
| Repairs and replacements | 32.72 | 7.76 | 15.26 | 26.03 | 27.02 | 37.64 | 41.58 | 41.89 | 54.16 | 92.61 | 84.16 | 25.07 | 102.70 |
| Fire insurance on home | 7.23 | 4.18 | 5.62 | 6.30 | 6.89 | 7.99 | 8.08 | 7.96 | 10.39 | 8.45 | 12.86 | 12.81 | 10.28 |
| Liability insurance on home | .11 | 0 | .11 | .03 | (²) | .24 | .15 | .07 | .32 | 0 | .08 | 1.73 | 0 |
| Ground rent | 1.05 | .38 | 1.23 | .84 | 1.22 | 1.20 | .69 | 1.27 | 1.34 | .47 | 0 | 0 | .77 |
| Interest on mortgages | 77.29 | 46.15 | 59.39 | 67.18 | 78.47 | 83.87 | 88.59 | 91.89 | 103.70 | 81.59 | 115.57 | 76.10 | 91.73 |
| Refinancing charges | 2.16 | 1.49 | 2.03 | 3.03 | 1.75 | 2.70 | 1.29 | 1.46 | 2.08 | .26 | 5.81 | 3.64 | 0 |

¹ The total number of families surveyed includes those in each of the four subgroups shown in this table (i. e. home owners, house renters, apartment renters with heat included in rent, and apartment renters with heat not included in rent) and also families who changed their housing status during the year for whom no separate subgroup is shown.

² Less than 0.05 percent.

³ Less than 0.5 cent.

TABLE A-4.—Housing Expenditures, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All fam- ilies | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|-------------------|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-----------------------|-----------------------|------------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Average estimated annual rental value..... | \$346.32 | \$214.30 | \$283.85 | \$314.61 | \$340.00 | \$367.08 | \$397.94 | \$395.92 | \$428.88 | \$424.29 | \$448.80 | \$411.57 | \$414.44 |
| Average imputed income from equity in owned principal home..... | 143.86 | 96.12 | 134.42 | 137.83 | 144.65 | 146.90 | 163.00 | 156.79 | 151.87 | 140.29 | 103.55 | 206.46 | 128.55 |
| Average number of rooms in dwelling unit..... | 5.99 | 5.59 | 5.93 | 5.88 | 6.01 | 5.99 | 6.07 | 6.04 | 6.22 | 6.05 | 6.05 | 5.71 | 5.77 |
| Percentage of families living in dwellings with: | | | | | | | | | | | | | |
| Less than 4 rooms..... | 2.5 | 5.7 | 3.3 | 2.8 | 2.1 | 2.0 | 1.8 | 1.1 | 2.5 | 6.7 | 4.9 | 5.6 | 1.6 |
| 4 rooms..... | 9.1 | 13.9 | 11.0 | 10.1 | 8.6 | 7.7 | 7.0 | 7.9 | 6.5 | 10.1 | 8.6 | 17.3 | 12.9 |
| 5 rooms..... | 23.9 | 27.6 | 20.0 | 24.9 | 24.0 | 27.4 | 22.4 | 25.2 | 19.8 | 13.5 | 20.4 | 28.6 | 18.1 |
| 6 rooms..... | 33.7 | 30.3 | 33.2 | 34.3 | 35.6 | 33.9 | 32.2 | 33.7 | 30.3 | 35.7 | 36.7 | 25.6 | 35.5 |
| 7 rooms or more..... | 30.8 | 22.5 | 32.5 | 27.9 | 29.7 | 29.0 | 36.6 | 32.1 | 40.9 | 34.0 | 29.4 | 22.9 | 31.9 |
| III. Percentage of families who rented house for 12 months..... | 26.3 | 1.3 | 4.3 | 5.9 | 5.0 | 3.7 | 2.5 | 1.7 | .8 | .5 | .2 | .2 | .2 |
| Average number of persons in economic family..... | 3.89 | 6.59 | 5.00 | 4.11 | 3.49 | 3.15 | 2.88 | 2.52 | 2.34 | 2.19 | 2.25 | 2.12 | 2.01 |
| Average number of persons in household..... | 3.98 | 6.69 | 5.15 | 4.28 | 3.74 | 3.36 | 3.08 | 2.77 | 2.58 | 2.49 | 2.38 | 2.40 | 2.08 |
| Average expenditure for rented principal home, total..... | \$251.21 | \$172.30 | \$204.47 | \$229.66 | \$255.98 | \$282.67 | \$285.30 | \$295.00 | \$306.89 | \$327.67 | \$319.06 | \$360.75 | \$339.37 |
| Rent (gross rent less concessions)..... | 250.21 | 171.94 | 203.73 | 228.49 | 255.45 | 281.63 | 283.85 | 294.08 | 305.82 | 325.68 | 317.61 | 354.11 | 337.61 |
| Repairs by tenant..... | 1.00 | .36 | .74 | 1.17 | .53 | 1.04 | 1.45 | .92 | 1.07 | 1.99 | 1.45 | 6.64 | 1.76 |
| Average monthly rental rate..... | 20.65 | 14.39 | 16.69 | 18.67 | 20.96 | 23.05 | 23.25 | 23.90 | 27.05 | 28.26 | 26.12 | 30.42 | 29.06 |
| Average number of rooms in dwelling unit..... | 5.33 | 4.93 | 5.22 | 5.28 | 5.40 | 5.47 | 5.48 | 5.32 | 5.32 | 5.47 | 6.15 | 5.81 | 4.84 |
| Percentage of families living in dwellings with: | | | | | | | | | | | | | |
| Less than 4 rooms..... | 10.0 | 19.4 | 12.1 | 11.0 | 9.6 | 8.6 | 7.3 | 6.0 | 7.3 | 12.9 | 4.6 | 7.4 | 9.4 |
| 4 rooms..... | 16.7 | 23.6 | 19.1 | 15.8 | 15.9 | 15.0 | 15.5 | 14.4 | 14.0 | 16.9 | 18.4 | 19.4 | 39.6 |
| 5 rooms..... | 27.7 | 24.9 | 25.2 | 27.2 | 26.3 | 28.4 | 30.6 | 32.6 | 35.0 | 22.4 | 21.7 | 24.4 | 18.9 |
| 6 rooms..... | 28.5 | 18.6 | 25.7 | 30.3 | 31.6 | 28.3 | 28.9 | 30.6 | 29.3 | 26.9 | 36.2 | 28.5 | 17.6 |
| 7 rooms or more..... | 17.1 | 13.5 | 17.9 | 15.7 | 16.6 | 19.7 | 17.7 | 16.4 | 14.4 | 20.9 | 19.1 | 20.3 | 14.5 |
| IV. Percentage of families who rented apartment for 12 months with heat included in rent..... | 16.3 | .1 | .6 | 2.1 | 2.9 | 3.1 | 2.5 | 1.8 | 1.3 | .8 | .5 | .2 | .4 |
| Average number of persons in economic family..... | 3.09 | 5.19 | 4.67 | 3.91 | 3.45 | 3.13 | 2.72 | 2.68 | 2.43 | 2.30 | 2.09 | 2.39 | 1.98 |
| Average number of persons in household..... | 3.15 | 5.19 | 4.69 | 4.01 | 3.53 | 3.28 | 2.82 | 2.78 | 2.57 | 2.43 | 2.18 | 2.42 | 1.91 |

| | | | | | | | | | | | | | |
|---|----------|----------|----------|----------|----------|----------|----------|------------------|----------|----------|----------|----------|----------|
| Average expenditure for rented principal home, total | \$374.60 | \$222.99 | \$303.97 | \$324.97 | \$356.76 | \$369.31 | \$377.38 | \$402.56 | \$410.34 | \$413.09 | \$410.12 | \$514.14 | \$473.26 |
| Rent (gross rent less concessions) | 374.48 | 221.40 | 303.78 | 324.88 | 356.69 | 369.16 | 377.24 | 402.56 | 410.19 | 412.71 | 410.12 | 514.14 | 472.37 |
| Repairs by tenant | .12 | 1.59 | .19 | .09 | .07 | .15 | .14 | (²) | .15 | .38 | 0 | 0 | .89 |
| Average monthly rental rate | 31.28 | 18.66 | 25.23 | 27.12 | 29.80 | 30.90 | 31.66 | 33.57 | 34.13 | 34.42 | 33.76 | 43.78 | 39.37 |
| Average number of rooms in dwelling unit | 3.77 | 4.14 | 3.91 | 3.93 | 3.91 | 3.81 | 3.69 | 3.83 | 3.69 | 3.72 | 3.39 | 3.51 | 3.40 |
| Percentage of families living in dwellings with: | | | | | | | | | | | | | |
| Less than 4 rooms | 48.0 | 27.8 | 40.3 | 41.5 | 42.9 | 42.9 | 50.9 | 50.3 | 57.0 | 53.5 | 65.6 | 77.9 | 57.0 |
| 4 rooms | 28.6 | 38.6 | 23.2 | 29.5 | 30.5 | 34.6 | 26.2 | 25.0 | 25.3 | 25.7 | 25.4 | 13.6 | 27.5 |
| 5 rooms | 15.3 | 6.9 | 17.0 | 20.0 | 17.6 | 15.1 | 16.3 | 13.4 | 12.4 | 14.4 | 5.1 | 7.0 | 13.0 |
| 6 rooms | 6.2 | 26.7 | 13.3 | 6.3 | 6.8 | 6.8 | 5.6 | 7.9 | 5.3 | 6.4 | 2.8 | 1.5 | 0 |
| 7 rooms or more | 1.9 | 0 | 6.2 | 2.7 | 2.2 | .6 | 1.0 | 3.4 | 0 | 0 | 1.1 | 0 | 2.5 |
| V. Percentage of families who rented apartment for 12 months with heat not included in rent | 25.8 | .5 | 3.2 | 5.4 | 5.9 | 4.1 | 2.8 | 1.5 | 1.1 | .6 | .3 | .2 | .2 |
| Average number of persons in economic family | 3.50 | 6.29 | 5.05 | 4.04 | 3.48 | 2.97 | 2.67 | 2.58 | 2.25 | 2.15 | 2.37 | 2.16 | 1.94 |
| Average number of persons in household | 3.65 | 6.64 | 5.13 | 4.19 | 3.58 | 3.12 | 2.83 | 2.76 | 2.42 | 2.32 | 2.60 | 2.16 | 2.13 |
| Average expenditure for rented principal home, total | \$252.58 | \$185.84 | \$207.84 | \$234.19 | \$240.90 | \$268.77 | \$281.08 | \$299.72 | \$299.10 | \$298.06 | \$339.35 | \$348.37 | \$328.19 |
| Rent (gross rent less concessions) | 251.98 | 185.53 | 207.66 | 233.87 | 240.32 | 267.98 | 279.92 | 298.50 | 298.40 | 297.38 | 338.94 | 347.76 | 327.55 |
| Repairs by tenant | .60 | .31 | .18 | .32 | .58 | .79 | 1.16 | 1.22 | .70 | .68 | .41 | .61 | .64 |
| Average monthly rental rate | 21.04 | 15.48 | 17.33 | 19.47 | 20.09 | 22.45 | 23.47 | 24.90 | 24.92 | 24.56 | 27.94 | 28.78 | 28.13 |
| Average number of rooms in dwelling unit | 4.74 | 4.64 | 4.75 | 4.70 | 4.69 | 4.69 | 4.84 | 4.97 | 4.80 | 4.90 | 5.09 | 4.79 | 4.71 |
| Percentage of families living in dwellings with: | | | | | | | | | | | | | |
| Less than 4 rooms | 16.7 | 24.0 | 17.1 | 18.6 | 18.9 | 17.2 | 13.5 | 12.4 | 13.1 | 6.7 | 8.8 | 5.2 | 16.2 |
| 4 rooms | 25.2 | 28.6 | 24.8 | 24.6 | 24.5 | 25.5 | 26.5 | 25.3 | 22.5 | 32.3 | 21.6 | 29.1 | 14.2 |
| 5 rooms | 32.4 | 34.2 | 29.0 | 32.1 | 30.8 | 33.4 | 32.3 | 33.4 | 37.4 | 32.2 | 34.5 | 51.6 | 43.2 |
| 6 rooms | 19.4 | 9.1 | 22.0 | 18.3 | 19.1 | 18.9 | 20.4 | 21.7 | 22.5 | 19.2 | 24.0 | 14.1 | 23.2 |
| 7 rooms or more | 6.3 | 4.1 | 7.1 | 6.4 | 6.7 | 5.0 | 7.3 | 7.2 | 4.5 | 9.6 | 11.1 | 0 | 3.2 |

² Less than 0.5 cent.

TABLE A-4.—Housing Expenditures, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| I. Percentage of all families in survey ¹ | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Av. no. of persons in economic family..... | 3.59 | 6.05 | 3.95 | 3.00 | 2.52 | 2.36 | 2.22 | 2.31 |
| Average number of persons in household..... | 3.76 | 6.15 | 4.09 | 3.13 | 2.72 | 2.61 | 2.56 | 2.72 |
| Percentage of families investing in— | | | | | | | | |
| Principal home..... | 9.9 | 10.8 | 10.0 | 8.4 | 8.8 | 12.2 | 5.4 | 18.9 |
| Vacation home..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of families having current expenditure for— | | | | | | | | |
| Owned principal home: | | | | | | | | |
| Taxes..... | 17.6 | 19.1 | 18.5 | 14.0 | 18.6 | 19.2 | 12.7 | 22.9 |
| Assessments..... | .8 | .6 | .8 | .4 | 1.4 | 1.9 | 0 | .8 |
| Repairs and replacements..... | 6.7 | 4.8 | 6.2 | 5.1 | 8.5 | 10.5 | 3.6 | 15.9 |
| Fire insurance on home..... | 9.6 | 9.5 | 9.8 | 8.1 | 10.1 | 11.8 | 5.0 | 15.7 |
| Liability insurance on home..... | .2 | 0 | 0 | 0 | 0 | 2.0 | .6 | 0 |
| Ground rent..... | .6 | .3 | .7 | .5 | .7 | .6 | 0 | 1.5 |
| Interest on mortgages..... | 11.5 | 13.6 | 11.1 | 10.5 | 10.3 | 10.5 | 8.2 | 20.6 |
| Refinancing charges..... | 1.0 | 1.6 | 1.3 | .8 | .7 | 0 | 0 | 3.0 |
| Rented principal home: | | | | | | | | |
| Rent (gross rent less concessions)..... | 82.4 | 80.9 | 81.6 | 85.9 | 81.4 | 80.2 | 86.7 | 76.5 |
| Repairs by tenant..... | 3.7 | 1.8 | 4.0 | 4.7 | 3.4 | 3.8 | 2.7 | 9.1 |
| Secondary housing: | | | | | | | | |
| Owned vacation home..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rent on vacation or trips..... | 1.0 | 0 | .3 | .8 | .8 | 3.1 | 2.2 | 6.5 |
| Rent at school..... | .7 | 0 | .4 | .5 | .3 | 2.5 | 3.0 | 0 |
| Average amount invested during schedule year in owned: | | | | | | | | |
| Principal home, total..... | \$12.71 | \$15.97 | \$8.86 | \$10.31 | \$15.08 | \$16.16 | \$4.57 | \$29.01 |
| Payment on principal of mortgage and down payment..... | 10.84 | 11.00 | 8.56 | 9.71 | 12.94 | 13.17 | 4.57 | 25.28 |
| Improvements on home..... | 1.87 | 4.97 | .30 | .60 | 2.14 | 2.99 | 0 | 3.73 |
| Vacation home..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Average current expenditure for— | | | | | | | | |
| Owned principal home, total..... | 22.12 | 17.74 | 16.89 | 20.87 | 22.56 | 33.52 | 17.96 | 60.85 |
| Taxes..... | 7.18 | 4.65 | 5.91 | 7.22 | 8.42 | 10.27 | 7.15 | 14.67 |
| Assessments..... | .12 | .11 | (9) | .07 | .28 | .37 | 0 | .08 |
| Repairs and replacements..... | 3.74 | 3.20 | 3.21 | 3.14 | 3.72 | 5.76 | 1.08 | 11.98 |
| Fire insurance on home..... | 1.09 | .84 | .95 | .81 | 1.50 | 1.69 | .64 | 2.24 |
| Liability insurance on home..... | .10 | 0 | 0 | 0 | 0 | .93 | .24 | 0 |
| Ground rent..... | .86 | .12 | .49 | .32 | .45 | .32 | 0 | 1.04 |
| Interest on mortgages..... | 9.08 | 7.83 | 5.90 | 8.77 | 8.11 | 14.18 | 8.85 | 30.10 |
| Refinancing charges..... | .45 | .99 | .43 | .54 | .08 | 0 | 0 | .74 |
| Rented principal home, total..... | 160.83 | 119.57 | 135.75 | 155.67 | 167.17 | 192.93 | 273.54 | 290.46 |
| Rent (gross rent less concessions)..... | 160.42 | 119.27 | 135.10 | 155.32 | 166.85 | 192.55 | 273.38 | 298.94 |
| Repairs by tenant..... | .41 | .30 | .65 | .35 | .32 | .38 | .16 | .52 |
| Secondary housing, total..... | .50 | 0 | .17 | .09 | .31 | 2.33 | 2.69 | .86 |
| Owned vacation home..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rent on vacation or trips..... | .13 | 0 | .05 | .03 | .17 | .40 | .26 | .86 |
| Rent at school..... | .37 | 0 | .12 | .06 | .14 | 1.93 | 2.43 | 0 |
| Average number of rooms in dwelling unit. | 4.44 | 4.52 | 4.36 | 4.29 | 4.42 | 4.65 | 4.64 | 4.90 |
| Percent of families living in dwellings with: | | | | | | | | |
| Less than 4 rooms..... | 33.6 | 30.9 | 33.8 | 39.4 | 36.0 | 30.2 | 29.5 | 14.5 |
| 4 rooms..... | 23.8 | 25.7 | 25.7 | 23.4 | 20.4 | 21.6 | 19.2 | 32.1 |
| 5 rooms..... | 19.5 | 20.4 | 21.3 | 15.9 | 21.1 | 18.3 | 19.8 | 18.0 |
| 6 rooms..... | 13.8 | 15.0 | 9.9 | 12.9 | 14.7 | 21.0 | 12.7 | 19.7 |
| 7 rooms or more..... | 9.3 | 8.0 | 9.3 | 8.4 | 7.8 | 8.9 | 18.8 | 15.7 |
| II. Percentage of families who owned their principal home for 12 months..... | 17.7 | 3.5 | 4.7 | 3.1 | 2.9 | 1.9 | .7 | .9 |
| Av. no. of persons in economic family..... | 3.80 | 6.28 | 4.10 | 3.36 | 2.88 | 2.51 | 2.20 | 1.87 |
| Average number of persons in household..... | 4.00 | 6.35 | 4.18 | 3.54 | 3.21 | 2.73 | 2.36 | 2.04 |
| Percentage of families who invested during schedule year in owned principal home..... | 53.5 | 55.0 | 52.3 | 51.3 | 50.5 | 54.4 | 41.0 | 80.0 |
| Average amount invested during schedule year, total..... | \$66.80 | \$83.14 | \$45.72 | \$70.07 | \$68.82 | \$65.15 | \$34.53 | \$122.74 |
| Payment on principal of mortgage and down payment..... | 57.60 | 57.10 | 44.11 | 65.84 | 57.09 | 63.46 | 34.53 | 106.97 |
| Improvements on home..... | 9.20 | 26.04 | 1.61 | 4.23 | 11.73 | 1.69 | 0 | 15.77 |

¹ The total number of families surveyed includes those in each of the 4 subgroups shown in this table (i. e., home owners, house renters, apartment renters with heat included in rent, and apartment renters with heat not included in rent) and also families who changed their housing status during the year for whom no separate subgroup is shown.

² Less than 0.5 cent.

TABLE A-4.—Housing Expenditures, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Average current housing expenditures on owned principal home, total..... | \$124.32 | \$92.78 | \$92.07 | \$142.97 | \$124.65 | \$161.90 | \$135.66 | \$257.74 |
| Taxes..... | 40.61 | 24.29 | 33.90 | 48.44 | 46.68 | 49.49 | 53.95 | 62.08 |
| Assessments..... | .69 | .59 | .02 | .51 | 1.55 | 1.80 | 0 | 0 |
| Repairs and replacements..... | 20.92 | 16.75 | 17.44 | 20.96 | 20.02 | 27.76 | 8.13 | 50.70 |
| Fire insurance on home..... | 6.12 | 4.41 | 4.46 | 5.73 | 8.10 | 8.47 | 4.86 | 9.47 |
| Liability insurance on home..... | 2.04 | 0 | 0 | 0 | 0 | 4.47 | 1.85 | 0 |
| Ground rent..... | 2.04 | .62 | 2.96 | 2.29 | 2.47 | 1.56 | 0 | 4.41 |
| Interest on mortgages..... | 50.84 | 40.92 | 30.74 | 61.21 | 44.96 | 68.55 | 66.87 | 127.37 |
| Refinancing charges..... | 2.54 | 5.20 | 2.32 | 3.83 | .27 | 0 | 0 | 3.71 |
| Average estimated annual rental value..... | 212.85 | 146.92 | 171.11 | 250.25 | 236.70 | 267.69 | 302.03 | 289.40 |
| Average imputed income from equity in owned principal home..... | 88.53 | 54.14 | 79.04 | 107.28 | 112.05 | 105.79 | 166.37 | 31.66 |
| Average number of rooms in dwelling unit..... | 5.40 | 5.23 | 5.12 | 5.61 | 5.34 | 6.02 | 5.23 | 5.70 |
| Percent of families living in dwellings with: | | | | | | | | |
| Less than 4 rooms..... | 11.3 | 11.4 | 16.3 | 13.6 | 8.6 | 2.9 | 16.7 | 0 |
| 4 rooms..... | 17.7 | 24.3 | 22.5 | 12.7 | 15.7 | 12.2 | 8.4 | 9.5 |
| 5 rooms..... | 26.4 | 22.2 | 23.7 | 25.4 | 42.8 | 22.8 | 35.4 | 6.3 |
| 6 rooms..... | 22.5 | 21.5 | 12.6 | 18.8 | 20.1 | 38.9 | 35.2 | 54.8 |
| 7 rooms or more..... | 22.1 | 20.6 | 24.9 | 29.5 | 12.8 | 23.2 | 4.3 | 29.4 |
| III. Percentage of families who rented house for 12 months..... | 47.2 | 11.4 | 13.7 | 10.5 | 5.9 | 3.1 | 1.9 | .7 |
| Av. no. of persons in economic family..... | 3.82 | 6.06 | 3.93 | 2.89 | 2.40 | 2.29 | 2.18 | 2.28 |
| Average number of persons in household..... | 4.01 | 6.15 | 4.09 | 3.05 | 2.65 | 2.63 | 2.70 | 2.79 |
| Average expenditure for rented principal home, total..... | \$171.24 | \$143.44 | \$159.08 | \$172.05 | \$190.29 | \$220.38 | \$256.37 | \$240.08 |
| Rent (gross rent less concessions)..... | 170.51 | 142.97 | 157.91 | 171.36 | 189.82 | 220.13 | 255.61 | 239.22 |
| Repairs by tenant..... | .73 | .47 | 1.17 | .69 | .47 | .25 | .76 | .86 |
| Average monthly rental rate..... | 14.23 | 11.94 | 13.19 | 14.25 | 15.87 | 18.33 | 21.30 | 19.94 |
| Average number of rooms in dwelling unit..... | 4.52 | 4.37 | 4.41 | 4.50 | 4.78 | 4.68 | 5.31 | 4.81 |
| Percent of families living in dwellings with: | | | | | | | | |
| Less than 4 rooms..... | 30.9 | 34.7 | 30.1 | 31.9 | 1 33.7 | 26 | 19.1 | 12.9 |
| 4 rooms..... | 23.5 | 23.0 | 25.7 | 23.2 | 15.6 | 24.6 | 23.1 | 43.1 |
| 5 rooms..... | 20.1 | 20.5 | 24.4 | 18.8 | 22.7 | 6.8 | 7.8 | 19.4 |
| 6 rooms..... | 15.9 | 15.5 | 12.3 | 17.0 | 19.0 | 28.2 | 12.7 | 12.9 |
| 7 rooms or more..... | 9.6 | 6.3 | 7.5 | 9.4 | 13.6 | 6.7 | 37.3 | 11.7 |
| IV. Percent of families who rented apartment for 12 mo. with heat included in rent..... | 10.9 | .3 | 1.0 | 2.0 | 2.5 | 1.5 | 1.8 | 1.8 |
| Average no. of persons in economic family..... | 3.00 | 4.23 | 4.45 | 3.13 | 2.81 | 2.85 | 2.43 | 2.55 |
| Average number of persons in household..... | 3.23 | 4.23 | 4.56 | 3.28 | 3.02 | 3.25 | 2.72 | 3.12 |
| Average expenditure for rented principal home, total..... | \$376.33 | \$210.64 | \$387.12 | \$286.98 | \$337.26 | \$402.20 | \$422.85 | \$475.50 |
| Rent (gross rent less concessions)..... | 376.25 | 210.64 | 387.12 | 286.98 | 337.26 | 402.20 | 422.63 | 475.24 |
| Repairs by tenant..... | .08 | 0 | 0 | 0 | 0 | 0 | .22 | .26 |
| Average monthly rental rate..... | 31.32 | 17.55 | 32.26 | 23.91 | 28.10 | 33.83 | 35.03 | 39.60 |
| Average number of rooms in dwelling unit..... | 4.20 | 5.04 | 4.27 | 3.60 | 4.07 | 5.03 | 4.11 | 4.58 |
| Percent of families living in dwellings with: | | | | | | | | |
| Less than 4 rooms..... | 30.9 | 0 | 34.0 | 46.6 | 33.1 | 19.4 | 36.8 | 16.7 |
| 4 rooms..... | 31.0 | 31.9 | 32.1 | 32.6 | 31.5 | 23.1 | 22.6 | 42.8 |
| 5 rooms..... | 22.0 | 31.9 | 25.4 | 16.2 | 15.6 | 35.4 | 27.1 | 18.0 |
| 6 rooms..... | 10.8 | 36.2 | 0 | 4.6 | 16.5 | 16.8 | 9.0 | 9.0 |
| 7 rooms or more..... | 5.3 | 0 | 8.5 | 0 | 3.3 | 5.3 | 4.5 | 13.5 |
| V. Percentage of families who rented apartment for 12 months with heat not included in rent..... | 23.9 | 2.9 | 5.9 | 6.4 | 5.0 | 2.7 | .6 | .4 |
| Av. no. of persons in economic family..... | 3.23 | 5.80 | 4.31 | 2.96 | 2.21 | 2.07 | 2.31 | 1.88 |
| Average number of persons in household..... | 3.32 | 5.89 | 4.42 | 3.05 | 2.29 | 2.13 | 2.37 | 1.90 |
| Average expenditure for rented principal home, total..... | \$160.95 | \$156.21 | \$148.50 | \$160.02 | \$156.83 | \$180.04 | \$221.82 | \$226.90 |
| Rent (gross rent less concessions)..... | 160.70 | 156.19 | 148.41 | 159.89 | 156.64 | 179.03 | 221.82 | 224.36 |
| Repairs by tenant..... | .25 | .02 | .09 | .13 | .19 | 1.01 | 0 | 2.54 |
| Average monthly rental rate..... | 13.48 | 13.02 | 12.18 | 13.69 | 13.08 | 14.92 | 18.29 | 18.91 |
| Average number of rooms in dwelling unit..... | 3.46 | 3.97 | 3.43 | 3.51 | 3.35 | 3.44 | 3.46 | 2.15 |
| Percent of families living in dwellings with: | | | | | | | | |
| Less than 4 rooms..... | 55.4 | 39.6 | 55.2 | 57.5 | 62.7 | 52.3 | 67.6 | 45.7 |
| 4 rooms..... | 26.6 | 36.1 | 31.2 | 26.0 | 22.3 | 22.4 | 8.9 | 8.7 |
| 5 rooms..... | 12.5 | 16.7 | 10.2 | 9.4 | 11.2 | 17.4 | 19.0 | 45.6 |
| 6 rooms..... | 4.2 | 6.6 | 3.4 | 4.7 | 1.9 | 7.9 | 0 | 0 |
| 7 rooms or more..... | 1.3 | 1.0 | 0 | 2.4 | 1.9 | 0 | 4.5 | 0 |

TABLE A-5.—Fuel, Light, and Refrigeration Expenditures, by Consumption Level
14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| I. Percentage of families in survey..... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families spending for: | | | | | | | | | | | | | |
| Electricity..... | 94.1 | 79.8 | 94.6 | 94.5 | 95.5 | 94.5 | 94.0 | 95.1 | 93.7 | 94.4 | 92.1 | 96.4 | 93.4 |
| Anthracite..... | 26.6 | 28.8 | 32.1 | 27.8 | 27.6 | 26.3 | 24.5 | 22.9 | 23.2 | 25.1 | 16.2 | 13.9 | 14.7 |
| Bituminous coal..... | 32.4 | 50.6 | 42.9 | 37.1 | 32.6 | 27.8 | 26.6 | 26.4 | 26.3 | 18.8 | 21.5 | 26.5 | 8.9 |
| Lignite..... | .9 | .1 | .6 | 1.3 | .7 | 1.1 | .8 | 1.0 | .9 | .6 | 1.8 | 1.2 | .5 |
| Coke..... | 13.2 | 5.3 | 10.7 | 12.2 | 14.8 | 13.9 | 15.6 | 13.4 | 12.3 | 14.6 | 18.0 | 12.6 | 8.5 |
| Briquets..... | .7 | .4 | .7 | 1.1 | .5 | .6 | .6 | .4 | .4 | .7 | 0 | .7 | 1.4 |
| Charcoal..... | (1) | .3 | .2 | (1) | (1) | .1 | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| Wood..... | 17.0 | 30.9 | 23.5 | 19.2 | 17.4 | 14.0 | 14.4 | 14.0 | 9.9 | 11.7 | 9.6 | 9.6 | 10.9 |
| Fuel oil..... | 7.6 | .6 | 8.6 | 8.8 | 8.6 | 6.7 | 7.2 | 7.4 | 4.6 | 7.5 | 4.6 | 5.2 | 3.5 |
| Gas..... | 85.2 | 54.3 | 76.1 | 83.2 | 87.3 | 89.5 | 90.6 | 91.1 | 90.0 | 91.5 | 85.5 | 91.0 | 87.8 |
| Kerosene..... | 7.1 | 27.0 | 13.3 | 8.6 | 5.5 | 5.2 | 3.6 | 4.4 | .8 | 2.1 | 3.2 | 4.2 | 3.0 |
| Gasoline (not for auto)..... | 1.2 | 3.1 | 1.4 | 1.2 | 1.1 | 1.0 | 1.3 | 1.1 | 1.0 | 3 | 0 | 1.5 | 0 |
| Ice..... | 66.2 | 80.2 | 81.9 | 76.8 | 69.6 | 63.3 | 56.2 | 54.5 | 41.9 | 46.9 | 41.2 | 34.4 | 29.4 |
| Average expenditures for fuel, light, and refrigeration, total..... | \$108.15 | \$86.99 | \$104.90 | \$109.10 | \$111.37 | \$109.90 | \$110.15 | \$109.75 | \$107.20 | \$105.87 | \$103.63 | \$107.17 | \$93.70 |
| Electricity..... | 27.65 | 19.67 | 24.56 | 26.43 | 27.33 | 28.84 | 29.29 | 30.41 | 30.88 | 30.53 | 31.07 | 35.84 | 33.01 |
| Anthracite..... | 15.11 | 12.37 | 15.82 | 14.81 | 16.10 | 15.63 | 14.71 | 14.05 | 15.78 | 16.49 | 12.01 | 9.26 | 8.67 |
| Bituminous coal..... | 14.50 | 17.95 | 16.91 | 16.21 | 14.87 | 12.89 | 13.06 | 13.31 | 13.26 | 8.90 | 11.22 | 13.52 | 8.96 |
| Lignite..... | .44 | .09 | .27 | .63 | .34 | .53 | .44 | .48 | .44 | .21 | .91 | .45 | .28 |
| Coke..... | 7.77 | 1.88 | 5.26 | 7.13 | 8.91 | 8.23 | 9.53 | 8.03 | 7.94 | 9.53 | 11.55 | 10.50 | 4.85 |
| Briquets..... | .23 | .01 | .24 | .36 | .23 | .19 | .24 | .16 | .12 | .02 | 0 | .11 | .60 |
| Charcoal..... | .01 | .02 | .02 | .02 | (2) | (2) | (2) | 0 | .02 | 0 | 0 | 0 | 0 |
| Wood..... | 1.70 | 4.27 | 2.59 | 2.06 | 1.58 | 1.31 | 1.17 | 1.56 | .76 | .82 | .55 | .37 | .92 |
| Fuel oil..... | 3.90 | 3.50 | 4.83 | 4.51 | 4.35 | 3.43 | 3.62 | 3.26 | 1.81 | 2.35 | 2.68 | 3.32 | 3.49 |
| Gas..... | 24.46 | 15.12 | 21.28 | 23.63 | 25.04 | 26.01 | 26.12 | 26.30 | 26.85 | 26.59 | 23.83 | 25.44 | 25.77 |
| Kerosene..... | .86 | 2.81 | 1.71 | 1.12 | .68 | .58 | .39 | .53 | .25 | .32 | .54 | .31 | .39 |
| Gasoline (not for auto)..... | .07 | .26 | .11 | .09 | .07 | .06 | .04 | .08 | .07 | (2) | 0 | .03 | 0 |
| Ice..... | 11.45 | 9.04 | 11.30 | 12.10 | 11.87 | 12.20 | 11.54 | 11.58 | 9.02 | 10.11 | 9.27 | 8.02 | 6.76 |

| | | | | | | | | | | | | | |
|---|------------------|---------|----------|------------------|------------------|------------------|------------------|----------|----------|----------|----------|----------|----------|
| II. Percentage of families in houses making payments for heat separately from rent..... | 53.2 | 2.3 | 7.8 | 11.5 | 10.5 | 7.9 | 5.5 | 3.5 | 1.9 | 1.0 | 0.6 | 0.3 | 0.4 |
| Percentage of families spending for: | | | | | | | | | | | | | |
| Electricity..... | 97.2 | 80.3 | 95.0 | 97.1 | 98.7 | 98.7 | 98.6 | 99.3 | 98.1 | 100.0 | 100.0 | 98.8 | 100.0 |
| Anthracite..... | 30.0 | 32.5 | 31.1 | 28.4 | 30.5 | 29.7 | 28.5 | 29.2 | 37.8 | 41.9 | 25.7 | 18.9 | 32.7 |
| Bituminous coal..... | 42.4 | 54.6 | 50.8 | 46.1 | 39.8 | 38.2 | 35.8 | 41.0 | 36.3 | 24.4 | 31.0 | 48.9 | 30.1 |
| Lignite..... | 1.6 | .2 | 1.0 | 2.2 | 1.3 | 2.0 | 1.8 | 2.1 | 2.2 | 1.5 | 4.5 | 2.9 | 1.4 |
| Coke..... | 14.3 | 4.1 | 9.3 | 12.2 | 16.6 | 16.1 | 18.5 | 15.9 | 16.6 | 22.1 | 24.4 | 10.9 | 18.2 |
| Briquets..... | .9 | .5 | .8 | 1.3 | .4 | .6 | .6 | 1.2 | 1.0 | 1.0 | 0 | 1.7 | 4.0 |
| Charcoal..... | .1 | .3 | .2 | (¹) | (¹) | .2 | (¹) | 0 | 0 | 0 | 0 | 0 | 0 |
| Wood..... | 21.7 | 32.6 | 25.8 | 21.6 | 22.7 | 18.0 | 19.1 | 20.0 | 14.9 | 16.7 | 12.3 | 14.5 | 21.7 |
| Fuel oil..... | 4.8 | 5.3 | 3.9 | 4.7 | 5.7 | 4.1 | 4.7 | 6.0 | 5.0 | 6.4 | 6.8 | 1.7 | 5.8 |
| Gas..... | 85.9 | 52.8 | 76.0 | 84.2 | 88.5 | 91.3 | 94.8 | 92.3 | 93.8 | 98.7 | 85.4 | 86.9 | 95.4 |
| Kerosene..... | 9.2 | 27.7 | 15.0 | 11.3 | 7.0 | 6.6 | 3.9 | 5.7 | 3.6 | 1.0 | 6.5 | 9.2 | 7.2 |
| Gasoline (not for auto)..... | 1.4 | 3.0 | 1.9 | 1.5 | 1.4 | 1.4 | .8 | 1.6 | 1.4 | 0 | 0 | 3.6 | 0 |
| Ice..... | 68.5 | 79.4 | 80.1 | 76.9 | 69.3 | 65.2 | 59.4 | 55.0 | 43.6 | 49.1 | 47.4 | 34.9 | 40.8 |
| Average expenditures for fuel, light, and refrigeration, total..... | \$122.84 | \$86.24 | \$109.88 | \$119.44 | \$125.32 | \$128.82 | \$132.45 | \$134.07 | \$137.64 | \$134.97 | \$140.23 | \$129.81 | \$135.66 |
| Electricity..... | 30.26 | 19.76 | 26.09 | 29.01 | 30.18 | 32.26 | 33.19 | 34.26 | 36.11 | 34.97 | 37.28 | 40.02 | 38.58 |
| Anthracite..... | 18.42 | 10.59 | 16.75 | 16.17 | 19.65 | 19.38 | 19.88 | 20.46 | 23.62 | 29.39 | 19.52 | 16.17 | 19.51 |
| Bituminous coal..... | 19.60 | 19.50 | 19.91 | 21.05 | 19.14 | 18.51 | 18.78 | 20.51 | 19.65 | 11.92 | 18.89 | 27.05 | 16.62 |
| Lignite..... | .80 | .12 | .43 | 1.07 | .65 | 1.01 | .89 | 1.01 | 1.06 | .51 | 1.94 | 1.09 | .81 |
| Coke..... | 8.84 | 2.06 | 4.84 | 7.68 | 10.29 | 10.09 | 11.75 | 10.17 | 11.33 | 14.61 | 16.78 | 7.17 | 10.06 |
| Briquets..... | .35 | .01 | .32 | .57 | .29 | .24 | .35 | .35 | .29 | .05 | 0 | .27 | 1.73 |
| Charcoal..... | (²) | .03 | .02 | .02 | (²) | (²) | (²) | 0 | 0 | 0 | 0 | 0 | 0 |
| Wood..... | 2.32 | 4.68 | 3.09 | 2.41 | 2.12 | 1.92 | 1.71 | 2.48 | 1.17 | 1.68 | .86 | .73 | .49 |
| Fuel oil..... | 2.40 | 2.13 | 2.19 | 2.05 | 2.60 | 2.37 | 2.86 | 3.17 | 2.11 | 1.46 | 3.98 | 1.07 | 4.19 |
| Gas..... | 27.01 | 15.30 | 22.63 | 25.69 | 27.44 | 29.72 | 30.97 | 29.40 | 32.68 | 30.91 | 30.53 | 28.40 | 34.39 |
| Kerosene..... | 1.08 | 2.86 | 1.88 | 1.39 | .82 | .67 | .42 | .56 | .26 | .01 | 1.08 | .65 | 1.10 |
| Gasoline (not for auto)..... | .12 | .26 | .16 | .11 | .14 | .06 | .04 | .16 | .17 | 0 | 0 | .07 | 0 |
| Ice..... | 11.64 | 8.94 | 11.57 | 12.22 | 12.00 | 12.59 | 11.61 | 11.54 | 9.19 | 9.46 | 9.37 | 7.12 | 8.18 |

¹ Less than 0.05 percent.

² Less than 0.5 cent.

TABLE A-5.—*Fuel, Light, and Refrigeration Expenditures, by Consumption Level—Continued*

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All fam- ilies | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|-------------------|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-----------------------|-----------------------|------------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| III. Percentage of families in houses not making pay- ments for heat separately from rent..... | 1.0 | (1) | 0.1 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | (1) | (1) | (1) | (1) |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Electricity..... | 58.5 | 29.4 | 69.9 | 39.3 | 45.0 | 58.2 | 20.6 | 91.4 | 81.7 | 30.8 | 100.0 | 88.9 | 56.4 |
| Gas..... | 48.7 | 29.4 | 46.6 | 49.3 | 44.7 | 64.1 | 20.6 | 74.0 | 81.7 | 30.8 | 100.0 | 66.7 | 56.4 |
| Ice..... | 61.1 | 64.7 | 76.7 | 49.3 | 79.6 | 66.2 | 24.4 | 48.0 | 63.6 | 23.0 | 100.0 | 77.8 | 28.2 |
| Average expenditures for fuel, light, and refrigeration, total..... | \$41.37 | \$45.98 | \$46.60 | \$32.62 | \$37.68 | \$46.25 | \$13.99 | \$53.97 | \$70.01 | \$13.86 | \$82.13 | \$82.01 | \$40.51 |
| Electricity..... | 15.44 | 5.31 | 18.66 | 12.81 | 8.91 | 15.61 | 7.21 | 22.86 | 26.37 | 3.85 | 15.32 | 36.00 | 22.82 |
| Gas..... | 11.63 | 9.43 | 10.50 | 11.83 | 10.04 | 14.38 | 2.06 | 16.98 | 18.18 | 3.85 | 14.38 | 17.78 | 8.46 |
| Ice..... | 12.18 | 11.20 | 8.25 | 7.88 | 15.90 | 13.22 | 2.74 | 14.13 | 25.46 | 6.16 | 52.43 | 28.23 | 9.23 |
| All other fuel..... | 2.12 | 20.04 | 9.19 | .10 | 2.83 | 3.04 | 1.98 | 0 | (?) | 0 | 0 | 0 | 0 |
| IV. Percentage of families in apartments making pay- ments for heat separately from rent..... | 29.3 | 0.6 | 3.7 | 6.0 | 6.8 | 4.6 | 3.1 | 1.8 | 1.3 | 0.7 | 0.3 | 0.2 | 0.2 |
| Percentage of families spending for: | | | | | | | | | | | | | |
| Electricity..... | 96.8 | 90.1 | 93.8 | 95.8 | 97.9 | 97.6 | 98.4 | 98.0 | 96.8 | 98.9 | 100.0 | 100.0 | 97.4 |
| Anthracite..... | 35.1 | 38.4 | 38.7 | 35.2 | 34.4 | 39.4 | 34.4 | 32.4 | 31.8 | 29.5 | 19.0 | 25.4 | 25.0 |
| Bituminous coal..... | 33.5 | 47.0 | 33.6 | 33.9 | 35.1 | 29.9 | 30.6 | 27.8 | 36.8 | 31.1 | 41.7 | 28.2 | 32.1 |
| Lignite..... | (1) | 0 | 0 | .3 | (1) | .3 | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke..... | 18.9 | 10.1 | 15.9 | 16.3 | 18.8 | 19.8 | 23.5 | 22.9 | 18.7 | 22.0 | 30.1 | 26.3 | 21.2 |
| Briquets..... | .7 | 0 | .7 | .9 | .9 | .7 | 1.1 | 0 | 0 | 1.1 | 0 | 0 | 0 |
| Charcoal..... | .3 | .4 | .4 | .3 | 0 | 0 | 0 | 0 | 2.1 | 3.6 | 0 | 0 | 0 |
| Wood..... | 19.5 | 28.1 | 23.1 | 23.4 | 18.1 | 17.0 | 18.0 | 17.5 | 13.4 | 15.4 | 16.7 | 16.9 | 18.6 |
| Fuel oil..... | 16.9 | 12.3 | 20.8 | 19.1 | 16.1 | 15.1 | 17.1 | 17.8 | 8.9 | 16.7 | 12.5 | 21.6 | 0 |
| Gas..... | 89.5 | 59.1 | 78.5 | 84.3 | 90.3 | 93.7 | 96.2 | 98.2 | 94.7 | 96.8 | 100.0 | 93.9 | 100.0 |
| Kerosene..... | 6.7 | 23.2 | 11.0 | 7.1 | 6.1 | 5.7 | 4.8 | 5.5 | 2.5 | 4.8 | (1) | 0 | 3.2 |
| Gasoline (not for auto)..... | .7 | 2.9 | 1.3 | .6 | .3 | 1.0 | 1.4 | .8 | (1) | 0 | 0 | 0 | 0 |
| Ice..... | 73.0 | 79.8 | 84.8 | 78.4 | 75.7 | 71.8 | 61.8 | 66.4 | 48.5 | 56.3 | 51.4 | 49.8 | 50.0 |

| Average expenditures for fuel, light, and refrigeration, total..... | \$116. 27 | \$97. 28 | \$104. 37 | \$112. 70 | \$116. 54 | \$118. 89 | \$122. 40 | \$123. 87 | \$119. 20 | \$123. 48 | \$125. 61 | \$113. 34 | \$120. 58 |
|---|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Electricity..... | 26. 02 | 20. 03 | 22. 44 | 24. 66 | 25. 73 | 26. 78 | 28. 28 | 29. 38 | 27. 76 | 28. 11 | 29. 90 | 27. 75 | 34. 62 |
| Anthracite..... | 18. 11 | 20. 22 | 16. 46 | 17. 90 | 17. 55 | 20. 41 | 18. 01 | 16. 34 | 20. 79 | 17. 19 | 13. 75 | 13. 10 | 12. 05 |
| Bituminous coal..... | 14. 19 | 14. 73 | 13. 82 | 13. 55 | 14. 89 | 12. 61 | 13. 83 | 13. 69 | 17. 79 | 15. 27 | 17. 47 | 11. 36 | 19. 55 |
| Lignite..... | . 03 | 0 | 0 | . 06 | . 03 | (?) | 0 | 0 | 0 | . 04 | 0 | 0 | 0 |
| Coke..... | 10. 45 | 2. 55 | 7. 03 | 8. 33 | 10. 84 | 11. 31 | 13. 92 | 13. 50 | 11. 30 | 12. 93 | 19. 11 | 15. 73 | 8. 72 |
| Briquets..... | . 20 | 0 | . 12 | . 13 | . 35 | . 27 | . 21 | 0 | 0 | (?) | 0 | 0 | 0 |
| Charcoal..... | . 04 | . 02 | . 07 | . 06 | (?) | . 03 | . 04 | 0 | 0 | . 07 | 0 | 0 | 0 |
| Wood..... | 1. 56 | 3. 21 | 1. 97 | 2. 06 | 1. 51 | 1. 14 | 1. 12 | 1. 39 | . 99 | . 50 | . 69 | . 23 | . 45 |
| Fuel oil..... | 8. 75 | 9. 12 | 11. 31 | 10. 64 | 8. 88 | 7. 49 | 7. 83 | 6. 90 | 3. 32 | 5. 54 | 5. 14 | 13. 62 | 0 |
| Gas..... | 24. 39 | 15. 19 | 19. 32 | 22. 41 | 24. 38 | 25. 55 | 26. 73 | 29. 24 | 27. 59 | 30. 79 | 29. 48 | 21. 41 | 35. 19 |
| Kerosene..... | . 91 | 3. 01 | 1. 50 | 1. 02 | . 71 | . 80 | . 57 | 1. 02 | . 42 | 0. 44 | . 60 | 0 | . 06 |
| Gasoline (not for auto)..... | . 04 | . 15 | . 03 | . 03 | (?) | . 07 | . 04 | (?) | (?) | 0 | 0 | 0 | 0 |
| Ice..... | 11. 58 | 9. 05 | 10. 30 | 11. 85 | 11. 67 | 12. 40 | 11. 82 | 12. 41 | 9. 17 | 12. 67 | 9. 47 | 10. 14 | 9. 94 |
| V. Percentage of families in apartments not making payments for heat separately from rent..... | 16. 5 | 0. 1 | 0. 6 | 2. 1 | 2. 9 | 3. 1 | 2. 6 | 1. 7 | 1. 3 | 0. 9 | 0. 5 | 0. 3 | 0. 4 |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Electricity..... | 80. 2 | 64. 2 | 72. 1 | 72. 7 | 79. 3 | 81. 1 | 81. 1 | 84. 6 | 82. 6 | 82. 5 | 88. 8 | 92. 1 | 93. 1 |
| Gas..... | 77. 8 | 64. 2 | 68. 0 | 72. 7 | 77. 5 | 79. 6 | 76. 1 | 82. 4 | 78. 0 | 76. 5 | 75. 7 | 94. 2 | 81. 7 |
| Ice..... | 50. 2 | 77. 9 | 77. 1 | 66. 1 | 61. 6 | 49. 8 | 49. 4 | 44. 0 | 29. 9 | 30. 0 | 27. 2 | 14. 3 | 18. 5 |
| Average expenditures for fuel, light, and refrigeration, total..... | \$53. 07 | \$48. 65 | \$51. 15 | \$49. 90 | \$55. 24 | \$53. 35 | \$51. 89 | \$55. 37 | \$52. 01 | 53. 53 | \$46. 81 | \$65. 86 | \$50. 07 |
| Electricity..... | 23. 74 | 15. 68 | 19. 09 | 19. 46 | 22. 81 | 23. 81 | 23. 09 | 25. 99 | 26. 29 | 28. 12 | 24. 55 | 35. 93 | 28. 36 |
| Gas..... | 17. 65 | 18. 41 | 17. 08 | 16. 92 | 18. 74 | 18. 30 | 15. 85 | 18. 62 | 17. 58 | 17. 58 | 12. 78 | 25. 42 | 17. 19 |
| Ice..... | 10. 48 | 9. 04 | 12. 48 | 12. 14 | 11. 71 | 10. 89 | 11. 45 | 10. 27 | 7. 89 | 7. 05 | 7. 41 | 4. 51 | 4. 35 |
| All other fuel..... | 1. 20 | 5. 52 | 2. 50 | 1. 68 | 1. 98 | . 35 | 1. 50 | . 49 | . 25 | . 78 | 2. 07 | 0 | . 17 |

¹ Less than 0.05 percent.
² Less than 0.5 cent.

TABLE A-5.—*Fuel, Light, and Refrigeration Expenditures, by Consumption Level*
1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| I. Percentage of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families spending for— | | | | | | | | |
| Electricity..... | 75.5 | 56.0 | 72.8 | 77.8 | 83.8 | 85.0 | 89.8 | 95.1 |
| Anthracite..... | 16.3 | 16.3 | 14.0 | 17.5 | 14.8 | 18.0 | 21.9 | 19.2 |
| Bituminous coal..... | 64.3 | 69.1 | 72.9 | 69.9 | 63.1 | 52.4 | 33.3 | 25.3 |
| Lignite..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke..... | 1.8 | 2.5 | 2.2 | 1.4 | 1.1 | 3.0 | 0 | 0 |
| Briquets..... | .3 | 1.3 | .9 | 0 | 0 | 0 | 0 | 0 |
| Charcoal..... | .8 | 1.2 | 1.8 | .3 | .3 | .6 | 0 | 0 |
| Wood..... | 39.5 | 60.5 | 45.9 | 36.6 | 29.8 | 26.6 | 21.5 | 10.7 |
| Fuel oil..... | 1.0 | 1.2 | 1.5 | .8 | .5 | .6 | 0 | 1.5 |
| Gas..... | 46.5 | 16.3 | 35.7 | 49.3 | 58.5 | 70.9 | 82.4 | 87.4 |
| Kerosene..... | 38.5 | 60.6 | 44.9 | 38.7 | 24.4 | 27.9 | 8.1 | 14.9 |
| Gasoline (not for auto)..... | 2.4 | 5.0 | 3.9 | 1.6 | .8 | 0 | 0 | 0 |
| Ice..... | 92.0 | 93.2 | 95.2 | 92.5 | 93.3 | 93.3 | 80.2 | 76.4 |
| Average expenditures for fuel, light, and refrigeration, total..... | \$86.73 | \$72.58 | \$83.94 | \$89.52 | \$91.44 | \$100.90 | \$91.10 | \$94.51 |
| Electricity..... | 16.57 | 10.92 | 15.37 | 16.91 | 18.06 | 19.06 | 24.67 | 25.96 |
| Anthracite..... | 7.68 | 5.56 | 7.22 | 7.34 | 7.33 | 10.89 | 12.11 | 10.34 |
| Bituminous coal..... | 23.38 | 24.33 | 25.13 | 25.42 | 24.61 | 20.80 | 11.85 | 11.06 |
| Lignite..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke..... | .81 | .81 | .40 | .71 | .40 | 1.53 | 0 | 0 |
| Briquets..... | .01 | .01 | .04 | 0 | 0 | 0 | 0 | 0 |
| Charcoal..... | .05 | .09 | .10 | .01 | .03 | .04 | 0 | 0 |
| Wood..... | 6.18 | 9.66 | 7.69 | 5.84 | 3.65 | 5.03 | 1.64 | 1.00 |
| Fuel oil..... | .24 | .14 | .16 | .30 | .45 | .28 | 0 | .13 |
| Gas..... | 12.75 | 4.43 | 9.27 | 13.46 | 16.47 | 20.61 | 21.83 | 24.20 |
| Kerosene..... | 3.88 | 5.40 | 4.31 | 3.98 | 2.85 | 3.65 | 1.08 | 1.98 |
| Gasoline (not for auto)..... | .15 | .29 | .23 | .10 | .12 | 0 | 0 | 0 |
| Ice..... | 15.23 | 10.94 | 14.02 | 15.45 | 17.47 | 19.01 | 17.92 | 19.84 |
| II. Percentage of families in houses making payments for heat separately from rent. | 63.0 | 14.5 | 18.0 | 13.8 | 8.3 | 4.6 | 2.3 | 1.5 |
| Percentage of families spending for— | | | | | | | | |
| Electricity..... | 73.7 | 53.8 | 72.0 | 76.7 | 88.4 | 88.2 | 100.0 | 93.7 |
| Anthracite..... | 22.1 | 17.4 | 19.3 | 22.4 | 24.5 | 26.3 | 39.4 | 48.3 |
| Bituminous coal..... | 69.5 | 69.6 | 72.6 | 73.9 | 68.7 | 61.1 | 52.5 | 47.9 |
| Lignite..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke..... | 2.2 | 2.7 | 2.8 | .7 | 1.1 | 6.1 | 0 | 0 |
| Briquets..... | .3 | .4 | .6 | 0 | 0 | 0 | 0 | 0 |
| Charcoal..... | 1.2 | 1.2 | 2.2 | .4 | .7 | 1.2 | 0 | 0 |
| Wood..... | 48.9 | 65.0 | 51.4 | 46.9 | 36.3 | 31.7 | 37.4 | 21.3 |
| Fuel oil..... | 1.0 | 1.2 | 1.6 | 0 | 1.0 | 1.2 | 0 | 3.8 |
| Gas..... | 38.7 | 13.4 | 31.2 | 44.1 | 52.5 | 67.0 | 81.6 | 91.2 |
| Kerosene..... | 44.8 | 61.5 | 47.4 | 42.9 | 31.4 | 33.8 | 13.1 | 23.9 |
| Gasoline (not for auto)..... | 2.9 | 5.0 | 3.2 | 2.9 | 1.7 | 0 | 0 | 0 |
| Ice..... | 91.3 | 94.7 | 93.4 | 91.4 | 90.6 | 90.1 | 76.9 | 61.6 |
| Average expenditures for fuel, light, and refrigeration, total..... | \$92.01 | \$72.53 | \$86.46 | \$95.46 | \$104.85 | \$121.25 | \$114.48 | \$120.71 |
| Electricity..... | 16.45 | 10.53 | 15.60 | 17.14 | 19.75 | 21.59 | 26.62 | 28.13 |
| Anthracite..... | 10.93 | 6.11 | 9.60 | 10.18 | 13.79 | 16.63 | 24.52 | 26.06 |
| Bituminous coal..... | 25.79 | 24.18 | 25.25 | 27.30 | 29.28 | 27.38 | 18.87 | 20.43 |
| Lignite..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke..... | .71 | .95 | .54 | .38 | .23 | 3.12 | 0 | 0 |
| Briquets..... | .01 | .01 | .03 | 0 | 0 | 0 | 0 | 0 |
| Charcoal..... | .07 | .09 | .11 | .02 | .06 | .07 | 0 | 0 |
| Wood..... | 7.85 | 10.36 | 9.20 | 8.09 | 4.08 | 5.73 | 1.44 | 2.16 |
| Fuel oil..... | .26 | .06 | .22 | 0 | .89 | .85 | 0 | .34 |
| Gas..... | 11.08 | 3.56 | 7.66 | 12.41 | 16.33 | 21.98 | 26.04 | 27.48 |
| Kerosene..... | 4.39 | 5.57 | 4.33 | 4.32 | 3.28 | 4.79 | .83 | 4.68 |
| Gasoline (not for auto)..... | .17 | .25 | .18 | .16 | .24 | 0 | 0 | 0 |
| Ice..... | 14.30 | 10.86 | 13.74 | 15.46 | 16.92 | 19.11 | 16.16 | 11.43 |

TABLE A-5.—Fuel, Light, and Refrigeration Expenditures, by Consumption Level—Con.

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| III. Percentage of families in houses not making payments for heat separately from rent | | | | | | | | |
| Percentage of families in houses not making payments for heat separately from rent | 1.4 | 0.3 | 0.1 | 0.1 | 0.4 | 0.2 | 0.2 | 0.1 |
| Percentage of families spending for— | | | | | | | | |
| Electricity | 37.6 | 31.8 | 0 | 0 | 50.2 | 56.6 | 0 | 100.0 |
| Gas | 30.6 | 30.9 | 0 | 0 | 49.8 | 13.2 | 0 | 100.0 |
| Ice | 75.9 | 68.2 | 100.0 | 0 | 100.0 | 56.6 | 50.0 | 100.0 |
| Average expenditures for fuel, light, and refrigeration, total | | | | | | | | |
| | \$46.97 | \$46.81 | \$34.14 | \$6.00 | \$48.61 | \$71.35 | \$35.92 | \$50.44 |
| Average expenditures for fuel, light, and refrigeration, total | | | | | | | | |
| Electricity | 6.12 | 5.53 | 0 | 0 | 9.26 | 11.03 | 0 | 8.97 |
| Gas | 6.09 | 9.41 | 0 | 0 | 10.40 | 1.93 | 0 | 11.46 |
| Ice | 15.12 | 11.64 | 18.93 | 0 | 19.26 | 10.82 | 9.06 | 30.01 |
| All other fuel | 19.64 | 20.23 | 15.21 | 6.00 | 9.69 | 47.57 | 26.86 | 0 |
| IV. Percentage of families in apartments making payments for heat separately from rent | | | | | | | | |
| Percentage of families in apartments making payments for heat separately from rent | 24.7 | 3.0 | 6.3 | 6.2 | 5.2 | 2.9 | 0.7 | 0.4 |
| Percentage of families spending for— | | | | | | | | |
| Electricity | 77.1 | 64.2 | 73.6 | 83.2 | 82.4 | 71.9 | 87.3 | 100.0 |
| Anthracite | 8.5 | 9.3 | 5.4 | 9.5 | 4.5 | 16.6 | 23.6 | 0 |
| Bituminous coal | 82.5 | 80.4 | 86.0 | 85.7 | 87.2 | 65.4 | 64.0 | 100.0 |
| Lignite | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke | 1.9 | 3.7 | .9 | 3.5 | 1.8 | 0 | 0 | 0 |
| Briquets | .5 | 0 | 1.8 | 0 | 0 | 0 | 0 | 0 |
| Charcoal | .5 | 1.9 | .9 | 0 | 0 | 0 | 0 | 0 |
| Wood | 34.3 | 46.7 | 37.5 | 27.7 | 34.1 | 34.2 | 18.7 | 26.1 |
| Fuel oil | 1.4 | 1.9 | 1.8 | 2.8 | 0 | 0 | 0 | 0 |
| Gas | 49.5 | 25.7 | 39.3 | 53.1 | 56.2 | 65.0 | 79.8 | 82.6 |
| Kerosene | 37.8 | 56.8 | 43.0 | 38.2 | 26.2 | 36.3 | 14.9 | 8.7 |
| Gasoline (not for auto) | 2.2 | 5.6 | 5.9 | 0 | 0 | 0 | 0 | 0 |
| Ice | 94.7 | 87.5 | 96.1 | 97.1 | 92.1 | 100.0 | 92.4 | 91.3 |
| Average expenditures for fuel, light, and refrigeration, total | | | | | | | | |
| | \$86.07 | \$77.28 | \$81.05 | \$88.57 | \$88.09 | \$90.87 | \$106.97 | \$90.66 |
| Average expenditures for fuel, light, and refrigeration, total | | | | | | | | |
| Electricity | 15.42 | 12.96 | 14.28 | 16.73 | 16.04 | 13.67 | 25.30 | 17.10 |
| Anthracite | 2.82 | 2.80 | 1.74 | 3.52 | .95 | 6.34 | 6.86 | 0 |
| Bituminous coal | 28.62 | 29.61 | 29.08 | 29.88 | 29.43 | 23.48 | 22.18 | 33.72 |
| Lignite | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Coke | .68 | .46 | .05 | 1.68 | .87 | 0 | 0 | 0 |
| Briquets | .01 | 0 | .05 | 0 | 0 | 0 | 0 | 0 |
| Charcoal | .03 | .10 | .09 | 0 | 0 | 0 | 0 | 0 |
| Wood | 4.66 | 7.83 | 4.52 | 2.80 | 4.99 | 6.28 | 1.35 | 1.66 |
| Fuel oil | .94 | .57 | .02 | 1.06 | 0 | 0 | 0 | 0 |
| Gas | 14.24 | 6.83 | 11.92 | 14.50 | 16.00 | 19.18 | 26.75 | 19.97 |
| Kerosene | 4.01 | 4.28 | 4.79 | 3.76 | 3.65 | 3.73 | 3.57 | .48 |
| Gasoline (not for auto) | .17 | .52 | .44 | 0 | 0 | 0 | 0 | 0 |
| Ice | 15.07 | 11.32 | 14.07 | 14.64 | 16.16 | 18.19 | 20.96 | 17.73 |
| V. Percentage of families in apartments not making payments for heat separately from rent | | | | | | | | |
| Percentage of families in apartments not making payments for heat separately from rent | 10.9 | .3 | 1.0 | 2.0 | 2.4 | 1.6 | 1.8 | 1.8 |
| Percentage of families spending for— | | | | | | | | |
| Electricity | 86.8 | 68.1 | 100.0 | 76.9 | 76.3 | 94.3 | 87.2 | 100.0 |
| Gas | 86.2 | 68.1 | 94.3 | 76.9 | 82.6 | 94.3 | 82.7 | 95.5 |
| Ice | 87.2 | 100.0 | 91.5 | 88.6 | 97.6 | 84.1 | 75.1 | 82.6 |
| Average expenditures for fuel, light, and refrigeration, total | | | | | | | | |
| | \$62.07 | \$47.63 | \$61.33 | \$53.72 | \$58.74 | \$67.13 | \$59.68 | \$76.05 |
| Average expenditures for fuel, light, and refrigeration, total | | | | | | | | |
| Electricity | 21.11 | 15.03 | 20.46 | 16.52 | 18.04 | 22.47 | 24.49 | 26.87 |
| Gas | 19.91 | 19.61 | 23.26 | 17.70 | 19.02 | 23.43 | 15.39 | 23.10 |
| Ice | 20.45 | 12.99 | 16.23 | 17.00 | 21.68 | 21.23 | 19.80 | 26.02 |
| All other fuel | .60 | 0 | 1.38 | 2.50 | 0 | 0 | 0 | .06 |

TABLE A-6.—Household Operation Expenditures Other Than for Fuel, Light, and Refrigeration, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Percentage of families in survey..... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Water rent..... | 39.8 | 47.6 | 42.6 | 40.8 | 40.3 | 38.9 | 39.4 | 38.1 | 36.2 | 31.0 | 36.0 | 34.9 | 33.4 |
| Telephone..... | 35.9 | 10.3 | 15.0 | 25.0 | 33.3 | 42.1 | 48.8 | 50.9 | 59.1 | 57.5 | 64.1 | 68.3 | 67.1 |
| Domestic service: | | | | | | | | | | | | | |
| Full-time..... | 2.2 | .3 | 1.1 | 1.3 | 2.2 | 3.1 | 2.6 | 3.8 | 3.0 | 2.9 | 3.2 | 4.4 | 6.5 |
| Part-time..... | 7.3 | 1.0 | 2.5 | 3.3 | 6.2 | 7.1 | 10.1 | 12.1 | 16.6 | 14.6 | 23.9 | 24.8 | 31.1 |
| Laundry out..... | 31.9 | 9.5 | 15.2 | 21.3 | 28.9 | 35.0 | 42.5 | 46.6 | 54.4 | 56.7 | 62.7 | 67.7 | 75.2 |
| Postage, telegrams..... | 85.5 | 66.9 | 77.4 | 82.9 | 86.9 | 88.0 | 90.4 | 91.7 | 89.4 | 92.0 | 95.0 | 88.8 | 92.4 |
| Moving, express, freight, drayage..... | 11.7 | 9.7 | 7.7 | 10.9 | 11.1 | 12.0 | 14.2 | 14.5 | 15.7 | 15.8 | 19.1 | 14.1 | 22.1 |
| Safe-deposit box..... | 4.5 | .4 | .7 | 1.8 | 3.2 | 5.0 | 8.2 | 7.1 | 10.8 | 10.0 | 10.9 | 17.1 | 14.8 |
| Insurance on furniture..... | 19.9 | 8.7 | 12.8 | 15.5 | 18.7 | 22.8 | 23.2 | 24.1 | 28.1 | 29.6 | 30.2 | 46.2 | 36.7 |
| Interest on debts..... | 11.3 | 7.4 | 11.0 | 11.4 | 10.7 | 11.3 | 12.6 | 10.7 | 13.6 | 9.6 | 15.5 | 11.3 | 19.6 |
| Average expenditure per family for household operation other than fuel, light, and refrigeration, total..... | \$58.31 | \$31.74 | \$38.43 | \$44.62 | \$53.31 | \$62.44 | \$69.57 | \$77.16 | \$86.29 | \$87.04 | \$99.49 | \$120.09 | \$128.46 |
| Water rent..... | 4.84 | 5.39 | 5.16 | 4.85 | 4.83 | 4.94 | 4.70 | 4.55 | 4.63 | 3.92 | 4.96 | 5.57 | 4.21 |
| Telephone..... | 9.98 | 1.83 | 3.63 | 6.07 | 8.59 | 11.95 | 13.92 | 15.26 | 18.37 | 17.41 | 20.89 | 21.89 | 23.87 |
| Domestic service: | | | | | | | | | | | | | |
| Full-time..... | 2.00 | .45 | .35 | .77 | 1.83 | 2.49 | 3.12 | 4.05 | 3.66 | 2.53 | 2.62 | 7.35 | 5.92 |
| Part-time..... | 2.76 | .17 | .53 | .89 | 1.97 | 2.52 | 3.54 | 5.08 | 6.95 | 8.10 | 9.83 | 18.08 | 15.22 |
| Household paper..... | 3.58 | 2.92 | 3.35 | 3.60 | 3.61 | 3.71 | 3.61 | 3.67 | 3.58 | 4.03 | 3.88 | 3.43 | 3.77 |
| Bar soap..... | 3.63 | 4.72 | 4.40 | 3.78 | 3.65 | 3.47 | 3.31 | 3.19 | 3.12 | 2.90 | 2.95 | 2.76 | 2.80 |
| Starch, bluing..... | 1.25 | 1.54 | 1.48 | 1.33 | 1.27 | 1.22 | 1.09 | 1.15 | 1.14 | .95 | .83 | .91 | .77 |
| Soap flakes, powder..... | 5.73 | 4.71 | 5.55 | 5.76 | 5.74 | 5.86 | 5.79 | 5.72 | 6.11 | 6.30 | 5.34 | 5.70 | 5.96 |
| Cleaning powder, polish, steel wool, etc..... | 2.44 | 1.44 | 2.07 | 2.24 | 2.40 | 2.57 | 2.63 | 2.67 | 2.91 | 3.06 | 3.00 | 3.45 | 3.35 |
| Matches..... | 1.74 | 1.94 | 1.92 | 1.86 | 1.70 | 1.71 | 1.59 | 1.70 | 1.51 | 1.54 | 1.84 | 1.27 | 1.53 |
| Laundry out..... | 11.22 | 2.05 | 4.07 | 6.08 | 9.13 | 12.14 | 15.46 | 18.42 | 21.55 | 23.49 | 27.47 | 33.35 | 41.56 |
| Stationery, pens, pencils, ink..... | 1.39 | .82 | 1.06 | 1.16 | 1.29 | 1.42 | 1.65 | 1.62 | 1.68 | 2.33 | 2.32 | 1.71 | 2.85 |
| Postage, telegrams..... | 2.09 | .88 | 1.24 | 1.61 | 1.95 | 2.32 | 2.57 | 2.85 | 2.96 | 3.01 | 3.72 | 3.29 | 4.40 |
| Moving, express, freight, drayage..... | 1.10 | .50 | .62 | .87 | 1.00 | 1.14 | 1.43 | 1.70 | 1.48 | 1.49 | 1.44 | 1.72 | 3.23 |
| Safe-deposit box..... | .16 | .01 | .02 | .06 | .11 | .20 | .29 | .28 | .45 | .41 | .42 | .74 | .50 |
| Insurance on furniture..... | 1.45 | .60 | .71 | 1.15 | 1.27 | 1.67 | 1.79 | 1.81 | 2.20 | 2.49 | 2.93 | 4.21 | 2.65 |
| Interest on debts..... | 2.29 | 1.44 | 1.88 | 2.00 | 2.34 | 2.37 | 2.27 | 2.58 | 3.19 | 2.22 | 3.92 | 3.70 | 4.55 |
| Other items..... | .66 | .33 | .39 | .54 | .63 | .74 | .81 | .86 | .80 | .86 | 1.13 | .96 | 1.32 |

TABLE A-6.—Household Operation Expenditures Other Than for Fuel, Light, and Refrigeration, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percentage of families in survey | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families spending for— | | | | | | | | |
| Water rent | 31.2 | 34.5 | 34.9 | 30.4 | 26.8 | 26.8 | 18.5 | 32.4 |
| Telephone | 14.6 | 7.4 | 7.7 | 12.1 | 18.0 | 16.7 | 37.3 | 59.4 |
| Domestic service: Full-time | .7 | .6 | .6 | .3 | .9 | 1.6 | 0 | 2.5 |
| Part-time | 2.6 | .6 | 1.5 | 2.5 | 3.5 | 1.9 | 8.7 | 7.3 |
| Laundry out | 19.5 | 5.0 | 12.9 | 18.2 | 22.5 | 35.7 | 45.3 | 53.2 |
| Postage, telegrams | 74.7 | 65.5 | 72.3 | 75.3 | 77.2 | 87.7 | 79.4 | 96.4 |
| Moving, express, freight, drayage | 10.7 | 8.3 | 10.7 | 10.2 | 9.9 | 9.7 | 19.5 | 17.4 |
| Safe-deposit box | .7 | 0 | .3 | .4 | 1.1 | 1.0 | 3.3 | .8 |
| Insurance on furniture | 12.8 | 4.8 | 10.2 | 16.0 | 13.9 | 14.4 | 25.1 | 14.5 |
| Interest on debts | 7.7 | 8.6 | 7.9 | 6.7 | 5.3 | 10.3 | 8.9 | 8.2 |
| Average expenditure per family for household operation other than fuel, light, and refrigeration, total | \$33.08 | \$23.56 | \$27.08 | \$31.69 | \$33.44 | \$41.82 | \$55.73 | \$73.50 |
| Water rent | 3.54 | 3.87 | 3.82 | 3.50 | 3.53 | 3.13 | 1.80 | 3.62 |
| Telephone | 4.11 | 1.19 | 1.73 | 3.81 | 4.77 | 5.15 | 13.09 | 18.60 |
| Domestic service: Full-time | .26 | .29 | .30 | .29 | .27 | .18 | 0 | .21 |
| Part-time | .56 | .16 | .13 | .70 | 1.08 | .11 | 2.59 | .59 |
| Household paper | 2.27 | 1.88 | 2.28 | 2.27 | 2.33 | 2.49 | 2.61 | 2.59 |
| Bar soap | 3.97 | 4.63 | 4.10 | 3.78 | 3.74 | 3.77 | 3.07 | 3.65 |
| Starch, bluing | 1.29 | 1.42 | 1.25 | 1.34 | 1.28 | 1.36 | .93 | 1.07 |
| Soap flakes, powder | 3.53 | 2.93 | 3.25 | 3.58 | 3.82 | 3.73 | 4.08 | 5.38 |
| Cleaning powder, polish, steel wool, etc. | 1.25 | .67 | 1.20 | 1.22 | 1.47 | 1.44 | 1.68 | 2.46 |
| Matches | 1.64 | 1.73 | 1.83 | 1.70 | 1.46 | 1.57 | 1.16 | 1.19 |
| Laundry out | 5.71 | .96 | 3.30 | 3.93 | 5.19 | 12.82 | 16.28 | 25.76 |
| Stationery, pens, pencils, ink | .83 | .72 | .80 | .81 | .80 | .86 | .99 | 1.44 |
| Postage, telegrams | 1.31 | .89 | 1.05 | 1.34 | 1.34 | 1.67 | 1.72 | 3.29 |
| Moving, express, freight, drayage | .66 | .34 | .58 | .58 | .58 | .73 | 2.17 | 1.33 |
| Safe-deposit box | .03 | 0 | .01 | .01 | .04 | .06 | .17 | .04 |
| Insurance on furniture | .84 | .40 | .64 | .98 | .95 | 1.26 | 1.49 | 1.17 |
| Interest on debts | 1.04 | 1.07 | .65 | 1.50 | .63 | 1.40 | 1.77 | .79 |
| Other items | .24 | .41 | .16 | .35 | .16 | .09 | .13 | .32 |

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Percentage of families in survey | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families reporting receipt of gifts of furnishings and equipment | 14.9 | 13.7 | 11.4 | 14.1 | 15.0 | 14.5 | 16.6 | 16.9 | 17.4 | 16.3 | 20.0 | 12.8 | 20.5 |
| Average value per family of furnishings and equipment received as gifts (incomplete) ¹ | \$2.81 | \$1.54 | \$1.75 | \$2.20 | \$2.50 | \$2.84 | \$3.15 | \$4.80 | \$3.26 | \$4.24 | \$7.81 | \$4.62 | \$5.81 |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Suites: Living room | 5.2 | 1.2 | 3.7 | 4.8 | 4.6 | 4.8 | 6.2 | 7.5 | 7.1 | 8.5 | 10.8 | 10.8 | 9.5 |
| Bedroom | 3.5 | .9 | 1.8 | 2.2 | 3.3 | 2.8 | 4.7 | 5.7 | 7.0 | 6.9 | 8.7 | 7.1 | 8.2 |
| Dining room | 2.6 | .9 | 1.1 | 1.4 | 2.1 | 2.6 | 3.7 | 4.7 | 5.5 | 4.1 | 7.1 | 3.5 | 8.4 |
| Beds: Wood | 2.0 | 1.3 | 1.2 | 2.0 | 1.8 | 2.2 | 2.1 | 2.3 | 2.2 | 3.9 | 2.4 | 3.2 | 5.4 |
| Metal | 2.7 | 2.5 | 2.2 | 3.4 | 3.4 | 2.5 | 1.8 | 2.0 | 3.0 | 2.0 | 2.6 | 2.3 | 1.7 |
| Cots, cribs: Wood | 2.2 | .6 | 1.1 | 1.7 | 2.1 | 3.7 | 2.9 | 1.8 | 3.0 | 3.0 | 1.2 | 1.5 | 1.8 |
| Metal | .5 | .4 | .7 | .6 | .4 | .4 | .3 | .5 | .4 | .7 | .0 | .6 | .5 |
| Bedsprings | 4.0 | 3.6 | 2.8 | 3.3 | 4.0 | 3.9 | 3.8 | 4.3 | 4.5 | 7.6 | 8.3 | 5.6 | 11.2 |
| Davenport | .6 | .2 | .2 | .4 | .5 | .6 | .9 | (?) | .1 | 1.8 | 2.0 | 1.0 | 1.4 |
| Couches, daybeds | 2.6 | 1.1 | 1.8 | 2.7 | 2.3 | 2.8 | 2.9 | 3.3 | 3.6 | 3.7 | 3.3 | 2.7 | 3.3 |
| Dressers | 1.2 | .4 | .7 | .9 | 1.1 | 1.5 | 1.2 | 1.4 | .8 | 3.0 | 1.5 | 2.1 | 3.9 |
| Chiffoniers, chests | 1.5 | .6 | .7 | 1.0 | 1.4 | 1.8 | 1.9 | 2.7 | 1.8 | 2.2 | 1.2 | 2.1 | 5.1 |
| Sideboards, buffets | .3 | .2 | .1 | .2 | .2 | .1 | .7 | .6 | .7 | .4 | .0 | .9 | .9 |
| Desks | 1.1 | .1 | .5 | .8 | .7 | 1.2 | 1.6 | 1.5 | 2.8 | 2.3 | 1.4 | 2.1 | 3.3 |
| Bookcases, bookshelves | .8 | .1 | .2 | .3 | .6 | .9 | 1.3 | 1.4 | 2.3 | 1.0 | 2.6 | .7 | 3.4 |
| Tables, except kitchen | 5.2 | .6 | 2.0 | 2.9 | 4.2 | 5.8 | 6.0 | 7.5 | 10.1 | 15.4 | 15.3 | 14.7 | 18.9 |
| Chairs: Wood | 3.6 | 2.2 | 2.2 | 3.3 | 3.1 | 3.7 | 4.1 | 5.2 | 4.1 | 6.7 | 3.8 | 6.3 | 9.2 |
| Upholstered | 3.2 | .4 | 1.1 | 1.7 | 2.7 | 2.8 | 3.9 | 5.1 | 7.1 | 10.0 | 11.9 | 9.8 | 11.9 |
| Benches, stools, footstools | 1.2 | 0 | .3 | .8 | .8 | 1.0 | 2.0 | 2.2 | 2.2 | 2.8 | 2.2 | 3.1 | 4.1 |
| Tea carts, wheel trays | .1 | 0 | 0 | 0 | 0 | .2 | .1 | .3 | 0 | .7 | 1.3 | .7 | 0 |
| Stands, racks, costumers | 1.7 | 0 | .9 | 1.0 | 1.4 | 1.8 | 2.4 | 2.8 | 2.4 | 3.2 | 6.8 | 6.3 | 5.7 |
| Other furniture | 5.1 | .9 | 2.4 | 3.4 | 4.6 | 4.8 | 6.5 | 8.5 | 8.2 | 12.0 | 11.0 | 11.9 | 11.4 |
| Carpets, rugs | 15.2 | 3.9 | 11.4 | 12.7 | 13.7 | 16.9 | 18.4 | 20.1 | 18.6 | 25.4 | 4.0 | 27.1 | 34.2 |
| Linoleum, inlaid | 5.7 | 4.3 | 5.2 | 5.6 | 5.8 | 5.4 | 5.8 | 6.4 | 6.9 | 7.8 | 5.2 | 3.5 | 6.4 |
| Felt-base floor coverings | 8.7 | 4.1 | 7.6 | 9.2 | 9.1 | 8.6 | 8.9 | 8.9 | 8.6 | 12.4 | 8.1 | 6.9 | 14.3 |
| Mattresses | 9.7 | 7.9 | 9.2 | 9.4 | 9.8 | 8.7 | 10.3 | 10.9 | 11.2 | 11.7 | 16.1 | 11.2 | 13.9 |
| Pillows | 2.7 | .5 | 1.4 | 1.6 | 2.5 | 2.7 | 3.0 | 4.1 | 4.5 | 7.7 | 6.0 | 2.0 | 8.6 |
| Blankets | 15.4 | 10.6 | 14.7 | 15.3 | 16.4 | 16.1 | 15.3 | 13.8 | 16.2 | 19.5 | 13.2 | 14.5 | 18.7 |
| Comforts, quilts | 3.8 | 2.4 | 3.1 | 3.7 | 3.2 | 4.2 | 3.9 | 4.2 | 5.0 | 6.1 | 5.2 | 4.8 | 7.3 |
| Sheets | 29.3 | 24.4 | 21.6 | 27.4 | 29.8 | 29.8 | 32.8 | 33.8 | 33.9 | 34.8 | 41.0 | 34.3 | 35.2 |
| Pillowcases | 21.9 | 14.8 | 16.6 | 20.9 | 22.3 | 23.3 | 24.3 | 25.0 | 23.4 | 24.8 | 24.2 | 25.0 | 29.9 |
| Bedspreads, couch covers | 10.0 | 6.5 | 7.2 | 8.4 | 9.5 | 10.0 | 11.4 | 11.8 | 12.9 | 17.6 | 17.4 | 20.6 | 18.1 |
| Tablecloths, napkins, doilies: | | | | | | | | | | | | | |
| Cotton | 9.9 | 7.2 | 8.9 | 8.6 | 8.9 | 10.1 | 10.8 | 13.1 | 11.1 | 13.9 | 14.0 | 10.5 | 14.7 |
| Linen | 3.0 | .5 | .9 | 1.9 | 2.8 | 2.8 | 5.1 | 4.2 | 5.3 | 5.1 | 7.1 | 7.4 | 13.8 |
| Towels: Linen | 6.6 | 3.6 | 4.3 | 6.7 | 6.7 | 5.9 | 7.5 | 7.4 | 7.9 | 8.2 | 11.3 | 17.6 | 10.0 |
| Cotton, turkish | 31.8 | 21.9 | 30.6 | 31.8 | 33.4 | 31.6 | 30.7 | 32.3 | 35.4 | 32.8 | 32.5 | 35.3 | 34.2 |
| Other cotton | 8.3 | 8.0 | 8.0 | 8.2 | 8.2 | 8.0 | 8.3 | 8.3 | 8.9 | 20.5 | 12.2 | 16.4 | 8.1 |
| Table runners, dresser scarfs | 4.1 | 1.4 | 2.4 | 2.9 | 2.9 | 4.8 | 4.0 | 7.2 | 7.7 | 7.7 | 14.0 | 12.0 | 10.8 |
| Curtains, draperies | 31.6 | 11.8 | 21.6 | 29.8 | 29.6 | 32.5 | 36.7 | 40.0 | 41.1 | 44.8 | 44.5 | 57.4 | 43.9 |
| Dishcloths, cleaning cloths, etc. | 19.5 | 6.4 | 11.7 | 16.5 | 19.6 | 22.7 | 22.9 | 24.6 | 30.1 | 24.5 | 18.0 | 30.3 | 29.3 |
| Other textile furnishings | 10.7 | 7.8 | 9.8 | 10.9 | 10.1 | 10.4 | 10.5 | 12.5 | 10.5 | 14.7 | 15.6 | 13.7 | 14.8 |
| China or porcelain, table | 13.9 | 11.3 | 13.6 | 14.8 | 13.1 | 12.2 | 15.0 | 15.0 | 16.2 | 17.5 | 20.8 | 14.7 | 19.7 |
| Glassware | 16.4 | 14.1 | 13.5 | 16.3 | 15.4 | 16.6 | 18.3 | 18.7 | 17.6 | 17.3 | 20.9 | 17.9 | 27.6 |
| Tableware: Silver | 3.4 | 2.0 | 2.2 | 3.1 | 2.8 | 4.2 | 3.6 | 4.0 | 4.0 | 5.5 | 6.0 | 4.9 | 7.8 |
| Other | 1.0 | .7 | .8 | .9 | 1.0 | .8 | 1.9 | .9 | 2.1 | 1.3 | .7 | 1.7 | 0 |
| Other silverware, etc. | 1.8 | .5 | 1.1 | 1.7 | 1.7 | 2.1 | 2.2 | 2.5 | 1.9 | 3.0 | 1.2 | .7 | 1.8 |

¹ The aggregates on which these averages are based do not include the gifts of furnishings and equipment reported received by 2.4 percent of the families but for which they could not estimate the value.

² Less than 0.05 percent.

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|------------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Percentage of families spending for—Continued. | | | | | | | | | | | | | |
| Vacuum cleaners..... | 4.3 | 0 | 1.7 | 2.4 | 4.4 | 5.9 | 5.2 | 5.5 | 8.6 | 3.7 | 10.9 | 9.1 | 15.1 |
| Refrigerators (electric)..... | 5.8 | .8 | 1.3 | 2.9 | 5.9 | 6.8 | 8.6 | 8.6 | 11.2 | 11.7 | 12.1 | 12.0 | 12.9 |
| Electric stoves, hotplates..... | .7 | .1 | .2 | .6 | .6 | .6 | 1.2 | .9 | 1.8 | .6 | 2.2 | .5 | 3.1 |
| Washing machines..... | 5.7 | 2.7 | 4.8 | 6.1 | 6.4 | 5.9 | 5.7 | 4.9 | 5.2 | 7.3 | 5.8 | 7.8 | 3.9 |
| Irons..... | 6.6 | 2.9 | 6.9 | 6.4 | 6.4 | 7.2 | 6.6 | 6.9 | 6.7 | 8.9 | 10.3 | 11.2 | 7.6 |
| Ironers, mangles..... | .3 | 0 | 0 | .2 | .1 | .4 | .4 | 1.0 | 0 | .5 | 1.2 | 0 | .5 |
| Heaters, fans..... | 1.7 | (²) | .6 | 1.0 | 1.4 | 2.0 | 2.8 | 3.0 | 3.3 | 3.4 | 3.8 | 2.1 | 7.3 |
| Light bulbs..... | 57.6 | 44.3 | 53.0 | 56.9 | 57.3 | 59.8 | 60.6 | 60.0 | 60.8 | 62.7 | 55.9 | 55.0 | 68.4 |
| Lamps..... | 10.6 | 2.0 | 4.9 | 6.9 | 9.3 | 12.6 | 13.3 | 14.8 | 16.6 | 23.2 | 20.8 | 26.8 | 26.9 |
| Toasters..... | 3.8 | .3 | 1.7 | 3.0 | 3.6 | 4.4 | 5.2 | 5.2 | 4.7 | 7.5 | 5.0 | 8.9 | 9.0 |
| Sewing machines (electric)..... | 1.0 | 0 | .4 | .6 | .8 | 1.1 | 1.3 | 1.7 | 1.5 | 2.1 | 1.2 | 1.0 | 3.9 |
| Other electrical equipment..... | 4.4 | 2.7 | 1.9 | 2.9 | 4.2 | 4.8 | 5.7 | 5.1 | 7.2 | 8.7 | 7.5 | 12.7 | 12.1 |
| Mirrors, pictures, clocks, ornaments..... | 10.9 | 3.9 | 6.1 | 9.7 | 11.2 | 10.3 | 12.8 | 13.1 | 16.1 | 17.3 | 18.0 | 20.0 | 21.5 |
| Carpet sweepers..... | 2.8 | .7 | .7 | 1.3 | 1.7 | 2.9 | 4.8 | 4.3 | 5.1 | 6.1 | 4.8 | 5.5 | 5.8 |
| Brooms, brushes, mops..... | 62.1 | 68.6 | 67.1 | 66.3 | 63.0 | 68.0 | 60.5 | 56.0 | 58.5 | 57.7 | 51.2 | 52.6 | 54.8 |
| Dustpans, pails, etc..... | 11.3 | 8.2 | 12.0 | 11.6 | 11.8 | 10.3 | 11.9 | 10.2 | 10.4 | 10.8 | 12.4 | 8.4 | 21.1 |
| Gas refrigerators..... | .4 | 0 | .2 | .3 | .2 | .6 | .9 | (²) | .9 | 1.3 | .4 | .7 | 0 |
| Ice boxes..... | 2.7 | 1.4 | 2.8 | 2.9 | 3.0 | 2.5 | 2.3 | 3.8 | 2.0 | 2.7 | 2.4 | 1.7 | 4.2 |
| Stoves and ranges (not electric)..... | 8.4 | 8.0 | 8.7 | 7.6 | 8.3 | 7.8 | 8.6 | 9.6 | 10.0 | 10.8 | 10.3 | 11.3 | 8.9 |
| Canning equipment, cookers..... | 8.6 | 4.7 | 8.1 | 10.4 | 9.2 | 8.5 | 7.8 | 8.1 | 7.6 | 8.0 | 8.7 | 5.7 | 6.5 |
| Pots, pans, cutlery..... | 24.7 | 12.9 | 20.5 | 22.6 | 25.1 | 23.5 | 28.4 | 28.0 | 26.6 | 32.8 | 32.9 | 23.9 | 32.6 |
| Tubs, boards, wringers..... | 5.5 | 11.3 | 7.4 | 6.2 | 5.0 | 4.5 | 4.7 | 4.1 | 5.3 | 5.3 | 4.1 | 5.2 | 3.7 |
| Ironing boards, racks, baskets..... | 4.8 | 1.6 | 2.9 | 4.4 | 4.3 | 5.8 | 5.2 | 5.1 | 6.2 | 10.1 | 6.8 | 6.6 | 7.0 |
| Sewing machines (not electric)..... | .9 | .6 | .5 | .9 | .8 | 1.0 | .9 | .8 | 1.0 | 1.7 | 1.9 | 0 | 2.9 |
| Baby carriages, gocarts..... | 2.8 | 1.3 | 2.6 | 2.4 | 2.4 | 3.9 | 3.7 | 3.0 | 2.3 | 3.1 | 1.8 | 3.8 | 1.4 |
| Trunks, hand baggage..... | 2.4 | .2 | 1.0 | 1.6 | 2.1 | 2.1 | 3.5 | 4.6 | 4.1 | 4.9 | 6.6 | 2.7 | 8.7 |
| Household tools, ladders, cans..... | 5.7 | 2.8 | 3.9 | 5.4 | 5.4 | 5.7 | 6.3 | 6.7 | 8.5 | 9.2 | 8.5 | 6.2 | 12.4 |
| Window shades, wire screens, awnings..... | 15.5 | 12.6 | 17.0 | 16.2 | 15.0 | 14.3 | 15.9 | 16.0 | 16.9 | 18.1 | 12.2 | 13.0 | 11.2 |
| Lawn mowers, garden equipment..... | 5.2 | 1.5 | 4.5 | 4.9 | 4.8 | 5.4 | 6.7 | 5.2 | 5.6 | 6.9 | 9.2 | 6.5 | 13.8 |
| Repairs, cleaning..... | 7.1 | 2.0 | 3.2 | 5.7 | 5.4 | 8.1 | 9.7 | 11.2 | 11.3 | 12.8 | 13.0 | 9.2 | 16.1 |

² Less than 0.05 percent.

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | | \$1,200 and over |
|--|------------------|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|--------------------|------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | | |
| Average number of articles purchased per family: | | | | | | | | | | | | | | |
| Suites: Living room..... | 0.05 | 0.01 | 0.03 | 0.05 | 0.05 | 0.05 | 0.06 | 0.07 | 0.07 | 0.08 | 0.11 | 0.11 | 0.10 | |
| Bedroom..... | .04 | .01 | .01 | .02 | .03 | .03 | .05 | .06 | .07 | .07 | .09 | .09 | .08 | |
| Dining room..... | .04 | .01 | .01 | .01 | .03 | .03 | .04 | .06 | .06 | .04 | .07 | .04 | .08 | |
| Beds: Wood..... | .02 | .02 | .01 | .02 | .02 | .02 | .02 | .03 | .02 | .09 | .02 | .03 | .05 | |
| Metal..... | .03 | .02 | .03 | .04 | .04 | .03 | .02 | .02 | .03 | .02 | .03 | .06 | .02 | |
| Cots, cribs: Wood..... | .02 | .01 | .01 | .02 | .02 | .04 | .03 | .02 | .03 | .03 | .01 | .02 | .02 | |
| Metal..... | (³) | (³) | .01 | .01 | 0 | (³) | 0 | .01 | (³) | .01 | 0 | .01 | .01 | |
| Bedsprings..... | .05 | .03 | .03 | .04 | .06 | .04 | .04 | .05 | .05 | .09 | .09 | .06 | .12 | |
| Davenport..... | .01 | (³) | (³) | (³) | (³) | .01 | .01 | .01 | (³) | .02 | .02 | .01 | .01 | |
| Couches, daybeds..... | .03 | .01 | .02 | .02 | .02 | .03 | .03 | .03 | .04 | .04 | .04 | .01 | .03 | |
| Dressers..... | .01 | (³) | .01 | .01 | .01 | .02 | .01 | .01 | (³) | .03 | .01 | .02 | .04 | |
| Chiffoniers, chests..... | .02 | .01 | .01 | .01 | .01 | .02 | .02 | .03 | .02 | .02 | .01 | .02 | .05 | |
| Sideboards, buffets..... | (³) | 0 | (³) | 0 | (³) | (³) | .01 | .01 | (³) | 0 | (³) | 0 | .01 | |
| Desks..... | .01 | .01 | (³) | .01 | .01 | .01 | .02 | .01 | .03 | .02 | .01 | .02 | .03 | |
| Bookcases, bookshelves..... | .01 | (³) | (³) | 0 | .01 | .01 | .01 | .01 | .02 | .01 | .03 | .01 | .05 | |
| Tables, except kitchen..... | .06 | (³) | .03 | .03 | .05 | .07 | .07 | .09 | .12 | .20 | .20 | .19 | .25 | |
| Chairs: Wood..... | .08 | .08 | .08 | .08 | .08 | .07 | .09 | .17 | .08 | .11 | .09 | .19 | .10 | |
| Upholstered..... | .04 | .01 | .02 | .02 | .03 | .04 | .04 | .06 | .09 | .12 | .15 | .10 | .15 | |
| Benches, stools, footstools..... | .01 | 0 | (³) | (³) | .01 | .01 | .03 | .02 | .03 | .03 | .02 | .03 | .04 | |
| Tea carts, wheel trays..... | (³) | 0 | 0 | 0 | 0 | 0 | (³) | (³) | 0 | .01 | .01 | .01 | 0 | |
| Stands, racks, costumes..... | .02 | 0 | .01 | .01 | .01 | .02 | .03 | .03 | .03 | .04 | .07 | .09 | .06 | |
| Carpets, rugs ⁴ | 1.36 | .31 | .87 | 1.15 | 1.32 | 1.43 | 1.66 | 1.70 | 1.43 | 2.53 | 1.82 | 2.45 | 3.37 | |
| Linoleum, inlaid ⁴ | .60 | .43 | .62 | .55 | .66 | .61 | .45 | .66 | .64 | .94 | .20 | .60 | .65 | |
| Felt-base floor coverings ⁴ | 1.00 | .51 | 1.10 | 1.12 | .93 | 1.11 | .74 | .95 | .83 | 1.49 | .92 | 1.18 | 1.58 | |
| Mattresses..... | .11 | .10 | .11 | .11 | .11 | .10 | .12 | .13 | .12 | .14 | .19 | .17 | .14 | |
| Pillows..... | .06 | .01 | .04 | .03 | .04 | .06 | .06 | .08 | .11 | .17 | .11 | .03 | .20 | |
| Blankets..... | .30 | .23 | .30 | .29 | .32 | .31 | .29 | .27 | .31 | .30 | .24 | .24 | .28 | |
| Comforts, quilts..... | .06 | .03 | .05 | .06 | .04 | .06 | .06 | .06 | .10 | .07 | .09 | .05 | .09 | |
| Sheets..... | 1.17 | .85 | .82 | 1.03 | 1.16 | 1.22 | 1.31 | 1.45 | 1.51 | 1.53 | 1.68 | 1.98 | 1.28 | |
| Pillowcases..... | 1.16 | .66 | .81 | 1.09 | 1.13 | 1.37 | 1.25 | 1.39 | 1.36 | 1.40 | 1.22 | 1.80 | 1.42 | |
| Bedspreads, couch covers..... | .14 | .10 | .10 | .11 | .14 | .14 | .13 | .18 | .20 | .22 | .21 | .29 | .22 | |
| Towels: Linen..... | .44 | .39 | .28 | .48 | .44 | .43 | .65 | .49 | .59 | .61 | .91 | 1.01 | .91 | |
| Cotton, turkish..... | 2.28 | 1.29 | 2.01 | 2.18 | 2.41 | 2.44 | 2.22 | 2.47 | 2.51 | 2.62 | 2.15 | 3.03 | 2.99 | |
| Other cotton..... | .55 | .41 | .55 | .55 | .56 | .57 | .59 | .57 | .69 | .63 | .59 | .79 | .50 | |
| Table runners, dresser scarfs..... | .10 | .03 | .06 | .08 | .07 | .06 | .10 | .20 | .16 | .17 | .24 | .37 | .19 | |
| Curtains, draperies..... | 1.41 | .35 | .86 | 1.22 | 1.27 | 1.48 | 1.76 | 1.95 | 2.02 | 2.21 | 2.00 | 2.84 | 2.30 | |
| Vacuum cleaners..... | .05 | 0 | .02 | .03 | .04 | .06 | .05 | .06 | .08 | .04 | .11 | .09 | .15 | |
| Refrigerators (electric)..... | .06 | .01 | .01 | .03 | .06 | .07 | .09 | .09 | .11 | .12 | .12 | .12 | .13 | |
| Electric stoves, hotplates..... | .01 | (³) | (³) | .01 | .01 | .01 | .01 | .01 | .02 | .01 | .03 | 0 | .03 | |
| Washing machines..... | .06 | .02 | .05 | .06 | .07 | .06 | .06 | .05 | .05 | .07 | .06 | .08 | .04 | |
| Irons..... | .07 | .03 | .07 | .07 | .06 | .07 | .06 | .07 | .07 | .09 | .10 | .11 | .08 | |
| Ironers, mangles..... | (³) | 0 | 0 | .01 | 0 | 0 | 0 | .01 | 0 | .01 | .01 | 0 | .01 | |
| Heaters, fans..... | .02 | .01 | .01 | .01 | (³) | .02 | .03 | .03 | .04 | .08 | .04 | .03 | .07 | |
| Light bulbs..... | 4.63 | 3.18 | 3.94 | 4.40 | 4.64 | 4.63 | 5.17 | 5.26 | 5.15 | 5.52 | 5.40 | 4.45 | 6.50 | |
| Lamps..... | .14 | .03 | .06 | .09 | .11 | .16 | .19 | .19 | .22 | .35 | .27 | .39 | .42 | |
| Toasters..... | .04 | .01 | .02 | .03 | .04 | .05 | .06 | .05 | .05 | .08 | .06 | .10 | .09 | |
| Sewing machines (electric)..... | .01 | 0 | (³) | .01 | .01 | .01 | .01 | .02 | .02 | .02 | .01 | .01 | .04 | |

³ Less than 0.005 article.⁴ Expressed in square yards.

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES—Continued

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|------|------|------|------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over | | | | |
| Average expenditures per family for—Continued. | | | | | | | | | | | | | | | | | |
| Furnishings and equipment—Continued. | | | | | | | | | | | | | | | | | |
| Electrical equipment, total..... | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. |
| Vacuum cleaners..... | 18.39 | 4.15 | 7.33 | 11.82 | 17.81 | 20.95 | 24.11 | 25.71 | 32.26 | 31.13 | 39.28 | 38.63 | 43.53 | | | | |
| Refrigerators (electric)..... | 1.90 | 0 | .84 | .99 | 1.96 | 2.59 | 2.08 | 2.29 | 3.87 | 1.22 | 5.20 | 5.99 | 6.63 | | | | |
| Electric stoves, hot-plates..... | 9.49 | 1.47 | 2.15 | 4.81 | 9.18 | 11.17 | 13.63 | 14.67 | 20.00 | 17.62 | 21.48 | 20.32 | 20.13 | | | | |
| Washing machines..... | .38 | (⁵) | .04 | .28 | .28 | .39 | .51 | .50 | .76 | .64 | 1.99 | .52 | 2.39 | | | | |
| Irons..... | 3.57 | 1.98 | 2.78 | 3.61 | 3.97 | 3.74 | 3.85 | 3.28 | 3.03 | 5.30 | 3.92 | 4.94 | 2.67 | | | | |
| Heaters, fans..... | .27 | .10 | .21 | .24 | .25 | .31 | .27 | .27 | .30 | .42 | .51 | .53 | .89 | | | | |
| Light bulbs..... | .13 | 0 | .04 | .10 | .06 | .17 | .19 | .56 | 0 | .25 | .69 | 0 | .28 | | | | |
| Lamps..... | .11 | .02 | .04 | .07 | .10 | .11 | .13 | .14 | .24 | .14 | .25 | .16 | .17 | | | | |
| Toasters..... | .77 | .45 | .58 | .68 | .77 | .80 | .89 | .88 | .93 | 1.03 | .94 | .96 | 1.32 | | | | |
| Sewing machines (electric)..... | .63 | .06 | .17 | .29 | .42 | .70 | .76 | 1.13 | 1.23 | 1.52 | 1.90 | 2.43 | 4.15 | | | | |
| Other..... | .09 | 0 | .03 | .05 | .08 | .10 | .12 | .12 | .14 | .29 | .14 | .23 | .54 | | | | |
| Miscellaneous equipment, total..... | .77 | 0 | .34 | .54 | .56 | .63 | 1.26 | 1.41 | 1.21 | 1.93 | 1.54 | .96 | 3.57 | | | | |
| Mirrors, pictures, clocks, ornaments..... | .28 | .07 | .05 | .16 | .23 | .24 | .42 | .46 | .55 | .77 | .69 | 1.59 | .79 | | | | |
| Carpet sweepers..... | 9.81 | 4.81 | 6.72 | 7.26 | 8.65 | 10.80 | 12.49 | 12.21 | 15.08 | 16.28 | 13.46 | 19.27 | 21.63 | | | | |
| Brooms, brushes, mops..... | .30 | .07 | .09 | .20 | .27 | .29 | .39 | .44 | .57 | .72 | .78 | 1.19 | 1.51 | | | | |
| Dustpans, pails, etc..... | .10 | .03 | .03 | .06 | .07 | .14 | .14 | .17 | .18 | .23 | .20 | .22 | .25 | | | | |
| Gas refrigerators..... | .72 | .86 | .77 | .72 | .68 | .70 | .71 | .69 | .73 | .68 | .74 | .70 | .78 | | | | |
| Ice boxes..... | .05 | .03 | .04 | .04 | .05 | .05 | .05 | .06 | .06 | .06 | .06 | .08 | .16 | | | | |
| Stoves and ranges (not electric)..... | .86 | 0 | .17 | .56 | .46 | 1.27 | 2.07 | .37 | 2.01 | 2.08 | .74 | 2.06 | 0 | | | | |
| Canning equipment, cookers..... | .51 | .20 | .51 | .48 | .56 | .37 | .48 | .82 | .52 | .56 | .15 | .51 | 1.49 | | | | |
| Pots, pans, cutlery..... | 3.87 | 2.70 | 3.28 | 2.72 | 3.69 | 4.18 | 4.44 | 4.86 | 5.50 | 6.04 | 4.88 | 7.33 | 5.66 | | | | |
| Tubs, boards, wringers..... | .18 | .05 | .14 | .22 | .17 | .16 | .20 | .21 | .27 | .19 | .23 | .07 | .25 | | | | |
| Ironing boards, racks, baskets..... | .61 | .13 | .28 | .55 | .47 | .56 | .95 | .84 | .87 | .81 | 1.23 | 1.91 | 2.07 | | | | |
| Sewing machines (not electric)..... | .06 | .11 | .08 | .06 | .06 | .05 | .06 | .06 | .07 | .06 | .05 | .07 | .02 | | | | |
| Baby carriages, go-carts..... | .07 | .02 | .04 | .06 | .06 | .09 | .08 | .09 | .10 | .17 | .10 | .13 | .12 | | | | |
| Trunks, hand baggage..... | .13 | .13 | .06 | .09 | .15 | .17 | 11 | .20 | .12 | .25 | .20 | 0 | .26 | | | | |
| Household tools, ladders, cans..... | .36 | .09 | .26 | .23 | .29 | .54 | .45 | .51 | .31 | .84 | .09 | 1.12 | .43 | | | | |
| Window shades, wire screens, awnings..... | .10 | (⁵) | .03 | .08 | .07 | .15 | .22 | .17 | .29 | .34 | .34 | .97 | | | | | |
| Lawn mowers, garden equipment..... | .12 | .04 | .06 | .08 | .10 | .12 | .11 | .13 | .21 | .38 | .20 | .36 | .43 | | | | |
| Repairs, cleaning..... | .59 | .22 | .39 | .40 | .57 | .58 | .70 | .84 | 1.13 | 1.03 | 1.08 | 1.15 | .86 | | | | |
| Other..... | .19 | .02 | .12 | .16 | .18 | .19 | .23 | .22 | .27 | .27 | .41 | .29 | .67 | | | | |
| | .56 | .04 | .19 | .25 | .39 | .71 | .65 | .91 | 1.22 | 1.29 | 1.56 | .78 | 3.82 | | | | |
| | .43 | .07 | .18 | .35 | .35 | .56 | .52 | .57 | .77 | .33 | .42 | .96 | 1.88 | | | | |

⁵ Less than 0.05 cent.

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percentage of families in survey | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families reporting receipt of gifts of furnishings and equipment | 7.9 | 8.3 | 6.6 | 7.2 | 8.1 | 8.9 | 6.0 | 16.7 |
| Average value per family of furnishings and equipment received as gifts (incomplete) ¹ | \$1.09 | \$0.52 | \$0.88 | \$1.08 | \$1.64 | \$1.07 | \$0.72 | \$3.47 |
| Percentage of families spending for— | | | | | | | | |
| Suites: Living room | 6.0 | 3.7 | 6.8 | 3.2 | 6.5 | 7.6 | 8.3 | 12.9 |
| Bedroom | 4.7 | 2.2 | 4.4 | 3.9 | 5.3 | 6.3 | 7.6 | 13.9 |
| Dining room | 2.1 | 1.6 | 2.1 | 1.8 | 2.9 | 2.2 | 3.0 | 0 |
| Beds: Wood | 2.2 | 2.4 | 2.5 | 1.6 | 1.8 | 3.6 | 0 | 2.2 |
| Metal | 1.9 | 2.6 | 1.3 | 2.0 | 2.1 | 2.6 | 0 | 0.8 |
| Cots, cribs: Wood | .5 | .6 | .8 | .5 | .7 | 0 | 0 | 0 |
| Metal | .6 | .9 | .4 | .4 | 0 | .2 | 0 | 4.4 |
| Bedsprings | 2.9 | 2.4 | 2.2 | 3.6 | 3.2 | 4.2 | 0 | 5.1 |
| Davenport | .7 | .8 | .6 | .7 | 1.2 | .9 | 0 | 0 |
| Couches, day beds | 2.1 | 2.2 | 1.7 | 2.6 | 1.8 | 2.2 | 0 | 5.1 |
| Dressers | 1.3 | .3 | 1.0 | .8 | 1.4 | 2.6 | 5.7 | 2.2 |
| Chiffoniers, chests | 1.0 | .6 | 1.0 | .6 | .7 | 2.0 | 0 | 4.7 |
| Sideboards, buffets | .3 | 0 | .6 | .3 | .6 | 0 | 0 | 0 |
| Desks | .3 | .3 | 0 | .5 | 0 | .6 | 0 | .8 |
| Bookcases, bookshelves | .1 | .1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tables, except kitchen | 3.0 | 1.0 | 2.6 | 2.6 | 3.1 | 4.4 | 4.9 | 10.1 |
| Chairs: Wood | 3.2 | 2.5 | 2.4 | 5.8 | 1.5 | 1.6 | 3.5 | 7.3 |
| Upholstered | 1.9 | .6 | 1.5 | .9 | 1.5 | 4.1 | 4.6 | 9.8 |
| Benches, stools, footstools | .4 | 0 | .2 | .9 | .6 | 0 | 0 | 2.2 |
| Tea carts, wheel trays | .1 | 0 | .4 | 0 | 0 | 1.5 | 1.6 | 7.6 |
| Stands, racks, costumers | .7 | 0 | .4 | 0 | 0 | 0 | 1.6 | 0 |
| Other furniture | 4.4 | .6 | 5.2 | 4.0 | 3.2 | 5.7 | 10.2 | 14.6 |
| Carpets, rugs | 10.8 | 4.4 | 12.6 | 8.2 | 10.1 | 12.4 | 20.6 | 32.8 |
| Linoleum, inlaid | 6.1 | 5.3 | 7.5 | 6.2 | 4.6 | 6.9 | 7.0 | 3.7 |
| Felt-base floor coverings | 7.5 | 2.7 | 7.7 | 7.5 | 6.7 | 12.5 | 5.6 | 22.4 |
| Mattresses | 8.0 | 7.5 | 8.8 | 8.5 | 8.9 | 7.2 | 4.3 | 6.7 |
| Pillows | 1.6 | .6 | .7 | .9 | 2.8 | 3.4 | 3.4 | 5.4 |
| Blankets | 11.3 | 12.8 | 10.9 | 10.9 | 11.6 | 8.9 | 12.7 | 13.0 |
| Comforts, quilts | 2.0 | .5 | 2.3 | 2.3 | 1.3 | 1.9 | 3.0 | 6.8 |
| Sheets | 25.0 | 25.0 | 25.2 | 26.8 | 21.4 | 23.4 | 30.9 | 23.3 |
| Pillowcases | 17.1 | 17.0 | 15.4 | 17.9 | 16.2 | 17.6 | 21.7 | 19.6 |
| Bedspreads, couch covers | 12.8 | 12.7 | 13.6 | 13.3 | 9.0 | 10.5 | 16.3 | 20.5 |
| Tablecloths, napkins, doilies: Cotton | 5.0 | 3.6 | 5.3 | 6.6 | 4.1 | 3.7 | 6.2 | 4.7 |
| Linen | 1.3 | .3 | 1.2 | 2.1 | 2.2 | 1.3 | 0 | 0 |
| Towels: Linen | 3.9 | 1.1 | 5.3 | 3.8 | 4.8 | 1.8 | 8.7 | 4.7 |
| Cotton, turkish | 15.7 | 10.2 | 16.1 | 17.1 | 16.9 | 21.0 | 12.6 | 18.4 |
| Other cotton | 7.6 | 7.9 | 8.8 | 6.5 | 6.8 | 7.2 | 5.4 | 11.8 |
| Table runners, dresser scarfs | 2.7 | 2.0 | 2.4 | 2.8 | 1.9 | 2.1 | 3.5 | 9.6 |
| Curtains, draperies | 17.9 | 10.4 | 16.7 | 19.2 | 20.5 | 18.9 | 24.8 | 30.5 |
| Dishcloths, cleaning cloths, etc. | 11.7 | 7.6 | 6.6 | 9.3 | 12.7 | 23.1 | 19.9 | 36.3 |
| Other textile furnishings | 7.7 | 7.9 | 10.0 | 5.2 | 7.1 | 8.2 | 5.1 | 11.6 |
| China or porcelain, table | 8.2 | 8.2 | 7.1 | 11.2 | 5.9 | 7.8 | 8.8 | 15.8 |
| Glassware | 10.3 | 11.5 | 9.1 | 12.2 | 7.3 | 10.2 | 11.4 | 12.3 |
| Tableware: Silver | 2.1 | 1.5 | 2.3 | 1.1 | 3.0 | 2.2 | 3.5 | 4.4 |
| Other | 1.1 | .9 | .4 | .9 | .5 | 1.5 | 1.9 | 7.4 |
| Other silverware, etc. | 1.1 | .9 | 1.4 | 1.1 | .3 | 2.5 | 0 | 3.7 |

¹ The aggregates on which these averages are based do not include the gifts of furnishings and equipment reported received by 0.5 percent of the families but for which they could not estimate the value.

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.
1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percentage of families spending for—Con. | | | | | | | | |
| Vacuum cleaners | 0.9 | 0 | 0.2 | 0.6 | 1.1 | 2.3 | 0 | 8.2 |
| Refrigerators (electric) | 2.2 | 0 | .5 | 2.1 | 2.8 | 2.9 | 6.6 | 13.8 |
| Electric stoves, hotplates | .8 | .3 | .7 | 1.1 | .9 | .6 | 3.3 | 0 |
| Washing machines | 1.2 | .6 | .9 | 1.4 | .2 | 1.0 | 3.8 | 2.3 |
| Irons | 7.2 | 3.9 | 7.8 | 7.2 | 9.3 | 5.4 | 9.3 | 12.5 |
| Ironers, mangles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Heaters, fans | .5 | 0 | .2 | .3 | 1.0 | 2.8 | 0 | 0 |
| Light bulbs | 44.5 | 33.7 | 42.3 | 45.6 | 43.9 | 53.2 | 61.5 | 61.8 |
| Lamps | 6.0 | 2.6 | 6.3 | 5.2 | 7.0 | 9.8 | 13.2 | 19.1 |
| Toasters | .4 | 0 | 0 | .8 | .6 | .9 | 0 | 2.2 |
| Sewing machines (electric) | .5 | 0 | .4 | .4 | .6 | 0 | 1.6 | 4.4 |
| Other electrical equipment | 2.2 | .9 | 2.9 | .7 | 1.0 | 8.8 | 6.2 | 8.6 |
| Mirrors, pictures, clocks, ornaments | 7.2 | 4.2 | 4.4 | 7.7 | 8.2 | 8.4 | 8.9 | 18.7 |
| Carpet sweepers | .9 | 0 | .4 | .9 | .3 | .9 | .6 | 13.1 |
| Brooms, brushes, mops | 68.1 | 64.2 | 64.7 | 76.3 | 63.8 | 59.7 | 68.9 | 73.1 |
| Dustpans, pails, etc. | 11.7 | 7.4 | 11.7 | 13.7 | 12.8 | 7.2 | 18.3 | 17.2 |
| Gas refrigerators | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ice boxes | 4.3 | 3.1 | 4.0 | 4.3 | 5.4 | 3.9 | 9.2 | 2.5 |
| Stoves and ranges (not electric) | 13.5 | 9.1 | 17.4 | 11.8 | 14.0 | 13.5 | 21.2 | 18.1 |
| Canning equipment, cookers | 1.5 | 1.5 | 1.3 | 1.7 | 2.1 | 1.0 | 1.9 | 0 |
| Pots, pans, cutlery | 16.8 | 12.9 | 16.5 | 17.6 | 18.0 | 15.8 | 17.3 | 21.0 |
| Tubs, boards, wringers | 15.7 | 22.1 | 20.6 | 12.4 | 17.5 | 9.7 | 10.0 | 2.2 |
| Ironing boards, racks, baskets | 2.2 | 2.2 | 2.3 | 1.2 | 2.3 | 1.8 | 3.8 | 4.7 |
| Sewing machines (not electric) | .8 | 1.5 | .2 | .7 | 1.0 | .6 | 1.9 | 0 |
| Baby carriages, go-carts | 1.2 | 2.0 | 1.8 | 1.4 | 0 | 0 | 1.6 | 0 |
| Trunks, hand baggage | 1.3 | .2 | 1.6 | .7 | .6 | 1.9 | 2.7 | 9.3 |
| Household tools, ladders, cans | 1.0 | 0 | 1.3 | .9 | .9 | 1.0 | 1.6 | 4.4 |
| Window shades, wire screens, awnings | 17.7 | 12.5 | 18.9 | 16.5 | 16.0 | 25.2 | 27.3 | 17.0 |
| Lawn mowers, garden equipment | 1.2 | 1.6 | 1.1 | 2.0 | .3 | 0 | 1.1 | 1.5 |
| Repairs, cleaning | 2.2 | .9 | 2.3 | 2.3 | .3 | 0 | 10.1 | 7.9 |

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.
1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|--|---|---|------------------|------------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Average number of articles purchased per family: | | | | | | | | |
| Suites: Living room..... | 0.06 | 0.04 | 0.07 | 0.03 | 0.06 | 0.08 | 0.08 | 0.13 |
| Bedroom..... | .05 | .02 | .04 | .04 | .06 | .06 | .08 | .14 |
| Dining room..... | .02 | .02 | .02 | .02 | .03 | .02 | .03 | 0 |
| Beds: Wood..... | .02 | .03 | .02 | .02 | .02 | .04 | .01 | .02 |
| Metal..... | .02 | .03 | .01 | .02 | .02 | .03 | 0 | .01 |
| Cots, cribs: Wood..... | .01 | .01 | .01 | .01 | .01 | 0 | 0 | 0 |
| Metal..... | .01 | .01 | (³) | (³) | 0 | .01 | 0 | .07 |
| Bedsprings..... | .03 | .02 | .02 | .04 | .03 | .04 | 0 | .07 |
| Davenport..... | .01 | .01 | .01 | .01 | .01 | .01 | 0 | 0 |
| Couches, daybeds..... | .02 | .02 | .02 | .03 | .02 | .02 | 0 | .05 |
| Dressers..... | .01 | (³) | .01 | .01 | .02 | .03 | .06 | .02 |
| Chiffoniers, chests..... | .02 | .01 | .01 | .01 | .01 | .02 | 0 | .05 |
| Sideboards, buffets..... | (³) | 0 | .01 | (³) | .01 | 0 | 0 | 0 |
| Desks..... | (³) | (³) | 0 | .01 | 0 | .01 | 0 | .01 |
| Bookcases, bookshelves..... | (³) | (³) | 0 | 0 | 0 | 0 | 0 | 0 |
| Tables, except kitchen..... | .04 | .01 | .03 | .03 | .03 | .04 | .05 | .19 |
| Chairs: Wood..... | .10 | .08 | .11 | .17 | .03 | .06 | .03 | .14 |
| Upholstered..... | .03 | .01 | .02 | .01 | .02 | .06 | .10 | .12 |
| Benches, stools, footstools..... | (³) | 0 | (³) | .01 | .01 | 0 | 0 | .02 |
| Tea carts, wheel trays..... | (³) | 0 | 0 | 0 | 0 | 0 | .02 | .14 |
| Stands, racks, costumers..... | .01 | 0 | (³) | (³) | 0 | .01 | .02 | .14 |
| Carpets, rugs ⁴ | 1.16 | .51 | .47 | .70 | 1.79 | .99 | 1.85 | 3.85 |
| Linoleum, inlaid ⁴ | .71 | .55 | .97 | .60 | .45 | 1.26 | .54 | .46 |
| Felt-base floor coverings ⁴ | .87 | .38 | .84 | .82 | .57 | 1.73 | .94 | 1.37 |
| Mattresses..... | .09 | .09 | .11 | .09 | .10 | .08 | .04 | .07 |
| Pillows..... | .03 | .01 | .02 | .02 | .05 | .07 | .10 | .08 |
| Blankets..... | .21 | .30 | .18 | .19 | .22 | .12 | .24 | .17 |
| Comforts, quilts..... | .03 | .01 | .04 | .03 | .02 | .02 | .03 | .11 |
| Sheets..... | .80 | .86 | .84 | .87 | .81 | .93 | 1.50 | .95 |
| Pillowcases..... | .79 | .70 | .65 | .88 | .70 | .87 | 1.25 | 1.11 |
| Bedspreads, couch covers..... | .19 | .18 | .19 | .21 | .12 | .15 | .37 | .25 |
| Towels: Linen..... | .22 | .09 | .21 | .19 | .32 | .12 | .53 | .14 |
| Cotton, turkish..... | .77 | .51 | .80 | .78 | .87 | 1.08 | .55 | .85 |
| Other cotton..... | .16 | .48 | .46 | .36 | .37 | .48 | .31 | .45 |
| Table runners, dresser scarfs..... | .07 | .05 | .07 | .06 | .06 | .04 | .07 | .30 |
| Curtains, draperies..... | .63 | .38 | .64 | .56 | .80 | .77 | .55 | .93 |
| Vacuum cleaners..... | .01 | 0 | (³) | .01 | .01 | .02 | 0 | .08 |
| Refrigerators (electric)..... | .02 | 0 | (³) | .02 | .03 | .03 | .07 | .14 |
| Electric stoves, hotplates..... | .01 | (³) | .01 | .01 | .01 | .01 | .03 | 0 |
| Washing machines..... | .01 | .01 | .01 | .01 | (³) | .01 | .04 | .02 |
| Irons..... | .07 | .04 | .08 | .07 | .10 | .05 | .09 | .14 |
| Ironers, mangles..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Heaters, fans..... | .01 | 0 | (³) | (³) | .01 | .03 | 0 | 0 |
| Light bulbs..... | 2.89 | 2.01 | 2.46 | 2.73 | 3.06 | 3.77 | 4.32 | 6.18 |
| Lamps..... | .09 | .07 | .08 | .06 | .08 | .14 | .15 | .36 |
| Toasters..... | (³) | 0 | 0 | .01 | .01 | .01 | 0 | .02 |
| Sewing machines (electric)..... | .01 | 0 | (³) | (³) | .01 | .02 | .02 | .04 |

³ Less than 0.005 article.
⁴ Expressed in square yards.

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|----------------|------------------|----------------|----------------|------------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Average expenditure per family for— | | | | | | | | |
| Furnishings and equipment, total | \$39.45 | \$22.14 | \$32.65 | \$35.24 | \$42.16 | \$52.27 | \$57.30 | \$124.95 |
| Furniture, total | 16.37 | 9.00 | 12.59 | 13.43 | 18.50 | 26.33 | 18.87 | 57.08 |
| Suites: Living room | 5.47 | 3.07 | 4.45 | 4.01 | 6.92 | 9.42 | 5.77 | 15.83 |
| Bedroom | 4.91 | 1.88 | 3.81 | 3.46 | 5.88 | 8.04 | 4.66 | 23.67 |
| Dining room | 1.63 | 1.17 | 1.32 | 2.00 | 2.40 | 1.96 | 1.38 | 0 |
| Beds: Wood | .48 | .86 | .26 | .32 | .28 | .67 | .22 | 1.84 |
| Metal | .21 | .27 | .14 | .21 | .26 | .41 | 0 | .04 |
| Cots, cribs: Wood | .05 | .10 | .01 | .03 | .13 | 0 | 0 | 0 |
| Metal | .10 | .06 | .02 | .05 | 0 | .03 | 0 | 1.88 |
| Bedsprings | .31 | .15 | .23 | .34 | .40 | .39 | 0 | 1.23 |
| Davenport | .19 | .15 | .10 | .20 | .39 | .34 | 0 | 0 |
| Couches, daybeds | .53 | .35 | .44 | .86 | .25 | .65 | 0 | 1.61 |
| Dresses | .24 | .06 | .14 | .15 | .11 | .44 | 1.59 | .54 |
| Chiffoniers, chests | .20 | .20 | .16 | .18 | .19 | .35 | 0 | .53 |
| Sideboards, buffets | .02 | 0 | .07 | .02 | .02 | 0 | 0 | 0 |
| Desks | .04 | .01 | 0 | .04 | 0 | .22 | 0 | .15 |
| Bookcases, bookshelves | .02 | .02 | .05 | 0 | 0 | 0 | 0 | 0 |
| Tables, except kitchen | .18 | .09 | .10 | .29 | .13 | .24 | .32 | .49 |
| Chairs: Wood | .26 | .12 | .16 | .27 | .07 | .18 | .04 | 2.76 |
| Upholstered | .29 | .09 | .14 | .08 | .13 | .85 | .30 | 2.72 |
| Benches, stools, footstools | .01 | 0 | .01 | .01 | .04 | 0 | 0 | .02 |
| Tea carts, wheel trays | (^c) | 0 | 0 | 0 | 0 | 0 | .02 | 0 |
| Stands, racks, costumers | .01 | 0 | .01 | .01 | 0 | .03 | .05 | .10 |
| Other | 1.22 | .35 | .97 | .90 | .90 | 2.11 | 4.52 | 3.67 |
| Textile furnishings, total | 7.99 | 4.93 | 7.59 | 7.50 | 8.00 | 8.96 | 11.22 | 21.19 |
| Carpets, rugs | 1.90 | .35 | 2.00 | 1.64 | 1.61 | 1.84 | 4.22 | 8.51 |
| Linoleum, inlaid | .55 | .39 | .74 | .51 | .33 | .76 | .46 | .84 |
| Felt-base floor coverings | .65 | .34 | .67 | .65 | .49 | 1.02 | .59 | 1.79 |
| Mattresses | .99 | .89 | .92 | 1.02 | 1.31 | .91 | .49 | 1.43 |
| Pillows | .03 | .01 | .01 | .02 | .04 | .06 | .05 | .09 |
| Blankets | .70 | 1.01 | .59 | .60 | .80 | .45 | .46 | .93 |
| Comforts, quilts | .09 | .01 | .08 | .10 | .13 | .04 | .11 | .43 |
| Sheets | .91 | .74 | .79 | .87 | .88 | 1.26 | 1.65 | 1.14 |
| Pillowcases | .25 | .22 | .18 | .26 | .29 | .24 | .49 | .36 |
| Bedspreads, couch covers | .50 | .46 | .46 | .48 | .36 | .42 | .99 | 1.14 |
| Tablecloths, napkins, doilies: Cotton | .06 | .02 | .06 | .08 | .07 | .06 | .08 | .06 |
| Linen | .03 | .01 | .01 | .03 | .07 | .04 | (^c) | 0 |
| Towels: Linen | .04 | .01 | .04 | .04 | .06 | .03 | .16 | .04 |
| Cotton, turkish | .18 | .09 | .13 | .24 | .22 | .26 | .21 | .27 |
| Other cotton | .06 | .06 | .05 | .04 | .06 | .08 | .05 | .11 |
| Table runners, dresser scarfs | .05 | .01 | .05 | .04 | .02 | .02 | .02 | .45 |
| Curtains, draperies | .74 | .16 | .62 | .69 | .98 | 1.02 | .97 | 2.44 |
| Dishcloths, cleaning cloths, etc | .05 | .03 | .02 | .04 | .05 | .10 | .09 | .13 |
| Other | .21 | .12 | .17 | .15 | .23 | .35 | .13 | 1.03 |
| Silverware, china, and glassware, total | .43 | .31 | .35 | .44 | .28 | .62 | .52 | 1.51 |
| China or porcelain, table | .18 | .12 | .16 | .24 | .10 | .06 | .40 | .49 |
| Glassware | .09 | .07 | .10 | .10 | .08 | .10 | .05 | .20 |
| Tableware: Silver | .13 | .10 | .10 | .09 | .06 | .40 | .06 | .49 |
| Other | .01 | .01 | .01 | .01 | .01 | .02 | .01 | .16 |
| Other | .02 | .01 | .01 | (^c) | .03 | .04 | 0 | .17 |

TABLE A-7.—Furnishings and Equipment Expenditures, by Consumption Level—Con.
1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|------------------|----------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Average expenditure per family for—Con. | | | | | | | | |
| Furnishings and equipment—Con. | | | | | | | | |
| Electrical equipment, total | \$5.98 | \$1.24 | \$2.61 | \$6.56 | \$5.90 | \$8.06 | \$16.47 | \$29.01 |
| Vacuum cleaners | .27 | 0 | .10 | .17 | .30 | 1.13 | 0 | 1.30 |
| Refrigerators (electric) | 3.17 | 0 | .67 | 3.04 | 4.01 | 4.47 | 10.48 | 19.18 |
| Electric stoves, hotplates | .33 | (⁵) | .01 | 1.04 | .01 | .01 | 1.90 | 0 |
| Washing machines | .77 | .69 | .51 | 1.05 | .08 | .91 | 2.26 | 1.82 |
| Irons | .27 | .14 | .27 | .24 | .35 | .37 | .35 | .49 |
| Ironers, mangles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Heaters, fans | .04 | 0 | (⁵) | .10 | .04 | .09 | 0 | 0 |
| Light bulbs | .40 | .25 | .31 | .40 | .41 | .54 | .63 | .98 |
| Lamps | .33 | .15 | .29 | .20 | .21 | .51 | .39 | 2.31 |
| Toasters | .01 | 0 | 0 | .03 | .01 | .01 | 0 | .04 |
| Sewing machines (electric) | .33 | 0 | .44 | .26 | .47 | 0 | .23 | 1.86 |
| Other | .06 | .01 | .01 | .03 | .01 | .02 | .23 | 1.03 |
| Miscellaneous equipment, total | 8.68 | 6.66 | 9.51 | 7.31 | 9.48 | 8.30 | 10.22 | 16.16 |
| Mirrors, pictures, clocks, ornaments | .14 | .04 | .09 | .12 | .18 | .21 | .08 | .77 |
| Carpet sweepers | .03 | 0 | .01 | .02 | (⁵) | .01 | .01 | .66 |
| Brooms, brushes, mops | .86 | .94 | .92 | .84 | .79 | .74 | .79 | .75 |
| Dustpans, pails, etc. | .05 | .03 | .04 | .07 | .08 | .04 | .06 | .06 |
| Gas refrigerators | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ice boxes | .81 | .48 | .75 | .85 | 1.39 | .77 | .89 | .07 |
| Stoves and ranges (not electric) | 5.07 | 3.65 | 6.25 | 4.08 | 5.56 | 4.56 | 6.38 | 7.11 |
| Canning equipment, cookers | .02 | .01 | .02 | .01 | .02 | .02 | .01 | 0 |
| Pots, pans, cutlery | .21 | .10 | .25 | .24 | .22 | .21 | .22 | .33 |
| Tubs, boards, wringers | .17 | .24 | .22 | .12 | .15 | .10 | .12 | .01 |
| Ironing boards, racks, baskets | .02 | .02 | .02 | .02 | .03 | .03 | .04 | .09 |
| Sewing machines (not electric) | .20 | .48 | .05 | .14 | .06 | .65 | .01 | 0 |
| Baby carriages, gocarts | .11 | .16 | .12 | .20 | 0 | 0 | .18 | 0 |
| Trunks, hand baggage | .09 | .01 | .08 | .01 | .01 | .07 | .46 | 1.01 |
| Household tools, ladders, cans | .01 | 0 | .02 | .01 | .01 | .01 | .01 | .03 |
| Window shades, wire screens, awnings | .57 | .24 | .48 | .39 | .79 | .84 | .60 | 2.07 |
| Lawn mowers, garden equipment | .03 | .01 | .02 | .04 | .05 | 0 | .02 | .04 |
| Repairs, cleaning | .16 | (⁵) | .05 | .07 | .02 | 0 | .33 | 2.90 |
| Other | .13 | .25 | .12 | .08 | .12 | .04 | .01 | .26 |

⁵ Less than 0.005.

TABLE A-8.—*Clothing Expenditures, by Consumption Level*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing expenditures</i> | | | | | | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Average number of clothing expenditure units per family..... | 2.88 | 4.77 | 3.90 | 3.22 | 2.84 | 2.55 | 2.32 | 2.23 | 2.10 | 2.12 | 2.12 | 2.12 | 2.11 |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Ready-made clothing, dry cleaning, and accessories..... | 99.9 | 99.5 | 99.9 | 100.0 | 99.9 | 100.0 | 100.0 | 100.0 | 99.9 | 99.9 | 100.0 | 99.9 | 100.0 |
| Yard goods and findings..... | 56.9 | 58.9 | 59.3 | 58.4 | 59.6 | 56.4 | 55.1 | 54.2 | 52.0 | 58.1 | 52.7 | 47.5 | 60.0 |
| Paid help for sewing..... | 5.2 | 3.2 | 3.2 | 3.4 | 4.3 | 5.9 | 6.0 | 8.4 | 9.2 | 7.6 | 10.2 | 7.5 | 14.9 |
| Percentage of families reporting clothing received as gifts..... | 49.0 | 51.0 | 52.7 | 51.1 | 49.4 | 49.5 | 49.0 | 43.9 | 42.6 | 43.9 | 43.6 | 44.0 | 38.1 |
| Average expenditure per family for clothing..... | Dol. 160.33 | Dol. 89.31 | Dol. 118.67 | Dol. 137.35 | Dol. 152.89 | Dol. 169.40 | Dol. 180.33 | Dol. 195.42 | Dol. 204.86 | Dol. 223.49 | Dol. 245.06 | Dol. 276.45 | Dol. 320.45 |
| Ready-made clothing, dry cleaning, and accessories..... | 156.22 | 86.07 | 115.36 | 133.60 | 148.83 | 165.00 | 175.77 | 191.00 | 200.52 | 217.75 | 240.33 | 272.69 | 313.02 |
| Yard goods and findings..... | 3.86 | 3.18 | 3.23 | 3.63 | 3.88 | 4.07 | 4.21 | 4.01 | 3.92 | 5.23 | 4.02 | 3.29 | 6.16 |
| Paid help for sewing..... | .25 | .06 | .08 | .12 | .18 | .33 | .35 | .41 | .42 | .51 | .71 | .47 | 1.27 |
| Average value per family of clothing received as gifts (incomplete) ² | 8.93 | 9.93 | 8.95 | 8.86 | 8.91 | 8.94 | 10.00 | 7.95 | 8.23 | 9.48 | 8.17 | 10.08 | 9.22 |
| Percentage of families having men and boys 18 years of age and over ¹ | 94.3 | 95.7 | 95.5 | 96.2 | 94.2 | 93.8 | 93.0 | 94.2 | 91.7 | 93.3 | 95.0 | 96.6 | 91.3 |
| Number of men and boys 18 years of age and over ¹ | 16,508 | 615 | 2,267 | 3,357 | 3,366 | 2,535 | 1,744 | 1,091 | 711 | 371 | 205 | 114 | 132 |
| Average number of men and boys 18 years of age and over per family having such men and boys ¹ | 1.21 | 1.47 | 1.34 | 1.22 | 1.21 | 1.18 | 1.15 | 1.12 | 1.17 | 1.06 | 1.08 | 1.02 | 1.05 |
| Percentage of families having boys 12 through 17 years of age ¹ | 15.6 | 44.9 | 33.3 | 22.0 | 14.8 | 10.2 | 6.8 | 4.6 | 1.7 | 2.1 | 1.0 | 0.9 | 1.4 |
| Number of boys 12 through 17 years of age ¹ | 2,692 | 266 | 761 | 748 | 481 | 250 | 112 | 48 | 13 | 8 | 2 | 1 | 2 |

¹ Includes only persons dependent on family funds for 52 weeks.² The aggregates on which these averages are based do not include gifts of clothing reported received by 5.1 percent of the families, but for which they could not estimate the value.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing expenditures—Continued</i> | | | | | | | | | | | | | |
| Average number of boys 12 through 17 years of age per family having such boys ¹ | 1.19 | 1.36 | 1.29 | 1.19 | 1.10 | 1.07 | 1.01 | 1.00 | 1.16 | 1.00 | 1.00 | 1.00 | 1.00 |
| Percentage of families having boys 6 through 11 years of age ¹ | 17.5 | 43.2 | 36.6 | 24.4 | 17.4 | 11.8 | 6.8 | 4.5 | 3.5 | 2.9 | 0.5 | 0 | 0.7 |
| Number of boys 6 through 11 years of age ¹ | 2,960 | 261 | 804 | 839 | 575 | 281 | 114 | 50 | 23 | 11 | 1 | 0 | 1 |
| Average number of boys 6 through 11 years of age per family having such boys ¹ | 1.17 | 1.38 | 1.24 | 1.20 | 1.12 | 1.04 | 1.03 | 1.06 | 1.00 | 1.00 | 1.00 | 0 | 1.00 |
| Percentage of families having boys 2 through 5 years of age ¹ | 12.0 | 25.6 | 22.5 | 16.3 | 12.3 | 8.6 | 6.7 | 5.1 | 3.0 | 1.3 | 0 | 1.7 | 0 |
| Number of boys 2 through 5 years of age ¹ | 1,900 | 133 | 459 | 523 | 390 | 205 | 110 | 53 | 20 | 5 | 0 | 2 | 0 |
| Average number of boys 2 through 5 years of age per family having such boys ¹ | 1.09 | 1.19 | 1.15 | 1.12 | 1.07 | 1.04 | 1.01 | 1.00 | 1.00 | 1.00 | 0 | 1.00 | 0 |
| Percentage of families having women and girls 18 years of age and over ¹ | 98.1 | 97.3 | 98.2 | 97.8 | 98.8 | 98.1 | 97.4 | 98.2 | 96.5 | 96.5 | 98.0 | 100.0 | 91.3 |
| Number of women and girls 18 years of age and over ¹ | 18,018 | 641 | 2,417 | 3,777 | 3,734 | 2,763 | 1,905 | 1,177 | 723 | 405 | 219 | 122 | 135 |
| Average number of women and girls 18 years of age and over per family having such women and girls ¹ | 1.27 | 1.51 | 1.39 | 1.35 | 1.28 | 1.23 | 1.20 | 1.16 | 1.13 | 1.12 | 1.12 | 1.05 | 1.07 |
| Percentage of families having girls 12 through 17 years of age ¹ | 16.0 | 47.1 | 35.2 | 22.0 | 14.6 | 11.1 | 6.7 | 4.1 | 3.2 | 1.6 | 0.5 | 0 | 1.4 |
| Number of girls 12 through 17 years of age ¹ | 2,728 | 295 | 766 | 737 | 480 | 266 | 111 | 42 | 22 | 6 | 1 | 0 | 2 |
| Average number of girls 12 through 17 years of age per family having such girls ¹ | 1.18 | 1.43 | 1.23 | 1.17 | 1.11 | 1.05 | 1.02 | 1.00 | 1.06 | 1.00 | 1.00 | 0 | 1.00 |
| Percentage of families having girls 6 through 11 years of age ¹ | 17.4 | 48.3 | 39.4 | 24.7 | 16.5 | 11.6 | 8.2 | 4.8 | 2.3 | 2.4 | 0 | 0.9 | 1.4 |
| Number of girls 6 through 11 years of age ¹ | 3,001 | 287 | 809 | 840 | 554 | 290 | 141 | 52 | 15 | 9 | 0 | 1 | 3 |

¹ Includes only persons dependent on funds for 52 weeks.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing expenditures—Continued</i> | | | | | | | | | | | | | |
| Average number of girls 6 through 11 years of age per family having such girls ¹ | 1.19 | 1.36 | 1.16 | 1.19 | 1.14 | 1.09 | 1.05 | 1.03 | 1.00 | 1.00 | 0 | 1.00 | 1.50 |
| Percentage of families having girls 2 through 5 years of age ¹ | 11.6 | 24.9 | 19.3 | 16.9 | 11.4 | 10.3 | 7.2 | 3.4 | 2.1 | 2.1 | 1.5 | 1.7 | 0 |
| Number of girls 2 through 5 years of age ¹ | 1,853 | 130 | 385 | 541 | 361 | 257 | 117 | 35 | 14 | 8 | 3 | 2 | 0 |
| Average number of girls 2 through 5 years of age per family having such girls ¹ | 1.10 | 1.19 | 1.13 | 1.12 | 1.07 | 1.09 | 1.00 | 1.01 | 1.00 | 1.00 | 1.00 | 1.00 | 0 |
| Percentage of families having infants under 2 years of age ¹ | 10.4 | 17.2 | 15.0 | 12.1 | 10.1 | 10.3 | 8.8 | 6.3 | 5.9 | 5.6 | 5.5 | 4.3 | 3.6 |
| Number of infants under 2 years of age ³ | 1,548 | 76 | 270 | 362 | 311 | 237 | 144 | 65 | 39 | 23 | 11 | 5 | 5 |
| Average number of infants under 2 years of age per family having infants ² | 1.03 | 1.01 | 1.02 | 1.05 | 1.04 | 1.01 | 1.00 | 1.00 | 1.00 | 1.10 | 1.00 | 1.00 | 1.00 |

¹ Includes only persons dependent on family funds for 52 weeks.² Infants 1 to 2 years of age are included only if dependent on family funds for 52 weeks; those under 1 year of age are included regardless of the number of weeks dependent on family funds.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | | | | | | |
|--|---|---|------------------|----------------|------------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing, men and boys 18 years of age and over¹</i> | | | | | | | | | | | | | |
| Number of articles: | | | | | | | | | | | | | |
| Hats: Felt..... | 0.53 | 0.22 | 0.34 | 0.44 | 0.51 | 0.62 | 0.68 | 0.72 | 0.71 | 0.90 | 0.96 | 0.95 | 0.83 |
| Straw..... | .21 | .10 | .12 | .16 | .20 | .25 | .26 | .26 | .32 | .34 | .34 | .45 | .38 |
| Caps: Wool..... | .20 | .14 | .18 | .20 | .20 | .21 | .21 | .21 | .20 | .20 | .20 | .19 | .18 |
| Other..... | .14 | .09 | .12 | .14 | .11 | .13 | .15 | .16 | .21 | .14 | .26 | .28 | .06 |
| Overcoats..... | .15 | .04 | .09 | .13 | .13 | .15 | .18 | .22 | .20 | .23 | .18 | .26 | .41 |
| Topcoats..... | .06 | .01 | .02 | .05 | .05 | .07 | .09 | .09 | .13 | .13 | .15 | .10 | .16 |
| Raincoats..... | .04 | .01 | .02 | .03 | .04 | .04 | .04 | .07 | .05 | .08 | .05 | .04 | .05 |
| Jackets: Heavy fabrics..... | .10 | .07 | .09 | .10 | .10 | .10 | .09 | .09 | .12 | .09 | .12 | .11 | .12 |
| Leather..... | .05 | .01 | .03 | .05 | .05 | .06 | .07 | .07 | .07 | .08 | .06 | .14 | .13 |
| Other..... | .03 | .03 | .02 | .03 | .02 | .03 | .05 | .08 | .02 | .04 | .03 | .03 | .01 |
| Sweaters: Heavy..... | .13 | .08 | .12 | .13 | .14 | .15 | .15 | .13 | .12 | .17 | .17 | .17 | .24 |
| Light..... | .14 | .07 | .10 | .13 | .12 | .14 | .15 | .18 | .16 | .17 | .18 | .20 | .22 |
| Suits: Heavy wool..... | .24 | .06 | .13 | .18 | .21 | .26 | .32 | .36 | .37 | .48 | .42 | .41 | .48 |
| Lightweight wool..... | .23 | .10 | .14 | .18 | .23 | .25 | .28 | .32 | .35 | .34 | .47 | .52 | .55 |
| Cotton, linen..... | .02 | .02 | .01 | .01 | .02 | .03 | .03 | .04 | .03 | .06 | .06 | .06 | .03 |
| Palm Beach..... | .01 | (⁴) | (⁴) | .01 | (⁴) | .01 | .01 | .02 | .01 | .01 | .02 | .04 | .04 |
| Other..... | .02 | .01 | .01 | .01 | .02 | .01 | .01 | .02 | .03 | .04 | .01 | .06 | .05 |
| Trousers: Wool..... | .33 | .22 | .32 | .34 | .32 | .33 | .37 | .34 | .36 | .32 | .31 | .29 | .36 |
| Cotton..... | .43 | .32 | .37 | .41 | .45 | .46 | .42 | .37 | .52 | .46 | .56 | .50 | .44 |
| Other..... | .08 | .04 | .05 | .08 | .07 | .07 | .07 | .10 | .11 | .10 | .22 | .16 | .12 |
| Overalls, coveralls..... | .60 | .42 | .52 | .67 | .61 | .59 | .61 | .64 | .54 | .69 | .69 | .68 | .36 |
| Shirts: Cotton, work..... | 1.22 | .88 | 1.07 | 1.05 | 1.25 | 1.27 | 1.31 | 1.28 | 1.43 | 1.58 | 1.69 | 1.37 | 1.27 |
| Cotton and other, dress..... | 2.33 | .96 | 1.42 | 1.94 | 2.20 | 2.62 | 2.93 | 3.15 | 3.20 | 3.60 | 3.70 | 4.52 | 4.36 |
| Wool..... | .06 | .02 | .04 | .05 | .06 | .07 | .09 | .09 | .08 | .06 | .08 | .06 | .05 |
| Underwear: | | | | | | | | | | | | | |
| Suits, cotton, knit..... | .49 | .30 | .44 | .49 | .49 | .51 | .49 | .61 | .64 | .40 | .67 | .93 | .57 |
| woven..... | .28 | .18 | .21 | .18 | .26 | .29 | .30 | .36 | .37 | .36 | .57 | .26 | .29 |
| cotton and wool..... | .33 | .20 | .23 | .30 | .34 | .36 | .38 | .34 | .39 | .41 | .37 | .39 | .50 |
| rayon and silk..... | .03 | .02 | .01 | .02 | .02 | .05 | .05 | .07 | .04 | .05 | .08 | .12 | .07 |
| Undershirts, cotton..... | 1.49 | .69 | 1.02 | 1.28 | 1.49 | 1.63 | 1.83 | 1.83 | 1.82 | 2.12 | 2.02 | 2.59 | 2.98 |
| cotton and wool..... | .33 | .18 | .24 | .29 | .31 | .33 | .30 | .54 | .36 | .74 | .50 | .23 | .64 |
| rayon and silk..... | .07 | .01 | .03 | .06 | .06 | .07 | .06 | .09 | .10 | .16 | .15 | .36 | .34 |
| Shorts, cotton..... | 1.71 | .78 | 1.19 | 1.49 | 1.69 | 1.87 | 2.07 | 2.33 | 2.05 | 2.36 | 2.06 | 2.83 | 3.20 |
| rayon and silk..... | .04 | (⁴) | .01 | .04 | .03 | .03 | .05 | .07 | .06 | .11 | .06 | .32 | .18 |
| Drawers, cotton and wool..... | .24 | .17 | .17 | .20 | .23 | .27 | .23 | .33 | .22 | .59 | .50 | .22 | .51 |
| Pajamas and nightshirts..... | .46 | .07 | .19 | .27 | .41 | .56 | .67 | .76 | .86 | .97 | .98 | 1.19 | 1.17 |
| Shoes: Street..... | 1.25 | .76 | 1.01 | 1.14 | 1.22 | 1.34 | 1.45 | 1.48 | 1.50 | 1.76 | 1.74 | 1.59 | 1.66 |
| Work..... | .43 | .39 | .43 | .45 | .44 | .43 | .44 | .44 | .39 | .36 | .36 | .41 | .42 |
| Canvas..... | .03 | .04 | .03 | .02 | .03 | .03 | .04 | .04 | .03 | .05 | .03 | .04 | .10 |
| Other..... | .05 | .02 | .02 | .04 | .04 | .06 | .06 | .08 | .07 | .12 | .14 | .11 | .12 |
| Boots: Rubber..... | .04 | .03 | .04 | .03 | .04 | .04 | .04 | .03 | .04 | .02 | .03 | .04 | .07 |
| Leather..... | .01 | .01 | (⁴) | .01 | .01 | .01 | .01 | .02 | .02 | .03 | .02 | .05 | .04 |
| Arctics..... | .05 | .02 | .04 | .04 | .05 | .06 | .06 | .07 | .08 | .08 | .08 | .10 | .08 |
| Rubbers..... | .26 | .12 | .20 | .25 | .29 | .28 | .27 | .35 | .33 | .32 | .32 | .18 | .40 |
| Shoe: Repairs..... | | | | | | | | | | | | | |
| Shines..... | | | | | | | | | | | | | |
| Hose: Cotton, heavy..... | 3.07 | 2.90 | 4.27 | 4.06 | 3.77 | 4.18 | 3.80 | 4.46 | 3.95 | 4.09 | 3.11 | 3.22 | 2.64 |
| dress..... | 4.33 | 2.77 | 3.82 | 4.64 | 4.41 | 4.61 | 4.36 | 4.34 | 3.89 | 3.29 | 5.56 | 4.36 | 6.73 |
| Rayon..... | 2.51 | .91 | 1.72 | 2.31 | 2.55 | 2.56 | 2.76 | 3.26 | 3.04 | 4.27 | 4.65 | 5.38 | 2.62 |
| Silk..... | .79 | .21 | .24 | .42 | .58 | .85 | 1.36 | 1.42 | 1.37 | 2.20 | 2.29 | 2.79 | 2.65 |
| Wool..... | .41 | .08 | .26 | .36 | .37 | .44 | .46 | .63 | .74 | .67 | .45 | .77 | .47 |
| Gloves: Work, cotton..... | 2.21 | 1.33 | 1.90 | 2.44 | 2.32 | 2.10 | 2.20 | 2.66 | 2.38 | 1.70 | 2.28 | 2.51 | 1.12 |
| other..... | .35 | .19 | .28 | .36 | .47 | .27 | .20 | .59 | .47 | .19 | .59 | .13 | .36 |
| Street, leather..... | .22 | .04 | .13 | .15 | .21 | .26 | .32 | .27 | .37 | .33 | .40 | .48 | .59 |
| other..... | .03 | .02 | .03 | .04 | .02 | .03 | .04 | .02 | .03 | .07 | .04 | .02 | .07 |
| Ties..... | 2.55 | .83 | 1.45 | 2.08 | 2.52 | 3.03 | 3.43 | 3.86 | 3.75 | 4.52 | 3.39 | 5.74 | 6.17 |
| Collars..... | .25 | .06 | .06 | .10 | .21 | .28 | .39 | .44 | .63 | .27 | .64 | .48 | 1.11 |
| Bathing suits, sun suits..... | .07 | .01 | .03 | .04 | .05 | .08 | .09 | .11 | .16 | .12 | .16 | .14 | .25 |
| Handkerchiefs..... | 5.10 | 2.67 | 3.61 | 4.71 | 4.97 | 5.45 | 5.73 | 7.20 | 6.17 | 6.72 | 7.50 | 6.78 | 7.41 |
| Accessories..... | .27 | .07 | .17 | .28 | .22 | .34 | .25 | .35 | .38 | .45 | .50 | .31 | .53 |
| Bathrobes..... | .03 | .01 | .01 | .05 | .03 | .03 | .05 | .06 | .10 | .07 | .11 | .06 | .15 |
| Cleaning, repairing..... | | | | | | | | | | | | | |
| Other..... | | | | | | | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS ¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | | | | | | |
|--|--------------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing, men and boys 18 years of age and over</i> —Con. | | | | | | | | | | | | | |
| Total expenditure..... | 49.18 | 17.42 | 26.89 | 37.32 | 44.65 | 54.47 | 64.06 | 73.07 | 75.87 | 90.88 | 93.86 | 106.14 | 125.73 |
| Hats: Felt..... | 1.69 | 48 | .86 | 1.22 | 1.52 | 1.96 | 2.30 | 2.58 | 2.56 | 3.39 | 3.69 | 3.91 | 3.55 |
| Straw..... | .40 | .13 | .18 | .27 | .34 | .47 | .55 | .59 | .72 | .80 | .91 | 1.27 | .96 |
| Caps: Wool..... | .20 | .12 | .16 | .19 | .20 | .21 | .21 | .23 | .21 | .21 | .33 | .21 | .33 |
| Other..... | .07 | .05 | .05 | .06 | .06 | .08 | .07 | .09 | .11 | .09 | .14 | .11 | .04 |
| Overcoats..... | 3.20 | 60 | 1.51 | 2.45 | 2.76 | 3.27 | 4.19 | 5.81 | 5.17 | 6.45 | 5.18 | 8.11 | 12.16 |
| Topcoats..... | 1.13 | 15 | .30 | .63 | .93 | 1.35 | 1.70 | 1.79 | 2.53 | 2.63 | 3.19 | 2.27 | 4.30 |
| Raincoats..... | .18 | .07 | .07 | .14 | .17 | .20 | .21 | .36 | .24 | .45 | .23 | .16 | .51 |
| Jackets: Heavy fabric..... | .41 | .24 | .34 | .39 | .44 | .41 | .35 | .45 | .49 | .56 | .66 | .54 | .64 |
| Leather..... | .34 | .06 | .18 | .29 | .29 | .42 | .46 | .43 | .49 | .70 | .38 | 1.01 | 1.27 |
| Other..... | .09 | .07 | .05 | .09 | .06 | .09 | .17 | .09 | .11 | .22 | .08 | .15 | .02 |
| Sweaters: Heavy..... | .40 | .16 | .28 | .35 | .42 | .47 | .49 | .47 | .42 | .59 | .67 | .64 | .76 |
| Light..... | .26 | .10 | .16 | .22 | .25 | .30 | .32 | .42 | .38 | .43 | .38 | .45 | .54 |
| Suits: Heavy wool..... | 6.11 | 1.34 | 2.84 | 4.31 | 5.17 | 6.80 | 8.77 | 9.85 | 10.43 | 13.99 | 12.04 | 12.75 | 14.95 |
| Lightweight wool..... | 5.23 | 1.71 | 2.61 | 3.55 | 4.93 | 5.91 | 6.61 | 8.06 | 8.62 | 8.65 | 12.43 | 13.87 | 15.58 |
| Cotton, linen..... | .23 | .09 | .07 | .14 | .21 | .26 | .30 | .43 | .25 | .72 | .57 | .80 | .53 |
| Palm Beach..... | .10 | .03 | .01 | .05 | .05 | .14 | .15 | .34 | .11 | .20 | .26 | .46 | .56 |
| Other..... | .29 | .23 | .11 | .14 | .30 | .25 | .18 | .50 | 1.18 | .92 | .24 | .83 | 1.09 |
| Trousers: Wool..... | 1.13 | .58 | .92 | 1.10 | 1.06 | 1.24 | 1.34 | 1.29 | 1.36 | 1.43 | 1.30 | 1.34 | 1.62 |
| Cotton..... | .74 | .51 | .60 | .72 | .75 | .81 | .78 | .66 | .94 | .92 | 1.03 | .92 | .94 |
| Other..... | .17 | .07 | .10 | .14 | .15 | .18 | .18 | .24 | .25 | .33 | .31 | .42 | .38 |
| Overalls, coveralls..... | .95 | .53 | .74 | .97 | .92 | 1.03 | 1.02 | 1.15 | .96 | 1.12 | 1.30 | 1.29 | .75 |
| Shirts: Cotton, work..... | 1.13 | .67 | .86 | 1.00 | 1.09 | 1.20 | 1.25 | 1.33 | 1.49 | 1.85 | 1.99 | 1.66 | 1.80 |
| Cotton and other, dress..... | 3.05 | .90 | 1.53 | 2.28 | 2.79 | 3.44 | 4.14 | 4.46 | 4.73 | 5.56 | 5.72 | 7.15 | 7.82 |
| Wool..... | .11 | .03 | .06 | .07 | .11 | .13 | .11 | .23 | .16 | .17 | .18 | .23 | .14 |
| Underwear: | | | | | | | | | | | | | |
| Suits, cotton, knit..... | .54 | .28 | .42 | .50 | .52 | .57 | .58 | .73 | .80 | .54 | .92 | 1.10 | .72 |
| woven..... | .31 | .16 | .21 | .26 | .27 | .34 | .35 | .47 | .44 | .42 | .77 | .41 | .38 |
| cotton and wool..... | .43 | .21 | .25 | .37 | .42 | .38 | .55 | .54 | .50 | .73 | .76 | .61 | .93 |
| rayon and silk..... | .03 | .02 | .01 | .02 | .02 | .05 | .06 | .06 | .04 | .06 | .09 | .25 | .10 |
| Undershirts, cotton..... | .52 | .20 | .31 | .40 | .50 | .56 | .69 | .70 | .72 | .99 | .75 | 1.07 | 1.34 |
| cotton and wool..... | .17 | .07 | .11 | .13 | .15 | .16 | .20 | .32 | .22 | .37 | .26 | .13 | .39 |
| rayon and silk..... | .04 | .01 | .02 | .03 | .04 | .03 | .04 | .06 | .09 | .10 | .10 | .18 | .23 |
| Shorts, cotton..... | .61 | .22 | .39 | .48 | .58 | .67 | .81 | .91 | .82 | 1.00 | .86 | 1.15 | 1.43 |
| rayon and silk..... | .02 | (*) | (*) | .02 | .02 | .01 | .02 | .04 | .04 | .07 | .03 | .13 | .12 |
| Drawers, cotton and wool..... | .14 | .08 | .09 | .10 | .13 | .14 | .17 | .26 | .15 | .31 | .25 | .13 | .26 |
| Pajamas and nightshirts..... | .64 | .07 | .20 | .33 | .51 | .77 | .94 | 1.13 | 1.27 | 1.55 | 1.69 | 2.10 | 2.12 |
| Shoes: Street..... | 5.17 | 2.34 | 3.33 | 4.16 | 4.85 | 5.70 | 6.70 | 6.87 | 7.24 | 8.62 | 8.82 | 9.49 | 9.62 |
| Work..... | 1.31 | .98 | 1.10 | 1.32 | 1.31 | 1.38 | 1.43 | 1.51 | 1.40 | 1.26 | 1.31 | 1.62 | 1.60 |
| Canvas..... | .05 | .04 | .03 | .03 | .04 | .05 | .06 | .06 | .06 | .11 | .08 | .04 | .29 |
| Other..... | .13 | .02 | .04 | .08 | .09 | .16 | .16 | .21 | .21 | .33 | .43 | .33 | .40 |
| Boots: Rubber..... | .11 | .08 | .09 | .09 | .11 | .10 | .13 | .10 | .12 | .12 | .13 | .13 | .30 |
| Leather..... | .06 | .02 | .01 | .04 | .05 | .05 | .07 | .10 | .14 | .23 | .13 | .29 | .33 |
| Arctics..... | .12 | .03 | .08 | .09 | .11 | .14 | .14 | .17 | .24 | .18 | .20 | .31 | .24 |
| Rubbers..... | .30 | .11 | .21 | .27 | .33 | .33 | .32 | .43 | .40 | .40 | .42 | .22 | .47 |
| Shoe: Repairs..... | 1.23 | .56 | .82 | 1.11 | 1.24 | 1.33 | 1.53 | 1.64 | 1.51 | 1.72 | 1.61 | 1.36 | 2.13 |
| Shines..... | .39 | .04 | .07 | .13 | .23 | .43 | .61 | .82 | .76 | 1.34 | 1.49 | 2.46 | 3.25 |
| Hose: Cotton, heavy..... | .75 | .47 | .72 | .72 | .71 | .82 | .81 | .89 | .81 | .87 | .62 | .88 | .71 |
| dress..... | .90 | .51 | .66 | .90 | .89 | 1.01 | 1.01 | .96 | .94 | .94 | 1.37 | 1.16 | 1.72 |
| Rayon..... | .61 | .19 | .34 | .49 | .62 | .63 | .73 | .88 | .82 | 1.12 | 1.32 | 1.43 | 1.65 |
| Silk..... | .29 | .04 | .07 | .13 | .21 | .31 | .50 | .58 | .56 | .88 | .98 | 1.00 | 1.16 |
| Wool..... | .17 | .03 | .10 | .14 | .15 | .19 | .23 | .29 | .33 | .34 | .22 | .48 | .34 |
| Gloves: Work, cotton..... | .45 | .30 | .39 | .48 | .48 | .45 | .44 | .58 | .48 | .63 | .50 | .59 | .32 |
| other..... | .14 | .06 | .10 | .12 | .18 | .13 | .11 | .19 | .18 | .12 | .32 | .07 | .14 |
| Street, leather..... | .38 | .04 | .16 | .24 | .33 | .44 | .55 | .54 | .76 | .66 | .88 | 1.00 | 1.47 |
| other..... | .04 | .01 | .02 | .03 | .03 | .04 | .05 | .04 | .04 | .11 | .03 | .01 | .22 |
| Ties..... | 1.46 | .26 | .57 | .93 | 1.26 | 1.69 | 2.13 | 2.43 | 2.53 | 3.09 | 3.30 | 3.97 | 4.90 |
| Collars..... | .07 | .01 | .01 | .03 | .05 | .08 | .11 | .11 | .17 | .09 | .20 | .14 | .35 |
| Bathing suits, sun suits..... | .16 | .01 | .06 | .08 | .13 | .21 | .24 | .32 | .42 | .34 | .54 | .45 | .82 |
| Handkerchiefs..... | .47 | .17 | .26 | .35 | .42 | .51 | .61 | .78 | .72 | .79 | .91 | 1.03 | 1.19 |
| Accessories..... | .13 | .02 | .05 | .09 | .10 | .15 | .15 | .20 | .23 | .28 | .38 | .22 | .45 |
| Bathrobes..... | .15 | .02 | .02 | .06 | .11 | .13 | .26 | .27 | .50 | .34 | .65 | .28 | .84 |
| Cleaning, repairing..... | 2.76 | .65 | .89 | 1.64 | 2.27 | 3.33 | 4.15 | 4.43 | 4.68 | 6.67 | 7.02 | 8.45 | 10.65 |
| Other..... | .32 | .17 | .09 | .16 | .22 | .38 | .57 | .60 | .62 | .78 | .31 | .92 | 1.51 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|--|---|---|------------------|------------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, boys 12 through 17 years of age¹</i> | | | | | | | | |
| Number of articles: | | | | | | | | |
| Hats: Felt..... | 0.42 | 0.07 | 0.38 | 0.71 | 0.24 | 0.33 | 0.48 | 0.45 |
| Straw..... | .02 | .02 | .02 | .02 | .03 | .04 | .01 | .03 |
| Caps: Wool..... | .37 | .27 | .35 | .40 | .36 | .41 | .40 | .41 |
| Other..... | .09 | .07 | .09 | .11 | .11 | .07 | .10 | .07 |
| Overcoats..... | .13 | .06 | .09 | .10 | .15 | .24 | .29 | .32 |
| Topcoats..... | .02 | (⁴) | .01 | .03 | .02 | .02 | .02 | .04 |
| Raincoats..... | .07 | .02 | .04 | .06 | .08 | .11 | .18 | .12 |
| Jackets: Heavy fabric..... | .24 | .17 | .22 | .27 | .25 | .32 | .22 | .14 |
| Leather..... | .13 | .04 | .11 | .11 | .13 | .18 | .26 | .23 |
| Other..... | .03 | .03 | .03 | .04 | .03 | .02 | .04 | .05 |
| Sweaters: Heavy..... | .39 | .25 | .32 | .37 | .44 | .57 | .50 | .72 |
| Light..... | .37 | .17 | .29 | .40 | .50 | .46 | .52 | .52 |
| Playsuits: Wool knit..... | .01 | (⁴) | .01 | .01 | .02 | .01 | .02 | .04 |
| Cotton suede..... | .01 | .01 | (⁴) | .01 | .01 | .02 | .04 | .02 |
| Other..... | .01 | (⁴) | .01 | .01 | .01 | .04 | .02 | .02 |
| Suits: Heavy wool..... | .20 | .08 | .15 | .19 | .21 | .35 | .38 | .63 |
| Lightweight wool..... | .22 | .10 | .17 | .22 | .26 | .29 | .31 | .37 |
| Cotton, linen..... | .02 | .02 | .01 | .04 | .02 | .01 | .08 | .04 |
| Palm Beach..... | (⁴) | 0 | (⁴) | (⁴) | 0 | .01 | .01 | .01 |
| Other..... | .02 | .01 | .01 | .02 | .03 | .01 | .03 | .04 |
| Trousers: Wool..... | .77 | .52 | .68 | .85 | .79 | .92 | .92 | .85 |
| Cotton..... | .64 | .45 | .52 | .68 | .71 | .86 | .76 | .72 |
| Other..... | 1.31 | .05 | .10 | .15 | .15 | .23 | .21 | .13 |
| Overalls, coveralls..... | .39 | .26 | .38 | .43 | .46 | .33 | .41 | .16 |
| Shirts and blouses: Cotton, work..... | .53 | .45 | .42 | .58 | .43 | .98 | .53 | .52 |
| Cotton and other, dress..... | 2.79 | 1.33 | 2.32 | 2.91 | 3.13 | 3.56 | 4.15 | 4.54 |
| Wool..... | .04 | .02 | .03 | .05 | .05 | .07 | .03 | .07 |
| Underwear: Suits, cotton, knit..... | .38 | .31 | .43 | .37 | .36 | .42 | .33 | .36 |
| woven..... | .19 | .19 | .21 | .19 | .21 | .14 | .22 | .12 |
| cotton and wool..... | .30 | .24 | .32 | .30 | .24 | .30 | .30 | .33 |
| rayon and silk..... | .02 | 0 | (⁴) | .01 | .03 | .05 | .02 | .04 |
| Undershirts, cotton..... | 1.65 | .67 | 1.21 | 1.81 | 1.95 | 2.38 | 2.31 | 2.64 |
| cotton and wool..... | .34 | .20 | .22 | .33 | .42 | .43 | .68 | .55 |
| rayon and silk..... | .05 | .03 | .03 | .02 | .04 | .12 | .02 | .45 |
| Shorts, cotton..... | 1.86 | .70 | 1.37 | 2.02 | 2.25 | 2.64 | 2.63 | 3.14 |
| rayon and silk..... | .04 | (⁴) | .02 | .04 | .04 | .12 | 0 | .35 |
| Drawers, cotton and wool..... | .19 | .10 | .11 | .22 | .21 | .32 | .52 | .38 |
| Pajamas and night-shirts..... | .40 | .05 | .19 | .38 | .49 | .77 | .81 | 1.49 |
| Shoes: Street..... | 2.17 | 1.65 | 1.86 | 2.24 | 2.29 | 2.59 | 2.98 | 3.10 |
| Work..... | .09 | .05 | .06 | .12 | .08 | .15 | .07 | .03 |
| Canvas..... | .57 | .33 | .51 | .64 | .67 | .66 | .62 | .64 |
| Other..... | .07 | .03 | .06 | .05 | .11 | .10 | .17 | .06 |
| Boots: Rubber..... | .02 | .01 | .02 | .02 | .02 | .02 | .07 | .05 |
| Leather..... | .03 | .01 | .03 | .03 | .03 | .02 | .11 | .02 |
| Arctics..... | .05 | .03 | .06 | .05 | .04 | .06 | .10 | .07 |
| Rubbers..... | .30 | .14 | .24 | .33 | .35 | .43 | .32 | .52 |
| Shoe: Repairs..... | | | | | | | | |
| Shines..... | | | | | | | | |
| Hose: Cotton, heavy dress..... | 3.59 | 2.57 | 3.09 | 3.57 | 3.57 | 5.05 | 5.44 | 4.86 |
| Rayon..... | 5.01 | 2.95 | 4.81 | 5.27 | 4.83 | 7.05 | 6.10 | 4.26 |
| Silk..... | 1.46 | .41 | 1.07 | 1.44 | 1.94 | 1.87 | 2.01 | 3.09 |
| Wool..... | .16 | 0 | .11 | .09 | .21 | .28 | .90 | .42 |
| Gloves: Work, cotton..... | .23 | .05 | .14 | .27 | .26 | .26 | .41 | .87 |
| other..... | .17 | .08 | .21 | .16 | .18 | .14 | .17 | .06 |
| Street, leather..... | .02 | .01 | .01 | .02 | .01 | .03 | 0 | .06 |
| other..... | .25 | .04 | .13 | .27 | .32 | .38 | .51 | .58 |
| Ties..... | 1.17 | .06 | .16 | .16 | .15 | .24 | .21 | .35 |
| Collars..... | 1.93 | .69 | 1.33 | 2.04 | 2.14 | 3.13 | 3.38 | 4.09 |
| Bathing suits, sun suits..... | .01 | (⁴) | .01 | .01 | .07 | .01 | .01 | .04 |
| Handkerchiefs..... | .17 | .04 | .10 | .15 | .20 | .33 | .37 | .66 |
| Accessories..... | 3.37 | 1.09 | 2.88 | 3.53 | 3.70 | 4.49 | 5.80 | 5.30 |
| Bathrobes..... | .20 | .10 | .09 | .23 | .26 | .25 | .25 | .35 |
| Cleaning, repairing..... | .02 | 0 | .01 | .02 | .02 | .01 | .12 | .08 |
| Other..... | | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than .005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | All fam- ilies | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, boys 12 through 17 years of age</i> —Continued | | | | | | | | |
| Total expenditure..... | \$35.58 | \$14.56 | \$25.49 | \$34.96 | \$41.39 | \$55.08 | \$62.68 | \$76.14 |
| Hats: Felt..... | .43 | .12 | .25 | .41 | .54 | .79 | 1.04 | 1.11 |
| Straw..... | .03 | .02 | .02 | .02 | .05 | .04 | .02 | .04 |
| Caps: Wool..... | .25 | .16 | .24 | .28 | .26 | .32 | .34 | .31 |
| Other..... | .05 | .04 | .06 | .06 | .06 | .03 | .06 | .03 |
| Overcoats..... | 1.76 | .53 | 1.09 | 1.22 | 2.14 | 3.72 | 4.60 | 5.36 |
| Topcoats..... | .19 | (^b) | .11 | .29 | .30 | .14 | .22 | .35 |
| Raincoats..... | .22 | .05 | .17 | .18 | .27 | .37 | .69 | .50 |
| Jackets: Heavy fabric..... | .82 | .44 | .69 | .92 | .92 | 1.23 | .80 | .47 |
| Leather..... | .65 | .12 | .49 | .54 | .75 | 1.00 | 1.70 | 2.01 |
| Other..... | .11 | .06 | .09 | .13 | .11 | .04 | .18 | .19 |
| Sweaters: Heavy..... | .85 | .34 | .57 | .79 | 1.03 | 1.34 | 1.36 | 2.26 |
| Light..... | .59 | .16 | .40 | .59 | .81 | .83 | .97 | .95 |
| Playsuits: Wool knit..... | .01 | (^b) | (^b) | .01 | .02 | .02 | .02 | .03 |
| Cotton suede..... | .01 | (^b) | .01 | .01 | .01 | .02 | .03 | .02 |
| Other..... | .01 | .01 | (^b) | .01 | (^b) | .01 | .02 | .03 |
| Suits: Heavy wool..... | 3.21 | 1.10 | 1.92 | 2.94 | 3.38 | 5.96 | 6.76 | 11.03 |
| Lightweight wool..... | 3.11 | .82 | 2.25 | 3.06 | 3.95 | 4.38 | 5.62 | 7.03 |
| Cotton, linen..... | .11 | .03 | .03 | .18 | .13 | .05 | .21 | .32 |
| Palm Beach..... | .03 | 0 | .01 | .02 | 0 | .08 | .12 | .11 |
| Other..... | .15 | .09 | .13 | .10 | .30 | .10 | .19 | .40 |
| Trousers: Wool..... | 1.95 | .93 | 1.49 | 2.17 | 2.17 | 2.71 | 2.92 | 2.66 |
| Cotton..... | 1.03 | .52 | .77 | 1.04 | 1.20 | 1.64 | 1.56 | 1.35 |
| Other..... | .28 | .11 | .16 | .33 | .32 | .51 | .42 | .40 |
| Overalls, coveralls..... | .37 | .23 | .36 | .41 | .43 | .33 | .40 | .15 |
| Shirt and blouses: Cotton, work..... | .41 | .30 | .27 | .45 | .36 | .89 | .41 | .40 |
| Cotton and other, dress..... | 2.37 | .91 | 1.72 | 2.43 | 2.81 | 3.40 | 3.85 | 5.12 |
| Wool..... | .03 | (^b) | .02 | .03 | .04 | .08 | .04 | .07 |
| Underwear: Suits, cotton, knit..... | .29 | .21 | .30 | .28 | .31 | .34 | .24 | .26 |
| woven cotton and wool..... | .15 | .10 | .15 | .14 | .18 | .10 | .19 | .13 |
| rayon and silk..... | .23 | .18 | .22 | .22 | .21 | .23 | .29 | .47 |
| Undershirts, Cotton..... | .01 | 0 | (^b) | .01 | .01 | .07 | .02 | .01 |
| cotton and wool..... | .48 | .18 | .33 | .49 | .57 | .72 | .78 | .96 |
| rayon and silk..... | .11 | .07 | .07 | .12 | .12 | .13 | .28 | .19 |
| Shorts, cotton..... | .02 | .01 | .01 | .01 | .02 | .04 | .01 | .15 |
| rayon and silk..... | .56 | .18 | .38 | .58 | .68 | .85 | .86 | 1.17 |
| Drawers, cotton and wool..... | .02 | (^b) | (^b) | .01 | .02 | .05 | 0 | .12 |
| Pajamas and night shirts..... | .06 | .04 | .03 | .07 | .06 | .08 | .20 | .14 |
| Shoes: Street..... | .44 | .05 | .18 | .42 | .54 | .95 | .84 | 1.89 |
| Work..... | 6.43 | 3.65 | 5.12 | 6.45 | 7.18 | 8.64 | 10.42 | 11.13 |
| Canvas..... | .24 | .11 | .17 | .31 | .24 | .46 | .24 | .09 |
| Other..... | .52 | .25 | .43 | .56 | .63 | .70 | .67 | .61 |
| Boots: Rubber..... | .12 | .03 | .06 | .08 | .24 | .20 | .33 | .14 |
| Leather..... | .03 | (^b) | .02 | .03 | .03 | .03 | .04 | .11 |
| Arctics..... | .11 | .02 | .10 | .10 | .13 | .08 | .43 | .06 |
| Rubbers..... | .11 | .05 | .11 | .11 | .07 | .15 | .23 | .18 |
| Shoes: Repairs..... | .30 | .12 | .23 | .31 | .35 | .47 | .36 | .57 |
| Shines..... | 1.57 | .53 | 1.17 | 1.51 | 1.83 | 2.60 | 2.47 | 3.75 |
| Hose: Cotton, heavy dress..... | .02 | (^b) | (^b) | .01 | .02 | .07 | .06 | .07 |
| Rayon..... | .78 | .46 | .61 | .83 | .84 | 1.04 | 1.26 | 1.12 |
| Silk..... | 1.01 | .50 | .86 | 1.05 | .98 | 1.61 | 1.52 | 1.16 |
| Wool..... | .29 | .07 | .19 | .27 | .44 | .42 | .43 | .89 |
| Gloves: Work, cotton..... | .05 | 0 | .02 | .02 | .08 | .08 | .23 | .18 |
| other..... | .10 | .03 | .06 | .11 | .12 | .11 | .23 | .31 |
| Street, leather..... | .05 | .03 | .05 | .04 | .07 | .04 | .05 | .07 |
| other..... | .01 | (^b) | (^b) | .01 | .01 | .02 | 0 | .02 |
| Ties..... | .29 | .04 | .15 | .30 | .37 | .48 | .67 | .86 |
| Collars..... | .10 | .02 | .08 | .10 | .09 | .16 | .17 | .29 |
| Bathing suits, sun suits..... | .60 | .15 | .34 | .57 | .72 | 1.10 | 1.22 | 1.83 |
| Handkerchiefs..... | (^b) | (^b) | (^b) | (^b) | (^b) | (^b) | (^b) | .01 |
| Accessories..... | .33 | .05 | .16 | .26 | .39 | .84 | .80 | .99 |
| Bathrobes..... | .24 | .06 | .18 | .23 | .29 | .35 | .46 | .60 |
| Cleaning, repairing..... | .07 | .02 | .04 | .08 | .10 | .12 | .11 | .23 |
| Other..... | .05 | 0 | .01 | .04 | .07 | .04 | .30 | .32 |
| Collars..... | .70 | .14 | .31 | .54 | .95 | 1.61 | 1.67 | 2.31 |
| Bathing suits, sun suits..... | .06 | .12 | .03 | .07 | .07 | .07 | .15 | .05 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|---|---|---|------------------|----------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, boys 6 through 11 years of age¹</i> | | | | | | | | |
| Number of articles: | | | | | | | | |
| Hats: Felt..... | 0.06 | 0.02 | 0.02 | 0.04 | 0.07 | 0.10 | 0.21 | 0.26 |
| Straw..... | .01 | .01 | .01 | .01 | .02 | .02 | .01 | .01 |
| Caps: Wool..... | .54 | .31 | .44 | .53 | .64 | .73 | .98 | .57 |
| Other..... | .19 | .15 | .15 | .17 | .21 | .24 | .37 | .30 |
| Overcoats..... | .15 | .07 | .12 | .13 | .16 | .23 | .35 | .32 |
| Topcoats..... | .30 | (⁴) | .02 | .03 | .05 | .07 | .03 | .05 |
| Raincoats..... | .05 | (⁴) | .03 | .04 | .07 | .09 | .19 | .10 |
| Jackets: Heavy fabric..... | .19 | .07 | .17 | .19 | .23 | .26 | .31 | .30 |
| Leather..... | .10 | .04 | .08 | .10 | .13 | .09 | .16 | .10 |
| Other..... | .03 | .02 | .02 | .04 | .03 | .05 | .04 | .06 |
| Sweaters: Heavy..... | .36 | .24 | .28 | .29 | .45 | .45 | .71 | .74 |
| Light..... | .38 | .26 | .28 | .42 | .44 | .49 | .49 | .55 |
| Play suits: Wool knit..... | .07 | .03 | .04 | .06 | .10 | .11 | .17 | .13 |
| Cotton suede..... | .08 | .03 | .04 | .06 | .11 | .13 | .19 | .14 |
| Other..... | .14 | .05 | .08 | .11 | .20 | .22 | .34 | .25 |
| Suits: Heavy wool..... | .15 | .09 | .12 | .12 | .18 | .19 | .25 | .30 |
| Lightweight wool..... | .16 | .09 | .12 | .19 | .18 | .19 | .21 | .23 |
| Cotton, linen..... | .27 | .09 | .19 | .28 | .33 | .29 | .77 | .53 |
| Palm Beach..... | .01 | 0 | 0 | .01 | .01 | 0 | .01 | .03 |
| Other..... | .04 | .01 | .03 | .04 | .05 | .05 | .07 | .01 |
| Trousers: Wool..... | .70 | .52 | .62 | .71 | .74 | .93 | .92 | .81 |
| Cotton..... | .63 | .45 | .55 | .58 | .72 | .82 | 1.04 | .89 |
| Other..... | .17 | .03 | .13 | .14 | .23 | .29 | .29 | .20 |
| Overalls, coveralls..... | .88 | .57 | .68 | .91 | 1.01 | .90 | 1.28 | 1.09 |
| Shirts and blouses: Cotton and other, except wool..... | 2.87 | 1.66 | 2.25 | 2.76 | 3.26 | 4.15 | 5.05 | 4.42 |
| Wool..... | .07 | .01 | .04 | .07 | .12 | .06 | .17 | .16 |
| Underwear: Suits, cotton, knit..... | .94 | .62 | .78 | .89 | 1.16 | 1.15 | 1.43 | 1.14 |
| woven..... | .47 | .24 | .45 | .40 | .50 | .55 | 1.06 | .88 |
| cotton and wool..... | .47 | .28 | .36 | .50 | .55 | .62 | .69 | .78 |
| rayon and silk..... | .03 | (⁴) | .01 | .02 | .06 | .12 | .06 | 0 |
| Undershirts, cotton..... | .51 | .14 | .37 | .59 | .55 | .67 | .98 | .79 |
| cotton and wool..... | .13 | .06 | .08 | .11 | .22 | .15 | .04 | .45 |
| rayon and silk..... | .01 | 0 | .01 | .01 | .02 | .02 | .01 | .03 |
| Shorts, cotton..... | .56 | .19 | .39 | .64 | .62 | .78 | .99 | .86 |
| rayon and silk..... | .01 | 0 | (⁴) | .01 | .02 | 0 | 0 | 0 |
| Drawers, cotton and wool..... | .08 | .03 | .04 | .06 | .13 | .12 | 0 | .28 |
| Pajamas and nightshirts..... | .55 | .09 | .24 | .47 | .75 | 1.02 | 1.42 | 1.62 |
| Shoes: Street..... | 2.98 | 1.94 | 2.68 | 2.98 | 3.25 | 3.44 | 4.08 | 4.04 |
| Canvas..... | .50 | .32 | .46 | .57 | .53 | .48 | .69 | .47 |
| Other..... | .11 | .08 | .09 | .08 | .15 | .14 | .23 | .23 |
| Boots: Rubber..... | .05 | .01 | .04 | .06 | .04 | .07 | .12 | .09 |
| Leather..... | .07 | .02 | .06 | .08 | .06 | .11 | .10 | .12 |
| Arctics..... | .15 | .07 | .10 | .14 | .23 | .14 | .27 | .32 |
| Rubbers..... | .30 | .14 | .24 | .32 | .33 | .41 | .48 | .36 |
| Shoe: Repairs..... | | | | | | | | |
| Shines..... | | | | | | | | |
| Hose: Cotton, heavy..... | 4.28 | 2.65 | 4.22 | 4.01 | 4.85 | 5.35 | 4.39 | 5.19 |
| dress..... | 4.53 | 2.80 | 3.51 | 5.21 | 4.69 | 5.61 | 6.91 | 5.12 |
| Rayon..... | .30 | .09 | .19 | .40 | .34 | .32 | .63 | .55 |
| Silk..... | .03 | 0 | .01 | .02 | .03 | .12 | .04 | .21 |
| Wool..... | .35 | .02 | .18 | .38 | .46 | .61 | .65 | .70 |
| Gloves: Cotton..... | .19 | .13 | .15 | .24 | .20 | .16 | .18 | .35 |
| Leather..... | .20 | .01 | .12 | .20 | .26 | .27 | .38 | .37 |
| Other..... | .39 | .18 | .37 | .43 | .43 | .35 | .56 | .37 |
| Ties..... | 1.41 | .57 | .94 | 1.35 | 1.70 | 1.76 | 2.16 | 2.74 |
| Collars..... | .01 | 0 | .01 | .01 | .01 | .01 | 0 | 0 |
| Bathing suits, sun suits..... | .18 | .07 | .10 | .15 | .25 | .28 | .43 | .33 |
| Handkerchiefs..... | 2.29 | 1.20 | 1.56 | 2.26 | 2.81 | 2.88 | 5.26 | 3.49 |
| Accessories..... | .30 | .03 | .20 | .50 | .29 | .16 | .49 | .30 |
| Bathrobes..... | .05 | 0 | .01 | .04 | .09 | .09 | .13 | .15 |
| Cleaning, repairing..... | | | | | | | | |
| Other..... | | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|--|--------------------------------|---|------------------|------------------|------------------|------------------|----------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, boys 6 through 11 years of age¹—Con.</i> | | | | | | | | |
| Total expenditure..... | \$25.90 | \$11.10 | \$18.73 | \$24.77 | \$31.03 | \$37.32 | \$49.68 | \$46.14 |
| Hats: Felt..... | .07 | .01 | .02 | .05 | .07 | .12 | .29 | .32 |
| Straw..... | .01 | (⁵) | .01 | .01 | .01 | .01 | .01 | (⁵) |
| Caps: Wool..... | .36 | .13 | .24 | .33 | .44 | .57 | .77 | .50 |
| Other..... | .10 | .05 | .07 | .09 | .12 | .15 | .19 | .20 |
| Overcoats..... | 1.00 | .26 | .66 | .72 | 1.16 | 1.75 | 3.10 | 2.81 |
| Topcoats..... | .13 | (⁵) | .05 | .10 | .22 | .33 | .23 | .26 |
| Raincoats..... | .14 | .01 | .05 | .10 | .20 | .25 | .67 | .28 |
| Jackets: Heavy fabric..... | .55 | .17 | .43 | .55 | .67 | .78 | .97 | .89 |
| Leather..... | .39 | .14 | .28 | .36 | .61 | .40 | .72 | .69 |
| Other..... | .10 | .03 | .04 | .13 | .08 | .14 | .17 | .22 |
| Sweaters: Heavy..... | .56 | .24 | .37 | .47 | .70 | .83 | 1.18 | 1.37 |
| Light..... | .45 | .21 | .30 | .48 | .54 | .63 | .71 | .64 |
| Play suits: Wool knit..... | .18 | .04 | .09 | .15 | .25 | .33 | .46 | .34 |
| Cotton suede..... | .10 | .02 | .05 | .08 | .14 | .18 | .25 | .19 |
| Other..... | .18 | .05 | .09 | .15 | .33 | .25 | .34 | .46 |
| Suits: Heavy wool..... | 1.00 | .52 | .70 | .85 | 1.15 | 1.67 | 2.10 | 2.40 |
| Lightweight wool..... | .99 | .65 | .66 | 1.07 | 1.22 | 1.23 | 1.36 | 1.61 |
| Cotton, linen..... | .36 | .09 | .23 | .35 | .49 | .38 | .98 | .78 |
| Palm Beach..... | .02 | 0 | 0 | .02 | .01 | 0 | .06 | .18 |
| Other..... | .12 | .01 | .09 | .16 | .08 | .16 | .34 | .12 |
| Trousers: Wool..... | 1.14 | .70 | .85 | 1.15 | 1.26 | 1.76 | 1.59 | 1.53 |
| Cotton..... | .76 | .44 | .61 | .70 | .92 | 1.01 | 1.32 | 1.13 |
| Other..... | .23 | .03 | .15 | .21 | .34 | .38 | .53 | .41 |
| Overalls, coveralls..... | .70 | .41 | .56 | .75 | .81 | .76 | 1.13 | .96 |
| Shirts and blouses: Cotton and other, except wool..... | 1.94 | .83 | 1.38 | 1.76 | 2.31 | 3.12 | 3.97 | 3.38 |
| Wool..... | .06 | (⁵) | .03 | .04 | .10 | .07 | .15 | .13 |
| Underwear: Suits, cotton, knit..... | .59 | .30 | .48 | .56 | .71 | .72 | 1.11 | .71 |
| woven..... | .31 | .13 | .29 | .25 | .36 | .37 | .67 | .48 |
| cotton and wool..... | .32 | .15 | .21 | .33 | .39 | .47 | .51 | .57 |
| rayon and silk..... | .02 | (⁵) | .01 | .01 | .03 | .07 | .02 | 0 |
| Undershirts, cotton..... | .13 | .03 | .09 | .15 | .14 | .18 | .27 | .19 |
| cotton and wool..... | .05 | .01 | .03 | .04 | .09 | .06 | .04 | .18 |
| rayon and silk..... | (⁵) | 0 | (⁵) | (⁵) | .01 | .01 | .01 | .01 |
| Shorts, cotton..... | .15 | .04 | .09 | .18 | .17 | .23 | .29 | .23 |
| rayon and silk..... | (⁵) | 0 | (⁵) | (⁵) | .01 | 0 | 0 | 0 |
| Drawers, cotton and wool..... | .03 | .01 | .01 | .02 | .05 | .05 | 0 | .09 |
| Pajamas and nightshirts..... | .46 | .06 | .20 | .37 | .65 | .90 | 1.26 | 1.41 |
| Shoes: Street and dress..... | 6.34 | 2.94 | 5.13 | 6.27 | 7.17 | 8.49 | 10.66 | 10.53 |
| Canvas..... | .40 | .22 | .34 | .44 | .46 | .45 | .68 | .49 |
| Other..... | .16 | .08 | .14 | .12 | .20 | .17 | .39 | .30 |
| Boots: Rubber..... | .09 | .02 | .05 | .10 | .09 | .13 | .20 | .13 |
| Leather..... | .19 | .04 | .15 | .22 | .18 | .34 | .32 | .43 |
| Arctics..... | .22 | .07 | .13 | .21 | .32 | .25 | .44 | .47 |
| Rubbers..... | .26 | .09 | .20 | .28 | .30 | .40 | .46 | .32 |
| Shoe: Repairs..... | 1.08 | .53 | .83 | .97 | 1.31 | 1.52 | 2.18 | 1.85 |
| Shines..... | .01 | 0 | (⁵) | (⁵) | .01 | .03 | .09 | .15 |
| Hose: Cotton, heavy..... | .96 | .47 | .82 | .93 | 1.18 | 1.26 | 1.13 | 1.11 |
| dress..... | .95 | .49 | .71 | 1.06 | 1.00 | 1.23 | 1.73 | 1.17 |
| Rayon..... | .06 | .02 | .03 | .08 | .08 | .07 | .13 | .11 |
| Silk..... | .01 | 0 | (⁵) | (⁵) | .01 | .03 | .01 | .05 |
| Wool..... | .13 | .02 | .07 | .13 | .19 | .22 | .31 | .25 |
| Gloves: Cotton..... | .06 | .03 | .05 | .07 | .07 | .07 | .05 | .18 |
| Leather..... | .14 | (⁵) | .07 | .13 | .21 | .29 | .32 | .28 |
| Other..... | .17 | .08 | .14 | .18 | .19 | .17 | .31 | .14 |
| Ties..... | .27 | .08 | .16 | .26 | .34 | .53 | .51 | .62 |
| Collars..... | (⁵) | 0 | (⁵) | .01 | (⁵) | (⁵) | 0 | .01 |
| Bathing suits, sun suits..... | .18 | .05 | .10 | .14 | .18 | .42 | .58 | .23 |
| Handkerchiefs..... | .14 | .06 | .09 | .13 | .18 | .21 | .38 | .24 |
| Accessories..... | .05 | (⁵) | .03 | .05 | .05 | .06 | .11 | .10 |
| Bathrobes..... | .09 | 0 | .01 | .07 | .14 | .17 | .30 | .36 |
| Cleaning, repairing..... | .22 | .03 | .04 | .17 | .28 | .44 | .58 | .95 |
| Other..... | .02 | .01 | .02 | .01 | .05 | .05 | .04 | .01 |

¹ Includes only persons dependent on family funds for 52 weeks.⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | |
|--|---|---|------------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | $700 and over |
| <i>Clothing, boys 2 through 5 years of age¹</i> | | | | | | | |
| Number of articles: | | | | | | | |
| Hats: Felt..... | 0.04 | 0.04 | 0.02 | 0.04 | 0.04 | 0.06 | 0.07 |
| Straw..... | .02 | .01 | (⁴) | .02 | .03 | .01 | .01 |
| Caps: Wool..... | .30 | .09 | .24 | .32 | .33 | .34 | .42 |
| Other..... | .14 | .08 | .11 | .16 | .12 | .16 | .21 |
| Overcoats..... | .16 | .08 | .11 | .15 | .19 | .16 | .32 |
| Topcoats..... | .05 | .02 | .01 | .04 | .08 | .11 | .04 |
| Raincoats..... | .01 | 0 | 0 | .01 | .02 | .01 | .01 |
| Jackets: Heavy fabric..... | .04 | .01 | .02 | .05 | .03 | .08 | .06 |
| Leather..... | .01 | .01 | .01 | .03 | .01 | 0 | .03 |
| Other..... | .01 | 0 | .01 | .02 | .02 | 0 | .02 |
| Sweaters: Heavy..... | .25 | .10 | .16 | .23 | .27 | .38 | .28 |
| Light..... | .34 | .29 | .23 | .32 | .43 | .44 | .53 |
| Play suits: Wool knit..... | .31 | .16 | .22 | .25 | .29 | .40 | .47 |
| Cotton suede..... | .31 | .16 | .21 | .26 | .29 | .47 | .40 |
| Other..... | .46 | .24 | .33 | .38 | .43 | .60 | .70 |
| Suits: Heavy wool..... | .12 | .03 | .05 | .11 | .14 | .24 | .17 |
| Lightweight wool..... | .18 | .06 | .08 | .20 | .19 | .29 | .30 |
| Cotton, linen..... | 1.22 | .61 | .84 | 1.26 | 1.23 | 1.23 | 2.16 |
| Palm Beach..... | .01 | (⁴) | .01 | .02 | .01 | 0 | 0 |
| Other..... | .14 | .05 | .06 | .17 | .21 | .19 | .15 |
| Trousers: Wool..... | .11 | .02 | .07 | .11 | .14 | .12 | .14 |
| Cotton..... | .10 | .05 | .06 | .13 | .11 | .14 | .10 |
| Other..... | .04 | .01 | .01 | .05 | .09 | .04 | .01 |
| Overalls, coveralls..... | 1.18 | 1.02 | 1.10 | 1.17 | 1.34 | 1.22 | 1.95 |
| Blouses: Cotton and other, except wool..... | .61 | .25 | .45 | .61 | .75 | .61 | 1.01 |
| Wool..... | .02 | 0 | (⁴) | .03 | .03 | .02 | .02 |
| Underwear: Suits, cotton, knit..... | 1.09 | .67 | .77 | .98 | 1.14 | 1.32 | 1.85 |
| woven..... | .44 | .21 | .43 | .38 | .51 | .47 | .61 |
| cotton and wool..... | .52 | .24 | .33 | .52 | .53 | .75 | .93 |
| rayon and silk..... | .04 | 0 | 0 | .08 | .02 | .05 | .01 |
| Undershirts, cotton..... | .24 | .07 | .13 | .36 | .25 | .35 | .12 |
| cotton and wool..... | .16 | .15 | .11 | .14 | .19 | .19 | .07 |
| rayon and silk..... | .01 | 0 | (⁴) | .01 | .01 | .02 | .03 |
| Shorts, cotton..... | .22 | .04 | .08 | .38 | .23 | .14 | .33 |
| rayon and silk..... | .02 | 0 | .03 | .01 | 0 | .11 | .50 |
| Drawers, cotton and wool..... | .15 | .10 | .05 | .16 | .23 | .13 | .11 |
| Pajamas and nightshirts..... | .83 | .15 | .37 | .82 | .88 | 1.37 | 1.39 |
| Shoes: Street..... | 2.78 | 1.78 | 2.21 | 2.99 | 3.15 | 2.98 | 3.07 |
| Canvas..... | .11 | .03 | .10 | .11 | .14 | .09 | .10 |
| Other..... | .15 | .03 | .12 | .10 | .21 | .22 | .19 |
| Boots: Rubber..... | .04 | 0 | .02 | .03 | .04 | .08 | .06 |
| Leather..... | .01 | .01 | (⁴) | .02 | .02 | .02 | .04 |
| Arctics..... | .17 | .03 | .09 | .18 | .22 | .26 | .40 |
| Rubbers..... | .14 | .02 | .09 | .12 | .17 | .17 | .23 |
| Shoe: Repairs..... | | | | | | | |
| Shines..... | | | | | | | |
| Hose: Cotton, heavy..... | 2.78 | 1.58 | 3.07 | 2.70 | 2.94 | 2.27 | 3.62 |
| dress..... | 3.98 | 1.81 | 2.70 | 4.56 | 4.18 | 4.93 | 5.18 |
| Rayon..... | .42 | .04 | .30 | .42 | .55 | .60 | .39 |
| Silk..... | .09 | 0 | .04 | .09 | .08 | .05 | .35 |
| Wool..... | .33 | .01 | .11 | .29 | .60 | .36 | .33 |
| Gloves: Cotton..... | .07 | .05 | .05 | .06 | .06 | .13 | .07 |
| Leather..... | .10 | 0 | .06 | .07 | .14 | .14 | .13 |
| Other..... | .30 | .04 | .22 | .32 | .29 | .39 | .36 |
| Ties..... | .18 | .01 | .05 | .22 | .32 | .27 | .13 |
| Collars..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Bathing suits, sun suits..... | .40 | .20 | .29 | .33 | .37 | .45 | .69 |
| Handkerchiefs..... | .63 | .09 | .44 | .84 | .57 | .35 | 1.00 |
| Accessories..... | .07 | 0 | .04 | .07 | .04 | .13 | .22 |
| Bathrobes..... | .05 | .07 | (⁴) | .03 | .07 | .08 | .14 |
| Cleaning, repairing..... | | | | | | | |
| Other..... | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|------------------|------------------|------------------|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, boys 2 through 5 years of age</i> ¹ —Con. | | | | | | | | |
| Total expenditure..... | \$17.36 | \$5.98 | \$10.50 | \$15.60 | \$20.63 | \$23.68 | \$29.05 | \$38.87 |
| Hats: Felt..... | .03 | .02 | .01 | .02 | .04 | .09 | .07 | .07 |
| Straw..... | .01 | (^s) | (^s) | .01 | .02 | (^s) | .01 | .01 |
| Wool..... | .19 | .04 | .11 | .17 | .23 | .24 | .34 | .41 |
| Other..... | .07 | .02 | .04 | .07 | .07 | .09 | .11 | .22 |
| Overcoats..... | .87 | .24 | .42 | .76 | .99 | 1.02 | 1.73 | 2.46 |
| Topcoats..... | .20 | .03 | .05 | .13 | .29 | .53 | .20 | .48 |
| Raincoats..... | .02 | 0 | 0 | .01 | .04 | .03 | .03 | .09 |
| Jackets: Heavy fabric..... | .08 | .02 | .03 | .10 | .07 | .15 | .10 | .12 |
| Leather..... | .04 | .01 | .02 | .08 | .02 | 0 | .21 | .05 |
| Other..... | .02 | 0 | 0 | .04 | .02 | 0 | 0 | .11 |
| Sweaters: Heavy..... | .35 | .09 | .17 | .26 | .38 | .60 | .40 | 1.49 |
| Light..... | .34 | .16 | .19 | .27 | .44 | .55 | .70 | .44 |
| Play suits: Wool knit..... | .75 | .18 | .49 | .56 | .97 | 1.00 | 1.44 | 1.74 |
| Cotton suede..... | .34 | .08 | .22 | .25 | .44 | .45 | .65 | .79 |
| Other..... | .57 | .14 | .37 | .43 | .74 | .76 | 1.09 | 1.33 |
| Suits: Heavy wool..... | .41 | .07 | .16 | .36 | .63 | .80 | .65 | .49 |
| Lightweight wool..... | .40 | .11 | .17 | .31 | .49 | .77 | .69 | .97 |
| Cotton, linen..... | 1.13 | .37 | .68 | 1.00 | 1.18 | 1.48 | 2.36 | 3.13 |
| Palm Beach..... | .01 | (^s) | .01 | .02 | .01 | .01 | 0 | 0 |
| Other..... | .21 | .04 | .09 | .19 | .30 | .29 | .45 | .40 |
| Trousers: Wool..... | .15 | .02 | .08 | .12 | .19 | .20 | .22 | .33 |
| Cotton..... | .12 | .03 | .05 | .14 | .12 | .18 | .12 | .25 |
| Other..... | .04 | .01 | .01 | .06 | .07 | .03 | .01 | .06 |
| Overalls, coveralls..... | .75 | .68 | .65 | .75 | .87 | .82 | .83 | .80 |
| Blouses: Cotton and other except wool..... | .33 | .11 | .20 | .31 | .39 | .38 | .58 | .75 |
| Wool..... | .02 | 0 | (^s) | .02 | .02 | .03 | .02 | .01 |
| Underwear: Suits, cotton, knit..... | .61 | .25 | .41 | .47 | .70 | .77 | 1.32 | 1.45 |
| woven..... | .26 | .07 | .21 | .22 | .32 | .27 | .41 | .41 |
| cotton and wool..... | .31 | .10 | .16 | .28 | .34 | .56 | .58 | .67 |
| rayon and silk..... | .02 | 0 | 0 | .03 | .02 | .04 | .01 | .04 |
| Undershirts, cotton..... | .07 | .02 | .04 | .09 | .07 | .14 | .03 | .06 |
| cotton and wool..... | .06 | .03 | .05 | .05 | .06 | .08 | .06 | .19 |
| rayon and silk..... | (^s) | 0 | (^s) | (^s) | .01 | .01 | .03 | 0 |
| Shorts, cotton..... | .05 | .01 | .01 | .07 | .05 | .05 | .08 | .08 |
| rayon and silk..... | (^s) | 0 | (^s) | (^s) | (^s) | 0 | .05 | 0 |
| Drawers, cotton and wool..... | .03 | .01 | .01 | .03 | .06 | .06 | .02 | .13 |
| Pajamas and nightshirts..... | .58 | .08 | .23 | .52 | .64 | .99 | 1.12 | 1.81 |
| Shoes: Street..... | 4.81 | 2.21 | 3.15 | 4.56 | 5.62 | 6.14 | 7.20 | 9.77 |
| Canvas..... | .09 | .02 | .06 | .09 | .12 | .09 | .09 | .18 |
| Other..... | .14 | .01 | .11 | .09 | .23 | .25 | .22 | .19 |
| Boots: Rubber..... | .04 | 0 | .01 | .03 | .05 | .11 | .07 | .04 |
| Leather..... | .03 | .01 | .01 | .03 | .04 | .06 | .09 | .05 |
| Arctics..... | .21 | .03 | .09 | .22 | .27 | .30 | .28 | .58 |
| Rubbers..... | .12 | .01 | .06 | .09 | .15 | .14 | .23 | .27 |
| Shoe: Repairs..... | .23 | .03 | .19 | .21 | .30 | .20 | .31 | .57 |
| Shines..... | (^s) | 0 | (^s) | (^s) | (^s) | .01 | .01 | 0 |
| Hose: Cotton, heavy..... | .57 | .25 | .56 | .57 | .60 | .50 | .88 | .64 |
| dress..... | .73 | .24 | .48 | .78 | .78 | 1.00 | 1.03 | 1.27 |
| Rayon..... | .08 | .01 | .05 | .08 | .10 | .12 | .08 | .17 |
| Silk..... | .02 | 0 | (^s) | .02 | .02 | .01 | .11 | .12 |
| Wool..... | .10 | (^s) | .03 | .07 | .19 | .14 | .13 | .39 |
| Gloves: Cotton..... | .02 | .02 | .01 | .02 | .02 | .06 | .03 | .03 |
| Leather..... | .05 | 0 | .03 | .04 | .08 | .09 | .09 | .14 |
| Other..... | .13 | .01 | .08 | .12 | .13 | .21 | .20 | .39 |
| Ties..... | .03 | (^s) | .01 | .03 | .05 | .05 | .04 | .03 |
| Collars..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Bathing suits, sun suits..... | .21 | .06 | .14 | .16 | .27 | .28 | .40 | .49 |
| Handkerchiefs..... | .04 | .01 | .02 | .04 | .04 | .03 | .07 | .11 |
| Accessories..... | .02 | 0 | .01 | .02 | .01 | .04 | .01 | .01 |
| Bathrobes..... | .07 | .01 | .01 | .03 | .10 | .14 | .25 | .26 |
| Cleaning, repairing..... | .15 | (^s) | .02 | .08 | .13 | .20 | .32 | 1.29 |
| Other..... | .03 | .01 | .02 | .02 | .03 | .04 | .19 | .03 |

¹ Includes only persons dependent on family funds for 52 weeks.^s Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | | | | | | |
|---|---|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing, women and girls 18 years of age and over¹</i> | | | | | | | | | | | | | |
| Number of articles: | | | | | | | | | | | | | |
| Hats: | | | | | | | | | | | | | |
| Felt..... | 0.93 | 0.44 | 0.57 | 0.72 | 0.92 | 1.02 | 1.15 | 1.25 | 1.34 | 1.43 | 1.52 | 1.59 | 2.24 |
| Straw..... | .48 | .18 | .30 | .39 | .46 | .56 | .61 | .64 | .68 | .71 | .81 | .76 | .97 |
| Fabric..... | .25 | .10 | .15 | .21 | .25 | .28 | .35 | .33 | .37 | .46 | .42 | .57 | .75 |
| Caps and berets: | | | | | | | | | | | | | |
| Wool..... | .05 | .04 | .04 | .05 | .04 | .04 | .04 | .05 | .08 | .08 | .06 | .13 | .21 |
| Other..... | .01 | .01 | .01 | .02 | .01 | .01 | .02 | .02 | .02 | (*) | .02 | .03 | .06 |
| Coats: | | | | | | | | | | | | | |
| Heavy, plain..... | .09 | .05 | .08 | .09 | .10 | .10 | .11 | .10 | .11 | .09 | .11 | .13 | .14 |
| fur trimmed..... | .11 | .05 | .07 | .10 | .11 | .12 | .13 | .14 | .13 | .16 | .19 | .20 | .16 |
| Fur..... | .02 | 0 | (*) | .01 | .02 | .02 | .04 | .04 | .05 | .06 | .05 | .07 | .11 |
| Light, wool..... | .12 | .04 | .06 | .10 | .11 | .13 | .16 | .18 | .18 | .22 | .24 | .20 | .24 |
| cotton..... | .02 | (*) | .01 | .02 | .02 | .02 | .03 | .02 | .03 | .04 | .03 | .02 | .06 |
| silk, rayon..... | (*) | 0 | (*) | (*) | .01 | .01 | .01 | (*) | .01 | 0 | .01 | .01 | .01 |
| Raincoats..... | .02 | .01 | .01 | .01 | .02 | .03 | .04 | .12 | .04 | .05 | .08 | .06 | .08 |
| Sweaters and jackets: | | | | | | | | | | | | | |
| Wool knit..... | .15 | .06 | .10 | .11 | .15 | .16 | .17 | .17 | .23 | .25 | .21 | .41 | .36 |
| Wool fabric..... | .05 | .03 | .05 | .04 | .05 | .05 | .05 | .07 | .09 | .07 | .06 | .09 | .09 |
| Leather, leatherette..... | .01 | (*) | (*) | .01 | .01 | (*) | .01 | .01 | .02 | .01 | .01 | .02 | .04 |
| Other..... | .01 | .01 | .01 | .01 | .01 | .01 | .01 | .01 | .02 | .04 | .02 | .01 | .04 |
| Suits: | | | | | | | | | | | | | |
| Wool..... | .10 | .03 | .06 | .08 | .10 | .12 | .13 | .14 | .17 | .18 | .20 | .31 | .26 |
| Silk, rayon..... | .03 | .01 | .01 | .02 | .02 | .03 | .04 | .03 | .05 | .05 | .05 | .09 | .04 |
| Other..... | .03 | .01 | .01 | .02 | .03 | .03 | .04 | .04 | .66 | .05 | .05 | .08 | .04 |
| Waists and middies: | | | | | | | | | | | | | |
| Silk, rayon..... | .16 | .03 | .09 | .11 | .14 | .16 | .21 | .24 | .24 | .25 | .36 | .61 | .39 |
| Cotton..... | .08 | .04 | .06 | .06 | .04 | .09 | .09 | .08 | .13 | .11 | .16 | .33 | .15 |
| Other..... | .01 | (*) | (*) | .01 | .01 | .01 | .02 | .02 | .01 | .03 | .01 | 0 | .04 |
| Skirts: | | | | | | | | | | | | | |
| Wool..... | .12 | .04 | .10 | .10 | .12 | .12 | .12 | .14 | .15 | .14 | .19 | .31 | .15 |
| Other..... | .02 | .02 | .01 | .02 | .02 | .02 | .02 | .03 | .02 | .04 | .03 | .06 | .04 |
| Dresses: | | | | | | | | | | | | | |
| Cotton, house..... | 1.48 | .88 | 1.20 | 1.31 | 1.50 | 1.44 | 1.64 | 1.73 | 1.93 | 1.91 | 1.77 | 1.62 | 1.62 |
| street..... | .61 | .40 | .49 | .55 | .65 | .62 | .63 | .70 | .75 | .67 | .52 | .95 | 1.11 |
| Silk, rayon..... | 1.09 | .37 | .58 | .85 | 1.08 | 1.20 | 1.36 | 1.48 | 1.73 | 1.80 | 1.81 | 2.49 | 2.83 |
| Wool..... | .16 | .05 | .09 | .11 | .15 | .19 | .21 | .21 | .25 | .25 | .23 | .34 | .55 |
| Other..... | .07 | .04 | .03 | .05 | .06 | .07 | .09 | .11 | .15 | .11 | .20 | .17 | .36 |
| Aprons..... | .49 | .23 | .34 | .41 | .53 | .55 | .62 | .60 | .57 | .60 | .65 | .68 | .43 |
| Coveralls..... | .04 | .03 | .02 | .04 | .03 | .04 | .05 | .05 | .05 | .10 | .02 | .07 | .09 |
| Knickers, breeches, shorts..... | .04 | .01 | .01 | .03 | .03 | .04 | .07 | .06 | .11 | .05 | .13 | .10 | .19 |
| Underwear: | | | | | | | | | | | | | |
| Slips, cotton..... | .42 | .45 | .50 | .45 | .43 | .44 | .35 | .34 | .36 | .33 | .37 | .12 | .31 |
| silk..... | .78 | .16 | .30 | .53 | .74 | .95 | 1.05 | 1.17 | 1.46 | 1.39 | 1.75 | 1.96 | 2.39 |
| rayon..... | .48 | .25 | .43 | .50 | .53 | .52 | .51 | .46 | .41 | .59 | .45 | .42 | .55 |
| Corsets, girdles..... | .52 | .12 | .28 | .41 | .53 | .60 | .63 | .73 | .75 | .90 | .89 | 1.08 | 1.13 |
| Brassieres..... | .77 | .36 | .52 | .69 | .77 | .84 | .95 | .76 | 1.08 | 1.12 | 1.17 | 2.07 | 1.30 |
| Union suits and combinations: | | | | | | | | | | | | | |
| Cotton..... | .21 | .21 | .20 | .19 | .21 | .21 | .27 | .25 | .20 | .23 | .08 | .13 | .14 |
| Wool..... | .10 | .02 | .07 | .09 | .10 | .10 | .14 | .14 | .09 | .14 | .10 | .15 | .17 |
| Silk, rayon..... | .31 | .10 | .23 | .24 | .29 | .34 | .25 | .41 | .50 | .51 | .47 | .55 | .75 |
| Underwaists, shirts..... | .35 | .27 | .25 | .32 | .37 | .42 | .32 | .41 | .34 | .60 | .49 | .48 | .53 |
| Bloomers and panties: | | | | | | | | | | | | | |
| Cotton..... | .16 | .17 | .19 | .17 | .13 | .17 | .16 | .11 | .16 | .22 | .17 | .15 | .24 |
| Rayon..... | 1.56 | 1.21 | 1.22 | 1.44 | 1.68 | 1.78 | 1.55 | 1.73 | 1.51 | 1.65 | 1.74 | 1.79 | 1.83 |
| Silk..... | .38 | .07 | .16 | .26 | .34 | .42 | .52 | .52 | .70 | .83 | 1.35 | 1.36 | 1.62 |
| Nightgowns and sleeping pajamas: | | | | | | | | | | | | | |
| Cotton, light..... | .48 | .20 | .32 | .39 | .49 | .57 | .53 | .59 | .66 | .71 | .74 | .59 | .88 |
| flannel..... | .22 | .09 | .12 | .21 | .22 | .28 | .25 | .23 | .30 | .22 | .34 | .25 | .36 |
| Silk, rayon..... | .23 | .02 | .08 | .13 | .21 | .26 | .31 | .41 | .38 | .65 | .69 | .80 | 1.06 |

¹Includes only persons dependent on family funds for 52 weeks.

*Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | | | | | | |
|--|---|---|------------------|------------------|------------------|------------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing, women and girls 18 years of age and over</i> ¹ —Continued. | | | | | | | | | | | | | |
| Number of articles—Con. | | | | | | | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | | | | | | | |
| Cotton..... | 0.04 | 0.01 | 0.02 | 0.02 | 0.04 | 0.05 | 0.06 | 0.05 | 0.06 | 0.05 | 0.07 | 0.12 | 0.11 |
| Silk, rayon..... | .03 | .01 | .01 | .02 | .03 | .03 | .05 | .06 | .07 | .06 | .05 | .10 | .16 |
| Other..... | .01 | 0 | (⁴) | (⁴) | (⁴) | .01 | .01 | .01 | .02 | (⁴) | .01 | .02 | .06 |
| Bathrobes..... | .05 | .01 | .02 | .03 | .05 | .08 | .17 | .07 | .10 | .11 | .12 | .08 | .22 |
| Kimonos, negligees..... | .03 | .01 | .01 | .02 | .04 | .04 | .04 | .04 | .10 | .11 | .09 | .03 | .09 |
| Hose: | | | | | | | | | | | | | |
| Silk..... | 19.27 | 3.58 | 5.92 | 8.34 | 10.03 | 11.71 | 12.13 | 13.60 | 15.34 | 16.26 | 19.26 | 18.80 | 26.07 |
| Rayon..... | .31 | 1.26 | .91 | .88 | .95 | .58 | .51 | .96 | .24 | .34 | .42 | .44 | 1.82 |
| Cotton..... | .62 | .75 | .80 | .75 | .67 | .59 | .37 | .39 | .49 | .36 | .31 | .26 | .21 |
| Wool..... | .06 | .01 | .03 | .06 | .05 | .06 | .08 | .07 | .06 | .11 | .01 | .01 | .08 |
| Shoes: | | | | | | | | | | | | | |
| Street..... | 1.54 | 1.05 | 1.14 | 1.38 | 1.54 | 1.64 | 1.60 | 1.75 | 1.96 | 1.96 | 2.15 | 1.94 | 2.44 |
| Dress..... | .46 | .30 | .33 | .40 | .46 | .46 | .54 | .57 | .65 | .77 | .65 | .82 | .92 |
| Sport..... | .23 | .10 | .14 | .18 | .21 | .25 | .27 | .28 | .30 | .34 | .37 | .47 | .72 |
| House slippers..... | .42 | .24 | .27 | .35 | .44 | .47 | .50 | .50 | .53 | .60 | .57 | .49 | .69 |
| Shoes: | | | | | | | | | | | | | |
| Repairs..... | | | | | | | | | | | | | |
| Shines..... | | | | | | | | | | | | | |
| Rubbers..... | .12 | .06 | .08 | .10 | .13 | .12 | .13 | .16 | .16 | .20 | .20 | .24 | .22 |
| Arctics, gaiters..... | .16 | .06 | .12 | .13 | .16 | .18 | .20 | .19 | .22 | .24 | .27 | .24 | .27 |
| Gloves: | | | | | | | | | | | | | |
| Cotton..... | .44 | .14 | .26 | .32 | .42 | .54 | .59 | .54 | .71 | .77 | .98 | .89 | .95 |
| Leather..... | .28 | .03 | .09 | .16 | .26 | .35 | .39 | .44 | .55 | .63 | .63 | .92 | 1.10 |
| Other..... | .11 | (⁴) | .04 | .07 | .10 | .12 | .14 | .17 | .19 | .18 | .57 | .24 | .33 |
| Bathing suits, sun suits..... | .08 | .01 | .04 | .05 | .07 | .09 | .10 | .13 | .17 | .20 | .21 | .17 | .29 |
| Handkerchiefs..... | 3.63 | 1.92 | 2.49 | 3.23 | 3.68 | 4.14 | 4.13 | 4.40 | 4.66 | 4.37 | 5.14 | 4.56 | 6.21 |
| Furs..... | (⁴) | (⁴) | (⁴) | (⁴) | (⁴) | (⁴) | .01 | .01 | .01 | .01 | (⁴) | .04 | .01 |
| Mufflers, scarfs..... | .09 | .02 | .03 | .06 | .08 | .10 | .11 | .14 | .14 | .16 | .20 | .26 | .35 |
| Handbags, purses..... | .64 | .16 | .32 | .47 | .61 | .77 | .83 | .86 | 1.06 | 1.11 | 1.36 | 1.31 | 1.62 |
| Umbrellas..... | .08 | .04 | .05 | .06 | .07 | .09 | .09 | .11 | .09 | .14 | .16 | .19 | .18 |
| Garters, belts, hairpins, etc. | | | | | | | | | | | | | |
| Cleaning, repairing..... | | | | | | | | | | | | | |
| Other..... | | | | | | | | | | | | | |

¹Includes only persons dependent on family funds for 52 weeks.⁴Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | | | | | | |
|--|--------------------------------|---|------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing, women and girls 18 years of age and over—Continued.</i> | | | | | | | | | | | | | |
| Total expenditure..... | Dol. 55.48 | Dol. 15.45 | Dol. 26.29 | Dol. 38.07 | Dol. 51.17 | Dol. 62.20 | Dol. 72.37 | Dol. 83.79 | Dol. 96.02 | Dol. 107.41 | Dol. 119.21 | Dol. 147.38 | Dol. 182.43 |
| Hats:..... | | | | | | | | | | | | | |
| Felt..... | 1.90 | .57 | .86 | 1.22 | 1.75 | 2.16 | 2.61 | 2.94 | 3.38 | 3.78 | 4.19 | 4.82 | 6.51 |
| Straw..... | .95 | .21 | .41 | .64 | .87 | 1.10 | 1.32 | 1.51 | 1.69 | 1.85 | 2.12 | 2.37 | 2.86 |
| Fabric..... | .47 | .09 | .20 | .32 | .41 | .51 | .66 | .66 | .87 | .96 | .97 | 1.87 | 1.82 |
| Caps and berets:..... | | | | | | | | | | | | | |
| Wool..... | .04 | .02 | .02 | .03 | .03 | .03 | .04 | .05 | .07 | .07 | .05 | .12 | .17 |
| Other..... | .01 | (⁵) | (⁵) | .01 | .01 | .01 | .02 | .02 | .01 | .01 | .02 | .09 | .06 |
| Coats:..... | | | | | | | | | | | | | |
| Heavy, plain..... | 1.84 | .63 | 1.12 | 1.50 | 1.93 | 2.03 | 2.34 | 2.55 | 2.59 | 1.94 | 3.72 | 2.40 | 2.99 |
| fur trimmed..... | 3.58 | .73 | 1.62 | 2.43 | 3.25 | 4.23 | 4.88 | 6.19 | 5.55 | 6.69 | 8.43 | 9.53 | 5.49 |
| Fur..... | 1.61 | 0 | .27 | .58 | .94 | 1.62 | 2.57 | 3.07 | 4.33 | 6.75 | 4.62 | 10.61 | 11.03 |
| Light, wool..... | 1.78 | .38 | .75 | 1.20 | 1.58 | 2.05 | 2.41 | 3.15 | 2.98 | 3.60 | 4.16 | 4.26 | 4.57 |
| cotton..... | .17 | .03 | .06 | .13 | .20 | .15 | .21 | .24 | .28 | .28 | .18 | .20 | .59 |
| silk, rayon..... | .04 | 0 | .01 | .03 | .04 | .07 | .11 | .05 | .09 | 0 | .14 | .14 | .08 |
| Raincoats..... | .05 | .03 | .03 | .03 | .04 | .04 | .09 | .09 | .10 | .09 | .15 | .18 | .30 |
| Sweaters and jackets:..... | | | | | | | | | | | | | |
| Wool knit..... | .32 | .08 | .19 | .22 | .33 | .38 | .40 | .42 | .52 | .70 | .58 | 1.11 | 1.01 |
| Wool fabric..... | .11 | .15 | .08 | .07 | .10 | .10 | .11 | .17 | .18 | .20 | .16 | .26 | .33 |
| Leather, leatherette..... | .03 | .01 | .01 | .02 | .02 | .02 | .05 | .04 | .08 | .04 | .04 | .09 | .27 |
| Other..... | .05 | .01 | .01 | .05 | .06 | .05 | .03 | .05 | .06 | .13 | .06 | .04 | .17 |
| Suits:..... | | | | | | | | | | | | | |
| Wool..... | 1.46 | .27 | .59 | .87 | 1.28 | 1.65 | 2.09 | 2.09 | 2.67 | 3.14 | 3.76 | 6.05 | 5.03 |
| Silk, rayon..... | .23 | .05 | .08 | .11 | .17 | .26 | .37 | .26 | .70 | .64 | .57 | .91 | .54 |
| Other..... | .17 | .03 | .05 | .09 | .14 | .18 | .20 | .26 | .50 | .48 | .38 | .59 | .23 |
| Waists and middies:..... | | | | | | | | | | | | | |
| Silk, rayon..... | .29 | .03 | .11 | .18 | .24 | .30 | .42 | .49 | .52 | .61 | .71 | 1.55 | 1.10 |
| Cotton..... | .10 | (⁵) | .05 | .06 | .08 | .11 | .11 | .14 | .16 | .18 | .20 | .42 | .26 |
| Other..... | .02 | (⁵) | (⁵) | .01 | .02 | .02 | .03 | .05 | .03 | .07 | .05 | 0 | .11 |
| Skirts:..... | | | | | | | | | | | | | |
| Wool..... | .27 | .07 | .19 | .24 | .27 | .29 | .31 | .37 | .42 | .43 | .62 | .82 | .45 |
| Other..... | .04 | .02 | .01 | .03 | .05 | .03 | .04 | .07 | .06 | .08 | .04 | .11 | .08 |
| Dresses:..... | | | | | | | | | | | | | |
| Cotton, house..... | 1.60 | .77 | 1.10 | 1.32 | 1.61 | 1.78 | 1.88 | 2.08 | 2.38 | 2.36 | 2.58 | 1.95 | 2.33 |
| street..... | 1.39 | .55 | .81 | 1.03 | 1.44 | 1.55 | 1.63 | 1.95 | 2.10 | 1.89 | 1.77 | 2.98 | 4.10 |
| Silk, rayon..... | 6.54 | 1.41 | 2.66 | 4.26 | 5.90 | 7.03 | 8.73 | 10.55 | 12.27 | 13.49 | 15.14 | 20.64 | 25.29 |
| Wool..... | .96 | .16 | .39 | .52 | .79 | 1.20 | 1.27 | 1.56 | 1.90 | 1.76 | 1.94 | 3.51 | 5.09 |
| Other..... | .41 | .10 | .11 | .19 | .36 | .44 | .50 | .71 | .94 | .87 | 1.66 | 1.60 | 3.82 |
| Aprons..... | .22 | .08 | .13 | .18 | .24 | .26 | .30 | .28 | .27 | .29 | .34 | .35 | .29 |
| Coveralls..... | .04 | .02 | .02 | .05 | .03 | .04 | .05 | .05 | .05 | .12 | .03 | .11 | .12 |
| Knickers, breeches, shorts..... | .06 | (⁵) | .01 | .03 | .03 | .05 | .09 | .09 | .16 | .11 | .19 | .16 | .74 |
| Underwear:..... | | | | | | | | | | | | | |
| Slips, cotton..... | .30 | .22 | .27 | .29 | .30 | .33 | .30 | .28 | .36 | .30 | .32 | .07 | .37 |
| silk..... | 1.13 | .17 | .33 | .63 | .99 | 1.34 | 1.57 | 1.88 | 2.38 | 2.41 | 3.12 | 3.61 | 4.99 |
| rayon..... | .43 | .16 | .30 | .40 | .45 | .48 | .47 | .44 | .43 | .66 | .44 | .45 | .62 |
| Corsets, girdles..... | 1.50 | .22 | .60 | .97 | 1.39 | 1.84 | 1.97 | 2.44 | 2.59 | 3.14 | 2.97 | 3.89 | 4.43 |
| Brassieres..... | .40 | .10 | .17 | .28 | .36 | .45 | .61 | .45 | .71 | .72 | .75 | 1.94 | 1.06 |
| Union suits and combinations:..... | | | | | | | | | | | | | |
| Cotton..... | .15 | .12 | .13 | .12 | .16 | .16 | .21 | .21 | .17 | .19 | .07 | .12 | .16 |
| Wool..... | .11 | .03 | .06 | .08 | .11 | .11 | .17 | .19 | .15 | .17 | .16 | .28 | .22 |
| Silk, rayon..... | .30 | .06 | .16 | .20 | .27 | .34 | .39 | .47 | .60 | .64 | .76 | .69 | 1.18 |
| Underwaists, shirts..... | .16 | .08 | .08 | .14 | .16 | .17 | .17 | .20 | .16 | .31 | .25 | .33 | .40 |
| Bloomers and panties:..... | | | | | | | | | | | | | |
| Cotton..... | .07 | .06 | .07 | .07 | .06 | .07 | .07 | .07 | .09 | .08 | .06 | .07 | .14 |
| Rayon..... | .71 | .40 | .47 | .61 | .72 | .81 | .77 | .86 | .93 | .90 | 1.92 | 1.03 | 1.34 |
| Silk..... | .29 | .04 | .09 | .17 | .22 | .32 | .41 | .46 | .59 | .70 | .26 | 1.32 | 1.84 |
| Nightgowns and sleeping pajamas:..... | | | | | | | | | | | | | |
| Cotton, light..... | .42 | .12 | .21 | .31 | .42 | .51 | .50 | .59 | .68 | .74 | .85 | .77 | 1.00 |
| flannel..... | .23 | .06 | .11 | .19 | .22 | .28 | .26 | .26 | .32 | .25 | .51 | .31 | .65 |
| Silk, rayon..... | .34 | .02 | .08 | .15 | .25 | .38 | .45 | .67 | .72 | 1.03 | 1.26 | 1.57 | 2.26 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | | | | | | |
|---|--------------------------------|---|------------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Clothing, women and girls 18 years of age and over</i> ¹ — Continued | | | | | | | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | | | | | | | |
| Cotton..... | .05 | .01 | .02 | .03 | .05 | .06 | .08 | .08 | .10 | .09 | .13 | .18 | .24 |
| Silk, rayon..... | .07 | .01 | .02 | .03 | .05 | .07 | .11 | .11 | .14 | .14 | .18 | .23 | .79 |
| Other..... | .01 | 0 | (²) | .01 | .01 | .01 | .02 | .02 | .07 | .02 | .01 | .09 | .19 |
| Bathrobes..... | .20 | .01 | .04 | .11 | .17 | .26 | .27 | .33 | .44 | .48 | .40 | .45 | 1.17 |
| Kimonos, negligees..... | .09 | .01 | .01 | .03 | .07 | .09 | .11 | .14 | .28 | .32 | .29 | .08 | .34 |
| Hose: | | | | | | | | | | | | | |
| Silk..... | 7.07 | 1.98 | 3.62 | 5.29 | 6.78 | 8.00 | 8.94 | 9.90 | 11.42 | 12.64 | 14.23 | 14.51 | 21.22 |
| Rayon..... | .34 | .47 | .34 | .36 | .42 | .27 | .27 | .35 | .27 | .17 | .18 | .25 | 1.27 |
| Cotton..... | .16 | .16 | .19 | .18 | .17 | .17 | .10 | .10 | .13 | .10 | .12 | .08 | .07 |
| Wool..... | .04 | .01 | .02 | .03 | .03 | .06 | .06 | .06 | .03 | .09 | .01 | .03 | .07 |
| Shoes: | | | | | | | | | | | | | |
| Street..... | 5.50 | 2.56 | 3.37 | 4.23 | 5.29 | 6.26 | 6.79 | 7.50 | 8.25 | 8.59 | 9.96 | 9.93 | 11.86 |
| Dress..... | 1.72 | .52 | .94 | 1.30 | 1.67 | 1.77 | 2.13 | 2.47 | 2.96 | 3.37 | 3.05 | 4.24 | 4.68 |
| Sport..... | .63 | .18 | .30 | .43 | .56 | .72 | .82 | .88 | .97 | 1.15 | 1.27 | 1.93 | 3.05 |
| House slippers..... | .37 | .13 | .19 | .28 | .38 | .44 | .49 | .50 | .60 | .67 | .72 | .60 | .99 |
| Shoe— | | | | | | | | | | | | | |
| Repairs..... | .80 | .26 | .46 | .64 | .83 | .90 | 1.01 | 1.02 | 1.08 | 1.30 | 1.46 | 1.52 | 1.74 |
| Shines..... | .04 | (²) | .01 | .01 | .02 | .04 | .08 | .04 | .09 | .17 | .22 | .32 | .42 |
| Rubbers..... | .12 | .05 | .07 | .10 | .13 | .13 | .14 | .17 | .17 | .20 | .24 | .27 | .23 |
| Arctics, gaiters..... | .23 | .06 | .13 | .17 | .22 | .27 | .30 | .33 | .38 | .41 | .46 | .40 | .64 |
| Gloves: | | | | | | | | | | | | | |
| Cotton..... | .33 | .08 | .16 | .22 | .31 | .41 | .45 | .44 | .64 | .68 | .81 | .89 | 1.05 |
| Leather..... | .52 | .02 | .12 | .25 | .44 | .62 | .77 | .87 | 1.15 | 1.34 | 1.41 | 2.15 | 2.31 |
| Other..... | .11 | (²) | .03 | .06 | .09 | .12 | .16 | .19 | .20 | .18 | .33 | .26 | .51 |
| Bathing suits, sun suits..... | .22 | .02 | .07 | .13 | .18 | .25 | .29 | .38 | .50 | .69 | .64 | .67 | 1.17 |
| Handkerchiefs..... | .31 | .09 | .15 | .24 | .30 | .37 | .40 | .45 | .53 | .51 | .74 | .67 | .93 |
| Furs..... | .07 | .02 | (²) | .02 | .02 | .10 | .28 | .36 | .31 | .04 | .01 | .89 | |
| Mufflers, scarfs..... | .08 | .01 | .02 | .04 | .07 | .08 | .11 | .14 | .14 | .16 | .26 | .32 | .41 |
| Handbags, purses..... | .88 | .12 | .29 | .50 | .76 | 1.07 | 1.17 | 1.36 | 1.85 | 1.91 | 2.77 | 2.73 | 3.81 |
| Umbrellas..... | .16 | .06 | .08 | .11 | .13 | .20 | .19 | .23 | .21 | .35 | .45 | .51 | .62 |
| Garters, belts, hairpins, etc..... | .18 | .05 | .09 | .14 | .17 | .19 | .22 | .23 | .27 | .29 | .38 | .39 | .50 |
| Cleaning, repairing..... | 1.63 | .16 | .39 | .81 | 1.36 | 1.87 | 2.33 | 2.65 | 3.70 | 4.24 | 4.55 | 5.92 | 10.48 |
| Other..... | .26 | .01 | .08 | .08 | .21 | .18 | .31 | .84 | .34 | .90 | .77 | 1.46 | 2.29 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | |
|---|---|---|------------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | $700 and over |
| <i>Clothing, girls 12 through 17 years of age¹</i> | | | | | | | |
| Number of articles: | | | | | | | |
| Hats: Felt..... | 0.64 | 0.28 | 0.45 | 0.59 | 0.77 | 0.97 | 1.23 |
| Straw..... | .28 | .11 | .22 | .26 | .35 | .38 | .41 |
| Fabric..... | .18 | .07 | .12 | .19 | .18 | .25 | .26 |
| Caps and berets: Wool..... | .37 | .29 | .37 | .31 | .43 | .42 | .47 |
| Other..... | .06 | .04 | .05 | .08 | .06 | .08 | .07 |
| Coats: Heavy, plain..... | .22 | .10 | .19 | .24 | .25 | .23 | .38 |
| fur trimmed..... | .09 | .03 | .07 | .10 | .10 | .13 | .15 |
| Fur..... | (⁴) | 0 | (⁴) | 0 | .01 | .01 | .03 |
| Light, wool..... | .11 | .05 | .08 | .12 | .16 | .15 | .12 |
| cotton..... | .02 | .01 | .02 | .01 | .02 | .03 | .06 |
| silk, rayon..... | (⁴) | 0 | 0 | 0 | .01 | .12 | .02 |
| Play suits: Wool knit..... | .02 | (⁴) | .01 | .02 | .03 | .04 | .06 |
| Cotton suede..... | .03 | (⁴) | .01 | .03 | .04 | .06 | .08 |
| Other..... | .04 | .01 | .02 | .03 | .06 | .08 | .11 |
| Raincoats..... | .08 | .05 | .06 | .07 | .08 | .15 | .23 |
| Sweaters and jackets: | | | | | | | |
| Wool knit..... | .39 | .16 | .25 | .40 | .52 | .66 | .52 |
| Wool fabric..... | .16 | .09 | .16 | .17 | .20 | .17 | .17 |
| Leather, leatherette..... | .05 | (⁴) | .03 | .04 | .08 | .06 | .09 |
| Other..... | .04 | .02 | .02 | .03 | .05 | .03 | .05 |
| Suits: Wool..... | .15 | .04 | .10 | .13 | .20 | .19 | .26 |
| Silk, rayon..... | .02 | (⁴) | .01 | .01 | .02 | .03 | .04 |
| Other..... | .04 | .01 | .04 | .01 | .07 | .04 | .02 |
| Waists and middies: | | | | | | | |
| Silk, rayon..... | .23 | .02 | .14 | .26 | .34 | .40 | .31 |
| Cotton..... | .40 | .11 | .36 | .36 | .47 | .50 | .85 |
| Other..... | .02 | .01 | .01 | .01 | .01 | .08 | .08 |
| Skirts: Wool..... | .40 | .18 | .30 | .42 | .53 | .55 | .44 |
| Other..... | .05 | .02 | .04 | .05 | .05 | .11 | .07 |
| Dresses: Cotton, house..... | .48 | .32 | .51 | .51 | .41 | .48 | .91 |
| street..... | 1.28 | .88 | 1.09 | 1.23 | 1.47 | 1.80 | 1.38 |
| Silk, rayon..... | .74 | .35 | .54 | .71 | .88 | 1.08 | 1.36 |
| Wool..... | .17 | .09 | .11 | .19 | .19 | .16 | .24 |
| Other..... | .05 | .02 | .03 | .03 | .06 | .08 | .07 |
| Aprons..... | .09 | .02 | .05 | .07 | .13 | .19 | .14 |
| Coveralls..... | .02 | 0 | .01 | .02 | .02 | .04 | .07 |
| Knickers, breeches, shorts..... | .14 | .02 | .06 | .12 | .20 | .19 | .59 |
| Underwear: Slips, cotton..... | .62 | .61 | .63 | .59 | .63 | .58 | .88 |
| silk..... | .46 | .06 | .22 | .50 | .55 | .85 | .81 |
| rayon..... | .56 | .29 | .50 | .52 | .63 | .74 | .87 |
| Corsets, girdles..... | .16 | .04 | .08 | .14 | .20 | .33 | .58 |
| Brassieres..... | .81 | .31 | .56 | 1.00 | .89 | 1.14 | .95 |
| Union suits and combinations: | | | | | | | |
| Cotton..... | .14 | .17 | .13 | .16 | .16 | .07 | .13 |
| Wool..... | .12 | .07 | .06 | .15 | .12 | .19 | .20 |
| Silk, rayon..... | .18 | .02 | .15 | .21 | .22 | .23 | .34 |
| Underwaists, shirts..... | .51 | .24 | .44 | .50 | .57 | .77 | .85 |
| Bloomers and panties: | | | | | | | |
| Cotton..... | .41 | .43 | .48 | .32 | .36 | .46 | .26 |
| Rayon..... | 2.35 | 1.44 | 1.87 | 2.54 | 2.68 | 3.20 | 3.07 |
| Silk..... | .25 | .03 | .13 | .19 | .34 | .42 | .65 |
| Nightgowns and sleeping pajamas: Cotton, light..... | .34 | .08 | .19 | .36 | .40 | .57 | .72 |
| flannel..... | .24 | .05 | .19 | .23 | .35 | .31 | .39 |
| Silk, rayon..... | .15 | .01 | .06 | .13 | .21 | .29 | .54 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,460 WHITE AND NEGRO FAMILIES IN 42 CITIES—Continued

| Item | Average number of articles purchased per person | | | | | | |
|--|---|---|------------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | $700 and over |
| <i>Clothing, girls 12 through 17 years of age</i> ¹ —Continued. | | | | | | | |
| Numer of articles—Continued | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | |
| Cotton..... | 0.07 | 0.02 | 0.05 | 0.05 | 0.10 | 0.14 | 0.07 |
| Silk, rayon..... | .03 | (⁴) | .02 | .03 | .03 | .03 | .07 |
| Other..... | .01 | (⁴) | (⁴) | (⁴) | .01 | .01 | 0 |
| Bathrobes..... | .05 | .01 | .02 | .04 | .09 | .10 | .19 |
| Kimonos, negligees..... | .02 | .01 | .01 | .01 | .01 | .04 | .02 |
| Hose: Silk..... | 7.13 | 2.20 | 4.72 | 7.15 | 9.21 | 9.93 | 11.71 |
| Rayon..... | 2.11 | 1.30 | 2.09 | 2.70 | 2.00 | 2.05 | 2.11 |
| Cotton..... | 3.38 | 3.47 | 3.49 | 3.22 | 3.66 | 3.20 | 3.11 |
| Wool..... | .21 | .05 | .19 | .25 | .22 | .30 | .50 |
| Shoes: Street..... | 2.10 | 1.76 | 1.91 | 2.17 | 2.37 | 2.19 | 2.32 |
| Dress..... | .55 | .27 | .44 | .50 | .71 | .72 | .84 |
| Sport..... | .56 | .32 | .47 | .56 | .63 | .79 | .67 |
| House slippers..... | .18 | .08 | .11 | .19 | .23 | .27 | .32 |
| Shoe: Repairs..... | | | | | | | |
| Shines..... | | | | | | | |
| Rubbers..... | .14 | .04 | .12 | .14 | .21 | .13 | .21 |
| Arties, gaiters..... | .29 | .21 | .23 | .30 | .35 | .35 | .29 |
| Gloves: Cotton..... | .37 | .16 | .28 | .37 | .42 | .67 | .62 |
| Leather..... | .13 | .01 | .06 | .16 | .22 | .17 | .29 |
| Other..... | .19 | .07 | .16 | .20 | .24 | .27 | .21 |
| Bathing suits, sun suits..... | .19 | .03 | .09 | .17 | .28 | .36 | .53 |
| Handkerchiefs..... | 3.32 | 1.7 | 2.52 | 3.53 | 3.67 | 4.78 | 4.67 |
| Furs..... | (⁴) | 0 0 | (⁴) | (⁴) | 0 | 0 | 0 |
| Mufflers, scarfs..... | .15 | .05 | .09 | .14 | .19 | .21 | .30 |
| Handbags, purses..... | .54 | .23 | .36 | .48 | .65 | .86 | 1.08 |
| Umbrellas..... | .05 | .01 | .05 | .06 | .08 | .06 | .09 |
| Garters, belts, hairpins, etc..... | | | | | | | |
| Cleaning, repairing..... | | | | | | | |
| Other..... | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES—Continued

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|------------------|----------------|----------------|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 12 through 17 years of age¹</i> | | | | | | | | |
| Total expenditure..... | \$39.85 | \$14.87 | \$26.87 | \$37.85 | \$50.71 | \$58.83 | \$71.66 | \$107.42 |
| Hats: Felt..... | .85 | .26 | .49 | .72 | 1.08 | 1.51 | 1.80 | 2.80 |
| Straw..... | .37 | .10 | .25 | .35 | .48 | .54 | .75 | 1.04 |
| Fabric..... | .20 | .05 | .11 | .19 | .21 | .34 | .34 | .80 |
| Caps and berets: Wool..... | .24 | .15 | .21 | .21 | .29 | .29 | .35 | .42 |
| Other..... | .08 | .02 | .02 | .03 | .08 | .05 | .06 | .04 |
| Coats: Heavy, plain..... | 2.42 | .78 | 2.16 | 2.28 | 3.26 | 2.74 | 4.17 | 3.76 |
| fur trimmed..... | 1.48 | .30 | .93 | 1.47 | 1.52 | 2.33 | 2.92 | 6.51 |
| Fur..... | .17 | 0 | .07 | 0 | .27 | .52 | 1.36 | .02 |
| Light, wool..... | 1.08 | .36 | .63 | 1.06 | 1.69 | 1.51 | 1.43 | 2.54 |
| cotton..... | .11 | (^s) | .08 | .09 | .11 | .20 | .32 | .32 |
| silk, rayon..... | .01 | 0 | 0 | 0 | .03 | (^s) | .13 | 0 |
| Play suits: Wool knit..... | .08 | .01 | .03 | .06 | .11 | .16 | .23 | .34 |
| Cotton suede..... | .03 | (^s) | .01 | .02 | .04 | .06 | .09 | .13 |
| Other..... | .08 | .01 | .03 | .11 | .06 | .23 | .34 | .16 |
| Raincoats..... | .14 | .05 | .08 | .12 | .12 | .27 | .41 | .54 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .69 | .20 | .40 | .68 | .91 | 1.33 | 1.04 | 1.84 |
| Wool fabric..... | .29 | .11 | .27 | .28 | .49 | .39 | .39 | .34 |
| Leather, leatherette..... | .17 | .02 | .09 | .08 | .27 | .33 | .37 | .87 |
| Other..... | .07 | .02 | .03 | .09 | .10 | .04 | .10 | .37 |
| Suits: Wool..... | 1.29 | .25 | .74 | 1.13 | 1.99 | 1.62 | 2.25 | 5.70 |
| silk, rayon..... | .08 | .02 | .02 | .06 | .12 | .13 | .19 | .35 |
| Other..... | .14 | .02 | .14 | .18 | .21 | .10 | .03 | .11 |
| Waists and middies: | | | | | | | | |
| silk, rayon..... | .31 | .03 | .16 | .30 | .41 | .60 | .47 | 1.17 |
| Cotton..... | .35 | .10 | .25 | .32 | .43 | .47 | .85 | .98 |
| Other..... | .03 | .01 | (^s) | .01 | .02 | .09 | .20 | .05 |
| Skirts: Wool..... | .81 | .26 | .56 | .77 | 1.12 | 1.23 | 1.22 | 1.84 |
| Other..... | .08 | .03 | .05 | .08 | .07 | .20 | .16 | .22 |
| Dresses: Cotton, house..... | .48 | .22 | .42 | .52 | .46 | .55 | 1.19 | .60 |
| street..... | 1.83 | .84 | 1.39 | 1.69 | 2.33 | 2.76 | 2.20 | 4.64 |
| silk, rayon..... | 2.82 | 1.10 | 1.73 | 2.53 | 3.32 | 4.41 | 6.31 | 9.77 |
| Wool..... | .59 | .21 | .34 | .62 | .71 | .70 | .98 | 2.61 |
| Other..... | .18 | .03 | .08 | .13 | .31 | .33 | .18 | 1.00 |
| Aprons..... | .04 | .01 | .03 | .04 | .05 | .10 | .09 | .09 |
| Coveralls..... | .02 | 0 | .01 | .01 | .02 | .05 | .08 | .04 |
| Knickers, breeches, shorts..... | .14 | .01 | .05 | .09 | .20 | .22 | .49 | .93 |
| Underwear: Slips, cotton..... | .34 | .23 | .29 | .36 | .38 | .38 | .53 | .44 |
| silk..... | .51 | .05 | .19 | .51 | .63 | 1.01 | .99 | 2.27 |
| rayon..... | .41 | .15 | .31 | .37 | .50 | .57 | .77 | .98 |
| Corsets, girdles..... | .21 | .03 | .07 | .19 | .26 | .50 | .71 | .64 |
| Brassieres..... | .25 | .07 | .15 | .29 | .30 | .44 | .40 | .49 |
| Union suits and combinations: | | | | | | | | |
| Cotton..... | .08 | .07 | .07 | .08 | .10 | .05 | .11 | .26 |
| Wool..... | .08 | .05 | .04 | .10 | .09 | .13 | .15 | .17 |
| silk, rayon..... | .13 | .01 | .09 | .13 | .22 | .17 | .31 | .34 |
| Underwaists, shirts..... | .16 | .06 | .13 | .16 | .22 | .27 | .36 | .26 |
| Bloomers and panties: | | | | | | | | |
| Cotton..... | .13 | .11 | .13 | .10 | .15 | .14 | .08 | .32 |
| Rayon..... | .78 | .38 | .58 | .80 | .96 | 1.11 | 1.34 | 1.09 |
| silk..... | .14 | .01 | .06 | .09 | .20 | .27 | .37 | .55 |
| Nightgowns and sleeping pajamas: Cotton, light..... | .28 | .05 | .13 | .28 | .31 | .51 | .71 | 1.04 |
| flannel..... | .22 | .03 | .15 | .19 | .33 | .31 | .39 | .35 |
| silk, rayon..... | .17 | .01 | .06 | .14 | .23 | .33 | .77 | .47 |

¹ Includes only persons dependent on family funds for 52 weeks.

² Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, Consumption Level—Continued*PERSONS ¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|------------------|------------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 12 through 17 years of age—Continued</i> | | | | | | | | |
| Total expenditure—Continued. | | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | | |
| Cotton..... | \$0.08 | \$0.01 | \$0.04 | \$0.05 | \$0.10 | \$0.16 | \$0.10 | \$0.34 |
| Silk, rayon..... | .04 | (⁵) | .03 | .04 | .04 | .04 | .11 | .35 |
| Other..... | .01 | (⁵) | (⁵) | (⁵) | .02 | .03 | 0 | .05 |
| Bathrobes..... | .13 | .02 | .03 | .09 | .22 | .29 | .28 | .76 |
| Kimonos, negligees..... | .02 | .01 | .01 | .02 | .02 | .07 | .05 | .05 |
| Hose: Silk..... | 3.89 | 1.13 | 2.32 | 3.91 | 5.27 | 5.45 | 6.64 | 12.13 |
| Rayon..... | .67 | .35 | .65 | .83 | .65 | .77 | .68 | .26 |
| Cotton..... | .70 | .59 | .67 | .69 | .78 | .76 | .83 | .67 |
| Wool..... | .07 | .02 | .07 | .07 | .10 | .11 | .07 | .03 |
| Shoes: Street..... | 5.50 | 3.51 | 4.39 | 5.55 | 6.42 | 6.83 | 7.59 | 10.49 |
| Dress..... | 1.53 | .58 | 1.03 | 1.38 | 2.17 | 2.27 | 2.82 | 3.14 |
| Sport..... | 1.22 | .50 | .87 | 1.15 | 1.43 | 2.16 | 1.63 | 2.72 |
| House slippers..... | .14 | .05 | .06 | .13 | .20 | .25 | .34 | .49 |
| Shoe: Repairs..... | 1.10 | .46 | .84 | 1.09 | 1.29 | 1.65 | 1.75 | 2.12 |
| Shines..... | .01 | 0 | (⁵) | .01 | .01 | .02 | .03 | 0 |
| Rubbers..... | .14 | .04 | .10 | .13 | .21 | .15 | .25 | .31 |
| Artics, gaiters..... | .34 | .17 | .24 | .34 | .47 | .46 | .30 | .76 |
| Gloves: Cotton..... | .23 | .07 | .14 | .23 | .28 | .46 | .40 | .55 |
| Leather..... | .17 | .01 | .06 | .17 | .29 | .23 | .47 | .73 |
| Other..... | .13 | .04 | .10 | .14 | .18 | .20 | .17 | .43 |
| Bathing suits, sun suits..... | .39 | .06 | .15 | .25 | .61 | .71 | 1.00 | 1.81 |
| Handkerchiefs..... | .22 | .09 | .15 | .22 | .27 | .33 | .36 | .55 |
| Furs..... | (⁵) | 0 | (⁵) | (⁵) | 0 | 0 | 0 | 0 |
| Mufflers, scarfs..... | .11 | .02 | .05 | .11 | .15 | .17 | .28 | .29 |
| Handbags, purses..... | .44 | .09 | .22 | .36 | .57 | .76 | 1.07 | 1.80 |
| Umbrellas..... | .09 | (⁵) | .04 | .10 | .15 | .08 | .19 | .18 |
| Garters, belts, hairpins, etc..... | .11 | .03 | .06 | .10 | .19 | .17 | .21 | .20 |
| Cleaning, repairing..... | .65 | .07 | .23 | .53 | .88 | 1.40 | 1.83 | 2.26 |
| Other..... | .13 | .06 | .01 | .05 | .11 | .26 | .73 | 1.34 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES—Continued

| Item | Average number of articles purchased per person | | | | | | | |
|--|---|---|----------------|------------------|------------------|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 6 through 11 years of age¹</i> | | | | | | | | |
| Number of families—Continued. | | | | | | | | |
| Hats: Felt..... | 0.18 | 0.09 | 0.10 | 0.15 | 0.22 | 0.33 | 0.32 | 0.48 |
| Straw..... | .12 | .03 | .09 | .11 | .15 | .16 | .17 | .27 |
| Fabric..... | .08 | .03 | .05 | .11 | .10 | .10 | .13 | .24 |
| Caps and berets: Wool..... | .45 | .36 | .39 | .43 | .51 | .53 | .59 | .68 |
| Other..... | .09 | .12 | .06 | .11 | .08 | .10 | .08 | .04 |
| Coats: Heavy, plain..... | .21 | .11 | .18 | .21 | .23 | .14 | .31 | .42 |
| fur trimmed..... | .08 | .02 | .05 | .08 | .09 | .13 | .11 | .17 |
| Fur..... | (⁴) | (⁴) | 0 | (⁴) | 0 | (⁴) | 0 | 0 |
| Light, wool..... | .13 | .03 | .08 | .12 | .16 | .22 | .17 | .30 |
| cotton..... | .02 | (⁴) | .02 | .01 | .03 | .03 | .03 | .04 |
| silk, rayon..... | .01 | 0 | .01 | (⁴) | .02 | .02 | 0 | .10 |
| Play suits: Wool knit..... | .08 | .02 | .04 | .06 | .11 | .15 | .17 | .28 |
| Cotton suede..... | .07 | .02 | .03 | .06 | .10 | .14 | .15 | .24 |
| Other..... | .09 | .02 | .04 | .07 | .12 | .17 | .19 | .31 |
| Raincoats..... | .11 | .05 | .06 | .08 | .17 | .17 | .22 | .26 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .33 | .14 | .26 | .31 | .39 | .52 | .54 | .69 |
| Wool fabric..... | .12 | .08 | .09 | .11 | .15 | .16 | .16 | .17 |
| Leather, leatherette..... | .02 | (⁴) | .02 | .02 | .03 | .02 | .04 | .07 |
| Other..... | .02 | .04 | .02 | .02 | .02 | .03 | .02 | .12 |
| Suits: Wool..... | .04 | .01 | .02 | .03 | .05 | .07 | .08 | .08 |
| Silk, rayon..... | .01 | 0 | .02 | (⁴) | (⁴) | 0 | 0 | 0 |
| Other..... | .02 | 0 | .01 | .02 | .05 | .03 | 0 | 0 |
| Waists and middies: | | | | | | | | |
| Silk, rayon..... | .02 | .01 | .01 | .01 | .04 | .04 | .04 | .13 |
| Cotton..... | .20 | .09 | .10 | .19 | .19 | .53 | .24 | .54 |
| Other..... | .01 | 0 | .01 | 0 | 0 | .03 | .02 | .03 |
| Skirts: Wool..... | .12 | .03 | .06 | .08 | .15 | .25 | .20 | .41 |
| Other..... | .02 | (⁴) | .03 | .02 | .02 | .03 | .04 | .03 |
| Dresses: Cotton..... | 2.47 | 1.62 | 2.00 | 2.25 | 2.78 | 3.17 | 3.24 | 3.59 |
| Silk, rayon..... | .31 | .09 | .20 | .31 | .35 | .49 | .55 | .47 |
| Wool..... | .12 | .06 | .07 | .12 | .14 | .20 | .14 | .25 |
| Other..... | .06 | .06 | .02 | .04 | .05 | .18 | .04 | .35 |
| Aprons..... | .03 | (⁴) | .02 | .02 | .03 | .06 | .01 | .03 |
| Coveralls..... | .02 | (⁴) | .02 | .02 | .03 | .03 | .02 | .06 |
| Knickers, breeches, shorts..... | .09 | .01 | .06 | .06 | .16 | .11 | .10 | .13 |
| Underwear: Slips, cotton..... | .72 | .47 | .62 | .62 | .94 | .93 | .69 | 1.50 |
| silk..... | .07 | .01 | .02 | .04 | .08 | .13 | .20 | .37 |
| rayon..... | .09 | .05 | .04 | .11 | .11 | .15 | .19 | .15 |
| Union suits and combinations: Cotton..... | | | | | | | | |
| Wool..... | .58 | .36 | .58 | .52 | .66 | .64 | .60 | .93 |
| Silk, rayon..... | .29 | .06 | .17 | .26 | .44 | .47 | .34 | .59 |
| Rayon..... | .16 | .03 | .11 | .16 | .18 | .29 | .21 | .33 |
| Underwaists, shirts..... | .64 | .29 | .48 | .79 | .60 | .83 | .74 | 1.10 |
| Bloomers and panties: | | | | | | | | |
| Cotton..... | .92 | .64 | .95 | .90 | 1.03 | .77 | 1.06 | 1.22 |
| Rayon..... | 1.58 | .93 | 1.19 | 1.46 | 1.89 | 2.34 | 2.43 | 2.52 |
| Silk..... | .17 | .04 | .10 | .13 | .32 | .27 | .26 | .50 |
| Nightgowns and sleeping pajamas: Cotton, light..... | | | | | | | | |
| flannel..... | .28 | .10 | .18 | .29 | .32 | .38 | .51 | .52 |
| Silk, rayon..... | .33 | .13 | .20 | .32 | .43 | .54 | .54 | .57 |
| Silk, rayon..... | .05 | 0 | .01 | .02 | .12 | .10 | .14 | .20 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | |
|---|---|---|------------------|------------------|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | $700 and over |
| <i>Clothing, girls 6 through 11 years of age</i> ¹ —Con. | | | | | | | |
| Number of families—Continued. | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | |
| Cotton..... | 0.06 | 0.01 | 0.02 | 0.06 | 0.06 | 0.10 | 0.17 |
| Silk, rayon..... | .03 | (⁴) | .01 | .02 | .03 | .03 | .09 |
| Other..... | (⁴) | 0 | (⁴) | (⁴) | (⁴) | 0 | .03 |
| Bathrobes..... | .05 | (⁴) | .01 | .03 | .08 | .11 | .16 |
| Kimonos, negligees..... | (⁴) | 0 | (⁴) | 0 | (⁴) | 0 | 0 |
| Hose: Silk..... | .97 | .37 | .57 | .92 | 1.38 | 1.32 | 1.59 |
| Rayon..... | 1.42 | .46 | .90 | 1.70 | 2.00 | 1.70 | 2.15 |
| Cotton..... | 6.99 | 4.70 | 6.75 | 6.52 | 7.21 | 9.83 | 7.35 |
| Wool..... | .50 | .06 | .35 | .43 | .60 | .83 | .84 |
| Shoes: Street and dress..... | 2.91 | 2.13 | 2.63 | 2.76 | 3.35 | 3.53 | 3.33 |
| Sport..... | .39 | .24 | .37 | .36 | .46 | .48 | .57 |
| House slippers..... | .17 | .02 | .07 | .19 | .25 | .29 | .30 |
| Shoe: Repairs..... | | | | | | | |
| Shines..... | | | | | | | |
| Rubbers..... | .17 | .12 | .15 | .16 | .17 | .24 | .14 |
| Arctics, gaiters..... | .30 | .15 | .28 | .25 | .38 | .44 | .43 |
| Gloves: Cotton..... | .24 | .10 | .22 | .21 | .24 | .42 | .26 |
| Leather..... | .08 | .01 | .05 | .06 | .11 | .10 | .19 |
| Other..... | .27 | .10 | .20 | .24 | .33 | .44 | .43 |
| Bathing suits, sun suits..... | 19.43 | .04 | .09 | .15 | .26 | .37 | .41 |
| Handkerchiefs..... | 2.24 | .84 | 1.42 | 2.09 | 3.08 | 3.47 | 3.88 |
| Furs..... | (⁴) | 0 | 0 | 0 | 0 | .01 | 0 |
| Mufflers, scarfs..... | .09 | .02 | .06 | .07 | .10 | .11 | .17 |
| Handbags, purses..... | .24 | .09 | .13 | .22 | .26 | .44 | .46 |
| Umbrellas..... | .04 | (⁴) | .02 | .06 | .03 | .07 | .07 |
| Garters, belts, hairpins, etc. | | | | | | | |
| Cleaning, repairing..... | | | | | | | |
| Other..... | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|------------------|------------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 6 through 11 years of age¹—Con.</i> | | | | | | | | |
| Total expenditure..... | \$23.52 | \$9.26 | \$15.60 | \$21.06 | \$29.34 | \$38.66 | \$40.27 | \$55.44 |
| Hats: Felt..... | .17 | .06 | .08 | .13 | .23 | .40 | .37 | .68 |
| Straw..... | .12 | .03 | .07 | .10 | .15 | .19 | .21 | .41 |
| Fabric..... | .06 | .03 | .03 | .05 | .08 | .09 | .13 | .17 |
| Caps and berets: Wool..... | .25 | .15 | .21 | .23 | .30 | .31 | .43 | .49 |
| Other..... | .04 | .04 | .02 | .05 | .04 | .05 | .07 | .03 |
| Coats: Heavy, plain..... | 1.53 | .63 | 1.05 | 1.45 | 1.83 | 2.13 | 2.95 | 3.94 |
| fur trimmed..... | .61 | .12 | .26 | .58 | .80 | 1.18 | 1.17 | 1.94 |
| Fur..... | .01 | .02 | 0 | .01 | 0 | .04 | 0 | 0 |
| Light, wool..... | .79 | .10 | .44 | .67 | 1.04 | 1.68 | 1.29 | 2.51 |
| cotton..... | .08 | .01 | .09 | .02 | .12 | .15 | .11 | .19 |
| silk, rayon..... | .09 | 0 | .05 | (⁵) | .16 | .12 | 0 | 1.21 |
| Play suits: Wool knit..... | .32 | .07 | .13 | .24 | .49 | .64 | .68 | 1.03 |
| Cotton suede..... | .08 | .02 | .03 | .06 | .12 | .16 | .17 | .26 |
| Other..... | .16 | .04 | .07 | .12 | .24 | .32 | .34 | .51 |
| Raincoats..... | .17 | .06 | .08 | .14 | .26 | .29 | .42 | .48 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .47 | .16 | .31 | .41 | .56 | .79 | .90 | 1.27 |
| Wool fabric..... | .16 | .08 | .10 | .14 | .20 | .27 | .24 | .25 |
| Leather, leatherette..... | .05 | .01 | .03 | .04 | .06 | .07 | .08 | .10 |
| Other..... | .02 | .02 | .02 | .02 | .02 | .03 | .04 | .12 |
| Suits: Wool..... | .19 | .06 | .07 | .18 | .22 | .50 | .46 | .33 |
| Silk, rayon..... | .01 | 0 | .01 | .01 | .01 | 0 | 0 | 0 |
| Other..... | .06 | 0 | .03 | .03 | .12 | .17 | 0 | 0 |
| Waists and middies: | | | | | | | | |
| Silk, rayon..... | .02 | (⁵) | (⁵) | .01 | .04 | .04 | .05 | .17 |
| Cotton..... | .15 | .04 | .07 | .13 | .15 | .36 | .19 | .51 |
| Other..... | (⁵) | 0 | (⁵) | 0 | 0 | .02 | .02 | .03 |
| Skirts: Wool..... | .17 | .03 | .08 | .11 | .20 | .42 | .37 | .68 |
| Other..... | .02 | (⁵) | .02 | .01 | .02 | .04 | .07 | .05 |
| Dresses: Cotton..... | 2.46 | 1.10 | 1.66 | 2.22 | 3.17 | 4.08 | 4.03 | 4.78 |
| Silk, rayon..... | .71 | .15 | .40 | .69 | .90 | 1.22 | 1.67 | 1.63 |
| Wool..... | .27 | .09 | .15 | .28 | .31 | .44 | .38 | .69 |
| Other..... | .09 | .04 | .04 | .07 | .06 | .28 | .28 | .42 |
| Aprons..... | .01 | (⁵) | .01 | (⁵) | .01 | .03 | .01 | .01 |
| Coveralls..... | .02 | (⁵) | .02 | .01 | .01 | .02 | .02 | .06 |
| Knickers, breeches, shorts..... | .06 | .01 | .04 | .04 | .10 | .10 | .13 | .13 |
| Underwear: Slips, cotton..... | .29 | .13 | .21 | .25 | .40 | .40 | .37 | .68 |
| silk..... | .06 | .01 | .01 | .02 | .07 | .12 | .17 | .40 |
| rayon..... | .05 | .01 | .02 | .04 | .06 | .09 | .11 | .09 |
| Union suits and combina- tions: Cotton..... | .33 | .16 | .31 | .28 | .39 | .46 | .47 | .53 |
| Wool..... | .23 | .03 | .12 | .19 | .37 | .40 | .33 | .50 |
| Silk, rayon..... | .09 | .01 | .05 | .08 | .09 | .17 | .18 | .31 |
| Underwaists, shirts..... | .18 | .07 | .11 | .23 | .17 | .26 | .23 | .42 |
| Bloomers and panties: | | | | | | | | |
| Cotton..... | .24 | .13 | .23 | .22 | .31 | .23 | .29 | .31 |
| Rayon..... | .41 | .21 | .28 | .38 | .49 | .67 | .77 | .75 |
| Silk..... | .06 | .01 | .02 | .04 | .09 | .10 | .10 | .26 |
| Nightgowns and sleeping pajamas: Cotton, light..... | .19 | .04 | .10 | .18 | .21 | .31 | .39 | .44 |
| flannel..... | .25 | .07 | .13 | .33 | .36 | .46 | .41 | .54 |
| Silk, rayon..... | .04 | 0 | .01 | .02 | .09 | .09 | .11 | .16 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | |
|---|--------------------------------|---|------------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | $700 and over |
| <i>Clothing, girls 6 through 11 years of age</i> ¹ —Con. | | | | | | | |
| Total expenditure—Continued. | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | |
| Cotton..... | \$0.05 | \$0.01 | \$0.02 | \$0.03 | \$0.04 | \$0.10 | \$0.15 |
| Silk, rayon..... | .03 | (⁵) | (⁵) | .01 | .02 | .04 | .10 |
| Other..... | (⁵) | 0 | (⁵) | (⁵) | 0 | .03 | .03 |
| Bathrobes..... | .08 | (⁵) | .02 | .04 | .13 | .25 | .18 |
| Kimonos, negligees..... | (⁵) | 0 | (⁵) | (⁵) | 0 | .01 | 0 |
| Hose: Silk..... | .26 | .07 | .15 | .21 | .31 | .48 | .58 |
| Rayon..... | .33 | .09 | .19 | .38 | .45 | .47 | .55 |
| Cotton..... | 1.45 | .80 | 1.26 | 1.35 | 1.56 | 2.21 | 1.75 |
| Wool..... | .16 | .01 | .10 | .14 | .20 | .31 | .38 |
| Shoes: Street and dress..... | 6.06 | 3.15 | 4.47 | 5.55 | 7.49 | 9.10 | 9.20 |
| Sport..... | .62 | .28 | .52 | .56 | .75 | .89 | 1.20 |
| House slippers..... | .12 | .01 | .04 | .10 | .16 | .20 | .28 |
| Shoe: Repairs..... | .83 | .34 | .55 | .80 | .96 | 1.35 | 1.30 |
| Shines..... | .01 | (⁵) | (⁵) | (⁵) | 0 | .02 | .04 |
| Rubbers..... | .14 | .08 | .11 | .13 | .16 | .24 | .14 |
| Arctics, gaiters..... | .36 | .14 | .29 | .31 | .45 | .54 | .55 |
| Gloves: Cotton..... | .11 | .03 | .08 | .09 | .11 | .22 | .15 |
| Leather..... | .07 | (⁵) | .03 | .04 | .10 | .09 | .23 |
| Other..... | .16 | .05 | .10 | .14 | .19 | .29 | .28 |
| Bathing suits, sun suits..... | .19 | .04 | .08 | .15 | .29 | .39 | .41 |
| Handkerchiefs..... | .13 | .05 | .08 | .11 | .17 | .17 | .22 |
| Furs..... | (⁵) | 0 | 0 | 0 | 0 | .02 | 0 |
| Mufflers, scarfs..... | .05 | .01 | .03 | .04 | .07 | .07 | .12 |
| Handbags, purses..... | .10 | .02 | .04 | .07 | .10 | .20 | .21 |
| Umbrellas..... | .05 | (⁵) | .02 | .06 | .05 | .07 | .10 |
| Garters, belts, hairpins, etc..... | .06 | .01 | .04 | .06 | .08 | .08 | .12 |
| Cleaning, repairing..... | .21 | .02 | .10 | .14 | .33 | .40 | .69 |
| Other..... | .05 | 0 | .01 | .04 | .05 | .06 | .10 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|---|---|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 2 through 5 years of age¹</i> | | | | | | | | |
| Number of articles: | | | | | | | | |
| Hats: Felt..... | 0.07 | 0.02 | 0.05 | 0.06 | 0.07 | 0.08 | 0.07 | 0.21 |
| Straw..... | .06 | .04 | .03 | .04 | .08 | .08 | .07 | .13 |
| Fabric..... | .06 | (4) | .05 | .04 | .06 | .09 | .06 | .16 |
| Caps and berets: Wool..... | .32 | .21 | .23 | .27 | .37 | .43 | .42 | .54 |
| Other..... | .08 | .21 | .05 | .06 | .09 | .10 | .15 | .17 |
| Coats: Heavy, plain..... | .17 | .09 | .17 | .16 | .17 | .21 | .17 | .25 |
| fur trimmed..... | .03 | (4) | .02 | .02 | .03 | .06 | .08 | .11 |
| Fur..... | (4) | 0 | 0 | 0 | (4) | 0 | 0 | .01 |
| Light, wool..... | .10 | .04 | .05 | .09 | .12 | .15 | .19 | .22 |
| cotton..... | .04 | .01 | .03 | .03 | .04 | .05 | .06 | .07 |
| silk, rayon..... | .01 | (4) | (4) | .01 | .01 | .01 | .01 | .02 |
| Play suits: Wool knit..... | .19 | .10 | .10 | .10 | .25 | .20 | .40 | .71 |
| Cotton suede..... | .12 | .07 | .07 | .08 | .16 | .13 | .25 | .45 |
| Other..... | .13 | .07 | .07 | .09 | .17 | .14 | .27 | .48 |
| Raincoats..... | .08 | (4) | .02 | .02 | .03 | .02 | .04 | .14 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .36 | .20 | .22 | .26 | .43 | .50 | .71 | .83 |
| Wool fabric..... | .13 | .08 | .10 | .09 | .19 | .18 | .16 | .55 |
| Leather, leatherette..... | (4) | 0 | 0 | (4) | (4) | 0 | 0 | 0 |
| Other..... | .02 | .06 | .03 | .02 | .03 | .01 | .04 | 0 |
| Suits: Wool..... | .05 | .03 | .03 | .04 | .04 | .07 | .08 | .18 |
| silk, rayon..... | .01 | 0 | 0 | (4) | 0 | .03 | .01 | 0 |
| Other..... | .03 | (4) | .02 | .02 | .04 | .07 | .02 | .02 |
| Waists and middies: | | | | | | | | |
| silk, rayon..... | .01 | 0 | 0 | 0 | .01 | 0 | 0 | .07 |
| Cotton..... | .04 | .01 | .01 | .05 | .04 | .06 | .04 | .03 |
| Other..... | (4) | 0 | 0 | (4) | 0 | 0 | 0 | 0 |
| Skirts: Wool..... | .03 | (4) | .01 | .03 | .04 | .02 | .05 | .10 |
| Other..... | .01 | 0 | .01 | (4) | .01 | .02 | .07 | 0 |
| Dresses: Cotton..... | 2.60 | 1.74 | 2.04 | 2.11 | 3.07 | 3.05 | 3.59 | 5.67 |
| silk, rayon..... | .23 | .05 | .12 | .15 | .34 | .29 | .39 | .92 |
| Wool..... | .07 | .05 | .06 | .08 | .06 | .07 | .03 | .40 |
| Other..... | .09 | .04 | .12 | .09 | .07 | .11 | .06 | .17 |
| Aprons..... | .04 | .13 | .03 | .01 | .05 | .04 | .02 | .14 |
| Coveralls..... | .18 | .26 | .04 | .15 | .25 | .19 | .37 | .23 |
| Knickers, breeches, shorts..... | .04 | 0 | .04 | .01 | .11 | .01 | .01 | .05 |
| Underwear: Slips, cotton..... | .44 | .38 | .34 | .28 | .54 | .56 | .73 | 1.12 |
| silk..... | .05 | 0 | (4) | .04 | .05 | .10 | .04 | .17 |
| rayon..... | .05 | .07 | .01 | .05 | .04 | .09 | 0 | .03 |
| Union suits and combinations: Cotton..... | .69 | .45 | .64 | .54 | .73 | .80 | 1.07 | 1.38 |
| Wool..... | .29 | .18 | .16 | .23 | .31 | .43 | .41 | .85 |
| silk, rayon..... | .13 | .06 | .08 | .13 | .20 | .12 | .06 | .24 |
| Underwaists, shirts..... | .75 | .29 | .56 | .61 | .77 | 1.12 | 1.19 | 1.65 |
| Bloomers and panties: | | | | | | | | |
| Cotton..... | 1.24 | .90 | 1.23 | 1.08 | 1.29 | 1.23 | 1.77 | 2.43 |
| Rayon..... | 1.11 | .66 | .46 | .96 | 1.39 | 1.39 | 2.03 | 2.99 |
| Silk..... | .16 | 0 | .04 | .08 | .29 | .32 | .27 | .44 |
| Nightgowns and sleeping pajamas: Cotton, light..... | .33 | .14 | .19 | .23 | .41 | .48 | .73 | .73 |
| flannel..... | .49 | .19 | .25 | .43 | .55 | .73 | .82 | 1.16 |
| silk, rayon..... | .03 | .01 | .01 | .01 | .08 | .05 | .07 | .07 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|--|---|---|------------------|------------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 2 through 5 years of age</i> ¹ —Con. | | | | | | | | |
| Number of articles—Continued. | | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | | |
| Cotton..... | 0.05 | 0.02 | 0.03 | 0.04 | 0.06 | 0.09 | 0.01 | 0.29 |
| Silk..... | .01 | 0 | 0 | .01 | (⁴) | .02 | .06 | .15 |
| Other..... | (⁴) | 0 | 0 | 0 | (⁴) | .01 | 0 | 0 |
| Bathrobes..... | .05 | 0 | .01 | .02 | .06 | .14 | .04 | .26 |
| Kimonos, negligees..... | (⁴) | 0 | 0 | (⁴) | 0 | .01 | .01 | 0 |
| Hose: Silk..... | .65 | .27 | .23 | .66 | .83 | .76 | .47 | 2.58 |
| Rayon..... | .99 | .16 | .76 | .93 | 1.24 | 1.44 | 1.02 | 1.15 |
| Cotton..... | 5.80 | 4.60 | 4.75 | 5.69 | 6.39 | 6.31 | 6.70 | 9.04 |
| Wool..... | .48 | .14 | .22 | .39 | .65 | .83 | .81 | .83 |
| Shoes: Street and dress..... | 2.55 | 1.77 | 2.19 | 2.48 | 2.68 | 2.85 | 2.94 | 4.49 |
| Sport..... | .20 | .12 | .13 | .18 | .22 | .28 | .20 | .35 |
| House slippers..... | .15 | .04 | .05 | .11 | .23 | .26 | .17 | .37 |
| Shoe: Repairs..... | | | | | | | | |
| Shines..... | | | | | | | | |
| Rubbers..... | .13 | .06 | .08 | .07 | .13 | .24 | .13 | .35 |
| Arctics, gaiters..... | .17 | .03 | .14 | .14 | .25 | .19 | .22 | .44 |
| Gloves: Cotton..... | .13 | .07 | .09 | .09 | .17 | .19 | .11 | .27 |
| Leather..... | .04 | .02 | .03 | .03 | .06 | .06 | .06 | .11 |
| Other..... | .18 | .06 | .15 | .13 | .23 | .21 | .26 | .53 |
| Bathing suits, sun suits..... | .29 | .16 | .16 | .19 | .38 | .30 | .62 | 1.07 |
| Handkerchiefs..... | .81 | .32 | .49 | .70 | .83 | 1.28 | 1.12 | 2.13 |
| Furs..... | (⁴) | 0 | 0 | 0 | 0 | .01 | 0 | 0 |
| Mufflers, scarfs..... | .05 | .03 | (⁴) | .02 | .06 | .08 | .08 | .22 |
| Handbags, purses..... | .13 | .04 | .05 | .09 | .17 | .18 | .21 | .34 |
| Umbrellas..... | .02 | .05 | 0 | .01 | .02 | .04 | .03 | .12 |
| Garters, belts, hairpins, etc..... | | | | | | | | |
| Cleaning, repairing..... | | | | | | | | |
| Other..... | | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|--|--------------------------------|---|------------------|------------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 2 through 5 years of age</i> ¹ —Con. | | | | | | | | |
| Total expenditure..... | \$16.83 | \$6.80 | \$10.18 | \$13.54 | \$18.91 | \$23.89 | \$27.46 | \$45.97 |
| Hats: Felt..... | .06 | .01 | .04 | .05 | .07 | .08 | .11 | .25 |
| Straw..... | .04 | .03 | .02 | .03 | .05 | .07 | .10 | .07 |
| Fabric..... | (⁵) | (⁵) | .02 | .02 | .04 | .09 | .04 | .18 |
| Caps and berets: Wool..... | .19 | .10 | .10 | .15 | .24 | .28 | .23 | .42 |
| Other..... | .04 | .04 | .02 | .02 | .06 | .06 | .10 | .12 |
| Coats: Heavy, plain..... | .96 | .35 | .77 | .87 | 1.01 | 1.39 | 1.02 | 1.76 |
| fur trimmed..... | .25 | (⁵) | .13 | .17 | .15 | .43 | .62 | 1.37 |
| Fur..... | .01 | 0 | 0 | 0 | 0 | .04 | 0 | .10 |
| Light, wool..... | .45 | .09 | .19 | .38 | .51 | .73 | .91 | 1.20 |
| cotton..... | .11 | .02 | .05 | .08 | .13 | .18 | .23 | .24 |
| silk, rayon..... | .02 | .01 | (⁵) | .02 | .02 | .04 | .01 | .06 |
| Play suits: Wool knit..... | .63 | .15 | .32 | .44 | .77 | .92 | 1.33 | 1.82 |
| Cotton suede..... | .15 | .04 | .08 | .11 | .18 | .22 | .32 | .43 |
| Other..... | .25 | .06 | .13 | .18 | .31 | .37 | .53 | .72 |
| Raincoats..... | .03 | (⁵) | .03 | .02 | .03 | .02 | .06 | .10 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .44 | .14 | .22 | .30 | .51 | .64 | .97 | 1.23 |
| Wool fabric..... | .18 | .07 | .09 | .09 | .22 | .24 | .37 | .85 |
| Leather, leatherette..... | (⁵) | 0 | .01 | (⁵) | (⁵) | 0 | 0 | 0 |
| Other..... | .03 | .03 | .02 | .04 | .02 | .01 | .15 | 0 |
| Suits: Wool..... | .27 | .10 | .13 | .26 | .16 | .38 | .51 | 1.23 |
| Silk, rayon..... | .01 | 0 | 0 | .01 | 0 | .03 | .01 | 0 |
| Other..... | .09 | .01 | .06 | .07 | .07 | .20 | .11 | .24 |
| Waists and middies: | | | | | | | | |
| Silk, rayon..... | (⁵) | 0 | 0 | 0 | .01 | 0 | 0 | .02 |
| Cotton..... | .02 | (⁵) | .01 | .02 | .03 | .03 | .02 | .02 |
| Other..... | (⁵) | 0 | 0 | (⁵) | 0 | 0 | 0 | 0 |
| Skirts: Wool..... | .03 | (⁵) | .01 | .01 | .05 | .04 | .04 | .07 |
| Other..... | (⁵) | 0 | (⁵) | (⁵) | (⁵) | .03 | 0 | 0 |
| Dresses: Cotton..... | 2.10 | .86 | 1.29 | 1.55 | 2.46 | 2.91 | 3.73 | 5.80 |
| Silk, rayon..... | .36 | .05 | .14 | .24 | .42 | .47 | .65 | 1.85 |
| Wool..... | .11 | .05 | .07 | .10 | .10 | .14 | .07 | .54 |
| Other..... | .07 | .03 | .09 | .06 | .05 | .10 | .04 | .11 |
| Aprons..... | .01 | .03 | .01 | (⁵) | .01 | .01 | .01 | .02 |
| Coveralls..... | .10 | .10 | .03 | .09 | .15 | .11 | .20 | .14 |
| Knickers, breeches, shorts..... | .02 | 0 | .03 | .01 | .02 | .01 | .01 | .07 |
| Underwear: Slips, cotton..... | .15 | .08 | .11 | .09 | .19 | .18 | .31 | .44 |
| silk..... | .03 | 0 | (⁵) | .02 | .02 | .07 | .02 | .18 |
| rayon..... | .02 | .02 | .01 | .02 | .02 | .05 | 0 | .02 |
| Union suits and combinations: Cotton..... | .35 | .17 | .27 | .29 | .35 | .38 | .66 | .97 |
| Wool..... | .22 | .10 | .10 | .14 | .24 | .38 | .35 | .69 |
| Silk, rayon..... | .06 | .02 | .02 | .05 | .08 | .05 | .04 | .16 |
| Underwaists, shirts..... | .23 | .05 | .14 | .17 | .23 | .38 | .36 | .98 |
| Bloomers and panties: | | | | | | | | |
| Cotton..... | .22 | .17 | .21 | .18 | .26 | .21 | .34 | .47 |
| Rayon..... | .25 | .10 | .09 | .20 | .32 | .38 | .46 | .80 |
| Silk..... | .05 | 0 | .01 | .02 | .09 | .08 | .13 | .20 |
| Nightgowns and sleeping pajamas: Cotton, light..... | .19 | .07 | .10 | .12 | .26 | .33 | .42 | .51 |
| flannel..... | .35 | .09 | .16 | .28 | .40 | .55 | .68 | .96 |
| Silk, rayon..... | .03 | (⁵) | (⁵) | .01 | .06 | .03 | .05 | .07 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average expenditure per person | | | | | | | |
|--|--------------------------------|---|------------------|------------------|------------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, girls 2 through 5 years of age</i> ¹ —Con. | | | | | | | | |
| Total expenditure—Continued | | | | | | | | |
| Pajamas, lounging and beach: | | | | | | | | |
| Cotton..... | \$0.04 | \$0.01 | \$0.01 | \$0.03 | \$0.04 | \$0.08 | \$0.01 | \$0.17 |
| Silk..... | .01 | 0 | 0 | (²) | (²) | .02 | .04 | .14 |
| Other..... | (²) | 0 | 0 | 0 | (²) | .01 | 0 | 0 |
| Bathrobes..... | .08 | 0 | .01 | .02 | .09 | .23 | .06 | .40 |
| Kimonos, negligees..... | (²) | 0 | 0 | (²) | 0 | .01 | .03 | 0 |
| Hose: Silk..... | .14 | .04 | .05 | .13 | .18 | .20 | .13 | .66 |
| Rayon..... | .18 | .02 | .13 | .17 | .24 | .32 | .22 | .20 |
| Cotton..... | 1.09 | .68 | .84 | 1.03 | 1.19 | 1.32 | 1.35 | 1.97 |
| Wool..... | .14 | .05 | .05 | .10 | .20 | .25 | .28 | .35 |
| Shoes: Street and dress..... | 4.37 | 2.23 | 2.93 | 3.91 | 4.73 | 5.69 | 6.49 | 10.04 |
| Sport..... | .26 | .13 | .17 | .26 | .30 | .41 | .30 | .41 |
| House slippers..... | .09 | .01 | .03 | .06 | .13 | .15 | .12 | .25 |
| Shoe: Repairs..... | .16 | .06 | .09 | .13 | .17 | .26 | .14 | .59 |
| Shines..... | (²) | 0 | 0 | 0 | (²) | .02 | 0 | 0 |
| Rubbers..... | .11 | .04 | .06 | .07 | .12 | .23 | .15 | .33 |
| Arctics, gaiters..... | .21 | .03 | .15 | .16 | .30 | .26 | .26 | .55 |
| Gloves: Cotton..... | .05 | .02 | .03 | .03 | .06 | .09 | .06 | .20 |
| Leather..... | .03 | .01 | .02 | .02 | .03 | .05 | .04 | .10 |
| Other..... | .09 | .02 | .06 | .06 | .11 | .11 | .14 | .27 |
| Bathing suits, sun suits..... | .21 | .05 | .09 | .14 | .27 | .31 | .43 | .49 |
| Handkerchiefs..... | .04 | .02 | .02 | .03 | .05 | .04 | .08 | .21 |
| Furs..... | (²) | 0 | 0 | 0 | 0 | .03 | 0 | 0 |
| Mufflers, scarfs..... | .03 | .01 | (²) | .02 | .03 | .04 | .06 | .16 |
| Handbags, purses..... | .03 | .01 | (²) | .02 | .04 | .05 | .05 | .09 |
| Umbrellas..... | .02 | .01 | 0 | .01 | .01 | .05 | .03 | .11 |
| Garters, belts, hairpins, etc..... | .05 | (²) | .03 | .04 | .05 | .05 | .09 | .11 |
| Cleaning, repairing..... | .14 | .01 | .04 | .08 | .17 | .25 | .45 | .69 |
| Other..... | .04 | .10 | .04 | .04 | .03 | .05 | .10 | 0 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS IN 14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|---------------------------------------|---|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, infants</i> ³ | | | | | | | | |
| Number of articles: | | | | | | | | |
| Caps, hoods, bonnets..... | 0.70 | 0.27 | 0.59 | 0.55 | 0.65 | 0.92 | 0.94 | 1.03 |
| Coats..... | .27 | .05 | .21 | .25 | .28 | .29 | .36 | .29 |
| Sweaters, saques..... | .61 | .28 | .40 | .46 | .70 | .84 | .69 | .78 |
| Sweater suits..... | .38 | .18 | .18 | .31 | .51 | .51 | .55 | .36 |
| Dresses, rompers..... | 2.34 | 1.40 | 1.95 | 2.11 | 2.36 | 2.68 | 3.01 | 2.79 |
| Skirts, gertrudes..... | .73 | .30 | .54 | .66 | .80 | .89 | .78 | 1.03 |
| Shirts, bands..... | 2.45 | 1.20 | 1.64 | 2.41 | 2.52 | 2.76 | 3.18 | 3.41 |
| Diapers..... | 9.37 | 6.28 | 6.30 | 7.11 | 8.62 | 10.28 | 12.98 | 18.80 |
| Sleeping garments..... | 1.40 | .60 | .76 | 1.27 | 1.35 | 1.81 | 1.88 | 2.25 |
| Stockings..... | 4.30 | 2.30 | 3.91 | 4.43 | 4.26 | 4.72 | 5.44 | 3.85 |
| Bootees, shoes..... | 1.84 | 1.07 | 1.55 | 1.82 | 2.11 | 2.01 | 2.07 | 1.70 |
| Layettees..... | .25 | .05 | .03 | .21 | .24 | .28 | .93 | .22 |
| Other..... | | | | | | | | |
| Average expenditure per person | | | | | | | | |
| Total expenditure..... | \$11.66 | \$3.98 | \$6.91 | \$9.30 | \$11.87 | \$15.06 | \$15.62 | \$20.14 |
| Caps, hoods, bonnets..... | .42 | .10 | .25 | .33 | .40 | .55 | .62 | .83 |
| Coats..... | .84 | .15 | .48 | .69 | .82 | 1.05 | 1.29 | 1.33 |
| Sweaters, saques..... | .56 | .20 | .35 | .41 | .61 | .76 | .68 | .92 |
| Sweater suits..... | .89 | .26 | .31 | .75 | 1.27 | 1.23 | 1.26 | .98 |
| Dresses, rompers..... | 1.52 | .49 | .99 | 1.21 | 1.55 | 1.91 | 2.13 | 2.41 |
| Skirts, gertrudes..... | .29 | .08 | .14 | .24 | .28 | .32 | .32 | .74 |
| Shirts, bands..... | .93 | .33 | .53 | .86 | .97 | 1.12 | 1.05 | 1.60 |
| Diapers..... | 1.00 | .51 | .63 | .72 | .86 | 1.19 | 1.30 | 2.33 |
| Sleeping garments..... | .83 | .21 | .40 | .66 | .86 | 1.23 | 1.26 | 1.30 |
| Stockings..... | .87 | .37 | .68 | .84 | .89 | 1.00 | 1.24 | .96 |
| Bootees, shoes..... | 2.04 | .70 | 1.43 | 1.79 | 2.30 | 2.45 | 2.90 | 2.22 |
| Layettees..... | .58 | .12 | .25 | .28 | .43 | .98 | .61 | 1.78 |
| Other..... | .89 | .46 | .47 | .52 | .63 | 1.27 | .96 | 2.74 |

³ Infants 1 to 2 years of age are included only if dependent on family funds for 52 weeks; those under 1 year of age are included regardless of the number of weeks dependent on family funds.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing expenditures</i> | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Average number of clothing expenditure units per family..... | 2.84 | 4.32 | 3.07 | 2.47 | 2.16 | 2.10 | 2.03 | 2.21 |
| Percentage of families spending for— | | | | | | | | |
| Ready-made clothing, dry cleaning, and accessories..... | 99.9 | 100.0 | 99.8 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Yard goods and findings..... | 55.2 | 62.1 | 60.3 | 51.6 | 49.0 | 47.7 | 46.5 | 64.6 |
| Paid help for sewing..... | 7.6 | 9.3 | 6.4 | 6.8 | 8.4 | 8.8 | 3.8 | 12.3 |
| Percentage of families reporting clothing received as gifts..... | 32.0 | 36.1 | 32.0 | 31.7 | 23.0 | 31.2 | 30.2 | 56.8 |
| Average expenditure per family for clothing— | \$100.58 | \$80.68 | \$91.79 | \$98.31 | \$99.64 | \$120.09 | \$128.70 | \$185.84 |
| Ready-made clothing, dry cleaning, and accessories..... | 97.92 | 77.65 | 89.19 | 95.90 | 97.58 | 118.20 | 126.61 | 177.90 |
| Yard goods and findings..... | 2.45 | 2.84 | 2.49 | 2.24 | 1.81 | 1.75 | 2.04 | 6.52 |
| Paid help for sewing..... | .21 | .19 | .11 | .17 | .25 | .14 | .05 | 1.42 |
| Average value per family of clothing received as gifts (incomplete) ² | 3.90 | 5.24 | 3.77 | 3.56 | 3.08 | 3.22 | 4.13 | 10.49 |
| Percentage of families having men 18 years of age and over ¹ | 97.4 | 96.8 | 97.5 | 97.1 | 96.1 | 98.6 | 91.1 | 94.9 |
| Number of men and boys 18 years of age and over ¹ | 1,801 | 365 | 487 | 373 | 266 | 168 | 76 | 66 |
| Average number of men and boys 18 years of age and over per family having such men and boys ¹ | 1.18 | 1.33 | 1.26 | 1.11 | 1.08 | 1.17 | 1.05 | 1.18 |
| Percentage of families having boys 12 through 17 years of age ¹ | 15.0 | 37.1 | 17.6 | 10.7 | 7.4 | 2.7 | 0 | 0 |
| Number of boys 12 through 17 years of age ¹ | 289 | 143 | 83 | 40 | 19 | 4 | 0 | 0 |
| Average number of boys 12 through 17 years of age per family having such boys ¹ | 1.23 | 1.36 | 1.18 | 1.09 | 1.00 | 1.00 | 0 | 0 |
| Percentage of families having boys 6 through 11 years of age ¹ | 17.8 | 45.2 | 23.9 | 9.8 | 5.5 | 2.7 | 1.3 | 3.4 |
| Number of boys 6 through 11 years of age ¹ | 353 | 173 | 116 | 43 | 14 | 4 | 1 | 2 |
| Average number of boys 6 through 11 years of age per family having such boys ¹ | 1.27 | 1.35 | 1.22 | 1.27 | 1.00 | 1.00 | 1.00 | 1.00 |
| Percentage of families having boys 2 through 5 years of age ¹ | 11.2 | 26.1 | 14.9 | 6.6 | 5.1 | 2.7 | 0 | 0 |
| Number of boys 2 through 5 years of age ¹ | 203 | 89 | 66 | 28 | 16 | 4 | 0 | 0 |
| Average number of boys 2 through 5 years of age per family having such boys ¹ | 1.16 | 1.20 | 1.12 | 1.22 | 1.22 | 1.00 | 1.00 | 0 |
| Percentage of families having women and girls 18 years of age and over ¹ | 99.2 | 98.9 | 99.2 | 99.1 | 98.8 | 100.0 | 100.0 | 100.0 |
| Number of women and girls 18 years of age and over ¹ | 1,949 | 395 | 516 | 420 | 296 | 161 | 91 | 70 |
| Average number of women and girls 18 years of age and over per family having such women and girls ¹ | 1.25 | 1.41 | 1.31 | 1.22 | 1.17 | 1.10 | 1.15 | 1.19 |
| Percentage of families having girls 12 through 17 years of age ¹ | 17.8 | 39.6 | 23.4 | 13.9 | 7.4 | 4.1 | 3.8 | 0 |
| Number of girls 12 through 17 years of age ¹ | 345 | 155 | 107 | 51 | 23 | 6 | 3 | 0 |
| Average number of girls 12 through 17 years of age per family having such girls ¹ | 1.24 | 1.39 | 1.15 | 1.06 | 1.23 | 1.00 | 1.00 | 0 |
| Percentage of families having girls 6 through 11 years of age ¹ | 18.5 | 50.2 | 20.9 | 12.7 | 6.6 | 2.1 | 3.8 | 0 |
| Number of girls 6 through 11 years of age ¹ | 363 | 195 | 90 | 50 | 22 | 3 | 3 | 0 |
| Average number of girls 6 through 11 years of age per family having such girls ¹ | 1.25 | 1.37 | 1.09 | 1.14 | 1.31 | 1.00 | 1.00 | 0 |
| Percentage of families having girls 2 through 5 years of age ¹ | 10.3 | 28.3 | 15.9 | 4.3 | .4 | .7 | 1.3 | 1.7 |
| Number of girls 2 through 5 years of age ¹ | 187 | 94 | 70 | 18 | 1 | 1 | 2 | 1 |
| Average number of girls 2 through 5 years of age per family having such girls ¹ | 1.16 | 1.18 | 1.11 | 1.22 | 1.00 | 1.00 | 2.00 | 1.00 |
| Percentage of families having infants under 2 years of age ³ | 9.1 | 20.5 | 10.8 | 8.1 | 3.1 | .7 | 5.1 | 0 |
| Number of infants under 2 years of age ³ | 145 | 60 | 44 | 28 | 8 | 1 | 4 | 0 |
| Average number of infants under 2 years of age per family having infants ³ | 1.02 | 1.04 | 1.02 | 1.00 | 1.00 | 1.00 | 1.00 | 0 |

¹ Includes only persons dependent on family funds for 52 weeks.

² The aggregates on which these averages are based do not include gifts of clothing reported received by 4.5 percent of the families, but for which they could not estimate the value.

³ Infants 1 to 2 years of age are included only if dependent on family funds for 52 weeks; those under 1 year of age are included, regardless of number of weeks dependent on family funds.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|---|---|---|------------------|------------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, men and boys 18 years of age and over</i> ¹ | | | | | | | | |
| Number of articles: | | | | | | | | |
| Hats: Felt..... | 0.42 | 0.24 | 0.38 | 0.48 | 0.47 | 0.49 | 0.68 | 0.75 |
| Straw..... | .19 | .13 | .13 | .24 | .25 | .21 | .32 | .33 |
| Wool..... | .26 | .19 | .26 | .27 | .30 | .28 | .31 | .36 |
| Other..... | .11 | .09 | .11 | .14 | .09 | .12 | .07 | .05 |
| Overcoats..... | .10 | .05 | .09 | .11 | .11 | .17 | .17 | .21 |
| Topcoats..... | .03 | (⁴) | .01 | .02 | .06 | .06 | .03 | .12 |
| Raincoats..... | .04 | .03 | .05 | .05 | .05 | .03 | .01 | .02 |
| Jackets: Heavy fabric..... | .09 | .07 | .08 | .12 | .11 | .10 | .08 | .08 |
| Leather..... | .03 | .01 | .03 | .04 | .02 | .03 | .01 | .05 |
| Other..... | .02 | .02 | .02 | .01 | .02 | .03 | 0 | .11 |
| Sweaters: Heavy..... | .12 | .08 | .13 | .09 | .16 | .15 | .09 | .12 |
| Light..... | .08 | .05 | .06 | .10 | .09 | .09 | .09 | .17 |
| Suits: Heavy wool..... | .19 | .08 | .18 | .17 | .26 | .28 | .32 | .51 |
| Lightweight wool..... | .17 | .11 | .15 | .18 | .16 | .28 | .30 | .22 |
| Cotton, linen..... | .03 | .04 | .02 | .03 | .03 | .01 | .03 | .03 |
| Palm Beach..... | .01 | (⁴) | (⁴) | .01 | .01 | .01 | 0 | .02 |
| Other..... | .01 | .01 | .01 | .01 | .01 | .02 | .03 | .05 |
| Trousers: Wool..... | .26 | .17 | .27 | .27 | .29 | .27 | .32 | .26 |
| Cotton..... | .35 | .33 | .38 | .38 | .35 | .29 | .31 | .21 |
| Other..... | .04 | .04 | .02 | .06 | .03 | .09 | .10 | .01 |
| Overalls, coveralls..... | .70 | .63 | .68 | .78 | .86 | .66 | .62 | .43 |
| Shirts: Cotton, work..... | 1.10 | .99 | 1.08 | 1.18 | 1.13 | .97 | 1.18 | 1.42 |
| Cotton and other, dress..... | 1.57 | .95 | 1.41 | 1.63 | 1.72 | 2.01 | 2.77 | 2.64 |
| Wool..... | .02 | .01 | .03 | .01 | .04 | .01 | .01 | 0 |
| Underwear: Suits, cotton, knit..... | .58 | .40 | .55 | .57 | .69 | .68 | .64 | .61 |
| woven..... | .24 | .19 | .23 | .33 | .28 | .21 | .12 | .18 |
| cotton and wool..... | .23 | .18 | .16 | .28 | .27 | .28 | .38 | .11 |
| rayon and silk..... | .04 | .01 | .03 | .03 | .02 | .08 | .09 | .25 |
| Undershirts, cotton..... | 1.09 | .76 | 1.01 | 1.32 | 1.19 | 1.17 | 1.20 | 1.37 |
| cotton and wool..... | .29 | .16 | .26 | .36 | .29 | .22 | .28 | 1.11 |
| rayon and silk..... | .06 | (⁴) | .04 | .08 | .05 | .13 | .30 | .07 |
| Shorts, cotton..... | 1.31 | .87 | 1.22 | 1.43 | 1.46 | 1.31 | 2.02 | 2.15 |
| rayon and silk..... | .04 | (⁴) | .01 | .05 | .07 | .09 | .13 | .07 |
| Drawers, cotton and wool..... | .18 | .16 | .15 | .27 | .10 | .16 | .15 | .53 |
| Pajamas and nightshirts..... | .28 | .09 | .14 | .28 | .46 | .42 | .63 | 1.05 |
| Shoes: Street..... | .91 | .70 | .88 | .96 | 1.03 | .98 | 1.09 | 1.19 |
| Work..... | .50 | .49 | .49 | .51 | .55 | .51 | .31 | .47 |
| Canvas..... | .02 | .03 | .01 | .01 | .02 | .02 | .02 | .01 |
| Other..... | .02 | .01 | .01 | .02 | .02 | .05 | .05 | .02 |
| Boots: Rubber..... | .05 | .05 | .04 | .04 | .07 | .07 | .02 | .03 |
| Leather..... | (⁴) | .01 | (⁴) | (⁴) | .01 | 0 | 0 | 0 |
| Arcotics..... | .02 | .02 | .01 | .02 | .04 | .06 | 0 | .04 |
| Rubbers..... | .13 | .08 | .10 | .13 | .18 | .18 | .22 | .20 |
| Shoe: Repairs..... | | | | | | | | |
| Shines..... | | | | | | | | |
| Hose: Cotton, heavy..... | 2.92 | 2.30 | 3.07 | 2.77 | 2.67 | 3.43 | 5.09 | 3.34 |
| dress..... | 3.50 | 2.66 | 3.43 | 3.70 | 3.33 | 3.79 | 6.97 | 3.44 |
| Rayon..... | 1.69 | .71 | 1.67 | 1.75 | 2.05 | 1.87 | 3.21 | 3.24 |
| Silk..... | .61 | .32 | .63 | .54 | .67 | .77 | 1.27 | 1.04 |
| Wool..... | .10 | 0 | .10 | .09 | .12 | .26 | .09 | .19 |
| Gloves: Work, cotton..... | 1.79 | 1.25 | 1.96 | 1.61 | 1.76 | 2.60 | 1.59 | 1.38 |
| other..... | .36 | .14 | .23 | .61 | .66 | .28 | .24 | .26 |
| Street, leather..... | .11 | .02 | .09 | .11 | .14 | .21 | .21 | .24 |
| other..... | .02 | .01 | .01 | .02 | .02 | .02 | .02 | .02 |
| Ties..... | 1.20 | .62 | .94 | 1.34 | 1.43 | 2.03 | 1.46 | 2.32 |
| Collars..... | .16 | .10 | .02 | .08 | .24 | .14 | .35 | 1.42 |
| Bathing suits, sun suits..... | .02 | (⁴) | .03 | .02 | .04 | .02 | .02 | 0 |
| Handkerchiefs..... | 3.88 | 2.77 | 3.18 | 4.29 | 4.78 | 5.26 | 4.78 | 4.52 |
| Accessories..... | .18 | .09 | .14 | .26 | .16 | .27 | .23 | .22 |
| Bathrobes..... | .02 | 0 | .01 | .01 | .04 | .06 | .07 | .08 |
| Cleaning, repairing..... | | | | | | | | |
| Other..... | | | | | | | | |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average expenditure per person | | | | | | | |
|--|--------------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, men and boys 18 years of age and over¹—Continued</i> | | | | | | | | |
| Total expenditure..... | \$33.13 | \$18.66 | \$26.52 | \$33.16 | \$39.34 | \$49.43 | \$55.06 | \$69.31 |
| Hats: Felt..... | 1.09 | .50 | .87 | 1.12 | 1.29 | 1.39 | 2.61 | 2.57 |
| Straw..... | .33 | .18 | .22 | .42 | .40 | .41 | .68 | .73 |
| Caps: Wool..... | .26 | .17 | .24 | .27 | .30 | .32 | .34 | .45 |
| Other..... | .07 | .05 | .08 | .09 | .04 | .12 | .04 | .02 |
| Overcoats..... | 1.99 | .78 | 1.44 | 2.00 | 2.02 | 4.00 | 3.46 | 5.02 |
| Topcoats..... | .44 | .04 | .10 | .33 | .89 | 1.00 | .57 | 2.25 |
| Raincoats..... | .20 | .18 | .21 | .27 | .24 | .13 | .03 | .12 |
| Jackets: Heavy fabric..... | .31 | .19 | .24 | .42 | .41 | .34 | .53 | .30 |
| Leather..... | .13 | .04 | .13 | .19 | .09 | .24 | .06 | .29 |
| Other..... | .04 | .02 | .03 | .02 | .04 | .09 | 0 | .19 |
| Sweaters: Heavy..... | .27 | .15 | .28 | .24 | .39 | .39 | .17 | .24 |
| Light..... | .11 | .06 | .09 | .14 | .13 | .16 | .10 | .22 |
| Suits: Heavy wool..... | 4.47 | 1.67 | 3.68 | 3.39 | 6.01 | 7.31 | 7.89 | 14.42 |
| Lightweight wool..... | 3.16 | 1.91 | 2.11 | 3.02 | 3.36 | 6.77 | 6.80 | 4.55 |
| Cotton, linen..... | .18 | .19 | .16 | .20 | .13 | .10 | .34 | .32 |
| Palm Beach..... | .06 | .03 | .01 | .11 | .07 | .14 | 0 | .15 |
| Other..... | .17 | .21 | .04 | .06 | .14 | .12 | .64 | 1.23 |
| Trousers: Wool..... | .77 | .46 | .77 | .79 | .83 | .88 | 1.24 | 1.23 |
| Cotton..... | .56 | .50 | .64 | .60 | .56 | .55 | .50 | .31 |
| Other..... | .08 | .06 | .03 | .12 | .08 | .17 | .21 | .02 |
| Overalls, coveralls..... | 1.11 | .85 | 1.12 | 1.24 | 1.37 | 1.15 | .97 | .73 |
| Shirts: Cotton, work..... | .88 | .76 | .79 | .96 | .92 | .82 | .93 | 1.63 |
| Cotton and other, dress..... | 1.88 | .92 | 1.52 | 2.04 | 2.09 | 2.66 | 3.61 | 3.96 |
| Wool..... | .03 | .01 | .04 | .02 | .06 | .01 | .01 | 0 |
| Underwear: Suits, cotton, knit..... | .58 | .40 | .51 | .55 | .79 | .72 | .70 | .83 |
| woven..... | .22 | .15 | .18 | .33 | .26 | .26 | .11 | .19 |
| cotton and wool..... | .25 | .17 | .17 | .26 | .30 | .44 | .41 | .20 |
| rayon and silk..... | .04 | .01 | .03 | .02 | .02 | .07 | .25 | .17 |
| Undershirts, cotton..... | .34 | .20 | .30 | .40 | .37 | .39 | .40 | .69 |
| cotton and wool..... | .14 | .07 | .10 | .19 | .14 | .10 | .12 | .55 |
| rayon and silk..... | .03 | (5) | .02 | .03 | .02 | .07 | .12 | .03 |
| Shorts, cotton..... | .42 | .24 | .37 | .44 | .48 | .43 | .69 | 1.06 |
| rayon and silk..... | .02 | (5) | .01 | .02 | .03 | .04 | .06 | .03 |
| Drawers, cotton and wool..... | .11 | .09 | .08 | .17 | .05 | .11 | .09 | .32 |
| Pajamas and nightshirts..... | .35 | .09 | .13 | .35 | .62 | .56 | .79 | 1.41 |
| Shoes: Street..... | 3.40 | 2.08 | 2.96 | 3.59 | 4.13 | 4.29 | 4.93 | 5.90 |
| Work..... | 1.27 | 1.15 | 1.20 | 1.24 | 1.46 | 1.58 | .92 | 1.49 |
| Canvas..... | .03 | .02 | .02 | .02 | .05 | .04 | .05 | .01 |
| Other..... | .05 | .03 | .02 | .07 | .07 | .06 | .28 | .04 |
| Boots: Rubber..... | .16 | .14 | .12 | .16 | .25 | .19 | .04 | .11 |
| Leather..... | .01 | .02 | .01 | .01 | .03 | 0 | 0 | 0 |
| Arctics..... | .05 | .04 | .01 | .02 | .09 | .18 | 0 | .04 |
| Rubbers..... | .15 | .09 | .12 | .15 | .20 | .24 | .25 | .27 |
| Shoe: Repairs..... | .90 | .53 | .77 | .99 | 1.08 | 1.21 | 1.35 | 1.28 |
| Shines..... | .30 | .04 | .12 | .28 | .24 | .65 | .91 | 1.69 |
| Hose: Cotton, heavy..... | .47 | .34 | .45 | .46 | .45 | .54 | .97 | .75 |
| dress..... | .69 | .45 | .58 | .72 | .79 | .82 | 1.55 | .94 |
| Rayon..... | .39 | .14 | .37 | .38 | .51 | .47 | .78 | .90 |
| Silk..... | .18 | .06 | .15 | .18 | .22 | .27 | .47 | .48 |
| Wool..... | .04 | 0 | .03 | .03 | .06 | .10 | .03 | .05 |
| Gloves: Work, cotton..... | .56 | .38 | .53 | .55 | .64 | .94 | .74 | .46 |
| other..... | .15 | .06 | .11 | .17 | .32 | .12 | .24 | .14 |
| Street, leather..... | .15 | .02 | .11 | .15 | .18 | .31 | .28 | .35 |
| other..... | .02 | (5) | .01 | .03 | .02 | .03 | .05 | .03 |
| Ties..... | .55 | .21 | .36 | .60 | .67 | .92 | .85 | 1.71 |
| Collars..... | .04 | .02 | .01 | .02 | .06 | .03 | .09 | .42 |
| Bathing suits, sun suits..... | .01 | .01 | .01 | .02 | .01 | .03 | .03 | 0 |
| Handkerchiefs..... | .29 | .18 | .22 | .34 | .38 | .38 | .33 | .56 |
| Accessories..... | .08 | .02 | .05 | .08 | .12 | .14 | .11 | .18 |
| Bathrobes..... | .08 | 0 | .01 | .06 | .16 | .22 | .23 | .29 |
| Cleaning, repairing..... | 1.75 | .92 | 1.32 | 1.87 | 2.10 | 2.46 | 3.19 | 4.05 |
| Other..... | .27 | .36 | .11 | .15 | .11 | .75 | .92 | .14 |

¹ Includes only persons dependent on family funds for 52 weeks.⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*
 PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|--|---|---|----------------|----------------|----------------|--------------------------------|---|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, boys 12 through 17¹ years of age</i> | | | | | | | | | | |
| Total..... | | | | | | \$23.29 | \$13.92 | \$26.29 | \$38.77 | \$43.33 |
| Hats: Felt..... | 0.20 | 0.10 | 0.27 | 0.30 | 0.37 | .36 | .14 | .43 | .61 | .98 |
| Straw..... | .05 | .02 | .07 | .11 | .05 | .06 | .03 | .08 | .12 | .01 |
| Caps: Wool..... | .51 | .42 | .52 | .68 | .82 | .33 | .23 | .34 | .48 | .65 |
| Other..... | .16 | .13 | .13 | .34 | .18 | .08 | .05 | .07 | .17 | .14 |
| Overcoats..... | .10 | .02 | .18 | .13 | .27 | 1.36 | .19 | 2.22 | 2.24 | 4.03 |
| Topcoats..... | .01 | .01 | 0 | .04 | .04 | .12 | .02 | 0 | .46 | .64 |
| Raincoats..... | .03 | .01 | .01 | .10 | .14 | .11 | .02 | (²) | .32 | .66 |
| Jackets: Heavy fabric..... | .13 | .09 | .12 | .21 | .17 | .36 | .23 | .38 | .64 | .62 |
| Leather..... | .04 | .02 | .05 | .08 | .04 | .12 | .07 | .13 | .31 | .07 |
| Other..... | .02 | .03 | .03 | .02 | 0 | .06 | .05 | .08 | .07 | 0 |
| Sweaters: Heavy..... | .31 | .22 | .28 | .63 | .45 | .53 | .30 | .43 | 1.43 | .74 |
| Light..... | .26 | .24 | .30 | .22 | .36 | .28 | .21 | .34 | .32 | .41 |
| Play suits: Wool knit..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cotton suede..... | .01 | .01 | .01 | .02 | .02 | .03 | .01 | .02 | .05 | .15 |
| Other..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Suits: Heavy wool..... | .26 | .19 | .29 | .37 | .33 | 3.57 | 2.43 | 4.56 | 4.74 | 5.02 |
| Lightweight wool..... | .18 | .13 | .19 | .28 | .27 | 2.20 | 1.22 | 2.41 | 3.62 | 5.12 |
| Cotton, linen..... | .03 | .02 | 0 | .07 | .05 | .11 | .08 | 0 | .35 | .21 |
| Palm Beach..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other..... | .02 | .01 | .01 | .02 | .18 | .26 | .01 | .11 | 1.0 | 2.63 |
| Trousers: Wool..... | .52 | .50 | .43 | .66 | .74 | 1.06 | .94 | .92 | 1.65 | 1.23 |
| Cotton..... | .51 | .44 | .42 | .85 | .61 | .56 | .50 | .52 | .80 | .62 |
| Other..... | .13 | .06 | .21 | .21 | .08 | .19 | .10 | .32 | .30 | .08 |
| Overalls, coveralls..... | .32 | .29 | .42 | .30 | .16 | .28 | .21 | .39 | .36 | .14 |
| Shirts and blouses: | | | | | | | | | | |
| Cotton work..... | .30 | .32 | .31 | .13 | .47 | .21 | .22 | .16 | .10 | .48 |
| Cotton and other, dress..... | 1.87 | 1.33 | 2.49 | 2.63 | 1.69 | 1.37 | .92 | 1.77 | 2.12 | 1.40 |
| Wool..... | .03 | (³) | .09 | 0 | 0 | .02 | (³) | .05 | 0 | 0 |
| Underwear: | | | | | | | | | | |
| Suits, cotton, knit..... | .45 | .40 | .49 | .50 | .50 | .28 | .22 | .32 | .32 | .40 |
| woven..... | .23 | .25 | .25 | .09 | .28 | .13 | .12 | .14 | .07 | .20 |
| cotton and wool..... | .29 | .30 | .14 | .48 | .48 | .18 | .18 | .11 | .29 | .30 |
| rayon and silk..... | .02 | 0 | 0 | .18 | 0 | .01 | 0 | 0 | .09 | 0 |
| Undershirts, cotton..... | .76 | .59 | .90 | 1.26 | .40 | .19 | .16 | .19 | .30 | .12 |
| cotton and wool..... | .24 | .11 | .17 | .49 | .84 | .07 | .04 | .06 | .14 | .24 |
| rayon and silk..... | .01 | 0 | .02 | 0 | 0 | (³) | 0 | .01 | 0 | 0 |
| Shorts, cotton..... | .99 | .63 | 1.23 | 1.85 | .81 | (³) | .15 | .32 | .47 | .26 |
| rayon and silk..... | (³) | .01 | 0 | 0 | 0 | (³) | (³) | 0 | 0 | 0 |
| Drawers, cotton and wool..... | .08 | .08 | .14 | 0 | 0 | .03 | .03 | .05 | 0 | 0 |
| Pajamas and nightshirts..... | .13 | .05 | .09 | .24 | .51 | .13 | .04 | .07 | .34 | .47 |
| Shoes: Street..... | 1.77 | 1.41 | 1.80 | 2.49 | 2.66 | 4.18 | 2.90 | 4.57 | 6.26 | 7.04 |
| Work..... | .05 | .03 | .08 | .03 | .05 | 10 | .05 | .15 | .04 | .29 |
| Canvas..... | .44 | .26 | .62 | .87 | .22 | .33 | .20 | .35 | .78 | .27 |
| Other..... | .03 | .01 | .07 | .03 | 0 | .04 | (³) | .13 | .02 | 0 |
| Boots: Rubber..... | .01 | 0 | .03 | .04 | 0 | .04 | 0 | .05 | .18 | 0 |
| Leather..... | .01 | .01 | .02 | 0 | 0 | (³) | .02 | .07 | 0 | 0 |
| Arctics..... | .02 | .01 | .05 | .03 | 0 | .03 | .01 | .07 | .04 | 0 |
| Rubbers..... | .12 | .06 | .07 | .30 | .39 | .11 | .04 | .07 | .30 | .34 |
| Shoe: Repairs..... | | | | | | .87 | .44 | .91 | 2.13 | 1.17 |
| Shines..... | | | | | | .04 | .01 | .06 | .10 | 0 |
| Hose: Cotton, heavy..... | 3.00 | 1.89 | 4.09 | 5.29 | 2.02 | .57 | .27 | .71 | 1.46 | .38 |
| dress..... | 2.84 | 2.02 | 3.27 | 3.10 | 5.90 | .53 | .34 | .48 | .75 | 1.49 |
| Rayon..... | .90 | .22 | 1.03 | 2.85 | 1.28 | .17 | .04 | .27 | .34 | .30 |
| Silk..... | .04 | 0 | .09 | 0 | .20 | .01 | 0 | .02 | 0 | .03 |
| Wool..... | .10 | .03 | .18 | 0 | .31 | .04 | .02 | .07 | 0 | .10 |
| Gloves: Work, cotton..... | .08 | .06 | .15 | .08 | .04 | .03 | .02 | .05 | .02 | .01 |
| other..... | (³) | .01 | 0 | 0 | 0 | (³) | .01 | 0 | 0 | 0 |
| Street, leather..... | .07 | .01 | .12 | .07 | .44 | .09 | (³) | .11 | .11 | .57 |
| other..... | .11 | .03 | .13 | .26 | .29 | .08 | .02 | .04 | .25 | .31 |
| Ties..... | .90 | .36 | 1.36 | 1.44 | 1.61 | .23 | .09 | .33 | .39 | .44 |
| Collars..... | (³) | .01 | 0 | 0 | 0 | (³) | (³) | 0 | 0 | 0 |
| Bathing suits, sun suits..... | .04 | .02 | .03 | .08 | .09 | .06 | .02 | .05 | .11 | .31 |
| Handkerchiefs..... | 1.62 | .71 | 2.19 | 3.71 | 1.60 | .11 | .04 | .14 | .32 | .08 |
| Accessories..... | .13 | .12 | .14 | .07 | .26 | .04 | .01 | .03 | .05 | .13 |
| Bathrobes..... | .02 | 0 | 0 | .07 | .13 | .07 | 0 | 0 | .27 | .35 |
| Cleaning, repairing..... | | | | | | .51 | .22 | .54 | 1.15 | 1.12 |
| Other..... | | | | | | .11 | .03 | .02 | .32 | .58 |

¹ Includes only persons dependent on family funds for 52 weeks.

² Less than 0.005 article.

³ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|---|---|---|----------------|----------------|----------------|--------------------------------|---|------------------|------------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, boys 6 through 11 years of age¹</i> | | | | | | | | | | |
| Total..... | | | | | | \$15.20 | \$9.50 | \$17.52 | \$25.94 | \$26.93 |
| Hats: Felt..... | 0.07 | 0.04 | 0.05 | 0.06 | 0.41 | .06 | .03 | .05 | .04 | .31 |
| Straw..... | .02 | (⁴) | .02 | 0 | .13 | .01 | (⁴) | (⁴) | 0 | .07 |
| Caps: Wool..... | .56 | .42 | .64 | .79 | .78 | .30 | .18 | .32 | .59 | .64 |
| Other..... | .20 | .15 | .23 | .22 | .36 | .08 | .05 | .06 | .16 | .20 |
| Overcoats..... | .16 | .11 | .15 | .22 | .40 | .74 | .28 | .73 | 1.43 | 3.16 |
| Topcoats..... | .01 | .01 | .01 | 0 | .04 | .05 | .01 | .02 | 0 | .69 |
| Raincoats..... | .03 | .02 | .04 | .02 | .14 | .10 | .03 | .13 | .02 | .58 |
| Jackets: Heavy fabric..... | .07 | .02 | .08 | .21 | .15 | .15 | .04 | .21 | .34 | .31 |
| Leather..... | .07 | .06 | .11 | .04 | 0 | .18 | .19 | .23 | .10 | 0 |
| Other..... | .01 | 0 | 0 | .03 | .06 | .03 | 0 | 0 | .19 | .06 |
| Sweaters: Heavy..... | .31 | .26 | .30 | .46 | .51 | .32 | .22 | .30 | .65 | .66 |
| Light..... | .37 | .33 | .48 | .31 | .15 | .28 | .23 | .35 | .42 | .12 |
| Play suits: Wool knit..... | .07 | .03 | .09 | .14 | .22 | .07 | .03 | .07 | .13 | .30 |
| Cotton suede..... | .10 | .04 | .12 | .21 | .31 | .12 | .05 | .12 | .22 | .52 |
| Other..... | .09 | .03 | .11 | .19 | .28 | .05 | .02 | .05 | .09 | .21 |
| Suits: Heavy wool..... | .16 | .08 | .20 | .26 | .36 | 1.11 | .42 | 1.38 | 2.27 | 2.87 |
| Lightweight wool..... | .17 | .12 | .24 | .19 | .20 | 1.01 | .56 | 1.29 | 1.82 | 1.41 |
| Cotton, linen..... | .30 | .17 | .46 | .29 | .47 | .31 | .16 | .42 | .48 | 1.51 |
| Palm Beach..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other..... | .04 | .01 | .04 | .20 | .04 | .09 | .01 | .09 | .34 | .14 |
| Trousers: Wool..... | .35 | .33 | .38 | .47 | .05 | .45 | .44 | .49 | .57 | .04 |
| Cotton..... | .52 | .48 | .66 | .47 | .21 | .46 | .36 | .64 | .56 | .17 |
| Other..... | .09 | .05 | .07 | .19 | .27 | .11 | .04 | .11 | .29 | .37 |
| Overalls, coveralls..... | .58 | .49 | .72 | .46 | .90 | .49 | .49 | .52 | .39 | .60 |
| Shirts and blouses: | | | | | | | | | | |
| Cotton and other, except wool..... | 1.59 | 1.57 | 2.31 | 2.35 | 2.30 | 1.08 | .80 | 1.29 | 1.45 | 1.48 |
| Wool..... | .03 | 0 | .08 | 0 | .02 | .01 | 0 | .04 | 0 | .02 |
| Underwear: | | | | | | | | | | |
| Suits, cotton, knit..... | .92 | .65 | 1.07 | 1.53 | .91 | .52 | .32 | .64 | .92 | .66 |
| woven..... | .44 | .35 | .58 | .45 | .46 | .21 | .15 | .27 | .24 | .35 |
| cotton and wool..... | .34 | .36 | .35 | .18 | .48 | .15 | .14 | .17 | .14 | .17 |
| rayon and silk..... | .01 | .02 | 0 | 0 | 0 | (⁴) | .01 | 0 | 0 | 0 |
| Undershirts, cotton..... | .11 | .08 | .17 | .06 | .04 | .03 | .02 | .04 | .01 | .01 |
| cotton and wool..... | .08 | .08 | .09 | .02 | .10 | .03 | .02 | .04 | (⁴) | .02 |
| rayon and silk..... | (⁴) | 0 | .01 | 0 | 0 | (⁴) | 0 | .01 | 0 | 0 |
| Shorts, cotton..... | .17 | .09 | .24 | .33 | .11 | .05 | .02 | .05 | .15 | .05 |
| rayon and silk..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Drawers, cotton and wool..... | .02 | .03 | .01 | .02 | 0 | .01 | .01 | (⁴) | (⁴) | 0 |
| Pajamas and nightshirts..... | .20 | .07 | .27 | .29 | .76 | .14 | .04 | .15 | .21 | .77 |
| Shoes: Street..... | 2.18 | 1.70 | 2.56 | 2.97 | 2.36 | 3.81 | 2.61 | 4.46 | 6.49 | 4.59 |
| Canvas..... | .37 | .24 | .43 | .63 | .62 | .26 | .16 | .25 | .56 | .53 |
| Other..... | .05 | .03 | .02 | .21 | .05 | .09 | .05 | .02 | .42 | .07 |
| Boots: Rubber..... | .02 | .01 | .03 | 0 | 0 | .02 | .02 | .05 | 0 | 0 |
| Leather..... | .03 | .01 | .05 | .04 | .02 | .06 | .02 | .10 | .11 | .05 |
| Arctics..... | .02 | 0 | 0 | .07 | .12 | .02 | 0 | 0 | .07 | .16 |
| Rubbers..... | .10 | .06 | .11 | .25 | 0 | .07 | .03 | .08 | .21 | 0 |
| Shoe: Repairs..... | | | | | | .55 | .36 | .65 | .87 | .83 |
| Shines..... | | | | | | .01 | 0 | .01 | .01 | .09 |
| Hose: Cotton, heavy dress..... | 2.48 | 2.18 | 2.24 | 4.60 | 1.90 | .44 | .34 | .42 | .94 | .31 |
| Rayon..... | 2.75 | 1.67 | 3.78 | 3.35 | 4.75 | .48 | .30 | .59 | .62 | 1.07 |
| Silk..... | .16 | .05 | .23 | .27 | .45 | .04 | .01 | .05 | .09 | .08 |
| Wool..... | .04 | 0 | .12 | 0 | .05 | .01 | 0 | .02 | 0 | .01 |
| Gloves: Cotton..... | .09 | 0 | .05 | .63 | 0 | .04 | 0 | .02 | .24 | 0 |
| Leather..... | .07 | .05 | .09 | .06 | .18 | .02 | .01 | .02 | .03 | .11 |
| Other..... | .05 | .01 | .03 | .18 | .15 | .03 | (⁴) | .01 | .16 | .10 |
| Ties..... | .16 | .10 | .21 | .29 | .11 | .06 | .03 | .07 | .12 | .08 |
| Collars..... | .44 | .27 | .55 | .81 | .53 | .08 | .04 | .10 | .14 | .13 |
| Bathing suits, sun suits..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Handkerchiefs..... | .10 | .03 | .12 | .20 | .31 | .10 | .04 | .09 | .19 | .43 |
| Accessories..... | 1.04 | .64 | 1.14 | 2.22 | 1.40 | .05 | .04 | .05 | .12 | .07 |
| Bathrobes..... | .04 | (⁴) | .02 | .09 | .06 | .02 | (⁴) | (⁴) | .03 | .21 |
| Cleaning, repairing..... | .02 | 0 | 0 | .09 | .09 | .02 | 0 | 0 | .11 | .09 |
| Other..... | | | | | | .11 | .05 | .13 | .19 | .36 |
| | | | | | | .01 | .02 | .02 | 0 | .01 |

¹ Includes only persons dependent on family funds for 52 weeks.⁴ Less than 0.5 cent.⁴ Less than 0.005 article.

TABLE A-8.—Clothing Expenditures, by Consumption Level—Continued

PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|--|---|---|----------------|----------------|----------------|--------------------------------|---|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, boys 2 through 5 years of age¹</i> | | | | | | | | | | |
| Total..... | | | | | | \$10.15 | \$5.94 | \$11.06 | \$16.79 | \$16.81 |
| Hats: Felt..... | 0.02 | 0.03 | 0.01 | 0.06 | 0 | .01 | .01 | (⁵) | .05 | 0 |
| Straw..... | .02 | 0 | .04 | .06 | 0 | (⁵) | 0 | .01 | .02 | 0 |
| Caps: Wool..... | .30 | .16 | .37 | .55 | .32 | .15 | .06 | .19 | .31 | .21 |
| Other..... | .19 | .17 | .21 | .15 | .32 | .06 | .05 | .06 | .05 | .15 |
| Overcoats..... | .12 | .08 | .17 | .23 | 0 | .44 | .24 | .67 | .81 | 0 |
| Topcoats..... | .04 | .01 | .07 | .05 | .08 | .11 | .01 | .24 | .12 | .16 |
| Raincoats..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Jackets: Heavy fabric..... | .03 | .02 | .06 | .06 | 0 | .06 | .03 | .10 | .14 | 0 |
| Leather..... | .02 | 0 | 0 | .03 | .14 | .08 | 0 | 0 | .08 | .71 |
| Other..... | (⁴) | 0 | 0 | .02 | 0 | (⁵) | 0 | 0 | .01 | 0 |
| Sweaters: Heavy..... | .20 | .09 | .23 | .48 | .19 | .18 | .08 | .19 | .46 | .23 |
| Light..... | .42 | .30 | .64 | .48 | .18 | .30 | .18 | .44 | .33 | .34 |
| Play suits: Wool knit..... | .12 | .10 | .09 | .21 | .19 | .14 | .10 | .09 | .25 | .31 |
| Cotton suede..... | .38 | .32 | .28 | .66 | .61 | .27 | .20 | .18 | .49 | .59 |
| Other..... | .57 | .49 | .42 | .99 | .91 | .31 | .22 | .20 | .56 | .68 |
| Suits: Heavy wool..... | .04 | 0 | .90 | .13 | 0 | .21 | 0 | .40 | .61 | 0 |
| Lightweight wool..... | .09 | .07 | .16 | .06 | .04 | .24 | .14 | .53 | .06 | .03 |
| Cotton, linen..... | .91 | .46 | 1.19 | 1.22 | 1.83 | .80 | .33 | 1.13 | 1.03 | 1.48 |
| Palm Beach..... | (⁴) | .01 | 0 | 0 | 0 | (⁵) | .01 | 0 | 0 | 0 |
| Other..... | .22 | .19 | .12 | .65 | .08 | .25 | .14 | .04 | 1.23 | .07 |
| Trousers: Wool..... | .11 | .03 | .11 | .39 | .08 | .10 | .03 | .11 | .34 | .06 |
| Cotton..... | .14 | .17 | .18 | .06 | 0 | .08 | .08 | .13 | .03 | 0 |
| Other..... | .03 | .03 | .05 | 0 | 0 | .03 | .02 | .06 | 0 | 0 |
| Overalls, coveralls..... | 1.00 | 1.08 | 1.20 | .35 | .83 | .58 | .64 | .67 | .20 | .51 |
| Blouses: Cotton and other, except wool..... | .42 | .20 | .58 | .39 | .78 | .17 | .08 | .21 | .13 | .51 |
| Wool..... | .02 | 0 | .05 | 0 | 0 | .01 | 0 | .02 | 0 | 0 |
| Underwear: | | | | | | | | | | |
| Suits, cotton, knit..... | .91 | .47 | 1.25 | 1.46 | .95 | .41 | .19 | .55 | .64 | .56 |
| woven..... | .33 | .22 | .28 | .33 | 1.02 | .20 | .09 | .11 | .37 | .70 |
| cotton and wool..... | .53 | .41 | .33 | 1.63 | .16 | .22 | .14 | .19 | .71 | .08 |
| rayon and silk..... | .01 | 0 | 0 | .06 | 0 | (⁵) | 0 | 0 | .03 | 0 |
| Undershirts, cotton..... | .16 | .17 | .22 | .11 | 0 | .03 | .03 | .05 | .02 | 0 |
| cotton and wool..... | .11 | .01 | .01 | .45 | .42 | .06 | (⁵) | (⁵) | .32 | .11 |
| rayon and silk..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Shorts, cotton..... | .03 | .03 | .05 | 0 | 0 | .01 | .01 | .01 | 0 | 0 |
| rayon and silk..... | .01 | 0 | 0 | .08 | 0 | (⁵) | 0 | 0 | .01 | 0 |
| Drawers, cotton and wool..... | .09 | .02 | 0 | 0 | .84 | .02 | (⁵) | 0 | 0 | .21 |
| Pajamas and nightshirts..... | .31 | .06 | .33 | 1.06 | .32 | .18 | .04 | .15 | .60 | .31 |
| Shoes: Street..... | 1.96 | 1.70 | 2.04 | 2.41 | 2.32 | 2.74 | 2.01 | 2.82 | 3.62 | 4.58 |
| Canvas..... | .12 | .04 | .14 | .19 | .28 | .09 | .03 | .09 | .20 | .20 |
| Other..... | (⁴) | 0 | .01 | .29 | .04 | .04 | 0 | .01 | .27 | .02 |
| Boots: Rubber..... | (⁴) | 0 | 0 | .03 | 0 | (⁵) | 0 | 0 | .03 | 0 |
| Leather..... | .01 | 0 | .01 | .03 | 0 | .02 | 0 | .02 | .08 | 0 |
| Aretics..... | .02 | 0 | .05 | .06 | 0 | .02 | 0 | .05 | .06 | 0 |
| Rubbers..... | .08 | 0 | .10 | .09 | .36 | .05 | 0 | .05 | .03 | .28 |
| Shoe: Repairs..... | | | | | | .20 | .11 | .12 | .26 | .72 |
| Shines..... | | | | | | 0 | 0 | 0 | 0 | 0 |
| Hose: Cotton, heavy..... | 2.05 | 1.16 | 2.70 | 3.17 | 2.33 | .34 | .15 | .39 | .54 | .69 |
| dress..... | 2.04 | 2.12 | 2.77 | 4.16 | 2.04 | .36 | .28 | .40 | .55 | .32 |
| Rayon..... | .33 | 0 | .57 | .50 | .84 | .06 | 0 | .08 | .05 | .26 |
| Silk..... | .03 | 0 | .03 | .17 | 0 | (⁵) | 0 | (⁵) | .03 | 0 |
| Wool..... | .04 | .02 | 0 | .24 | 0 | .01 | (⁵) | 0 | .06 | 0 |
| Gloves: Cotton..... | .08 | .01 | .08 | .11 | .42 | .03 | 0 | .02 | .02 | .17 |
| Leather..... | .05 | 0 | .05 | .06 | .28 | .04 | 0 | .03 | .03 | .23 |
| Other..... | .13 | .04 | .05 | .44 | .34 | (⁵) | .01 | .02 | .12 | .09 |
| Ties..... | .03 | .02 | .02 | .11 | 0 | (⁵) | 0 | (⁵) | .01 | 0 |
| Collars..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Bathing suits, sun suits..... | .22 | .19 | .15 | .37 | .35 | .22 | .16 | .33 | .04 | .49 |
| Handkerchiefs..... | .14 | 0 | 0 | 1.00 | 0 | .01 | 0 | 0 | .04 | 0 |
| Accessories..... | .04 | 0 | .02 | .26 | 0 | .01 | 0 | .01 | .04 | 0 |
| Bathrobes..... | .05 | .02 | .02 | .17 | .14 | .05 | .01 | .02 | .19 | .14 |
| Cleaning, repairing..... | | | | | | .09 | (⁵) | .04 | .14 | .59 |
| Other..... | | | | | | .02 | .03 | .01 | .01 | .02 |

¹ Includes only persons dependent on family funds for 52 weeks.

⁴ Less than 0.005 article.

⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|---|---|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, women and girls 18 years of age and over¹</i> | | | | | | | | |
| Number of articles: | | | | | | | | |
| Hats: Felt..... | 0.68 | 0.41 | 0.59 | 0.65 | 0.78 | 0.86 | 1.17 | 1.50 |
| Straw..... | .37 | .21 | .32 | .41 | .44 | .40 | .73 | .46 |
| Fabric..... | .14 | .08 | .15 | .15 | .12 | .23 | .14 | .31 |
| Caps and berets: Wool..... | .07 | .06 | .07 | .08 | .09 | .06 | .03 | .08 |
| Other..... | .02 | .02 | .01 | .03 | .01 | .03 | .03 | 0 |
| Coats: Heavy, plain..... | .09 | .06 | .10 | .10 | .09 | .10 | .12 | .16 |
| Fur trimmed..... | .09 | .03 | .06 | .08 | .12 | .21 | .14 | .10 |
| Fur..... | (*) | 0 | 0 | (*) | 0 | .01 | .03 | .03 |
| Light, wool..... | .07 | .04 | .06 | .06 | .09 | .11 | .09 | .14 |
| cotton..... | .01 | (*) | .01 | .01 | .01 | .01 | .02 | .02 |
| silk, rayon..... | (*) | 0 | (*) | (*) | 0 | 0 | 0 | .02 |
| Raincoats..... | .04 | .02 | .04 | .04 | .05 | .03 | .05 | .06 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .09 | .06 | .15 | .11 | .11 | .10 | .10 | .16 |
| Wool fabric..... | .05 | .05 | .06 | .05 | .06 | .06 | .05 | 0 |
| Leather, leatherette..... | .01 | .01 | .01 | .01 | .01 | .01 | 0 | 0 |
| Other..... | .01 | .01 | .02 | .02 | .01 | .01 | .01 | 0 |
| Suits: Wool..... | .07 | .03 | .05 | .09 | .07 | .07 | .18 | .09 |
| Silk, rayon..... | .02 | .01 | .03 | .02 | .02 | .04 | .04 | .05 |
| Other..... | .02 | .01 | .02 | .03 | .02 | .03 | (*) | .08 |
| Waists and middies: | | | | | | | | |
| Silk, rayon..... | .06 | .03 | .04 | .06 | .05 | .11 | .22 | .14 |
| Cotton..... | .05 | .02 | .07 | .04 | .05 | .04 | .08 | .03 |
| Other..... | .01 | 0 | (*) | .01 | 0 | .01 | (*) | .06 |
| Skirts: Wool..... | .08 | .03 | .09 | .09 | .08 | .10 | .09 | .17 |
| Other..... | .01 | .01 | .01 | .01 | .02 | .01 | 0 | 0 |
| Dresses: Cotton, house street..... | 1.21 | .86 | 1.17 | 1.12 | 1.35 | 1.94 | 1.50 | 1.52 |
| Silk, rayon..... | .55 | .38 | .54 | .61 | .74 | .88 | .36 | .77 |
| Wool..... | .66 | .33 | .53 | .73 | .72 | .84 | 1.40 | 1.40 |
| Other..... | .08 | .04 | .05 | .11 | .08 | .11 | .12 | .16 |
| Aprons..... | .05 | .03 | .03 | .05 | .11 | .06 | .07 | .09 |
| Coveralls..... | .26 | .10 | .37 | .25 | .27 | .27 | .34 | .27 |
| Knickers, breeches, shorts..... | .03 | .01 | .02 | .02 | .04 | .12 | .02 | 0 |
| Underwear: Slips, cotton..... | .02 | .01 | .02 | .02 | .05 | .02 | 0 | 0 |
| silk..... | .49 | .45 | .57 | .46 | .47 | .66 | .34 | .20 |
| rayon..... | .44 | .17 | .30 | .45 | .59 | .83 | .87 | .84 |
| Corsets, girdles..... | .48 | .38 | .48 | .63 | .43 | .38 | .58 | .52 |
| Brassieres..... | .15 | .05 | .11 | .12 | .21 | .21 | .42 | .40 |
| Union suits and combinations: Cotton..... | .32 | .19 | .28 | .42 | .42 | .24 | .20 | .49 |
| Wool..... | .27 | .17 | .29 | .29 | .28 | .29 | .16 | .27 |
| Silk, rayon..... | .11 | .03 | .10 | .15 | .10 | .13 | .22 | .24 |
| Underwaists, shirts..... | .21 | .09 | .17 | .22 | .29 | .23 | .39 | .43 |
| Bloomers and panties: Cotton..... | .32 | .24 | .31 | .34 | .34 | .59 | .43 | .58 |
| Rayon..... | .23 | .25 | .23 | .21 | .28 | .14 | .12 | .21 |
| Silk..... | 1.38 | 1.31 | 1.34 | 1.52 | 1.22 | 1.64 | 1.34 | 1.49 |
| Nightgowns and sleeping pajamas: Cotton, light..... | .22 | .06 | .15 | .12 | .30 | .46 | .71 | .69 |
| flannel..... | .38 | .31 | .33 | .35 | .55 | .46 | .42 | .37 |
| Silk, rayon..... | .17 | .08 | .16 | .23 | .15 | .25 | .17 | .11 |
| Pajamas, lounging and beach: Cotton..... | .11 | .03 | .06 | .12 | .09 | .15 | .28 | .56 |
| Silk, rayon..... | .01 | .01 | .01 | .01 | .01 | .05 | .04 | 0 |
| Other..... | .01 | 0 | .01 | .01 | .01 | .02 | .02 | .04 |
| Bathrobes..... | (*) | 0 | 0 | 0 | (*) | .01 | 0 | 0 |
| Kimonos, negligees..... | .03 | .01 | .02 | .02 | .05 | .10 | .12 | .07 |
| Hose: Silk..... | .03 | .02 | .01 | .03 | .02 | .06 | .01 | .05 |
| Rayon..... | 7.81 | 3.23 | 6.03 | 9.27 | 8.39 | 11.92 | 15.42 | 16.11 |
| Cotton..... | 1.41 | 1.36 | 1.44 | 1.23 | 1.74 | 1.59 | .79 | 1.57 |
| Wool..... | .67 | .79 | .75 | .71 | .60 | .47 | .40 | .42 |
| Shoes: Street..... | .04 | (*) | .04 | .08 | .06 | .03 | 0 | 0 |
| Dress..... | 1.21 | 1.02 | 1.14 | 1.27 | 1.29 | 1.39 | 1.40 | 1.55 |
| Sport..... | .35 | .24 | .31 | .39 | .37 | .44 | .36 | .65 |
| House slippers..... | .15 | .09 | .12 | .13 | .22 | .23 | .23 | .30 |
| House slippers..... | .35 | .24 | .30 | .33 | .37 | .66 | .45 | .59 |

¹ Includes only persons dependent on family funds for 52 weeks.

* Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS ¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | | | |
|---|---|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | All families \$200 | Families with total annual unit expenditure of— | | | | | | |
| | | Under to | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, women and girls 18 years of age and over</i> ¹ —Continued | | | | | | | | |
| Shoe: Repairs..... | | | | | | | | |
| Shines..... | | | | | | | | |
| Rubbers..... | .05 | .02 | .03 | .05 | .06 | .04 | .10 | .14 |
| Arctics, gaiters..... | .09 | .01 | .09 | .09 | .11 | .15 | .12 | .29 |
| Gloves: Cotton..... | .30 | .11 | .23 | .41 | .37 | .38 | .36 | .59 |
| Leather..... | .10 | .02 | .07 | .11 | .10 | .19 | .14 | .50 |
| Other..... | .05 | .01 | .02 | .07 | .07 | .04 | .21 | .20 |
| Bathing suits, sun suits..... | .01 | 0 | .01 | .01 | .01 | .01 | .02 | .06 |
| Handkerchiefs..... | 2.60 | 1.79 | 1.98 | 2.91 | 3.20 | 3.32 | 2.63 | 5.25 |
| Furs..... | (⁴) | (⁴) | 0 | 0 | 0 | .01 | .01 | .02 |
| Mufflers, scarfs..... | .03 | .01 | .02 | .03 | .04 | .10 | .04 | 0 |
| Handbags, purses..... | .39 | .18 | .31 | .45 | .48 | .56 | .58 | .69 |
| Umbrellas..... | .08 | .04 | .07 | .10 | .08 | .17 | .08 | .09 |
| Garters, belts, hairpins, etc..... | | | | | | | | |
| Cleaning, repairing..... | | | | | | | | |
| Other..... | | | | | | | | |

¹ Includes only persons dependent upon family funds for 52 weeks.

⁴ Less than 0.005 article.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average expenditure per person | | | | | | | |
|--|--------------------------------|---|------------------|----------------|------------------|----------------|------------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, women and girls 18 years of age and over</i> —Continued | | | | | | | | |
| Total expenditure..... | \$33.23 | \$15.05 | \$24.95 | \$34.87 | \$38.76 | \$53.32 | \$59.15 | \$83.85 |
| Hats: Felt..... | 1.09 | .53 | .83 | 1.04 | 1.29 | 1.59 | 2.16 | 3.08 |
| Straw..... | .57 | .25 | .45 | .62 | .72 | .70 | 1.38 | .84 |
| Fabric..... | .19 | .07 | .19 | .22 | .17 | .33 | .23 | .52 |
| Caps and berets: Wool..... | .04 | .03 | .04 | .06 | .06 | .04 | .03 | .05 |
| Other..... | .01 | .01 | (⁵) | .02 | (⁵) | .03 | .01 | 0 |
| Coats: Heavy, plain..... | 1.49 | .65 | 1.38 | 1.78 | 1.39 | 1.74 | 1.63 | 5.01 |
| fur trimmed..... | 2.27 | .61 | 1.06 | 2.32 | 3.15 | 6.39 | 4.32 | 4.35 |
| Fur..... | .32 | 0 | 0 | .29 | 0 | .71 | 1.11 | 4.04 |
| Light, wool..... | .92 | .42 | .70 | .65 | 1.16 | 2.35 | 1.22 | 2.21 |
| cotton..... | .06 | .02 | .03 | .14 | .08 | .02 | .02 | .23 |
| silk, rayon..... | .03 | 0 | .02 | .06 | .02 | 0 | 0 | .10 |
| Raincoats..... | .10 | .05 | .14 | .09 | .21 | .10 | .08 | .16 |
| Sweaters and jackets: | | | | | | | | |
| Wool knit..... | .18 | .08 | .15 | .22 | .26 | .24 | .24 | .33 |
| Wool fabric..... | .08 | .06 | .10 | .08 | .08 | .10 | .11 | 0 |
| Leather, leatherette..... | .02 | .03 | .04 | .02 | .02 | .01 | 0 | 0 |
| Other..... | .04 | .02 | .02 | .03 | .11 | .01 | .01 | 0 |
| Suits: Wool..... | .95 | .38 | .78 | 1.17 | .99 | 1.40 | 2.30 | 1.00 |
| silk, rayon..... | .18 | .10 | .16 | .19 | .13 | .39 | .32 | .41 |
| Other..... | .09 | .05 | .05 | .09 | .08 | .35 | .04 | .29 |
| Waists and middies: | | | | | | | | |
| Silk, rayon..... | .10 | .04 | .04 | .07 | .09 | .22 | .40 | .35 |
| Cotton..... | .04 | .01 | .05 | .03 | .04 | .04 | .09 | .03 |
| Other..... | .01 | 0 | (⁵) | .01 | 0 | .01 | (⁵) | .12 |
| Skirts: Wool..... | .16 | .06 | .16 | .19 | .19 | .17 | .22 | .37 |
| Other..... | .02 | .01 | .01 | .02 | .04 | .08 | 0 | 0 |
| Dresses: Cotton, house street..... | 1.16 | .71 | 1.09 | 1.08 | 1.33 | 1.98 | 1.52 | 1.69 |
| Silk, rayon..... | 1.07 | .55 | .95 | 1.16 | 1.42 | 1.27 | 1.34 | 2.11 |
| Wool..... | 3.57 | 1.44 | 2.56 | 3.81 | 4.18 | 5.16 | 8.41 | 9.01 |
| Other..... | .45 | .16 | .27 | .61 | .44 | .77 | .78 | 1.33 |
| Aprons..... | .26 | .09 | .08 | .26 | .62 | .34 | .59 | .43 |
| Coveralls..... | .10 | .03 | .11 | .10 | .10 | .11 | .23 | .10 |
| Knickers, breeches, shorts..... | .01 | (⁵) | .01 | .01 | .02 | .02 | 0 | 0 |
| Underwear: Slips, cotton..... | .27 | .23 | .30 | .24 | .27 | .47 | .20 | .16 |
| silk..... | .56 | .19 | .34 | .52 | .80 | 1.12 | 1.23 | 1.41 |
| rayon..... | .35 | .22 | .32 | .50 | .34 | .30 | .43 | .51 |
| Corsets, girdles..... | .40 | .08 | .23 | .25 | .56 | 1.02 | 1.15 | 1.15 |
| Brassieres..... | .12 | .05 | .09 | .16 | .17 | .12 | .09 | .31 |
| Union suits and combinations: Cotton..... | .18 | .11 | .18 | .21 | .20 | .31 | .13 | .23 |
| Wool..... | .10 | .02 | .07 | .12 | .10 | .19 | .14 | .26 |
| Silk, rayon..... | .15 | .05 | .11 | .15 | .22 | .18 | .27 | .56 |
| Underwaists, shirts..... | .13 | .08 | .10 | .12 | .19 | .22 | .16 | .31 |
| Bloomers and panties: Cotton..... | .08 | .08 | .08 | .06 | .11 | .04 | .05 | .21 |
| Rayon..... | .60 | .47 | .54 | .65 | .55 | .80 | .74 | .87 |
| Silk..... | .15 | .03 | .10 | .08 | .23 | .34 | .36 | .58 |
| Nightgowns and sleeping pajamas: Cotton, light flannel..... | .26 | .17 | .20 | .24 | .42 | .36 | .34 | .37 |
| Silk, rayon..... | .14 | .04 | .13 | .19 | .13 | .28 | .17 | .12 |
| Silk, rayon..... | .15 | .02 | .07 | .16 | .10 | .21 | .39 | .97 |
| Pajamas, lounging and beach: | | | | | | | | |
| Cotton..... | .02 | .01 | .01 | .01 | .01 | .06 | .07 | 0 |
| Silk, rayon..... | .02 | 0 | .02 | .01 | .01 | .07 | .03 | .16 |
| Other..... | (⁵) | 0 | 0 | 0 | .01 | .05 | 0 | 0 |
| Bathrobes..... | .11 | .01 | .05 | .06 | .22 | .28 | .36 | .28 |
| Kimonos, negligees..... | .06 | .02 | .01 | .05 | .05 | .18 | .26 | .14 |
| Hose: Silk..... | 4.73 | 1.79 | 3.55 | 5.47 | 5.31 | 6.61 | 10.51 | 11.23 |
| Rayon..... | .58 | .56 | .50 | .47 | .73 | .84 | .36 | .94 |
| Cotton..... | .17 | .15 | .16 | .21 | .15 | .16 | .09 | .15 |
| Wool..... | .02 | (⁵) | .01 | .04 | .04 | .06 | 0 | 0 |
| Shoes: Street..... | 3.59 | 2.29 | 3.10 | 3.70 | 3.98 | 4.77 | 5.69 | 6.83 |
| Dress..... | 1.16 | .66 | .98 | 1.28 | 1.29 | 1.62 | 1.37 | 2.70 |
| Sport..... | .34 | .16 | .29 | .28 | .53 | .53 | .53 | .94 |
| House slippers..... | .25 | .13 | .17 | .24 | .29 | .52 | .38 | .68 |
| Shoe: Repairs..... | .46 | .21 | .38 | .40 | .56 | .66 | .89 | 1.27 |
| Shines..... | .02 | .02 | .01 | .01 | .01 | .03 | .02 | .24 |

¹ Includes only persons dependent on family funds for 52 weeks.⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES—Continued

| Item | Average expenditure per person | | | | | | | |
|---|--------------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Clothing, women and girls 18 years of age and over</i> ¹ —Continued | | | | | | | | |
| Rubbers..... | \$0.04 | \$0.01 | \$0.02 | \$0.06 | \$0.05 | \$0.04 | \$0.07 | \$0.14 |
| Arctics, gaiters..... | .11 | .01 | .07 | .11 | .14 | .17 | .15 | .36 |
| Gloves: Cotton..... | .20 | .06 | .13 | .25 | .27 | .30 | .27 | .54 |
| Leather..... | .15 | .02 | .07 | .17 | .15 | .31 | .23 | .88 |
| Other..... | .05 | .01 | .02 | .05 | .07 | .03 | .22 | .21 |
| Bathing suits, sunsuits..... | .02 | 0 | .01 | .04 | .01 | .04 | .03 | .08 |
| Handkerchiefs..... | .18 | .09 | .13 | .19 | .24 | .25 | .19 | .49 |
| Furs..... | .05 | .07 | 0 | 0 | 0 | .29 | .07 | .38 |
| Mufflers, scarfs..... | .02 | .01 | .01 | .02 | .03 | .07 | .03 | 0 |
| Handbags, purses..... | .38 | .11 | .24 | .39 | .49 | .67 | .65 | 1.50 |
| Umbrellas..... | .13 | .06 | .11 | .16 | .14 | .33 | .14 | .14 |
| Garters, belts, hairpins, etc..... | .07 | .04 | .05 | .07 | .06 | .13 | .08 | .18 |
| Cleaning, repairing..... | .80 | .21 | .45 | .89 | 1.02 | 1.41 | 1.74 | 2.54 |
| Other..... | .25 | .03 | .05 | .13 | .08 | .20 | .07 | 4.67 |

¹ Includes only persons dependent on family funds for 52 weeks.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|---|---|---|----------------|----------------|----------------|--------------------------------|---|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, girls 12 through 17 years of age²</i> | | | | | | | | | | |
| Total..... | | | | | | \$25.60 | \$14.94 | \$27.56 | \$29.11 | \$64.71 |
| Hats: Felt..... | 0.55 | 0.38 | 0.53 | 0.61 | 1.29 | .65 | .37 | .59 | .72 | 2.10 |
| Straw..... | .20 | .15 | .23 | .37 | .14 | .25 | .11 | .28 | .59 | .25 |
| Fabric..... | .14 | .09 | .11 | .17 | .39 | .17 | .07 | .11 | .19 | .80 |
| Caps and berets: Wool..... | .36 | .33 | .47 | .41 | .12 | .20 | .18 | .25 | .25 | .11 |
| Other..... | .09 | .09 | .06 | .21 | .02 | .04 | .04 | .02 | .07 | .01 |
| Coats: Heavy, plain..... | .20 | .14 | .26 | .24 | .19 | 2.15 | 1.11 | 3.09 | 3.40 | 2.12 |
| fur trimmed..... | .06 | .04 | .02 | .09 | .26 | 1.19 | .41 | .33 | 1.33 | 7.53 |
| Fur..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Light, wool..... | .09 | .10 | .06 | .05 | .13 | .58 | .56 | .60 | .26 | 1.13 |
| cotton..... | .01 | 0 | .02 | 0 | 0 | 0 | 0 | .22 | 0 | 0 |
| silk, rayon..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Play suits: Wool knit..... | (4) | (4) | (4) | (4) | .02 | 0 | 0 | 0 | 0 | 0 |
| Cotton suede..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other..... | .01 | (4) | .01 | .01 | .06 | .01 | (5) | .01 | .01 | .07 |
| Raincoats..... | .05 | .03 | .09 | .01 | .02 | .09 | .07 | .16 | .02 | .07 |
| Sweaters and jackets: | | | | | | | | | | |
| Wool knit..... | .33 | .26 | .24 | .40 | .81 | .38 | .30 | .36 | .64 | .46 |
| Wool fabric..... | .14 | .16 | .19 | .04 | .08 | .20 | .18 | .34 | .07 | .08 |
| Leather, leatherette..... | .05 | .02 | .05 | .03 | .18 | .10 | .07 | .09 | .03 | .38 |
| Other..... | .02 | .01 | .04 | 0 | 0 | .02 | .01 | .05 | 0 | 0 |
| Suits: Wool..... | .09 | .03 | .16 | .04 | .17 | .99 | .26 | 1.75 | 0.44 | 2.90 |
| Silk, rayon..... | .01 | .01 | .01 | 0 | 0 | .02 | .01 | .03 | 0 | 0 |
| Other..... | .04 | .01 | .01 | .03 | .26 | .08 | .03 | .06 | .04 | .49 |
| Waists and middies: | | | | | | | | | | |
| Silk, rayon..... | .09 | .01 | .06 | .18 | .38 | .10 | .02 | .09 | .14 | .47 |
| Cotton..... | .16 | .09 | .16 | .38 | .13 | .11 | .05 | .11 | .28 | .07 |
| Other..... | .02 | 0 | 0 | .08 | .05 | .02 | 0 | 0 | .10 | .01 |
| Skirts: Wool..... | .26 | .21 | .29 | .43 | .19 | .42 | .30 | .45 | .75 | .38 |
| Other..... | .05 | (5) | .02 | .01 | .39 | .08 | (5) | .03 | .02 | .70 |
| Dresses: Cotton, house street..... | .49 | .40 | .77 | .43 | .12 | .41 | .28 | .75 | .32 | .07 |
| Silk, rayon..... | 1.05 | .97 | 1.19 | .95 | 1.08 | 1.16 | .87 | 1.62 | .88 | 1.42 |
| Wool..... | .59 | .37 | .55 | .74 | 1.56 | 2.27 | 1.13 | 1.75 | 2.52 | 9.11 |
| Other..... | .10 | .08 | .06 | .19 | .15 | .31 | .21 | .21 | .52 | .78 |
| Other..... | .03 | 0 | .01 | .14 | .08 | .12 | 0 | .01 | .61 | .24 |
| Aprons..... | .04 | .01 | .11 | 0 | 0 | 0 | (5) | .06 | 0 | 0 |
| Overalls..... | (4) | 0 | .01 | 0 | 0 | (5) | 0 | (5) | 0 | 0 |
| Knickers, breeches, shorts..... | (4) | 0 | .01 | 0 | 0 | (5) | 0 | .01 | 0 | 0 |
| Underwear: | | | | | | | | | | |
| Slips, cotton..... | .68 | .78 | .59 | .63 | .63 | .29 | .28 | .27 | .35 | .27 |
| silk..... | .27 | .07 | .38 | .22 | .97 | .23 | .06 | .29 | .17 | .91 |
| rayon..... | .39 | .27 | .51 | .65 | .14 | .22 | .15 | .27 | .41 | .13 |
| Corsets, girdles..... | .03 | .02 | 0 | .03 | .13 | .02 | .01 | 0 | .04 | .14 |
| Brassieres..... | .36 | .15 | .54 | .61 | .35 | .10 | .04 | .14 | .19 | .12 |
| Union suits and combinations: | | | | | | | | | | |
| Cotton..... | .24 | .22 | .21 | .41 | .10 | .10 | .09 | .10 | .15 | .08 |
| Wool..... | .12 | .05 | .15 | .27 | .09 | .07 | .03 | .10 | .18 | .05 |
| Silk, rayon..... | .06 | .04 | .10 | .11 | 0 | .04 | .02 | .07 | .05 | 0 |
| Underwaists, shirts..... | .29 | .21 | .26 | .31 | .78 | .09 | .05 | .06 | .06 | .37 |
| Bloomers and panties: | | | | | | | | | | |
| Cotton..... | .45 | .43 | .67 | .29 | 0 | .13 | .12 | .21 | .07 | 0 |
| Rayon..... | 1.81 | 1.47 | 1.95 | 1.72 | 3.08 | .65 | .39 | .60 | .54 | 2.21 |
| Silk..... | .07 | .07 | .06 | 0 | .20 | .03 | .03 | .03 | 0 | .13 |
| Nightgowns and sleeping pajamas: | | | | | | | | | | |
| Cotton, light..... | .27 | .19 | .28 | .35 | .56 | .17 | .10 | .17 | .20 | .44 |
| flannel..... | .16 | .05 | .17 | .36 | .30 | .12 | .03 | .13 | .27 | .28 |
| Silk, rayon..... | .04 | .01 | .04 | .03 | .17 | .05 | .01 | .02 | .04 | .34 |
| Pajamas, lounging and beach: | | | | | | | | | | |
| Cotton..... | .02 | .03 | 0 | 0 | 0 | .02 | .03 | .03 | 0 | 0 |
| Silk, rayon..... | .02 | (4) | .01 | .06 | .04 | .02 | .01 | .02 | 0 | .04 |
| Other..... | (4) | (4) | 0 | 0 | 0 | (5) | (5) | 0 | 0 | 0 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.005 article.³ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | Average expenditure per person | | | | | |
|--|---|---|----------------|----------------|--------------------------------|--------------|---|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, girls 12 through 17 years of age—Continued</i> | | | | | | | | | | |
| Bathrobes..... | (4) | 0 | 0 | \$0.01 | \$0.02 | \$.01 | 0 | 0 | \$0.02 | \$0.06 |
| Kimonos, negligees..... | (4) | 0 | 0 | 0 | 0 | (5) | 0 | (5) | 0 | 0 |
| Hose: Silk..... | 4.84 | 2.46 | 4.42 | 5.02 | 17.38 | 2.45 | \$1.04 | \$2.30 | 2.10 | 10.22 |
| Rayon..... | 1.33 | .79 | 2.08 | 1.74 | .80 | .43 | .27 | .66 | .59 | .21 |
| Cotton..... | 2.86 | 3.17 | 2.74 | 3.50 | .76 | .52 | .49 | .52 | .82 | .20 |
| Wool..... | .13 | .04 | .04 | .61 | .08 | .04 | .01 | .01 | .19 | .03 |
| Shoes: Street..... | 1.83 | 1.81 | 1.83 | 1.88 | 1.78 | 3.89 | 3.31 | 3.95 | 4.46 | 5.57 |
| Dress..... | .40 | .25 | .47 | .49 | .75 | .99 | .58 | 1.19 | 1.17 | 1.93 |
| Sport..... | .37 | .22 | .49 | .33 | .74 | .73 | .33 | 1.00 | .52 | 2.13 |
| House slippers..... | .04 | .01 | .08 | .04 | .07 | .03 | .01 | .05 | .02 | .05 |
| Shoe: Repairs..... | | | | | | .67 | .36 | .76 | .98 | 1.32 |
| Shines..... | | | | | | .01 | 0 | 0 | 0 | .08 |
| Rubbers..... | .04 | .02 | .04 | .08 | .02 | .03 | .02 | .04 | .06 | .03 |
| Arctic, gaiters..... | .08 | (4) | .13 | .06 | .33 | .09 | (5) | .16 | .07 | .34 |
| Gloves: Cotton..... | .21 | .09 | .25 | .18 | .72 | .11 | .03 | .10 | .09 | .52 |
| Leather..... | .02 | .01 | .04 | 0 | .05 | .04 | .01 | .08 | 0 | .10 |
| Other..... | .04 | .03 | .04 | .04 | .02 | .02 | .02 | .03 | .02 | .01 |
| Bathing suits, sun suits..... | .08 | .01 | .08 | .07 | .48 | .15 | .01 | .08 | .16 | .98 |
| Handkerchiefs..... | 2.55 | 1.49 | 3.12 | 3.84 | 3.70 | 1.13 | .07 | .16 | .20 | .21 |
| Furs..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mufflers, scarfs..... | .05 | .02 | .01 | .06 | .36 | .03 | .01 | (5) | .04 | .19 |
| Handbags, purses..... | .35 | .22 | .32 | .34 | 1.07 | .24 | .11 | .17 | .15 | 1.21 |
| Umbrellas..... | .03 | (4) | .02 | .06 | .13 | .05 | .01 | .02 | .15 | .22 |
| Garters, belts, hairpins, etc..... | | | | | | .04 | .05 | .04 | .04 | .03 |
| Cleaning, repairing..... | | | | | | .29 | .09 | .28 | .25 | 1.31 |
| Other..... | | | | | | .07 | .02 | .02 | .04 | .50 |
| <i>Clothing, girls 6 through 11 years of age¹</i> | | | | | | | | | | |
| Total..... | | | | | | 13.83 | 8.38 | 14.21 | 23.96 | 32.16 |
| Hats: Felt..... | 0.17 | 0.08 | 0.20 | 0.46 | 0.19 | .13 | .06 | .15 | .34 | .11 |
| Straw..... | .08 | .02 | .20 | .21 | .20 | .06 | .01 | .10 | .18 | .08 |
| Fabric..... | .04 | .01 | .06 | .10 | .12 | .03 | .01 | .05 | .05 | .07 |
| Caps and berets: Wool..... | .51 | .52 | .51 | .56 | .39 | .23 | .20 | .23 | .32 | .33 |
| Other..... | .10 | .08 | .08 | .16 | .25 | .04 | .02 | .03 | .05 | .15 |
| Coats: Heavy, plain..... | .20 | .13 | .14 | .37 | .49 | 1.24 | .70 | 1.03 | 2.54 | 3.30 |
| fur trimmed..... | .03 | .01 | .02 | .08 | .20 | .30 | .04 | .11 | .80 | 1.90 |
| Fur..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Light, wool..... | .09 | .04 | .10 | .06 | .42 | .45 | .12 | .49 | .56 | 2.43 |
| cotton..... | .02 | .02 | .03 | .02 | .03 | .06 | .05 | .09 | .02 | .12 |
| silk, rayon..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Play suits: Wool knit..... | .02 | (4) | .04 | .01 | .09 | .03 | (5) | .06 | .05 | .09 |
| Cotton suede..... | .03 | (4) | .07 | .01 | .14 | .02 | (5) | .04 | .03 | .06 |
| Other..... | .04 | .01 | .09 | .02 | .18 | .03 | (5) | .06 | .05 | .09 |
| Raincoats..... | .06 | .02 | .06 | .08 | .26 | .13 | .03 | .11 | .10 | .87 |
| Sweaters and jackets: | | | | | | | | | | |
| Wool knit..... | .25 | .17 | .27 | .58 | .20 | .26 | .16 | .27 | .62 | .24 |
| Wool fabric..... | .14 | .14 | .14 | .17 | .13 | .16 | .13 | .17 | .25 | .19 |
| Leather, leatherette..... | .01 | (4) | 0 | .02 | .06 | .02 | .01 | 0 | .02 | .17 |
| Other..... | .06 | .09 | .02 | 0 | .07 | .03 | .04 | .01 | 0 | .05 |
| Suits: Wool..... | .02 | 0 | 0 | .13 | .04 | .01 | 0 | 0 | .03 | .09 |
| Silk, rayon..... | .01 | 0 | .02 | 0 | 0 | (5) | 0 | .01 | 0 | 0 |
| Other..... | (4) | 0 | 0 | .02 | .03 | (5) | 0 | 0 | .01 | .04 |
| Waists and middles: | | | | | | | | | | |
| Silk, rayon..... | .03 | .04 | 0 | .04 | 0 | .01 | .01 | 0 | .02 | 0 |
| Cotton..... | .08 | .04 | .10 | .21 | .02 | .05 | .02 | .04 | .16 | .01 |
| Other..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Skirts: Wool..... | .03 | .03 | .05 | .02 | 0 | .02 | .01 | .05 | .02 | 0 |
| Other..... | .03 | .01 | .06 | .08 | 0 | .03 | (5) | .04 | .17 | 0 |

¹ Includes only persons dependent on family funds for 52 weeks.
⁴ Less than 0.005 article.
⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|--|---|---|----------------|----------------|----------------|--------------------------------|---|------------------|------------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, girls 6 through 11 years of age—Continued</i> | | | | | | | | | | |
| Dresses: Cotton..... | 2.37 | 1.68 | 2.38 | 2.76 | 6.47 | \$1.90 | \$1.16 | \$1.89 | \$2.53 | \$5.90 |
| Silk, rayon..... | .22 | .06 | .31 | .57 | .41 | .42 | .09 | .64 | 1.09 | .74 |
| Wool..... | .08 | .05 | .03 | .27 | .08 | .18 | .10 | .07 | .68 | .13 |
| Other..... | .08 | .03 | .08 | .30 | .02 | .08 | .02 | .11 | .30 | .05 |
| Aprons..... | .03 | .02 | .04 | .05 | .03 | .01 | .01 | .01 | .02 | .01 |
| Coveralls..... | .03 | .02 | .02 | .08 | .06 | .02 | .02 | (⁵) | .03 | .02 |
| Knickers, breeches, shorts..... | .03 | 0 | .10 | 0 | .07 | .01 | 0 | .04 | 0 | .05 |
| Underwear: | | | | | | | | | | |
| Slips, cotton..... | .65 | .45 | .75 | .62 | 1.83 | .20 | .14 | .22 | .22 | .47 |
| Silk..... | .03 | .01 | .03 | .14 | .02 | .01 | (⁵) | .01 | .05 | .01 |
| rayon..... | .12 | .07 | .03 | .34 | .43 | .05 | .02 | .01 | .16 | .22 |
| Union suits and combinations: | | | | | | | | | | |
| Cotton..... | .69 | .42 | .96 | 1.15 | .80 | .32 | .19 | .50 | .47 | .42 |
| Wool..... | .18 | .08 | .31 | .16 | .46 | .13 | .05 | .21 | .09 | .45 |
| Silk, rayon..... | .07 | .01 | .07 | .10 | .46 | .04 | .01 | .03 | .06 | .23 |
| Underwaists, shirts..... | .32 | .17 | .36 | .54 | .71 | .09 | .05 | .09 | .17 | .22 |
| Bloomers and panties: | | | | | | | | | | |
| Cotton..... | .96 | 1.19 | .67 | .35 | 1.44 | .19 | .23 | .13 | .07 | .33 |
| Rayon..... | 1.06 | .96 | 1.14 | 1.55 | .58 | .28 | .26 | .26 | .42 | .28 |
| Silk..... | .02 | .02 | 0 | .05 | 0 | (⁵) | (⁵) | 0 | .01 | 0 |
| Nightgowns and sleeping pajamas: | | | | | | | | | | |
| Cotton, light..... | .22 | .13 | .23 | .40 | .50 | .09 | .05 | .11 | .18 | .19 |
| flannel..... | .18 | .10 | .20 | .41 | .29 | .11 | .04 | .12 | .27 | .22 |
| Silk, rayon..... | (⁴) | 0 | 0 | .01 | .02 | (⁴) | 0 | 0 | .01 | .01 |
| Pajamas, lounging and beach: | | | | | | | | | | |
| Cotton..... | .03 | (⁴) | .03 | .06 | .14 | .03 | (⁵) | .04 | .06 | .09 |
| Silk, rayon..... | .04 | .01 | .02 | 0 | .46 | .02 | (⁵) | .01 | 0 | .18 |
| Other..... | .01 | 0 | .03 | 0 | 0 | (⁵) | 0 | .02 | 0 | 0 |
| Bathrobes..... | .01 | (⁴) | .01 | 0 | .10 | .01 | .01 | .01 | 0 | .10 |
| Kimonos, negligees..... | (⁴) | 0 | .01 | 0 | 0 | (⁵) | 0 | .01 | 0 | 0 |
| Hose: Silk..... | .69 | .36 | .60 | 2.21 | .51 | .15 | .08 | .12 | .49 | .19 |
| Rayon..... | .93 | .44 | 1.35 | 1.65 | 1.71 | .17 | .07 | .27 | .33 | .29 |
| Cotton..... | 4.88 | 4.43 | 4.40 | 6.15 | 7.26 | .80 | .70 | .77 | 1.10 | 1.08 |
| Wool..... | .23 | .08 | .21 | .81 | .26 | .05 | .02 | .04 | .21 | .06 |
| Shoes: Street and dress..... | 2.45 | 2.03 | 2.54 | 3.44 | 3.23 | 3.94 | 2.86 | 3.93 | 6.60 | 6.57 |
| Sport..... | .26 | .16 | .30 | .31 | .72 | .36 | .18 | .43 | .38 | 1.26 |
| House slippers..... | .03 | 0 | .01 | .13 | .14 | .02 | 0 | (⁵) | .11 | .04 |
| Shoe: Repairs..... | | | | | | .30 | .19 | .33 | .44 | .72 |
| Shines..... | | | | | | 0 | 0 | 0 | 0 | 0 |
| Rubbers..... | .06 | .02 | .11 | .07 | .11 | .04 | .02 | .08 | .06 | .08 |
| Arctics, gaiters..... | .09 | .03 | .13 | .14 | .33 | .09 | .03 | .14 | .13 | .26 |
| Gloves: Cotton..... | .17 | .08 | .16 | .43 | .35 | .06 | .02 | .07 | .19 | .13 |
| Leather..... | .04 | 0 | .02 | .09 | .22 | .03 | 0 | .02 | .08 | .13 |
| Other..... | .05 | .02 | .04 | .13 | .15 | .02 | .01 | .02 | .06 | .06 |
| Bathing suits, sun suits..... | .06 | .01 | .13 | .03 | .28 | .09 | .01 | .16 | .16 | .27 |
| Handkerchiefs..... | 1.43 | .83 | 1.17 | 3.16 | 3.28 | .06 | .04 | .05 | .11 | .16 |
| Furs..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mufflers, scarfs..... | .02 | .01 | .01 | .08 | 0 | .01 | .01 | .01 | .05 | 0 |
| Handbags, purses..... | .13 | .08 | .14 | .21 | .23 | .03 | .03 | .03 | .04 | .06 |
| Umbrellas..... | .01 | .02 | 0 | .02 | 0 | .01 | .01 | 0 | (⁵) | 0 |
| Garters, belts, hairpins, etc..... | | | | | | .01 | .01 | .01 | .01 | .03 |
| Cleaning, repairing..... | | | | | | .05 | .02 | .05 | .12 | .06 |
| Other..... | | | | | | .01 | .01 | 0 | .01 | 0 |

¹ Includes only persons dependent on family funds for 52 weeks.⁴ Less than 0.005 article.⁵ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*

PERSONS ¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|--|---|---|----------------|----------------|----------------|--------------------------------|---|------------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, girls 2 through 5 years of age ¹</i> | | | | | | | | | | |
| Total | | | | | | \$7.89 | \$5.26 | \$8.72 | \$15.77 | \$18.98 |
| Hats: Felt | 0.08 | 0.01 | 0.11 | 0.27 | 0.33 | .07 | (²) | .11 | .23 | .34 |
| Straw | .02 | .01 | .01 | .11 | 0 | .01 | (²) | .01 | .09 | 0 |
| Fabric | .01 | .01 | 0 | .08 | 0 | .01 | .01 | 0 | .08 | 0 |
| Caps and berets: Wool | .21 | .18 | .26 | .21 | .13 | .10 | .07 | .09 | .24 | .08 |
| Other | .10 | .10 | .12 | 0 | 0 | .03 | .03 | .04 | 0 | 0 |
| Coats: Heavy, plain | .20 | .10 | .30 | .15 | .73 | .67 | .33 | .96 | .89 | 2.29 |
| fur trimmed | .01 | .01 | .01 | .04 | 0 | .05 | .01 | .07 | .21 | 0 |
| Fur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Light, wool | .03 | .01 | .07 | 0 | 0 | .08 | .01 | .19 | 0 | 0 |
| cotton | .02 | .02 | 0 | 0 | 0 | .06 | .08 | .06 | 0 | 0 |
| silk, rayon | .01 | .01 | .01 | 0 | 0 | .02 | .03 | .03 | 0 | 0 |
| Play suits: Wool knit | .04 | .02 | .06 | .08 | .01 | .07 | .02 | .14 | .09 | .01 |
| Cotton suede | .05 | .02 | .07 | .10 | .02 | .03 | .01 | .06 | .04 | .01 |
| Other | .08 | .04 | .12 | .16 | .03 | .14 | .04 | .28 | .19 | .03 |
| Raincoats | .01 | .01 | .01 | 0 | 0 | .01 | .01 | .01 | 0 | 0 |
| Sweaters and jackets: | | | | | | | | | | |
| Wool knit | .22 | .21 | .23 | .21 | .47 | .15 | .11 | .15 | .25 | .58 |
| Wool fabric | .11 | .10 | .11 | .26 | 0 | .09 | .08 | .04 | .36 | 0 |
| Leather, leatherette | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | .09 | .16 | .03 | 0 | 0 | .05 | .09 | .01 | 0 | 0 |
| Suits: Wool | .06 | .06 | .04 | .18 | 0 | .21 | .20 | .02 | 1.08 | 0 |
| Silk, rayon | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | .01 | .01 | .01 | 0 | .13 | .07 | .03 | .03 | 0 | 1.86 |
| Waists and middies: | | | | | | | | | | |
| Silk, rayon | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Wool | .02 | .03 | .02 | 0 | 0 | .01 | .01 | (²) | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Skirts: Wool | (⁴) | .01 | 0 | 0 | 0 | (²) | (²) | 0 | 0 | 0 |
| Other | .01 | 0 | .02 | 0 | 0 | (²) | 0 | .01 | 0 | 0 |
| Dresses: Cotton | 2.11 | 1.80 | 2.40 | 2.16 | 4.13 | 1.04 | .75 | 1.28 | 1.18 | 2.60 |
| Silk, rayon | .19 | .04 | .20 | 1.03 | 0 | .29 | .04 | .23 | 1.93 | 0 |
| Wool | .03 | .02 | 0 | .22 | 0 | .04 | .03 | 0 | .31 | 0 |
| Other | .03 | 0 | .08 | 0 | 0 | .01 | 0 | .03 | 0 | 0 |
| Aprons | .01 | .02 | .01 | 0 | 0 | (²) | .01 | (²) | 0 | 0 |
| Coveralls | .11 | .07 | .05 | .12 | 2.00 | .07 | .04 | .03 | .06 | 1.43 |
| Knickers, breeches, shorts | .03 | 0 | .08 | 0 | 0 | .01 | 0 | .02 | 0 | 0 |
| Underwear: | | | | | | | | | | |
| Slips, cotton | .52 | .36 | .80 | .43 | 0 | .11 | .06 | .19 | .05 | 0 |
| silk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| rayon | .03 | .06 | .01 | 0 | 0 | (²) | .01 | (²) | 0 | 0 |
| Union suits and combinations: Cotton | .69 | .52 | .96 | .61 | .27 | .27 | .16 | .40 | .38 | .13 |
| Wool | .24 | .04 | .37 | .61 | 1.00 | .13 | .02 | .23 | .29 | .36 |
| Silk, rayon | .07 | 0 | .07 | .31 | .53 | .03 | 0 | .03 | .11 | .31 |
| Underwaists, shirts | .16 | .09 | .25 | .16 | 0 | .04 | .02 | .06 | .03 | 0 |
| Bloomers and panties: | | | | | | | | | | |
| Cotton | .65 | .75 | .50 | .90 | 0 | .09 | .09 | .08 | .15 | 0 |
| Rayon | .48 | .39 | .40 | 1.02 | 1.34 | .10 | .09 | .08 | .24 | .35 |
| Silk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nightgowns and sleeping pajamas: Cotton, light | .19 | .11 | .32 | .15 | 0 | .09 | .04 | .16 | .09 | 0 |
| flannel | .23 | .14 | .25 | .51 | .67 | .12 | .06 | .13 | .34 | .35 |
| Silk, rayon | .02 | 0 | .02 | 0 | .40 | .01 | 0 | .01 | 0 | .24 |
| Pajamas, lounging and beach: Cotton | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Silk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Bathrobes | .01 | 0 | .01 | .09 | 0 | .01 | 0 | (²) | .07 | 0 |
| Kimonos, negligees | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

¹ Includes only persons dependent on family funds for 52 weeks.

² Less than 0.005 article.

³ Less than 0.5 cent.

TABLE A-8.—*Clothing Expenditures, by Consumption Level—Continued*PERSONS¹ IN 1,566 NEGRO FAMILIES IN 16 CITIES

| Item | Average number of articles purchased per person | | | | | Average expenditure per person | | | | |
|---|---|---|----------------|----------------|----------------|--------------------------------|---|----------------|----------------|----------------|
| | All families | Families with total annual unit expenditure of— | | | | All families | Families with total annual unit expenditure of— | | | |
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 and over |
| <i>Clothing, girls 2 through 5 years of age—Continued</i> | | | | | | | | | | |
| Hose: Silk..... | 0.34 | 0.26 | 0.41 | 0.32 | 1.06 | \$0.03 | \$0.01 | \$0.05 | \$0.08 | \$0.16 |
| Rayon..... | .50 | .14 | .96 | .43 | 1.20 | .08 | .02 | .15 | .06 | .20 |
| Cotton..... | 3.36 | 3.12 | 3.15 | 5.08 | 5.07 | .47 | .39 | .46 | .80 | 1.10 |
| Wool..... | .12 | .10 | .11 | .27 | 0 | .03 | .02 | .02 | .10 | 0 |
| Shoes: Street and dress..... | 1.88 | 1.80 | 1.64 | 3.07 | 2.47 | 2.36 | 2.03 | 2.12 | 4.50 | 4.35 |
| Sport..... | .09 | .09 | .10 | .04 | 0 | .10 | .11 | .11 | .06 | 0 |
| House slippers..... | .04 | .01 | .03 | .27 | .13 | .02 | (⁵) | .01 | .13 | .03 |
| Shoe: Repairs..... | | | | | | .07 | .02 | .09 | .09 | .51 |
| Shine..... | | | | | | 0 | 0 | 0 | 0 | 0 |
| Rubbers..... | .06 | 0 | .12 | .09 | .33 | .05 | 0 | .08 | .07 | .33 |
| Arctics, gaiters..... | .01 | 0 | .02 | .04 | .13 | .02 | 0 | .03 | .04 | .39 |
| Gloves: Cotton..... | .09 | .08 | .08 | .23 | 0 | .03 | .02 | .03 | .07 | 0 |
| Leather..... | .01 | 0 | 0 | .09 | 0 | .01 | 0 | 0 | .07 | 0 |
| Other..... | .03 | .01 | .03 | .04 | .47 | .01 | (⁵) | .01 | .02 | .20 |
| Bathing suits, sun suits..... | .21 | .11 | .30 | .40 | .07 | .12 | .02 | .24 | .16 | .02 |
| Handkerchiefs..... | .57 | .41 | .65 | 1.30 | 0 | .02 | .01 | .02 | .07 | 0 |
| Furs..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mufflers, scarfs..... | .02 | 0 | 0 | .09 | .33 | .01 | 0 | 0 | .05 | .33 |
| Handbags, purses..... | .07 | .03 | .07 | .35 | 0 | .01 | (⁵) | .01 | .10 | 0 |
| Umbrellas..... | .01 | .02 | 0 | 0 | 0 | (⁵) | (⁵) | 0 | 0 | 0 |
| Garters, belts, hairpins, etc..... | | | | | | .01 | 0 | .01 | .05 | .13 |
| Cleaning, repairing..... | | | | | | .05 | .02 | .01 | .27 | .26 |
| Other..... | | | | | | 0 | 0 | 0 | 0 | 0 |
| <i>Clothing, infants⁶</i> | | | | | | | | | | |
| Total..... | | | | | | 7.01 | 2.86 | 5.86 | 14.48 | 13.79 |
| Caps, hoods, bonnets..... | .71 | .31 | 1.01 | 1.23 | .46 | .31 | .11 | .31 | .69 | .37 |
| Coats..... | .36 | .13 | .48 | .38 | 1.01 | .83 | .17 | .79 | 1.14 | 3.40 |
| Sweaters, sacques..... | .48 | .42 | .43 | .75 | .37 | .34 | .24 | .26 | .65 | .35 |
| Sweater suits..... | .30 | .10 | .22 | .59 | .80 | .55 | .13 | .29 | 1.41 | 1.48 |
| Dresses, rompers..... | 2.39 | 1.00 | 2.29 | 5.85 | 1.69 | 1.13 | .85 | .93 | 3.13 | 1.05 |
| Skirts, gertrudes..... | .51 | .27 | .76 | .64 | .54 | .16 | .08 | .19 | .22 | .23 |
| Shirts, bands..... | 1.34 | .65 | 1.90 | 2.17 | .91 | .72 | .16 | .39 | .79 | .41 |
| Diapers..... | 7.02 | 5.78 | 8.39 | 7.78 | 6.72 | .37 | .47 | .78 | 1.06 | .92 |
| Sleeping garments..... | .73 | .19 | .87 | 1.59 | .94 | .38 | .06 | .34 | .93 | .81 |
| Stockings..... | 3.32 | 1.70 | 3.17 | 6.50 | 4.09 | .49 | .22 | .37 | .98 | 1.04 |
| Bootees, shoes..... | 1.45 | .77 | 1.36 | 3.01 | 2.15 | 1.40 | .57 | 1.09 | 2.87 | 3.20 |
| Layettees..... | .02 | 0 | 0 | .08 | 0 | .04 | 0 | 0 | .19 | 0 |
| Other..... | | | | | | .29 | .30 | .12 | .42 | .53 |

¹ Includes only persons dependent on family funds for 52 weeks.² Less than 0.5 cent.³ Infants 1 to 2 years of age are included only if dependent on family funds for 52 weeks; those under 1 year of age are included regardless of the number of weeks dependent on family funds.

TABLE A-9.—Transportation Expenditures, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|-----------------------------|-------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 and over | |
| Percentage of families in survey..... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families spending for transportation..... | 97.6 | 88.3 | 94.7 | 96.6 | 98.8 | 98.7 | 99.3 | 99.1 | 99.4 | 99.8 | 99.4 | 99.9 | 98.2 |
| Percentage of families owning automobiles..... | 44.4 | 17.0 | 27.8 | 37.0 | 42.8 | 48.5 | 52.8 | 57.5 | 58.4 | 68.4 | 71.4 | 66.5 | 78.9 |
| Made: 1936..... | 1.3 | 0 | 0 | .3 | 5 | .6 | 1.3 | 2.4 | 2.7 | 4.4 | 5.5 | 7.9 | 6.9 |
| 1933-35..... | 16.8 | 0 | 3.2 | 8.2 | 11.0 | 15.0 | 18.4 | 24.0 | 29.2 | 34.6 | 50.1 | 50.0 | 59.6 |
| 1930-32..... | 31.0 | 18.8 | 18.4 | 27.1 | 32.1 | 32.9 | 36.8 | 37.0 | 33.9 | 33.0 | 28.2 | 21.0 | 16.9 |
| 1927-29..... | 41.8 | 61.2 | 59.2 | 49.3 | 46.8 | 44.6 | 37.2 | 32.7 | 28.3 | 23.7 | 14.7 | 13.9 | 13.3 |
| Before 1927..... | 9.1 | 20.0 | 19.2 | 15.1 | 9.6 | 6.9 | 6.3 | 3.9 | 5.9 | 4.3 | 1.5 | 7.2 | 3.3 |
| Originally purchased: | | | | | | | | | | | | | |
| New..... | 37.2 | 18.2 | 19.9 | 28.4 | 31.7 | 38.3 | 43.1 | 56.9 | 49.6 | 49.1 | 50.9 | 71.1 | 62.4 |
| Second-hand..... | 62.8 | 81.8 | 80.1 | 71.6 | 68.3 | 61.7 | 56.9 | | | 50.9 | 49.1 | 28.9 | 37.6 |
| Percentage of families purchasing automobiles in year: | | | | | | | | | | | | | |
| New..... | 2.7 | 0 | .1 | .3 | .8 | 1.6 | 3.6 | 5.6 | 7.5 | 11.6 | 20.5 | 27.9 | 32.8 |
| Second-hand..... | 8.1 | 4.5 | 4.0 | 6.8 | 7.6 | 8.6 | 8.9 | 10.9 | 11.6 | 13.1 | 23.7 | 8.4 | 19.1 |
| Percentage of families purchasing motorcycles in year..... | .1 | 0 | .2 | .1 | .1 | 0 | 0 | .1 | 0 | 0 | 0 | 0 | 0 |
| Percentage of families owning more than 1 automobile..... | .8 | 0 | .4 | .7 | .8 | .8 | 1.0 | 1.2 | .9 | 1.3 | 2.9 | 3.1 | 2.9 |
| Percentage of families spending for transportation other than automobile and motorcycle: | | | | | | | | | | | | | |
| Trolley..... | 80.8 | 73.1 | 79.4 | 80.0 | 82.5 | 82.7 | 82.5 | 79.6 | 80.9 | 80.6 | 77.4 | 76.8 | 77.3 |
| Local bus..... | 9.4 | 5.5 | 8.0 | 8.6 | 9.2 | 9.0 | 10.8 | 11.4 | 11.5 | 9.9 | 11.7 | 12.6 | 15.0 |
| Taxi..... | 8.1 | 3.5 | 4.1 | 6.0 | 7.0 | 8.5 | 11.7 | 11.7 | 13.1 | 12.3 | 15.3 | 23.3 | 20.2 |
| Bicycle..... | .9 | 1.2 | 1.0 | .9 | 1.4 | .9 | 1.3 | .2 | 1.1 | 0 | 0 | 0 | .4 |
| Railroad..... | 9.4 | 2.9 | 4.7 | 5.8 | 9.1 | 9.4 | 13.0 | 12.3 | 17.9 | 15.7 | 14.6 | 28.0 | 26.5 |
| Interurban bus..... | 6.6 | 3.9 | 4.5 | 5.2 | 6.5 | 6.3 | 8.3 | 9.1 | 10.4 | 10.2 | 6.7 | 6.6 | 7.7 |
| Boat..... | 4.3 | 1.1 | 1.8 | 3.0 | 3.9 | 5.2 | 5.0 | 6.4 | 5.9 | 7.8 | 8.3 | 10.0 | 17.3 |
| Airplane..... | .2 | 0 | 0 | .1 | (1) | .1 | .3 | .6 | | .4 | .4 | 0 | 4.2 |
| Average expenditure for all transportation, total..... | Dol. 125.81 | Dol. 39.29 | Dol. 59.22 | Dol. 82.10 | Dol. 103.55 | Dol. 127.82 | Dol. 151.62 | Dol. 188.36 | Dol. 206.98 | Dol. 265.05 | Dol. 382.77 | Dol. 370.26 | Dol. 498.09 |
| Automobiles and motorcycles—purchase, operation, and maintenance..... | 87.44 | 13.93 | 27.63 | 48.41 | 64.68 | 86.99 | 109.25 | 143.81 | 161.24 | 220.55 | 342.92 | 317.34 | 440.96 |
| Purchase of: | | | | | | | | | | | | | |
| Automobiles..... | 32.44 | 2.89 | 4.25 | 11.55 | 16.82 | 26.40 | 37.80 | 58.58 | 73.55 | 111.39 | 208.51 | 202.33 | 288.51 |
| Motorcycles..... | .05 | 0 | .14 | .04 | .09 | 0 | 0 | .07 | 0 | 0 | 0 | 0 | 0 |
| Gasoline..... | 29.77 | 5.67 | 13.03 | 20.91 | 26.85 | 33.35 | 37.70 | 43.98 | 47.12 | 54.26 | 70.73 | 61.77 | 76.18 |
| Oil..... | 3.66 | .77 | 1.64 | 2.56 | 3.16 | 4.05 | 4.85 | 5.57 | 5.50 | 6.70 | 9.87 | 7.24 | 9.62 |
| Tires..... | 2.87 | .48 | 1.24 | 2.09 | 2.67 | 3.45 | 3.53 | 4.45 | 4.03 | 5.03 | 5.71 | 3.60 | 6.51 |
| Tubes..... | .37 | .06 | .15 | .29 | .32 | .48 | .48 | .56 | .48 | .65 | .64 | .42 | .98 |
| Repairs and maintenance..... | 4.88 | .40 | 1.69 | 2.82 | 3.89 | 5.37 | 6.91 | 8.27 | 8.17 | 12.14 | 11.19 | 10.65 | 16.54 |
| Garage rent and parking..... | 3.22 | .56 | .70 | 1.65 | 2.30 | 3.31 | 4.69 | 6.49 | 6.30 | 9.07 | 8.86 | 8.88 | 9.64 |
| Licenses and taxes..... | 4.69 | 1.66 | 2.74 | 3.68 | 4.37 | 5.02 | 5.70 | 6.34 | 6.77 | 7.45 | 9.76 | 8.34 | 9.88 |
| Insurance..... | 3.96 | .45 | .81 | 1.50 | 2.81 | 3.92 | 5.75 | 7.96 | 7.37 | 12.10 | 15.53 | 12.78 | 18.91 |
| Fines and damages..... | .28 | 0 | .08 | .15 | .20 | .44 | .26 | .32 | .43 | .16 | .98 | .33 | 2.54 |
| Rent of automobile and/or motorcycle..... | 1.09 | .98 | 1.03 | 1.04 | 1.07 | 1.06 | 1.41 | 1.00 | 1.09 | 1.28 | .87 | .78 | .81 |
| Other automobile and motorcycle transportation expense..... | .16 | .01 | .18 | .18 | .13 | .14 | .17 | .22 | .43 | .32 | .32 | .22 | .84 |

¹Less than 0.05 percent.
²Less than 0.5 cent.

TABLE A-9.—Transportation Expenditures, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|-----------------------------------|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Other transportation..... | Dol. 38.37 | Dol. 25.36 | Dol. 31.59 | Dol. 33.69 | Dol. 38.87 | Dol. 40.83 | Dol. 42.37 | Dol. 44.55 | Dol. 45.74 | Dol. 44.50 | Dol. 39.85 | Dol. 52.92 | Dol. 57.13 |
| Trolley..... | 31.91 | 23.16 | 28.26 | 29.17 | 33.66 | 34.67 | 34.15 | 34.38 | 32.99 | 34.66 | 26.89 | 35.14 | 30.40 |
| Local bus..... | 2.41 | 1.03 | 1.60 | 2.20 | 2.18 | 2.33 | 3.02 | 3.13 | 4.15 | 2.62 | 2.39 | 3.09 | 5.37 |
| Taxi..... | .51 | .24 | .21 | .35 | .30 | .51 | .63 | .73 | 1.52 | .98 | 1.26 | 1.54 | 2.13 |
| Bicycles..... | .19 | .24 | .18 | .15 | .36 | .17 | .31 | .03 | .03 | 0 | 0 | 0 | .13 |
| Railroad..... | 1.79 | .32 | .58 | .87 | 1.19 | 1.63 | 2.13 | 3.20 | 4.59 | 4.05 | 5.40 | 7.72 | 11.64 |
| Interurban bus..... | .85 | .20 | .64 | .59 | .75 | .85 | 1.09 | 1.30 | 1.54 | 1.24 | 1.17 | 1.01 | 1.40 |
| Boat..... | .60 | .06 | .08 | .27 | .31 | .58 | .93 | 1.69 | .86 | .90 | 1.32 | 4.07 | 5.13 |
| Airplane..... | .01 | 0 | 0 | (?) | (?) | .03 | .01 | .01 | .01 | .03 | .01 | 0 | .46 |
| Other transportation expense..... | .10 | .11 | .04 | .09 | .12 | .06 | .10 | .08 | .05 | .02 | 1.41 | .35 | .47 |

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percentage of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families spending for transportation..... | 92.4 | 83.5 | 90.1 | 93.0 | 97.0 | 99.1 | 98.9 | 100.0 |
| Percentage of families owning automobiles..... | 15.1 | 9.9 | 11.5 | 14.6 | 19.3 | 25.4 | 20.1 | 16.3 |
| Made: 1938..... | .6 | 0 | 0 | .7 | 0 | 0 | 0 | 4.9 |
| 1933-35..... | 6.5 | 0 | 3.5 | 4.8 | 6.4 | 13.8 | 10.6 | 14.1 |
| 1930-32..... | 28.0 | 25.3 | 15.7 | 19.9 | 33.2 | 28.3 | 58.1 | 44.2 |
| 1927-29..... | 59.1 | 65.6 | 74.7 | 68.4 | 51.0 | 55.5 | 31.3 | 27.6 |
| Before 1927..... | 5.8 | 9.1 | 6.1 | 6.2 | 9.4 | 2.4 | 0 | 9.2 |
| Originally purchased: | | | | | | | | |
| New..... | 12.3 | 3.0 | 6.1 | 8.2 | 13.4 | 14.6 | 31.7 | 33.7 |
| Second-hand..... | 87.7 | 97.0 | 93.9 | 91.8 | 86.6 | 85.4 | 68.3 | 66.3 |
| Percentage of families purchasing automobiles in year: | | | | | | | | |
| New..... | .3 | 0 | 0 | .4 | .3 | 0 | 2.4 | .8 |
| Second-hand..... | 3.9 | 2.1 | 2.0 | 4.5 | 4.9 | 4.9 | 8.4 | 5.5 |
| Percentage of families owning more than 1 automobile..... | .3 | 0 | 0 | 0 | .9 | 0 | 2.6 | 0 |
| Percentage of families purchasing motorcycles in year..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Percentage of families spending for transportation other than automobile and motorcycle: | | | | | | | | |
| Trolley..... | 79.9 | 71.5 | 77.9 | 80.1 | 79.9 | 90.6 | 88.1 | 94.1 |
| Local bus..... | 6.1 | 5.9 | 6.9 | 5.8 | 6.7 | 5.9 | .6 | 9.0 |
| Taxi..... | 9.4 | 5.5 | 5.2 | 9.6 | 12.4 | 14.1 | 10.8 | 0 |
| Bicycle..... | .4 | 1.1 | .3 | .4 | 0 | 0 | 0 | 0 |
| Railroad..... | 10.1 | 6.3 | 8.7 | 7.2 | 12.9 | 9.4 | 19.9 | 30.3 |
| Interurban bus..... | 4.3 | 1.6 | 2.6 | 3.3 | 7.7 | 7.0 | 8.9 | 7.3 |
| Boat..... | 2.6 | 2.5 | 1.5 | 2.7 | 1.5 | 4.9 | 3.3 | 6.5 |
| Airplane..... | .1 | 0 | 0 | 0 | 0 | 0 | 1.9 | 0 |
| Average expenditure for all transportation, total..... | \$57.81 | \$28.55 | \$40.23 | \$54.66 | \$72.66 | \$90.09 | \$111.25 | \$118.42 |
| Automobiles and motorcycles—purchase, operation and maintenance..... | 22.79 | 7.76 | 12.70 | 20.94 | 30.09 | 43.57 | 58.09 | 42.91 |
| Purchase of: Automobiles..... | 7.85 | 1.24 | 2.42 | 8.54 | 7.53 | 17.21 | 31.25 | 18.88 |
| Motorcycles..... | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gasoline..... | 7.66 | 2.82 | 5.61 | 6.67 | 12.43 | 13.31 | 11.31 | 10.89 |
| Oil..... | 1.04 | .35 | .57 | 1.01 | 1.94 | 1.58 | 1.59 | 1.57 |
| Tires..... | 1.03 | .61 | .85 | .72 | 1.48 | 1.86 | 1.76 | .97 |
| Tubes..... | .12 | .08 | .12 | .11 | .09 | .23 | .26 | .04 |
| Repairs and maintenance..... | 1.27 | .40 | .84 | .73 | 1.72 | 2.42 | 4.40 | 2.43 |
| Garage rent and parking..... | 1.18 | .16 | .12 | 1.14 | 1.33 | 2.90 | 4.92 | 3.66 |
| Licenses and taxes..... | 1.81 | 1.07 | 1.39 | 1.55 | 2.66 | 2.94 | 2.25 | 2.58 |
| Insurance..... | .15 | .01 | .08 | .05 | .26 | .45 | .28 | .52 |
| Fines and damages..... | .06 | 0 | .04 | .01 | .09 | .20 | 0 | .28 |
| Rent of automobile and/or motorcycle..... | .61 | 1.02 | .65 | .41 | .53 | .47 | .07 | 1.09 |
| Other automobile and motorcycle transportation expense..... | .01 | 0 | .01 | 0 | .03 | 0 | 0 | 0 |
| Other transportation..... | 35.02 | 20.79 | 27.53 | 33.72 | 42.57 | 46.52 | 53.16 | 75.51 |
| Trolley..... | 29.88 | 17.80 | 24.69 | 29.35 | 34.01 | 40.92 | 47.48 | 56.71 |
| Local bus..... | 1.73 | 1.18 | .88 | 1.94 | 2.91 | 1.42 | .23 | 6.44 |
| Taxi..... | .78 | .33 | .52 | .76 | .83 | 1.00 | .98 | 3.79 |
| Bicycles..... | .06 | .17 | .05 | .06 | 0 | 0 | 0 | 0 |
| Railroad..... | 1.45 | .67 | 1.01 | .72 | 2.36 | 1.23 | 3.91 | 5.79 |
| Interurban bus..... | .53 | .14 | .19 | .34 | 1.17 | 1.54 | .51 | .54 |
| Boat..... | .47 | .19 | .18 | .55 | .91 | .41 | .02 | 2.22 |
| Airplane..... | (?) | 0 | 0 | 0 | 0 | 0 | .03 | 0 |
| Other transportation expense..... | .12 | .31 | .01 | 0 | .38 | 0 | 0 | .02 |

* Less than 0.5 cent.

TABLE A-10.—*Recreation Expenditures, by Consumption Level*

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Percentage of families in survey | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families owning radios | 74.0 | 40.3 | 63.8 | 71.0 | 75.2 | 76.7 | 82.2 | 80.8 | 80.8 | 81.6 | 82.5 | 84.8 | 80.3 |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Reading: | | | | | | | | | | | | | |
| Newspapers, street | 39.3 | 26.2 | 33.8 | 36.2 | 37.8 | 40.3 | 42.8 | 45.8 | 45.7 | 48.1 | 43.9 | 55.5 | 58.6 |
| Newspapers, home delivery | 71.2 | 64.0 | 70.4 | 72.5 | 72.4 | 70.5 | 73.0 | 69.6 | 68.2 | 70.8 | 73.4 | 69.1 | 63.8 |
| Magazines | 45.1 | 11.9 | 26.6 | 35.2 | 42.7 | 51.5 | 59.0 | 58.7 | 62.4 | 67.2 | 67.0 | 73.3 | 71.9 |
| Books purchased (other than school texts) | 5.0 | .7 | 2.1 | 4.6 | 4.1 | 5.7 | 7.6 | 6.3 | 7.4 | 6.3 | 10.0 | 12.4 | 14.7 |
| Books borrowed from loan libraries | 3.6 | .3 | .6 | 2.4 | 3.8 | 3.9 | 5.7 | 6.1 | 5.5 | 7.6 | 5.0 | 11.0 | 8.0 |
| Tobacco: | | | | | | | | | | | | | |
| Cigars | 15.5 | 4.9 | 10.0 | 12.7 | 15.4 | 17.5 | 21.1 | 17.1 | 20.1 | 22.8 | 27.6 | 16.2 | 21.1 |
| Cigarettes | 58.9 | 40.8 | 53.4 | 55.5 | 58.9 | 61.6 | 61.4 | 65.4 | 61.9 | 69.4 | 68.2 | 73.6 | 73.0 |
| Pipe tobacco | 26.3 | 28.2 | 28.2 | 29.2 | 26.6 | 24.6 | 24.8 | 25.0 | 22.3 | 24.3 | 25.9 | 24.2 | 18.6 |
| Other tobacco | 8.6 | 18.7 | 13.5 | 9.5 | 8.5 | 6.8 | 6.8 | 5.7 | 4.6 | 6.4 | 4.0 | 2.8 | 4.7 |
| Commercial entertainment: | | | | | | | | | | | | | |
| Movies (adult admission) | 79.8 | 44.6 | 65.0 | 77.0 | 82.0 | 84.2 | 86.8 | 82.2 | 88.8 | 91.7 | 87.1 | 94.3 | 88.8 |
| Movies (child admission) | 29.9 | 45.2 | 48.3 | 40.9 | 32.3 | 26.3 | 19.1 | 13.5 | 8.4 | 6.6 | 2.0 | 2.7 | 4.2 |
| Plays and concerts | 7.9 | 3.9 | 4.6 | 5.0 | 6.8 | 8.8 | 10.5 | 10.4 | 12.8 | 14.8 | 14.1 | 13.4 | 22.5 |
| Spectator sports | 19.8 | 7.3 | 10.6 | 15.4 | 18.9 | 21.5 | 25.9 | 23.9 | 30.9 | 34.1 | 33.9 | 28.2 | 40.2 |
| Recreation equipment: | | | | | | | | | | | | | |
| Musical instruments | 2.5 | 2.2 | 2.5 | 2.7 | 2.7 | 2.7 | 3.2 | 2.3 | 3.0 | 2.0 | 2.8 | 1.7 | .4 |
| Sheet music, records, rolls | 5.5 | .5 | 3.7 | 6.2 | 6.1 | 5.6 | 7.0 | 4.7 | 4.2 | 4.5 | 7.8 | 4.5 | 9.5 |
| Radio purchase | 9.7 | 4.3 | 7.9 | 9.3 | 9.3 | 9.3 | 9.4 | 12.9 | 11.4 | 11.7 | 13.9 | 17.6 | 25.8 |
| Radio upkeep | 25.7 | 10.8 | 19.3 | 21.8 | 25.2 | 28.4 | 31.7 | 31.0 | 29.3 | 36.8 | 32.6 | 29.9 | 37.6 |
| Cameras, films, and photographic equipment | 17.1 | 1.5 | 7.7 | 14.4 | 16.8 | 18.2 | 21.4 | 20.5 | 24.9 | 28.4 | 30.1 | 26.7 | 31.8 |
| Athletic equipment and supplies | 8.0 | 1.8 | 5.5 | 6.4 | 8.0 | 7.8 | 11.1 | 10.3 | 10.7 | 9.8 | 13.0 | 10.3 | 19.7 |
| Children's play equipment | 20.2 | 17.0 | 21.6 | 25.8 | 23.5 | 20.7 | 18.8 | 14.2 | 8.0 | 8.6 | 2.3 | 1.7 | 3.2 |
| Pets (purchase and care) | 19.4 | 6.0 | 12.2 | 14.6 | 18.9 | 21.4 | 25.2 | 28.2 | 25.7 | 30.9 | 26.8 | 14.2 | 31.4 |
| Recreational associations | 18.6 | 7.7 | 10.9 | 15.8 | 17.3 | 20.4 | 22.8 | 24.8 | 24.5 | 24.9 | 27.8 | 36.2 | 37.5 |
| Entertaining: | | | | | | | | | | | | | |
| In home, except food and drinks | 6.2 | .2 | 1.5 | 3.6 | 4.9 | 6.8 | 9.3 | 10.2 | 11.0 | 15.3 | 12.5 | 22.0 | 16.9 |
| Out of home, except food and drinks | 3.3 | .6 | 1.5 | 2.2 | 2.9 | 3.2 | 5.3 | 3.2 | 5.3 | 7.8 | 7.3 | 11.0 | 10.7 |
| Average expenditure for recreation, total | Dol. 82.29 | Dol. 36.00 | Dol. 52.85 | Dol. 65.44 | Dol. 75.62 | Dol. 88.94 | Dol. 100.92 | Dol. 107.77 | Dol. 116.00 | Dol. 130.76 | Dol. 133.44 | Dol. 137.80 | Dol. 173.10 |
| Reading, total | 15.36 | 7.59 | 11.17 | 13.07 | 14.79 | 16.49 | 18.52 | 18.36 | 19.55 | 21.28 | 21.05 | 23.18 | 25.47 |
| Newspapers, street | 4.66 | 1.87 | 3.05 | 3.60 | 4.36 | 5.18 | 5.64 | 6.35 | 6.43 | 7.38 | 6.05 | 8.96 | 9.18 |
| Newspapers, home delivery | 8.14 | 5.37 | 7.13 | 7.85 | 8.31 | 8.37 | 8.94 | 8.51 | 8.73 | 9.24 | 10.00 | 8.78 | 8.30 |
| Magazines | 2.06 | .33 | .87 | 1.40 | 1.75 | 2.35 | 2.92 | 2.83 | 3.62 | 3.77 | 3.74 | 3.83 | 5.55 |
| Books purchased (other than school texts) | .37 | .01 | .11 | .16 | .23 | .48 | .80 | .37 | .48 | .61 | 1.07 | 1.11 | 2.03 |
| Books borrowed from loan libraries | .23 | .01 | .01 | .06 | .14 | .11 | .22 | .30 | .29 | .28 | .19 | .50 | .41 |
| Tobacco, total | 28.97 | 15.99 | 21.26 | 24.73 | 27.97 | 31.80 | 33.31 | 35.70 | 35.28 | 39.66 | 43.18 | 40.52 | 43.75 |
| Cigars | 2.73 | .75 | 1.40 | 1.75 | 2.41 | 3.31 | 3.82 | 3.45 | 4.44 | 5.23 | 7.85 | 3.61 | 3.05 |
| Cigarettes | 22.31 | 10.07 | 15.18 | 18.56 | 21.70 | 24.82 | 26.05 | 28.86 | 27.38 | 31.17 | 32.32 | 33.93 | 38.55 |
| Pipe tobacco | 2.73 | 2.80 | 2.92 | 3.03 | 2.73 | 2.68 | 2.45 | 2.58 | 2.75 | 2.42 | 2.41 | 1.94 | 1.72 |
| Other tobacco | 1.20 | 2.37 | 1.76 | 1.39 | 1.13 | .99 | .99 | .81 | .71 | .84 | .60 | 1.04 | .43 |

¹ Less than 0.5 cent.

TABLE A-10.—*Recreation Expenditures, by Consumption Level—Continued*

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| Average expenditure for recreation—Con. | | | | | | | | | | | | | |
| Commercial entertainment, total..... | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> | <i>Dol.</i> |
| Movies (adult admission)..... | 18.62 | 6.35 | 11.49 | 14.20 | 17.16 | 20.78 | 22.40 | 24.75 | 26.90 | 32.87 | 32.31 | 32.26 | 39.04 |
| Movies (child admission)..... | 14.66 | 3.85 | 7.57 | 10.46 | 13.60 | 17.03 | 18.37 | 20.28 | 21.97 | 26.94 | 27.58 | 27.97 | 28.90 |
| Plays and concerts..... | 2.15 | 2.19 | 3.43 | 2.92 | 2.32 | 1.99 | 1.39 | 1.23 | .71 | .50 | .09 | .06 | .52 |
| Spectator sports..... | .44 | .06 | .09 | .13 | .24 | .47 | .80 | .75 | .90 | 1.58 | .71 | 1.31 | 3.55 |
| Recreational equipment, total..... | 1.37 | .25 | .40 | .69 | 1.00 | 1.29 | 1.84 | 2.49 | 3.32 | 3.85 | 3.93 | 2.92 | 6.07 |
| Musical instruments..... | 12.01 | 4.02 | 6.75 | 9.60 | 10.58 | 12.30 | 16.21 | 17.31 | 17.23 | 18.42 | 20.22 | 23.03 | 28.81 |
| Sheet music, records, rolls..... | 1.14 | .14 | .68 | 1.16 | .74 | 1.08 | 2.01 | 1.27 | 2.08 | 2.32 | .71 | 1.09 | .77 |
| Radio purchase..... | .18 | (¹) | .10 | .17 | .23 | .18 | .30 | .11 | .15 | .31 | .33 | .16 | .54 |
| Radio upkeep..... | 4.86 | 2.63 | 3.22 | 4.11 | 4.44 | 4.63 | 5.58 | 6.98 | 6.46 | 6.17 | 9.41 | 13.68 | 11.60 |
| Cameras, films, and photographic equipment..... | 1.09 | .28 | .63 | .81 | .96 | 1.27 | 1.47 | 1.54 | 1.41 | 1.92 | 1.75 | 1.62 | 2.12 |
| Athletic equipment and supplies..... | .56 | .01 | .12 | .32 | .51 | .66 | .96 | .76 | .94 | .99 | 1.61 | .86 | 1.87 |
| Children's play equipment..... | .74 | .08 | .29 | .31 | .54 | .72 | .96 | 1.42 | 1.45 | 2.37 | 1.43 | .87 | 5.76 |
| Pets (purchase and care)..... | 1.52 | .72 | 1.18 | 1.81 | 1.78 | 1.68 | 1.59 | 1.59 | .85 | .93 | .25 | .86 | .18 |
| Recreational associations..... | 1.92 | .16 | .53 | .91 | 1.38 | 2.08 | 3.34 | 3.64 | 3.89 | 3.41 | 4.73 | 3.89 | 5.97 |
| Entertaining: | 1.98 | .61 | .94 | 1.33 | 1.57 | 2.04 | 2.70 | 3.07 | 3.74 | 3.85 | 3.55 | 4.36 | 6.57 |
| In home, except food and drinks..... | .59 | .01 | .06 | .20 | .37 | .49 | .83 | 1.07 | 1.79 | 2.00 | 1.46 | 3.49 | 3.71 |
| Out of home, except food and drinks..... | .90 | .05 | .15 | .24 | .58 | 1.06 | 1.89 | 1.00 | 3.05 | 2.14 | 1.45 | 2.67 | 2.91 |
| Other recreation..... | 3.86 | 1.38 | 1.03 | 2.07 | 2.60 | 3.98 | 5.06 | 6.51 | 8.46 | 10.54 | 10.22 | 8.29 | 22.84 |

¹ Less than 0.5 cent.

TABLE A-10.—Recreation Expenditures, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| Percentage of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families owning radios..... | 48.6 | 27.8 | 40.8 | 52.8 | 58.8 | 57.5 | 72.2 | 80.8 |
| Percentage of families spending for— | | | | | | | | |
| Reading: | | | | | | | | |
| Newspapers, street..... | 27.4 | 13.5 | 20.4 | 26.8 | 29.1 | 35.9 | 65.3 | 69.6 |
| Newspapers, home delivery..... | 65.6 | 66.8 | 67.3 | 70.6 | 68.1 | 58.8 | 50.9 | 43.9 |
| Magazines..... | 15.1 | 6.2 | 11.6 | 15.6 | 17.2 | 19.9 | 20.2 | 50.9 |
| Books purchased (other than school texts)..... | 1.7 | 0 | 1.4 | .9 | 3.4 | 1.9 | 5.5 | 4.4 |
| Books borrowed from loan libraries..... | .3 | 0 | .2 | .4 | .3 | 0 | 0 | 2.5 |
| Tobacco: | | | | | | | | |
| Cigars..... | 16.6 | 10.0 | 12.9 | 18.3 | 18.9 | 25.7 | 12.9 | 34.2 |
| Cigarettes..... | 47.9 | 40.6 | 43.0 | 51.8 | 47.4 | 56.5 | 56.2 | 61.9 |
| Pipe tobacco..... | 24.5 | 22.0 | 23.8 | 24.8 | 31.3 | 26.6 | 11.9 | 20.9 |
| Other tobacco..... | 15.6 | 20.2 | 22.6 | 11.9 | 10.5 | 11.4 | 12.4 | 6.2 |
| Commercial entertainment: | | | | | | | | |
| Movies (adult admission)..... | 52.4 | 35.2 | 50.6 | 55.2 | 58.0 | 59.3 | 63.3 | 74.8 |
| Movies (child admission)..... | 20.4 | 31.3 | 27.3 | 21.2 | 12.1 | 8.4 | 4.6 | 2.9 |
| Plays and concerts..... | 7.5 | 4.2 | 5.3 | 5.5 | 9.0 | 12.3 | 14.1 | 23.2 |
| Spectator sports..... | 12.3 | 5.5 | 9.1 | 9.6 | 18.0 | 20.3 | 22.3 | 25.1 |
| Recreational equipment: | | | | | | | | |
| Musical instruments..... | 1.1 | .6 | 1.7 | 1.4 | 0 | .6 | 2.7 | 0 |
| Sheet music, records, rolls..... | 2.7 | .3 | 3.1 | 2.3 | 4.4 | 2.1 | 2.2 | 9.0 |
| Radio purchase..... | 8.9 | 3.4 | 8.1 | 7.3 | 10.6 | 12.4 | 20.8 | 14.9 |
| Radio upkeep..... | 14.5 | 8.3 | 10.6 | 15.2 | 18.6 | 17.6 | 21.2 | 31.0 |
| Cameras, films, and photographic equipment..... | 2.2 | .2 | .9 | 2.4 | 2.7 | 1.8 | 9.3 | 6.8 |
| Athletic equipment and supplies..... | 1.6 | 1.1 | 2.0 | 1.1 | 1.3 | 1.5 | 1.6 | 5.4 |
| Children's play equipment..... | 12.7 | 19.1 | 17.6 | 13.7 | 7.5 | 3.3 | 5.2 | .8 |
| Pets (purchase and care)..... | 9.8 | 3.6 | 5.6 | 9.4 | 11.2 | 19.4 | 18.6 | 28.2 |
| Recreational associations..... | 10.7 | 4.1 | 7.0 | 10.3 | 12.4 | 14.1 | 12.7 | 50.0 |
| Entertaining: | | | | | | | | |
| In home, except food and drinks..... | 3.2 | .2 | 1.5 | 1.7 | 4.4 | 7.9 | 10.4 | 10.1 |
| Out of home, except food and drinks..... | 1.8 | .5 | 1.3 | 2.6 | 1.6 | 3.2 | 2.2 | 4.4 |
| Average expenditure for recreation, total..... | \$48.67 | \$30.86 | \$38.61 | \$48.93 | \$53.00 | \$69.91 | \$72.86 | \$95.96 |
| Reading, total..... | 8.74 | 5.99 | 7.69 | 8.88 | 9.43 | 10.37 | 13.11 | 15.24 |
| Newspapers, street..... | 2.47 | .82 | 1.52 | 2.25 | 2.46 | 3.67 | 7.61 | 8.38 |
| Newspapers, home delivery..... | 5.75 | 4.98 | 5.86 | 6.11 | 6.46 | 6.02 | 4.64 | 4.11 |
| Magazines..... | .46 | .19 | .30 | .48 | .42 | .64 | .56 | 2.42 |
| Books purchased (other than school texts)..... | .05 | 0 | .01 | .03 | .09 | .04 | .30 | .26 |
| Books borrowed from loan libraries..... | .01 | 0 | (1) | .01 | (1) | 0 | 0 | .07 |
| Tobacco, total..... | 20.22 | 14.88 | 16.77 | 21.04 | 21.35 | 28.29 | 27.61 | 29.17 |
| Cigars..... | 2.34 | .97 | 1.88 | 2.27 | 2.84 | 3.39 | 2.78 | 7.24 |
| Cigarettes..... | 13.39 | 9.41 | 10.14 | 14.48 | 13.63 | 20.19 | 21.46 | 18.94 |
| Pipe tobacco..... | 2.53 | 2.14 | 2.21 | 2.56 | 3.32 | 3.30 | 1.28 | 2.67 |
| Other tobacco..... | 1.96 | 2.36 | 2.54 | 1.73 | 1.56 | 1.41 | 2.09 | .32 |
| Commercial entertainment, total..... | 8.31 | 4.31 | 6.71 | 7.93 | 9.69 | 13.35 | 10.49 | 19.07 |
| Movies (adult admission)..... | 6.05 | 2.48 | 4.68 | 5.74 | 7.45 | 9.88 | 8.25 | 15.74 |
| Movies (child admission)..... | 1.16 | 1.45 | 1.53 | 1.42 | .73 | .61 | .33 | 1.15 |
| Plays and concerts..... | .33 | .11 | .10 | .20 | .37 | .94 | .89 | 1.29 |
| Spectator sports..... | .77 | .27 | .40 | .57 | 1.14 | 1.92 | 1.02 | .89 |
| Recreational equipment, total..... | 7.68 | 4.08 | 6.05 | 7.35 | 7.36 | 12.61 | 15.66 | 16.18 |
| Musical instruments..... | .62 | .02 | .83 | 1.23 | 0 | .51 | 1.71 | 0 |
| Sheet music, records, rolls..... | .06 | (1) | .06 | .08 | .13 | .01 | .04 | .10 |
| Radio purchase..... | 4.60 | 2.42 | 3.38 | 3.76 | 4.45 | 8.59 | 10.97 | 10.28 |
| Radio upkeep..... | .61 | .32 | .25 | .65 | .82 | 1.24 | .88 | 1.34 |
| Cameras, films, and photographic equipment..... | .09 | (1) | .01 | .06 | .10 | .20 | .74 | .08 |
| Athletic equipment and supplies..... | .07 | .04 | .06 | .01 | .15 | .09 | .05 | .15 |
| Children's play equipment..... | .83 | 1.10 | 1.13 | .92 | .65 | .29 | .23 | .04 |
| Pets (purchase and care)..... | .80 | .18 | .33 | .64 | 1.06 | 1.66 | 1.04 | 4.19 |
| Recreational associations..... | .87 | .28 | .48 | .86 | .98 | 1.34 | .86 | 4.73 |
| Entertaining: | | | | | | | | |
| In home, except food and drinks..... | .33 | .01 | .06 | .10 | .56 | .79 | .82 | 2.23 |
| Out of home, except food and drinks..... | .20 | .01 | .03 | .45 | .35 | .12 | .43 | .13 |
| Other recreation..... | 2.32 | 1.32 | .82 | 2.32 | 3.28 | 3.06 | 3.88 | 9.21 |

¹ Less than 0.5 cent.

TABLE A-11.—Medical Care Expenditures and Personal Care Expenditures, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Medical care expenditures</i> | | | | | | | | | | | | | |
| Percentage of families in survey— | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families spending for medical care: | | | | | | | | | | | | | |
| Services of: | | | | | | | | | | | | | |
| General practitioner: | | | | | | | | | | | | | |
| Home | 38.0 | 32.1 | 38.7 | 40.6 | 39.8 | 40.3 | 36.4 | 31.1 | 30.9 | 36.7 | 34.3 | 36.9 | 39.0 |
| Office | 42.7 | 26.8 | 34.1 | 40.3 | 43.9 | 46.1 | 47.0 | 46.4 | 44.9 | 49.5 | 47.6 | 49.6 | 55.2 |
| Specialist and other practitioner | 16.7 | 7.7 | 10.8 | 14.0 | 16.1 | 19.2 | 21.8 | 19.9 | 20.8 | 20.6 | 22.7 | 21.0 | 29.5 |
| Dentist | 49.5 | 30.6 | 38.1 | 47.1 | 49.5 | 52.9 | 52.8 | 55.9 | 57.1 | 61.6 | 62.8 | 69.2 | 61.4 |
| Clinic | 5.5 | 9.3 | 6.3 | 6.5 | 5.5 | 5.3 | 5.5 | 4.1 | 3.4 | 2.4 | 2.9 | 6 | 1.7 |
| Nurse: In home: Private | 1.3 | 1.3 | .7 | 1.8 | 1.4 | 1.4 | .9 | 1.2 | 1.4 | 2.4 | 2.3 | 4.2 | 2.8 |
| Visiting | .4 | .1 | .3 | .2 | .4 | .4 | .3 | .5 | .3 | 1.2 | 0 | 0 | 0 |
| In hospital | 1.1 | .4 | .5 | .6 | .9 | 1.3 | 1.0 | 1.5 | 1.8 | 2.4 | 3.0 | 4.8 | 4.5 |
| Hospital: Private room | 6.8 | 1.5 | 3.2 | 4.5 | 6.6 | 8.9 | 8.9 | 8.7 | 8.8 | 11.3 | 10.6 | 12.1 | 12.6 |
| Bed in ward | 4.2 | 4.5 | 4.6 | 5.2 | 4.3 | 4.7 | 3.4 | 2.7 | 3.9 | 3.1 | 1.7 | 1.0 | 2.4 |
| Medicine and drugs | 85.4 | 79.9 | 83.6 | 85.2 | 86.1 | 86.8 | 85.9 | 84.8 | 84.3 | 87.8 | 88.0 | 91.0 | 91.6 |
| Eyeglasses | 22.0 | 15.3 | 17.5 | 20.1 | 21.0 | 22.9 | 24.0 | 26.7 | 25.3 | 28.0 | 33.8 | 38.4 | 28.7 |
| Medical appliances | 8.6 | 3.4 | 5.8 | 7.8 | 8.3 | 8.6 | 11.6 | 9.8 | 9.2 | 22.9 | 20.0 | 9.8 | 10.0 |
| Accident and health insurance | 21.5 | 19.9 | 17.6 | 18.4 | 21.7 | 21.3 | 24.3 | 25.7 | 25.2 | 27.3 | 29.3 | 30.0 | 27.4 |
| Average expenditure per family for medical care, total | Dol. 59.18 | Dol. 28.90 | Dol. 35.76 | Dol. 44.73 | Dol. 56.47 | Dol. 67.27 | Dol. 71.40 | Dol. 74.57 | Dol. 84.49 | Dol. 88.22 | Dol. 103.35 | Dol. 113.84 | Dol. 116.85 |
| Services of: | | | | | | | | | | | | | |
| General practitioner: | | | | | | | | | | | | | |
| Home | 6.95 | 4.22 | 6.14 | 6.56 | 6.97 | 8.47 | 6.58 | 7.19 | 7.07 | 6.49 | 8.66 | 10.09 | 7.69 |
| Office | 6.86 | 2.45 | 3.51 | 4.89 | 6.45 | 7.63 | 8.39 | 9.45 | 11.49 | 11.97 | 11.18 | 14.82 | 15.53 |
| Specialist and other practitioner | 8.92 | 2.42 | 4.01 | 5.91 | 7.72 | 10.57 | 13.46 | 10.45 | 14.73 | 12.11 | 15.65 | 20.73 | 33.29 |
| Dentist | 10.84 | 3.83 | 5.82 | 7.40 | 10.93 | 11.57 | 12.06 | 16.00 | 15.49 | 22.34 | 21.77 | 24.11 | 22.40 |
| Clinic | .45 | .24 | .29 | .32 | .58 | .47 | .65 | .51 | .65 | 4.46 | 3.77 | .03 | .22 |
| Nurse: In home: Private | .38 | .20 | .09 | .25 | .45 | .38 | .29 | .56 | .68 | .60 | 1.31 | 1.70 | .91 |
| Visiting | .06 | .02 | .05 | .03 | .04 | .08 | .02 | .25 | .08 | .06 | 0 | 0 | 0 |
| In hospital | .51 | .09 | .08 | .08 | .25 | .88 | .42 | .82 | 1.72 | 1.44 | 2.55 | 2.53 | 1.20 |
| Hospital: Private room | 3.60 | .37 | 1.16 | 1.61 | 3.05 | 4.96 | 5.57 | 4.41 | 6.92 | 6.70 | 9.97 | 8.07 | 10.34 |
| Bed in ward | 1.90 | 2.44 | 1.33 | 2.12 | 1.92 | 2.35 | 1.89 | 1.34 | 1.80 | 1.92 | .92 | .16 | 2.33 |
| Medicine and drugs | 9.70 | 6.28 | 6.76 | 8.21 | 9.95 | 10.63 | 10.85 | 11.87 | 11.67 | 12.30 | 15.92 | 14.14 | 10.33 |
| Eyeglasses | 3.22 | 1.50 | 2.41 | 2.66 | 3.06 | 3.35 | 3.65 | 4.22 | 4.59 | 4.48 | 5.20 | 5.95 | 4.28 |
| Medical appliances | .20 | .08 | .08 | .12 | .24 | .22 | .32 | .19 | .28 | .21 | .56 | .35 | .15 |
| Accident and health insurance | 4.05 | 4.30 | 3.47 | 3.27 | 3.76 | 3.90 | 4.50 | 5.07 | 5.29 | 5.56 | 7.13 | 6.54 | 5.96 |
| Other medical care | 1.54 | .46 | .56 | 1.30 | 1.10 | 1.81 | 2.75 | 2.24 | 2.03 | 1.58 | 1.76 | 4.62 | 2.22 |
| Average expenditure per person for medical care, total | 16.44 | 4.45 | 6.89 | 10.75 | 15.95 | 21.49 | 25.59 | 29.24 | 35.50 | 38.69 | 45.73 | 51.51 | 58.42 |
| <i>Personal care expenditures</i> | | | | | | | | | | | | | |
| Percentage of families spending for personal care: | | | | | | | | | | | | | |
| Personal care services: | | | | | | | | | | | | | |
| Haircuts | 96.1 | 90.0 | 95.0 | 96.5 | 95.0 | 97.4 | 97.1 | 96.9 | 97.8 | 97.0 | 97.0 | 98.0 | 97.7 |
| Shaves by barber | 11.6 | 4.8 | 8.2 | 7.5 | 11.0 | 13.1 | 15.6 | 17.2 | 16.9 | 20.9 | 13.5 | 21.7 | 17.7 |
| Shampoos | 12.4 | 1.1 | 3.4 | 6.2 | 9.9 | 13.1 | 17.9 | 22.2 | 22.1 | 31.3 | 28.7 | 35.8 | 48.9 |
| Manicures | 4.4 | 0 | .8 | 1.4 | 3.0 | 5.1 | 3.9 | 6.4 | 9.1 | 12.4 | 15.5 | 26.8 | 30.9 |
| Permanent waves | 40.2 | 12.3 | 26.8 | 36.0 | 42.4 | 43.8 | 44.4 | 49.2 | 49.1 | 48.3 | 55.2 | 51.9 | 55.7 |
| Other waves | 31.7 | 5.6 | 14.5 | 23.7 | 29.6 | 37.8 | 42.6 | 43.8 | 45.6 | 51.4 | 46.8 | 62.5 | 60.0 |
| Other personal care services | 2.2 | 1.6 | 1.0 | 1.4 | 1.5 | 2.4 | 2.5 | 4.4 | 1.6 | 5.6 | 4.8 | 8.8 | 4.8 |
| Toilet articles and preparations: | | | | | | | | | | | | | |
| Toilet soap | 96.4 | 94.7 | 96.0 | 96.7 | 97.1 | 93.6 | 96.4 | 95.0 | 96.3 | 97.5 | 98.5 | 97.6 | 96.8 |
| Tooth powder, tooth paste, mouth washes | 92.8 | 75.2 | 88.7 | 92.6 | 94.3 | 93.9 | 95.2 | 94.6 | 94.0 | 96.7 | 98.0 | 97.9 | 96.7 |
| Cosmetic and toilet preparations | 85.7 | 64.1 | 77.8 | 84.6 | 86.6 | 88.0 | 90.4 | 89.8 | 91.2 | 93.5 | 93.3 | 95.5 | 93.5 |
| Brushes, razor blades, and other toilet articles | 78.5 | 62.1 | 70.7 | 75.6 | 79.5 | 80.5 | 84.1 | 79.7 | 83.7 | 91.0 | 87.2 | 92.2 | 87.6 |

TABLE A-11.—Medical Care Expenditures and Personal Care Expenditures, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Personal care expenditures—Continued</i> | | | | | | | | | | | | | |
| Average expenditure per family for personal care, total..... | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. |
| Personal care services, total..... | 30.10 | 18.55 | 23.62 | 26.12 | 29.70 | 31.43 | 33.36 | 34.36 | 37.73 | 40.84 | 42.66 | 43.87 | 52.06 |
| Haircuts..... | 10.13 | 7.52 | 9.45 | 9.84 | 10.20 | 10.21 | 10.51 | 10.56 | 10.81 | 11.00 | 11.70 | 13.09 | 13.19 |
| Shaves by barber..... | .72 | .18 | .37 | .34 | .77 | .84 | 1.02 | .92 | .97 | 1.50 | 1.05 | 1.34 | 1.74 |
| Shampoos..... | .76 | .05 | .14 | .28 | .51 | .72 | 1.06 | 1.49 | 1.83 | 2.33 | 2.24 | 3.32 | 5.03 |
| Manicures..... | .27 | 0 | .02 | .04 | .19 | .27 | .32 | .32 | .60 | .93 | 1.42 | 1.84 | 3.06 |
| Permanent waves..... | 1.92 | .36 | .95 | 1.40 | 1.97 | 2.18 | 2.45 | 2.51 | 2.90 | 2.92 | 3.06 | 3.32 | 3.90 |
| Other waves..... | 1.69 | .21 | .45 | .94 | 1.45 | 1.97 | 2.34 | 2.59 | 3.52 | 3.74 | 3.27 | 5.10 | 4.61 |
| Other personal care services..... | .13 | .10 | .07 | .09 | .10 | .15 | .15 | .15 | .07 | .45 | .49 | .92 | .27 |
| Toilet articles and preparations, total..... | 14.48 | 10.13 | 12.17 | 13.19 | 14.51 | 15.09 | 15.51 | 15.82 | 17.03 | 17.97 | 19.43 | 19.94 | 20.26 |
| Toilet soap..... | 4.65 | 4.71 | 4.88 | 4.82 | 4.69 | 4.57 | 4.50 | 4.32 | 4.44 | 4.71 | 4.54 | 4.73 | 4.51 |
| Tooth powder, tooth paste, mouth washes..... | 4.08 | 2.74 | 3.55 | 3.78 | 4.18 | 4.34 | 4.13 | 4.52 | 4.53 | 4.72 | 5.21 | 4.85 | 5.24 |
| Cosmetic and toilet preparations..... | 3.74 | 1.53 | 2.33 | 2.90 | 3.65 | 4.03 | 4.48 | 4.67 | 5.44 | 5.70 | 6.78 | 7.14 | 7.67 |
| Brushes, razor blades, and other toilet articles..... | 2.01 | 1.15 | 1.41 | 1.69 | 1.99 | 2.15 | 2.40 | 2.31 | 2.62 | 2.84 | 2.90 | 3.22 | 2.84 |
| Average expenditure per person for personal care, total..... | 8.36 | 2.86 | 4.55 | 6.28 | 8.39 | 10.04 | 11.96 | 13.47 | 15.85 | 17.91 | 18.88 | 22.11 | 26.03 |

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over | |
| <i>Medical care expenditures</i> | | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 | |
| Percentage of families spending for medical care: | | | | | | | | | |
| Services of— | | | | | | | | | |
| General practitioner: Home..... | 38.3 | 35.7 | 40.4 | 38.4 | 35.2 | 39.6 | 39.1 | 45.0 | |
| Office..... | 31.3 | 19.7 | 28.2 | 27.3 | 39.6 | 33.9 | 51.7 | 54.7 | |
| Specialist and other practitioner..... | 4.4 | 3.3 | 3.6 | 4.5 | 3.0 | 5.6 | 7.7 | 12.9 | |
| Dentist..... | 20.6 | 13.7 | 19.2 | 20.6 | 22.3 | 27.3 | 21.0 | 37.2 | |
| Clinic..... | 6.0 | 7.4 | 4.6 | 7.4 | 2.7 | 5.6 | 9.4 | 9.3 | |
| Nurse: In home: Private..... | .2 | .6 | .2 | 0 | .3 | 0 | 0 | 0 | |
| Visiting..... | .3 | .3 | .6 | .3 | .3 | 0 | 0 | 0 | |
| In hospital..... | .1 | 0 | 0 | 0 | 0 | 0 | 0 | 1.5 | |
| Hospital: Private room..... | 1.4 | 1.1 | .7 | .8 | 2.3 | .6 | 4.6 | 5.5 | |
| Bed in ward..... | 3.0 | 2.1 | 3.9 | 1.9 | 3.9 | 3.8 | 3.7 | 5.0 | |
| Medicine and drugs..... | 88.8 | 87.8 | 88.6 | 90.1 | 92.1 | 86.7 | 78.9 | 87.9 | |
| Eyeglasses..... | 13.3 | 6.5 | 11.8 | 12.3 | 18.3 | 14.7 | 19.2 | 26.8 | |
| Medical appliances..... | 4.4 | 2.3 | 4.2 | 4.2 | 5.8 | 5.2 | 4.8 | 7.9 | |
| Accident and health insurance..... | 35.8 | 34.3 | 36.9 | 36.6 | 39.1 | 34.8 | 31.1 | 23.8 | |
| Average expenditure per family for medical care, total..... | \$35.63 | \$26.63 | \$28.33 | \$34.68 | \$44.41 | \$42.05 | \$46.50 | \$64.58 | |
| Services of— | | | | | | | | | |
| General practitioner: Home..... | 5.84 | 5.23 | 4.68 | 5.07 | 7.93 | 5.77 | 9.41 | 7.54 | |
| Office..... | 3.39 | 1.49 | 2.28 | 3.50 | 4.49 | 5.45 | 5.11 | 7.11 | |
| Specialist and other practitioner..... | 1.79 | .85 | 1.03 | 1.60 | 1.63 | 3.76 | 3.27 | 6.24 | |
| Dentist..... | 2.27 | .63 | 1.86 | 1.95 | 2.77 | 2.91 | 3.44 | 9.48 | |
| Clinic..... | .25 | .23 | .21 | .33 | .11 | .18 | .58 | .35 | |
| Nurse: In home: Private..... | .02 | .07 | .01 | 0 | .05 | 0 | 0 | 0 | |
| Visiting..... | .04 | .06 | .07 | .06 | .01 | 0 | 0 | 0 | |
| In hospital..... | .04 | 0 | 0 | 0 | 0 | 0 | 0 | 1.12 | |
| Hospital: Private room..... | .56 | .06 | .11 | .13 | .73 | .22 | 2.90 | 5.48 | |
| Bed in ward..... | .96 | .51 | .56 | .43 | 1.82 | 1.46 | .98 | 4.01 | |

TABLE A-11.—*Medical Care Expenditures and Personal Care Expenditures, by Consumption Level—Continued*

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Medical care expenditures—Continued</i> | | | | | | | | |
| Medicine and drugs..... | 8.48 | 7.73 | 6.42 | 8.77 | 9.89 | 10.51 | 8.82 | 12.42 |
| Eyeglasses..... | 1.45 | .48 | 1.01 | 1.73 | 1.99 | 1.92 | 1.89 | 3.22 |
| Medical appliances..... | .07 | .02 | .06 | .05 | .13 | .03 | .21 | .06 |
| Accident and health insurance..... | 10.10 | 9.08 | 9.77 | 10.66 | 12.33 | 9.43 | 9.38 | 6.79 |
| Other medical care..... | .37 | .19 | .26 | .40 | .53 | .41 | .51 | .76 |
| Average expenditure per person for medical care, total..... | 9.92 | 4.40 | 7.17 | 11.56 | 17.62 | 17.82 | 20.95 | 27.96 |
| <i>Personal care expenditures</i> | | | | | | | | |
| Percentage of families spending for personal care: | | | | | | | | |
| Personal care services: | | | | | | | | |
| Haircuts..... | 94.9 | 90.0 | 96.2 | 95.5 | 96.8 | 96.5 | 92.9 | 96.9 |
| Shaves by barber..... | 7.9 | 6.4 | 6.3 | 6.6 | 10.7 | 9.1 | 6.8 | 18.9 |
| Shampoos..... | 17.2 | 3.6 | 12.7 | 14.8 | 21.6 | 25.9 | 36.0 | 62.3 |
| Manicures..... | 1.0 | 0 | .5 | .3 | 1.8 | 1.3 | 1.6 | 8.0 |
| Permanent waves..... | 1.0 | 0 | .8 | 1.3 | 1.3 | 2.0 | 1.9 | 0 |
| Other waves..... | 11.8 | 4.4 | 8.9 | 10.1 | 13.7 | 17.8 | 23.6 | 36.8 |
| Other personal care services..... | 11.0 | 6.4 | 8.7 | 11.2 | 10.9 | 15.9 | 15.9 | 21.4 |
| Toilet articles and preparations: | | | | | | | | |
| Toilet soap..... | 96.4 | 97.2 | 97.1 | 96.9 | 97.1 | 94.2 | 92.2 | 96.1 |
| Tooth powder, tooth paste, mouth washes..... | 84.0 | 77.9 | 77.7 | 87.0 | 89.8 | 89.1 | 86.7 | 96.1 |
| Cosmetic and toilet preparations..... | 75.6 | 65.1 | 74.7 | 76.0 | 83.8 | 74.7 | 78.3 | 92.7 |
| Brushes, razor blades, and other toilet articles..... | 72.2 | 68.2 | 70.3 | 72.9 | 75.1 | 72.9 | 75.9 | 80.4 |
| Average expenditure per family for personal care, total..... | | | | | | | | |
| Personal care services, total..... | \$21.92 | \$16.93 | \$19.50 | \$21.10 | \$23.78 | \$25.98 | \$25.94 | \$42.84 |
| Haircuts..... | 11.10 | 7.85 | 9.58 | 10.42 | 12.02 | 13.94 | 13.56 | 26.34 |
| Shaves by barber..... | 7.16 | 6.67 | 7.12 | 7.10 | 7.17 | 7.51 | 7.11 | 9.24 |
| Shampoos..... | .66 | .40 | .40 | .64 | .80 | .81 | .77 | 2.59 |
| Manicures..... | 1.46 | .21 | .90 | 1.03 | 1.88 | 2.34 | 3.03 | 7.60 |
| Permanent waves..... | .04 | 0 | .01 | .01 | .08 | .02 | .07 | .43 |
| Other waves..... | .09 | 0 | .02 | .05 | .05 | .15 | .07 | 1.15 |
| Other personal care services..... | .87 | .19 | .49 | .70 | .98 | 1.95 | 1.55 | 3.62 |
| Toilet articles and preparations, total..... | .82 | .38 | .64 | .89 | 1.06 | 1.16 | .96 | 1.71 |
| Toilet soap..... | 10.82 | 9.08 | 9.92 | 10.68 | 11.76 | 12.04 | 12.38 | 16.50 |
| Tooth powder, tooth paste, mouth washes..... | 4.02 | 3.97 | 4.02 | 3.98 | 4.03 | 4.46 | 3.31 | 4.18 |
| Cosmetic and toilet preparations..... | 3.05 | 2.54 | 2.63 | 2.99 | 3.46 | 3.63 | 3.43 | 5.02 |
| Brushes, razor blades, and other toilet articles..... | 2.39 | 1.48 | 2.11 | 2.35 | 2.85 | 2.61 | 3.32 | 4.98 |
| Average expenditure per person for personal care, total..... | 1.36 | 1.09 | 1.16 | 1.36 | 1.42 | 1.34 | 2.32 | 2.32 |
| Average expenditure per person for personal care, total..... | 6.10 | 2.80 | 4.94 | 7.03 | 9.44 | 11.01 | 11.68 | 18.55 |

TABLE A-12.—*Formal Education, Vocation, Community Welfare, Gifts and Contributions, and Miscellaneous Expenditures, by Consumption Level*

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Formal education expenditures</i> | | | | | | | | | | | | | |
| Percentage of families in survey | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Members away from home | 1.3 | 1.6 | 1.7 | 1.3 | 1.1 | 1.4 | 1.7 | .5 | 1.1 | .2 | 1.1 | 0 | .9 |
| Members at home | 33.1 | 53.8 | 47.5 | 42.0 | 37.0 | 29.4 | 22.9 | 18.3 | 14.1 | 15.9 | 8.2 | 7.4 | 11.4 |
| Average expenditure per family for formal education, total | \$7.19 | \$5.85 | \$6.36 | \$6.34 | \$7.35 | \$8.07 | \$9.21 | \$5.64 | \$7.90 | \$6.86 | \$8.55 | \$2.48 | \$9.05 |
| For members away from home | .75 | .75 | .45 | .28 | .54 | .70 | 1.77 | .38 | 2.01 | .20 | 4.64 | 0 | .98 |
| For members at home | 6.44 | 5.09 | 5.91 | 6.06 | 6.81 | 7.37 | 7.44 | 5.26 | 5.89 | 6.66 | 3.91 | 2.48 | 8.07 |
| <i>Vocation expenditures</i> | | | | | | | | | | | | | |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Union dues or fees | 24.0 | 13.6 | 18.8 | 23.5 | 24.6 | 24.7 | 24.8 | 27.2 | 27.8 | 28.5 | 29.8 | 31.2 | 28.2 |
| Professional association dues or fees | 2.3 | .4 | 1.0 | 1.8 | 2.2 | 2.2 | 2.7 | 3.6 | 3.8 | 5.9 | 6.0 | 5.0 | 4.0 |
| Technical literature | 1.2 | 0 | .4 | .8 | 1.0 | 1.3 | 2.0 | 1.5 | 3.0 | 2.2 | 4.5 | 2.0 | 3.1 |
| Average expenditure per family for vocational items, total | \$6.20 | \$2.05 | \$3.12 | \$4.54 | \$5.67 | \$6.76 | \$7.34 | \$9.74 | \$9.65 | \$11.88 | \$10.02 | \$12.74 | \$13.50 |
| Union dues or fees | 5.71 | 1.93 | 2.92 | 4.33 | 5.31 | 6.22 | 6.52 | 8.87 | 8.80 | 11.23 | 9.34 | 11.94 | 10.25 |
| Professional association dues or fees | .27 | .02 | .05 | .14 | .20 | .26 | .41 | .62 | .66 | .47 | .45 | .45 | .76 |
| Technical literature | .08 | 0 | .01 | .03 | .05 | .13 | .16 | .18 | .10 | .11 | .13 | .15 | .18 |
| Other items of vocational expense | .14 | .10 | .14 | .04 | .11 | .15 | .25 | .07 | .09 | .07 | .11 | .20 | 2.31 |
| <i>Community welfare expenditures</i> | | | | | | | | | | | | | |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Religious organizations | 74.2 | 77.6 | 78.8 | 78.7 | 76.2 | 74.2 | 71.3 | 67.2 | 64.3 | 62.3 | 66.5 | 60.4 | 63.5 |
| Community chest and other organizations | 54.9 | 31.8 | 43.7 | 50.9 | 54.7 | 58.3 | 62.0 | 61.3 | 63.8 | 67.3 | 68.7 | 69.6 | 71.1 |
| Taxes: Poll, income, and personal property | 27.3 | 34.9 | 28.7 | 27.8 | 26.3 | 27.0 | 25.1 | 25.4 | 27.0 | 26.9 | 32.7 | 34.2 | 29.9 |
| Average expenditure per family for community welfare, total | \$19.21 | \$12.09 | \$16.04 | \$16.98 | \$18.74 | \$20.52 | \$21.90 | \$21.01 | \$24.51 | \$21.06 | \$27.84 | \$23.82 | \$30.40 |
| Religious organizations | 15.40 | 9.39 | 13.48 | 13.95 | 15.28 | 16.59 | 17.34 | 16.31 | 18.61 | 16.10 | 20.67 | 15.89 | 18.47 |
| Community chest and other organizations | 2.57 | 1.78 | 1.35 | 1.84 | 2.39 | 2.77 | 3.10 | 3.40 | 4.42 | 3.71 | 5.14 | 5.24 | 9.10 |
| Taxes: Poll, income, and personal property | 1.24 | 1.92 | 1.21 | 1.19 | 1.07 | 1.16 | 1.16 | 1.30 | 1.48 | 1.25 | 2.03 | 2.69 | 2.83 |
| <i>Gifts and contributions</i> | | | | | | | | | | | | | |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Christmas, birthday, etc., gifts | 68.3 | 29.0 | 47.3 | 60.2 | 70.4 | 75.2 | 79.2 | 82.2 | 81.9 | 85.8 | 84.7 | 90.1 | 90.0 |
| Support of relatives | 17.2 | 4.5 | 9.2 | 12.6 | 15.6 | 19.6 | 24.8 | 27.5 | 25.8 | 30.3 | 36.1 | 38.9 | 43.2 |
| Support of other persons | 6.2 | 2.2 | 2.6 | 4.1 | 6.4 | 7.4 | 8.3 | 8.9 | 8.5 | 7.8 | 12.6 | 10.0 | 12.9 |
| Average expenditure per family for contributions and gifts to persons outside economic family, total | \$24.37 | \$3.82 | \$7.77 | \$11.75 | \$19.44 | \$25.39 | \$34.36 | \$39.62 | \$46.13 | \$56.90 | \$60.28 | \$85.67 | \$128.20 |
| Christmas, birthday, etc., gifts | 13.08 | 2.36 | 4.52 | 7.72 | 11.07 | 14.47 | 17.86 | 20.12 | 23.61 | 31.33 | 27.69 | 32.06 | 43.74 |
| Support of relatives | 10.44 | 1.32 | 2.95 | 3.78 | 7.17 | 9.99 | 15.40 | 18.05 | 20.74 | 24.84 | 30.87 | 52.45 | 82.99 |
| Support of other persons | .85 | .14 | .29 | .25 | 1.20 | .93 | 1.10 | 1.45 | 1.78 | .73 | 1.72 | 1.16 | 1.47 |

TABLE A-12.—*Formal Education, Vocation, Community Welfare, Gifts and Contributions, and Miscellaneous Expenditures, by Consumption Level—Continued*

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Miscellaneous expenditures</i> | | | | | | | | | | | | | |
| Percentage of families spending for— | | | | | | | | | | | | | |
| Funerals..... | 1.4 | .4 | 1.0 | 1.2 | 1.2 | 1.3 | 1.4 | 2.2 | 1.7 | 2.6 | 4.6 | 1.7 | 4.0 |
| Legal costs..... | 1.5 | .8 | 1.1 | 1.0 | 1.5 | 1.2 | 2.0 | 1.4 | 2.7 | 2.5 | 2.3 | 1.1 | 4.1 |
| Gardens..... | 8.2 | 11.9 | 9.1 | 8.7 | 7.2 | 8.0 | 7.4 | 7.1 | 10.0 | 1.0 | 12.4 | 6.6 | 12.7 |
| Family losses..... | 1.4 | 1.5 | .9 | 1.2 | 1.1 | 1.2 | 1.6 | 2.3 | 2.2 | 2.9 | 2.0 | 2.9 | 2.4 |
| Average expenditure per family for miscellaneous items, total..... | | | | | | | | | | | | | |
| | \$7.00 | \$2.74 | \$3.62 | \$4.60 | \$5.30 | \$7.62 | \$7.80 | \$9.82 | \$12.90 | \$15.02 | \$33.61 | \$10.24 | \$18.93 |
| Funerals..... | 3.41 | .37 | 1.53 | 2.26 | 2.21 | 3.09 | 4.12 | 6.23 | 5.85 | 6.68 | 25.99 | 4.28 | 8.82 |
| Legal costs..... | .79 | .11 | .19 | .47 | .66 | .88 | 1.01 | .66 | 3.63 | 1.67 | .39 | .26 | 2.39 |
| Gardens..... | .34 | .50 | .24 | .25 | .28 | .36 | .44 | .34 | .57 | .47 | .58 | .29 | .66 |
| Family losses..... | .60 | .28 | .34 | .42 | .58 | .53 | .50 | 1.52 | 1.20 | .96 | .86 | .84 | .34 |
| Other..... | 1.86 | 1.48 | 1.32 | 1.20 | 1.57 | 2.76 | 1.73 | 1.07 | 1.65 | 5.24 | 5.79 | 4.57 | 6.27 |

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Formal education expenditures</i> | | | | | | | | |
| Percentage of families in survey..... | | | | | | | | |
| | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families spending for— | | | | | | | | |
| Members away from home..... | 1.2 | 1.1 | .8 | 1.1 | .5 | 2.5 | 3.6 | 0 |
| Members at home..... | 31.9 | 67.5 | 38.4 | 24.5 | 14.7 | 12.2 | 11.9 | 12.3 |
| Average expenditure per family for formal education, total..... | | | | | | | | |
| | \$3.16 | \$4.77 | \$2.60 | \$1.65 | \$1.10 | \$3.13 | \$13.48 | \$4.32 |
| For members away from home..... | .79 | .07 | .09 | .08 | .17 | 1.95 | 10.55 | 0 |
| For members at home..... | 2.37 | 4.70 | 2.51 | 1.57 | .93 | 1.18 | 2.93 | 4.32 |
| <i>Vocation expenditures</i> | | | | | | | | |
| Percentage of families spending for— | | | | | | | | |
| Union dues or fees..... | 10.8 | 5.1 | 5.9 | 11.0 | 17.2 | 15.0 | 11.0 | 19.5 |
| Professional association dues or fees..... | .7 | .3 | .4 | .3 | .5 | 1.5 | 3.5 | 2.2 |
| Technical literature..... | .1 | 0 | .2 | 0 | .3 | 0 | 0 | 0 |
| Average expenditure per family for vocational items, total..... | | | | | | | | |
| | \$1.78 | \$.89 | \$.98 | \$1.68 | \$2.95 | \$2.47 | \$2.72 | \$3.31 |
| Union dues or fees..... | 1.50 | .55 | .62 | 1.55 | 2.54 | 2.36 | 2.52 | 3.00 |
| Professional association dues or fees..... | .04 | .02 | .04 | .02 | .03 | .11 | .16 | .01 |
| Technical literature..... | .01 | 0 | .02 | 0 | .03 | 0 | 0 | 0 |
| Other items of vocational expense..... | .23 | .32 | .30 | .11 | .35 | 0 | .04 | .30 |
| <i>Community welfare expenditures</i> | | | | | | | | |
| Percentage of families spending for— | | | | | | | | |
| Religious organizations..... | 37.5 | 36.1 | 38.3 | 38.8 | 38.4 | 36.4 | 30.8 | 37.5 |
| Community chest and other organizations..... | 46.6 | 37.9 | 46.9 | 48.3 | 50.8 | 55.8 | 44.6 | 37.5 |
| Taxes: Poll, income, and personal property..... | 23.3 | 25.8 | 26.1 | 24.0 | 23.8 | 21.3 | 10.9 | 7.8 |
| Average expenditure per family for community welfare, total..... | | | | | | | | |
| | \$13.86 | \$9.73 | \$12.35 | \$13.47 | \$15.84 | \$19.34 | \$14.94 | \$22.42 |
| Religious organizations..... | 11.72 | 8.08 | 10.32 | 11.33 | 13.28 | 16.60 | 12.82 | 20.54 |
| Community chest and other organizations..... | 1.19 | .73 | 1.02 | 1.12 | 1.46 | 1.76 | 1.70 | 1.51 |
| Taxes: Poll, income, and personal property..... | .95 | .92 | 1.01 | 1.02 | 1.10 | .98 | .42 | .37 |

TABLE A-12.—*Formal Education, Vocation, Community Welfare, Gifts and Contributions, and Miscellaneous Expenditures, by Consumption Level—Continued*

1,566 NEGRO FAMILIES IN 16 CITIES—Continued

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Gifts and contributions</i> | | | | | | | | |
| Percentage of families spending for— | | | | | | | | |
| Christmas, birthday, etc., gifts..... | 37.2 | 17.3 | 28.6 | 39.8 | 51.2 | 42.4 | 58.1 | 70.7 |
| Support of relatives..... | 25.9 | 9.0 | 21.6 | 23.6 | 29.9 | 47.2 | 44.6 | 53.9 |
| Support of other persons..... | 5.3 | 2.4 | 3.8 | 4.0 | 7.8 | 5.2 | 7.4 | 23.2 |
| Average expenditure per family for contributions and gifts to persons outside economic family, total..... | \$17.67 | \$3.71 | \$9.63 | \$12.42 | \$21.20 | \$34.04 | \$41.82 | \$81.15 |
| Christmas, birthday, etc., gifts..... | 3.62 | 1.20 | 1.95 | 3.05 | 5.34 | 3.85 | 9.48 | 13.99 |
| Support of relatives..... | 13.57 | 2.33 | 7.47 | 8.81 | 15.37 | 29.30 | 31.71 | 65.20 |
| Support of other persons..... | .48 | .18 | .21 | .56 | .49 | .89 | .63 | 1.96 |
| <i>Miscellaneous expenditures</i> | | | | | | | | |
| Percentage of families spending for— | | | | | | | | |
| Funerals..... | 1.4 | 1.1 | 0.7 | 0.8 | 1.2 | 3.3 | 2.7 | 4.7 |
| Legal costs..... | .8 | 0 | .7 | .5 | .9 | 1.0 | 1.6 | 5.8 |
| Gardens..... | 8.3 | 13.7 | 12.0 | 4.2 | 5.3 | 6.0 | 2.2 | 7.3 |
| Family losses..... | 1.5 | .9 | .2 | 1.9 | 2.2 | 3.6 | 0 | 4.4 |
| Average expenditure per family for miscellaneous items, total..... | \$4.43 | \$2.95 | \$2.09 | \$2.21 | \$4.63 | \$9.76 | \$5.66 | \$24.60 |
| Funerals..... | 2.66 | .90 | .86 | .90 | 2.94 | 7.82 | 4.04 | 17.68 |
| Legal costs..... | .43 | 0 | .13 | .20 | .48 | .54 | .67 | 5.16 |
| Gardens..... | .17 | .31 | .23 | .09 | .08 | .14 | .04 | .07 |
| Family losses..... | .22 | .03 | .01 | .14 | .51 | .81 | 0 | .61 |
| Other..... | .95 | 1.71 | .86 | .88 | .62 | .45 | .91 | 1.08 |

TABLE A-13.—Disposition of Money Received During Schedule Year Not Used for Current Expenditure and Funds Made Available for Family Use From Sources Other Than Family Income in Schedule Year, by Consumption Level

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Funds made available for family use from sources other than family income in schedule year</i> | | | | | | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 |
| Percentage of families receiving funds from— | | | | | | | | | | | | | |
| <i>Decrease in assets:</i> | | | | | | | | | | | | | |
| <i>Reduction in cash:</i> | | | | | | | | | | | | | |
| On hand..... | 3.4 | 1.3 | 2.4 | 3.8 | 2.9 | 4.2 | 3.4 | 4.8 | 3.6 | 1.8 | 4.9 | 7.4 | 3.7 |
| In checking account..... | 1.6 | .1 | 1.0 | 1.0 | 1.2 | 1.9 | 1.9 | 2.4 | 3.8 | 3.6 | 6.4 | 10.1 | 2.3 |
| In savings account..... | 19.0 | 3.9 | 10.2 | 13.4 | 19.0 | 21.4 | 24.3 | 25.2 | 24.5 | 31.0 | 36.4 | 35.1 | 41.5 |
| <i>Sale of property:</i> | | | | | | | | | | | | | |
| Real estate (including real-estate mortgages)..... | .4 | 0 | .5 | .2 | .3 | .4 | .4 | .3 | .5 | 0 | .8 | 1.0 | 3.9 |
| Building and loan shares..... | .6 | .4 | .2 | .5 | .6 | .8 | .5 | .9 | 1.0 | .8 | .9 | 0 | 1.5 |
| Stocks and bonds..... | .9 | .1 | .2 | .5 | .5 | 1.2 | .9 | 1.2 | 1.7 | 1.9 | 1.6 | 5.8 | 4.5 |
| Goods and chattels..... | 2.8 | 3.1 | 2.5 | 2.3 | 2.4 | 2.9 | 2.8 | 4.1 | 3.9 | 3.6 | 3.8 | 2.6 | 6.1 |
| Other property..... | .7 | 0 | .6 | .9 | .6 | .6 | .7 | .6 | 1.8 | 1.1 | .6 | .6 | 2.0 |
| <i>Insurance policies:</i> | | | | | | | | | | | | | |
| Surrender..... | 7.2 | 9.5 | 9.3 | 8.4 | 7.3 | 6.7 | 5.8 | 4.8 | 5.6 | 7.2 | 3.4 | 4.9 | 4.0 |
| Settlement..... | 1.7 | 1.4 | 1.4 | 1.6 | 1.3 | 1.4 | 2.3 | 2.1 | 2.9 | 1.9 | 5.2 | 1.7 | 3.2 |
| Receipts from outstanding loans to others..... | 1.9 | .4 | 1.0 | 1.6 | 2.0 | 2.0 | 2.0 | 2.6 | 3.5 | 3.0 | 4.4 | 8.2 | 2.6 |
| <i>Increase in liabilities:</i> | | | | | | | | | | | | | |
| Increase in mortgages on own home..... | 1.3 | 1.7 | 1.6 | 1.7 | 1.3 | 1.3 | 1.0 | .9 | 1.5 | .5 | 3.6 | .5 | 0 |
| Increase in other mortgages..... | .3 | 0 | .4 | .2 | .3 | .3 | 2.0 | .3 | .5 | .4 | .4 | 0 | 1.3 |
| <i>Increase in debts:</i> | | | | | | | | | | | | | |
| Payable to banks..... | 1.4 | .9 | 1.1 | 1.7 | 1.2 | 1.8 | 1.7 | 1.8 | 1.0 | 1.0 | 2.9 | 1.7 | 3.2 |
| Payable to insurance companies..... | 4.0 | 1.8 | 4.1 | 3.9 | 3.8 | 4.3 | 3.9 | 3.2 | 3.7 | 5.0 | 7.7 | 5.4 | 6.3 |
| Payable to small-loan companies..... | 5.4 | 5.5 | 5.4 | 6.5 | 5.8 | 4.8 | 5.4 | 3.8 | 5.8 | 2.7 | 7.0 | 2.3 | 7.0 |
| Payable to firms selling on installment plan: | | | | | | | | | | | | | |
| Automobiles..... | 5.2 | 1.3 | 1.6 | 3.2 | 3.9 | 5.1 | 4.9 | 7.2 | 9.0 | 12.1 | 21.4 | 20.6 | 30.6 |
| Other goods..... | 24.3 | 22.4 | 22.9 | 24.2 | 25.2 | 24.4 | 24.1 | 23.8 | 25.8 | 25.7 | 22.2 | 21.8 | 27.1 |
| Payable to individuals..... | 8.1 | 9.7 | 10.9 | 8.2 | 7.9 | 8.5 | 5.6 | 7.4 | 7.1 | 8.0 | 7.8 | 6.9 | 8.3 |
| Other debts..... | 24.9 | 38.2 | 36.9 | 28.5 | 24.0 | 20.6 | 20.7 | 18.7 | 19.6 | 16.9 | 25.4 | 18.5 | 19.0 |
| Inheritance..... | .6 | .1 | .7 | .4 | .6 | .3 | .9 | .5 | .8 | .9 | 2.2 | .7 | 3.2 |

| | | | | | | | | | | | | | | |
|---|----------|---------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| Average amount of funds received from— | | | | | | | | | | | | | | |
| Decrease in assets and/or increase in liabilities..... | \$153.12 | \$61.61 | \$96.74 | \$116.22 | \$130.57 | \$158.12 | \$163.22 | \$217.54 | \$230.36 | \$254.43 | \$407.74 | \$424.27 | \$505.02 | |
| <i>Decrease in assets.....</i> | 77.26 | 12.01 | 36.08 | 52.62 | 63.61 | 82.77 | 83.19 | 124.70 | 128.31 | 140.04 | 253.98 | 273.71 | 271.29 | |
| Reduction in cash: | | | | | | | | | | | | | | |
| On hand..... | 4.53 | 1.60 | 2.63 | 4.89 | 3.19 | 5.43 | 4.93 | 7.27 | 6.75 | 3.93 | 5.39 | 9.01 | 5.85 | |
| In checking account..... | 3.93 | .02 | 1.06 | 1.33 | 2.96 | 2.90 | 3.24 | 10.33 | 6.54 | 7.66 | 25.40 | 36.30 | 23.26 | |
| In savings account..... | 42.13 | 2.05 | 15.34 | 26.44 | 35.69 | 48.60 | 48.22 | 61.65 | 65.07 | 91.41 | 153.74 | 149.50 | 160.90 | |
| Sale of property: | | | | | | | | | | | | | | |
| Real estate (including real-estate mortgages)..... | 1.95 | 0 | 1.05 | .12 | 1.03 | 2.56 | 1.23 | 9.53 | 1.23 | 0 | 1.83 | 5.70 | 24.33 | |
| Building and loan shares..... | 1.71 | .10 | .58 | 1.19 | 1.49 | 2.19 | .82 | 6.44 | 1.87 | 1.80 | 1.17 | 0 | 5.06 | |
| Stocks and bonds..... | 2.62 | .08 | .31 | .95 | 1.73 | 2.47 | 2.85 | 3.77 | 7.68 | 2.95 | 16.72 | 26.87 | 18.76 | |
| Goods and chattels..... | 1.56 | 1.06 | .83 | .84 | 1.12 | 1.78 | 1.44 | 3.19 | 2.02 | 1.47 | 6.08 | 7.18 | 9.26 | |
| Other property..... | .59 | 0 | .45 | .49 | .20 | .46 | .33 | .92 | 2.81 | 1.90 | .32 | .80 | 3.54 | |
| Insurance policies: | | | | | | | | | | | | | | |
| Surrender..... | 9.34 | 6.27 | 10.77 | 11.25 | 9.32 | 8.25 | 8.24 | 7.27 | 9.07 | 13.69 | 3.99 | 7.56 | 8.84 | |
| Settlement..... | 6.47 | .73 | 2.22 | 3.82 | 5.02 | 5.11 | 9.26 | 11.24 | 21.22 | 11.30 | 27.47 | 2.61 | 8.52 | |
| Receipts from outstanding loans to others..... | 2.43 | .10 | .84 | 1.30 | 1.86 | 3.02 | 2.63 | 3.09 | 4.05 | 3.93 | 10.87 | 28.18 | 2.97 | |
| <i>Increase in liabilities.....</i> | 75.86 | 49.60 | 60.66 | 63.60 | 66.96 | 75.35 | 80.03 | 92.84 | 102.05 | 114.39 | 153.76 | 150.56 | 233.73 | |
| Increase in mortgages on own home..... | 4.61 | 1.99 | 3.14 | 5.51 | 4.00 | 5.04 | 4.24 | 10.07 | 3.39 | 2.62 | .66 | 4.44 | 0 | |
| Increase in other mortgages..... | .63 | 0 | .25 | .43 | .68 | .64 | .42 | 1.50 | 1.47 | .59 | 1.45 | 0 | 2.26 | |
| Increase in debts: | | | | | | | | | | | | | | |
| Payable to banks..... | 1.87 | .93 | .56 | 1.21 | 1.62 | 2.74 | 2.56 | 3.54 | 1.59 | 1.44 | 5.67 | .89 | 3.84 | |
| Payable to insurance companies..... | 5.24 | 3.75 | 3.28 | 4.17 | 4.71 | 5.72 | 6.24 | 4.04 | 6.40 | 11.41 | 13.56 | 8.82 | 21.52 | |
| Payable to small-loan companies..... | 5.19 | 2.95 | 4.16 | 5.57 | 4.95 | 4.83 | 5.89 | 5.95 | 6.65 | 3.74 | 6.38 | 1.38 | 14.42 | |
| Payable to firms selling on installment plan: | | | | | | | | | | | | | | |
| Automobiles..... | 10.47 | .34 | 1.49 | 3.33 | 6.66 | 8.76 | 13.98 | 16.17 | 22.88 | 30.76 | 59.13 | 63.49 | 101.82 | |
| Other goods..... | 18.15 | 8.44 | 11.42 | 14.20 | 17.32 | 18.66 | 22.13 | 21.84 | 27.56 | 33.78 | 25.61 | 34.38 | 40.82 | |
| Payable to individuals..... | 10.16 | 5.69 | 9.66 | 8.00 | 9.29 | 12.02 | 7.99 | 12.00 | 15.42 | 14.23 | 12.42 | 22.31 | 27.71 | |
| Other debts..... | 19.54 | 25.51 | 26.70 | 21.18 | 17.73 | 16.94 | 16.58 | 17.73 | 16.69 | 15.82 | 28.88 | 14.85 | 21.34 | |
| Inheritance..... | 2.39 | .02 | 1.66 | .51 | 1.70 | 1.85 | 3.96 | 1.71 | 8.01 | 5.13 | 11.36 | .98 | 23.22 | |
| <i>Disposition of money received during the schedule year not used for current family expenditure</i> | | | | | | | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 3.0 | 12.2 | 19.8 | 20.4 | 15.8 | 11.3 | 7.1 | 4.6 | 2.6 | 1.4 | 0.8 | 1.0 | |
| Percentage of families disposing of funds in— | | | | | | | | | | | | | | |
| <i>Increase in assets:</i> | | | | | | | | | | | | | | |
| Increase in cash: | | | | | | | | | | | | | | |
| On hand..... | 2.3 | 1.3 | 1.2 | 2.0 | 2.8 | 2.4 | 2.7 | 2.9 | 1.6 | 3.1 | 3.6 | 2.3 | 2.6 | |
| In checking account..... | 1.2 | .4 | (1) | .7 | 1.0 | 1.0 | 2.3 | 2.5 | 2.7 | 2.7 | 1.1 | 1.8 | 2.6 | |
| In savings account..... | 11.4 | 1.5 | 4.6 | 8.5 | 11.2 | 12.1 | 16.2 | 16.1 | 20.0 | 18.8 | 16.3 | 15.3 | 17.6 | |
| Investment in: | | | | | | | | | | | | | | |
| Improvements in own home..... | 3.7 | 2.1 | 3.3 | 3.7 | 3.4 | 3.1 | 5.1 | 3.7 | 4.1 | 2.8 | 2.9 | 5.0 | 4.3 | |
| Other real estate (including real-estate mortgages)..... | .9 | .1 | .6 | .7 | 1.0 | 1.0 | .9 | 1.0 | .9 | .8 | 2.0 | 3.3 | 1.3 | |
| Building and loan shares..... | .9 | .4 | .5 | .9 | .7 | .7 | 1.1 | 1.5 | 1.8 | 1.7 | .8 | .5 | 0 | |
| Stocks and bonds..... | .8 | .6 | .3 | .5 | .6 | 1.1 | .8 | 1.5 | 1.3 | 1.2 | .6 | 1.8 | 2.0 | |
| Other property..... | 1.1 | .6 | .6 | .7 | .9 | .9 | 1.7 | 1.8 | 1.3 | 1.8 | 1.5 | 7.9 | 1.3 | |
| Payments of premiums for insurance policies: | | | | | | | | | | | | | | |
| Life insurance..... | 88.6 | 82.2 | 87.8 | 88.8 | 89.4 | 90.5 | 89.6 | 88.1 | 84.7 | 88.5 | 88.3 | 90.0 | 85.4 | |
| Annuities..... | 4.1 | 1.2 | 1.9 | 3.1 | 4.2 | 4.7 | 5.0 | 5.9 | 4.8 | 3.4 | 11.8 | 10.6 | 5.3 | |
| Increase in outstanding loans to others..... | 1.8 | .2 | 1.0 | 1.1 | 1.7 | 2.3 | 2.0 | 2.5 | 3.3 | 2.7 | 2.6 | 1.5 | 6.3 | |

¹ Less than 0.05 percent.

TABLE A-13.—Disposition of Money Received During Schedule Year Not Used for Current Expenditure and Funds Made Available for Family Use From Sources Other Than Family Income in Schedule Year, by Consumption Level—Continued

14,469 WHITE AND NEGRO FAMILIES IN 42 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | | | | | | |
|--|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|------------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 and over |
| <i>Disposition of money received during the schedule year not used for current family expenses—Continued</i> | | | | | | | | | | | | | |
| <i>Decrease in liabilities:</i> | | | | | | | | | | | | | |
| Payment on principal of mortgages and down payment on own home | 11.7 | 11.5 | 12.1 | 11.5 | 12.6 | 12.8 | 11.2 | 9.5 | 11.2 | 5.1 | 12.7 | 10.6 | 13.9 |
| Payment on principal of other mortgages | 1.5 | .7 | 1.6 | 1.3 | 1.7 | 2.0 | 1.6 | 1.8 | .8 | .2 | .7 | 1.7 | 1.1 |
| Payment of debts to— | | | | | | | | | | | | | |
| Banks | .5 | .4 | .3 | .6 | .5 | .8 | .4 | .5 | .2 | .8 | 1.2 | 1.1 | .4 |
| Insurance companies | .7 | .1 | .5 | .5 | .6 | .8 | .8 | 1.3 | .7 | .8 | 0 | 0 | .4 |
| Small-loan companies | 2.1 | 1.5 | 3.9 | 2.2 | 2.3 | 1.9 | 1.5 | 1.9 | 1.6 | .8 | .8 | 1.0 | 1.4 |
| Firms selling on installment plan: | | | | | | | | | | | | | |
| Automobiles | 2.2 | .3 | 1.4 | 1.8 | 2.2 | 2.4 | 1.7 | 3.4 | 3.1 | 3.4 | 2.8 | 2.8 | 3.2 |
| Other goods | 9.5 | 10.1 | 10.3 | 10.5 | 9.3 | 9.4 | 8.6 | 8.2 | 9.7 | 7.5 | 8.1 | 6.9 | 10.9 |
| Individuals | 2.6 | 1.3 | 1.8 | 2.7 | 2.5 | 2.7 | 3.4 | 3.1 | 2.3 | 2.4 | 2.7 | .7 | 2.4 |
| Other | 7.3 | 7.6 | 8.7 | 8.5 | 7.7 | 7.3 | 5.7 | 6.3 | 5.5 | 4.9 | 4.3 | 1.5 | 4.5 |
| <i>Average amount of funds disposed in—</i> | | | | | | | | | | | | | |
| Increase in assets and/or decrease in liabilities | \$164.48 | \$92.32 | \$123.26 | \$145.11 | \$162.62 | \$178.98 | \$178.20 | \$209.18 | \$202.62 | \$190.82 | \$232.06 | \$262.16 | \$209.45 |
| <i>Increase in assets:</i> | 119.85 | 67.63 | 87.81 | 106.12 | 117.56 | 128.02 | 132.74 | 150.92 | 149.85 | 150.40 | 175.51 | 194.43 | 152.42 |
| Increase in cash: | | | | | | | | | | | | | |
| On hand | 1.63 | 1.07 | .94 | 1.45 | 1.49 | 1.81 | 2.87 | 1.85 | .69 | 1.77 | 1.28 | 4.21 | 2.51 |
| In checking account | 1.80 | .02 | .08 | .69 | 1.50 | 1.51 | 2.39 | 4.15 | 5.28 | 3.64 | 11.97 | 2.49 | 1.93 |
| In savings account | 17.99 | .94 | 6.63 | 11.81 | 16.03 | 19.06 | 24.42 | 32.43 | 30.86 | 35.60 | 43.13 | 32.79 | 29.57 |
| Investment in: | | | | | | | | | | | | | |
| Improvements in own home | 5.55 | 6.02 | 4.65 | 5.01 | 5.17 | 5.50 | 7.45 | 6.14 | 6.58 | 4.93 | 5.89 | 8.70 | 2.32 |
| Other real estate (including real-estate mortgages) | 2.42 | .19 | .89 | 3.05 | 2.83 | 1.97 | .91 | 3.84 | 3.49 | 2.60 | 9.09 | 6.04 | 3.49 |
| Building and loan shares | .91 | .10 | .61 | .73 | .78 | 1.09 | .97 | 1.21 | 2.36 | 1.98 | .46 | .29 | 0 |
| Stocks and bonds | 1.32 | .29 | .21 | .45 | .88 | 1.57 | 1.27 | 4.01 | 2.93 | 1.19 | 2.05 | 1.12 | 15.01 |
| Other property | 1.94 | .19 | .33 | 2.55 | 1.55 | .89 | 1.23 | 3.19 | 2.46 | 4.75 | 3.15 | 34.42 | .49 |
| Payment of premiums for insurance policies: | | | | | | | | | | | | | |
| Life insurance | 82.23 | 58.52 | 72.19 | 77.85 | 83.48 | 88.82 | 86.59 | 88.21 | 89.18 | 88.21 | 85.85 | 96.44 | 87.58 |
| Annuities | 2.41 | .29 | .74 | 1.49 | 2.37 | 2.63 | 2.95 | 4.49 | 2.93 | 3.34 | 10.31 | 7.49 | 4.44 |
| Increase in outstanding loans to others | 1.65 | (^a) | .54 | 1.04 | 1.48 | 3.17 | 1.69 | 1.40 | 3.09 | 2.33 | 2.33 | .44 | 5.08 |

| | | | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| <i>Decrease in liabilities</i> | 44.63 | 24.69 | 35.45 | 38.99 | 45.06 | 50.96 | 45.46 | 58.26 | 52.77 | 40.42 | 56.55 | 67.73 | 57.03 |
| Payment on principal of mortgages and down pay- ment on own home..... | 21.39 | 14.36 | 16.83 | 18.08 | 21.43 | 24.18 | 22.59 | 28.39 | 23.87 | 15.87 | 28.28 | 51.48 | 28.15 |
| Payment on principal of other mortgages..... | 1.85 | .49 | 1.82 | 1.29 | 2.13 | 2.50 | 1.84 | 3.38 | 1.00 | .21 | 1.58 | .67 | .8 |
| Payment of debts to— | | | | | | | | | | | | | |
| Banks..... | .45 | .14 | .14 | .41 | .43 | .39 | .38 | 1.02 | .39 | .69 | 1.52 | 1.42 | .86 |
| Insurance companies..... | .39 | (?) | .26 | .16 | .38 | .66 | .59 | .67 | .27 | .75 | 0 | 0 | .23 |
| Small-loan companies..... | 1.58 | .97 | 2.41 | 1.57 | 1.49 | 1.48 | 1.00 | 2.12 | 1.77 | .96 | .35 | 2.44 | .72 |
| Firms selling on installment plan: | | | | | | | | | | | | | |
| Automobiles..... | 3.89 | .31 | 1.57 | 2.86 | 4.04 | 4.95 | 3.49 | 5.78 | 7.87 | 6.71 | 7.98 | 2.75 | 5.04 |
| Other goods..... | 7.34 | 4.74 | 5.53 | 7.10 | 7.15 | 8.12 | 7.15 | 8.35 | 9.77 | 7.24 | 9.47 | 6.52 | 15.73 |
| Individuals..... | 2.22 | .79 | 1.21 | 1.94 | 1.85 | 2.71 | 3.31 | 2.91 | 2.60 | 2.06 | 4.59 | 1.55 | 3.02 |
| Other..... | 5.52 | 2.89 | 5.68 | 5.58 | 6.16 | 5.97 | 5.11 | 5.64 | 5.23 | 5.93 | 2.78 | .90 | 2.40 |

¹ Less than 0.5 cent.

TABLE A-13.—Disposition of Money Received During Schedule Year Not Used for Current Expenditure and Funds Made Available for Family Use From Sources Other Than Family Income in Schedule Year, by Consumption Level—Continued

1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Funds made available for family use from sources other than family income in schedule year</i> | | | | | | | | |
| Percentage of families in survey | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families receiving funds from— | | | | | | | | |
| <i>Decrease in assets:</i> | | | | | | | | |
| <i>Reduction in cash—</i> | | | | | | | | |
| On hand | 2.3 | .8 | 1.4 | 2.9 | .5 | 5.6 | 4.7 | 9.5 |
| In checking account | .3 | .3 | .3 | .7 | .3 | 0 | 0 | 0 |
| In savings account | 6.8 | .3 | 3.2 | 4.2 | 10.9 | 12.6 | 23.5 | 19.5 |
| <i>Sale of property:</i> | | | | | | | | |
| Real estate (including real estate mortgages) | .1 | 0 | .2 | 0 | 0 | .6 | 0 | 0 |
| Building and loan shares | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Stocks and bonds | .1 | 0 | 0 | .5 | .2 | 0 | 0 | 0 |
| Goods and chattels | .8 | 1.2 | .8 | .3 | 1.0 | 1.2 | 0 | .8 |
| Other property | .1 | 0 | .1 | .3 | .3 | 0 | 0 | 0 |
| <i>Insurance policies:</i> | | | | | | | | |
| Surrender | 2.8 | 1.8 | 3.7 | 1.5 | 3.5 | 5.7 | 1.6 | 0 |
| Settlement | 2.0 | 2.5 | 1.0 | 1.2 | 2.2 | 3.3 | 2.7 | 6.9 |
| Receipts from outstanding loans to others | .5 | 0 | .4 | .9 | .9 | 0 | 0 | .8 |
| <i>Increase in liabilities:</i> | | | | | | | | |
| Increase in mortgages on own home | 1.3 | 2.5 | 2.5 | 1.2 | .3 | 0 | 0 | 1.5 |
| Increase in other mortgages | .3 | 0 | .4 | 0 | 0 | 0 | .6 | 3.7 |
| <i>Increase in debts—</i> | | | | | | | | |
| Payable to banks | .3 | .5 | 0 | .3 | 0 | .6 | 1.6 | 1.5 |
| Payable to insurance companies | 1.2 | .9 | 1.5 | 1.1 | .3 | .6 | 4.4 | 2.2 |
| Payable to small-loan companies | 5.6 | 6.2 | 6.0 | 5.8 | 2.6 | 6.6 | 8.1 | 5.2 |
| Payable to firms selling on installment plan: | | | | | | | | |
| Automobiles | 2.4 | .6 | 1.3 | 2.8 | 2.1 | 5.1 | 7.3 | 4.5 |
| Other goods | 34.9 | 29.5 | 33.7 | 35.8 | 35.7 | 39.7 | 37.0 | 45.1 |
| Payable to individuals | 6.2 | 5.5 | 4.7 | 7.1 | 6.3 | 9.6 | 4.4 | 6.5 |
| Other debts | 30.5 | 38.1 | 50.1 | 28.4 | 22.2 | 20.4 | 24.8 | 33.3 |
| Inheritance | .2 | .3 | .4 | .1 | .2 | 0 | 0 | 0 |
| <i>Average amount of funds received from—</i> | | | | | | | | |
| <i>Decrease in assets and/or increase in liabilities</i> | \$65.46 | \$42.34 | \$52.08 | \$55.31 | \$64.08 | \$99.93 | \$114.72 | \$174.44 |
| <i>Decrease in assets</i> | 16.86 | 3.65 | 7.44 | 13.43 | 22.90 | 42.17 | 31.23 | 55.66 |
| <i>Reduction in cash—</i> | | | | | | | | |
| On hand | 2.07 | .89 | 1.48 | 2.39 | .13 | 4.61 | 5.59 | 7.18 |
| In checking account | .51 | .09 | .18 | 1.85 | .25 | 0 | 0 | 0 |
| In savings account | 6.90 | .06 | 1.75 | 4.84 | 11.52 | 16.77 | 18.84 | 27.86 |
| <i>Sale of property:</i> | | | | | | | | |
| Real estate (including real estate mortgages) | .54 | 0 | .50 | 0 | 0 | 4.35 | 0 | 0 |
| Building and loan shares | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Stocks and bonds | .49 | 0 | 0 | .26 | 2.64 | 0 | 0 | 0 |
| Goods and chattels | .24 | .43 | .09 | .08 | .65 | .08 | 0 | .19 |
| Other property | .11 | 0 | .42 | .01 | .04 | 0 | 0 | 0 |
| <i>Insurance policies:</i> | | | | | | | | |
| Surrender | 2.07 | 1.15 | 2.17 | 2.07 | 2.64 | 3.52 | 2.01 | 0 |
| Settlement | 3.77 | 1.03 | .80 | 1.96 | 4.52 | 12.84 | 4.79 | 20.38 |
| Receipts from outstanding loans to others | .16 | 0 | .06 | .27 | .51 | 0 | 0 | .05 |
| <i>Increase in liabilities</i> | 48.60 | 38.69 | 44.64 | 41.88 | 41.18 | 57.76 | 83.49 | 118.78 |
| Increase in mortgages on own home | 3.41 | 5.84 | 4.78 | 3.69 | .43 | 0 | 0 | 6.72 |
| Increase in other mortgages | .49 | 0 | .33 | 0 | 0 | 0 | .85 | 9.66 |
| <i>Increase in debts—</i> | | | | | | | | |
| Payable to banks | .29 | .30 | 0 | .19 | 0 | .39 | .73 | 3.20 |
| Payable to insurance companies | .72 | .18 | .19 | .19 | .04 | .26 | 8.45 | 3.66 |
| Payable to small-loan companies | 3.76 | 2.64 | 3.63 | 4.47 | 2.70 | 4.16 | 8.08 | 3.74 |
| Payable to firms selling on installment plan: | | | | | | | | |
| Automobiles | 3.46 | .08 | .85 | 3.63 | 2.62 | 7.06 | 18.69 | 10.57 |
| Other goods | 20.07 | 12.18 | 16.99 | 18.06 | 22.01 | 30.11 | 25.44 | 49.90 |
| Payable to individuals | 2.61 | 1.80 | 1.34 | 2.43 | 3.72 | 4.11 | 3.66 | 6.41 |
| Other debts | 13.79 | 15.67 | 16.53 | 9.22 | 9.66 | 11.67 | 17.59 | 24.92 |
| Inheritance | .34 | .09 | .84 | 1.10 | .66 | 0 | 0 | 0 |

TABLE A-13.—Disposition of Money Received During Schedule Year Not Used for Current Expenditure and Funds Made Available for Family Use From Sources Other Than Family Income in Schedule Year, by Consumption Level—Continued
1,566 NEGRO FAMILIES IN 16 CITIES

| Item | All families | Families with total annual unit expenditure of— | | | | | | |
|---|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Under \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 and over |
| <i>Disposition of money received during the schedule year not used for current family expenditure</i> | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 18.1 | 25.4 | 22.1 | 16.3 | 9.3 | 5.0 | 3.8 |
| Percentage of families disposing of funds in: | | | | | | | | |
| <i>Increase in assets:</i> | | | | | | | | |
| <i>Increase in cash:</i> | | | | | | | | |
| On hand..... | 1.6 | 1.2 | 1.5 | 1.5 | 1.9 | .6 | 3.3 | 3.2 |
| In checking account..... | .3 | 0 | 0 | .6 | .3 | .3 | 0 | 3.7 |
| In savings account..... | 6.1 | 2.5 | 3.7 | 5.1 | 9.0 | 8.0 | 7.4 | 27.6 |
| <i>Investment in—</i> | | | | | | | | |
| Improvements in own home..... | 1.9 | 2.0 | 1.5 | 1.2 | 3.0 | .9 | 0 | 7.7 |
| Other real estate (including real estate mortgages)..... | .5 | 0 | .4 | .8 | .6 | .3 | 0 | 3.7 |
| Building and loan shares..... | .1 | 0 | 0 | .3 | 0 | 0 | 0 | .8 |
| Stocks and bonds..... | .2 | .3 | .2 | 0 | .3 | 0 | 0 | 2.2 |
| Other property..... | .3 | 0 | .6 | 0 | 0 | 0 | 0 | 4.4 |
| <i>Payments of premiums for insurance policies:</i> | | | | | | | | |
| Life insurance..... | 91.3 | 84.4 | 91.3 | 93.2 | 92.6 | 92.0 | 96.1 | 91.3 |
| Annuities..... | 4.0 | 2.7 | 2.1 | 2.6 | 7.4 | 6.7 | 4.5 | 8.9 |
| <i>Increase in outstanding loans to others.....</i> | .8 | .6 | .9 | .5 | 1.2 | .6 | 0 | 5.1 |
| <i>Decrease in liabilities:</i> | | | | | | | | |
| Payment on principal of mortgages and down payments on own home..... | 9.0 | 10.5 | 8.4 | 7.6 | 8.3 | 11.3 | 5.4 | 16.6 |
| Payment on principal of other mortgages..... | .4 | .3 | .7 | .1 | .3 | .3 | .6 | 1.5 |
| <i>Payment of debts to—</i> | | | | | | | | |
| Banks..... | .1 | 0 | 0 | 0 | 0 | 0 | 0 | 1.5 |
| Insurance companies..... | .1 | 0 | 0 | .3 | 0 | 0 | 0 | 2.5 |
| Small-loan companies..... | 2.1 | 2.5 | 2.4 | 1.8 | .5 | 3.5 | 3.5 | 1.5 |
| <i>Firms selling on installment plan:</i> | | | | | | | | |
| Automobiles..... | 1.1 | .5 | 2.0 | 0 | 2.2 | 1.8 | 0 | 0 |
| Other goods..... | 16.4 | 17.3 | 15.5 | 15.1 | 12.5 | 18.5 | 19.9 | 18.6 |
| Individuals..... | 1.5 | .3 | .9 | 1.4 | 4.0 | 2.2 | 0 | 0 |
| Other..... | 4.3 | 4.5 | 5.6 | 4.2 | 4.1 | 3.2 | 4.1 | 6.1 |
| <i>Average amount of funds disposed in—</i> | | | | | | | | |
| <i>Increase in assets and/or decrease in liabilities.....</i> | \$90.57 | \$71.28 | \$77.48 | \$87.05 | \$100.37 | \$111.60 | \$101.93 | \$181.15 |
| <i>Increase in assets.....</i> | 64.14 | 50.58 | 54.10 | 64.73 | 69.68 | 75.67 | 76.64 | 123.28 |
| <i>Increase in cash—</i> | | | | | | | | |
| On hand..... | 1.33 | .21 | 1.12 | 1.48 | 1.98 | .02 | 6.72 | .44 |
| In checking account..... | .45 | 0 | .97 | .69 | .69 | .02 | 0 | 3.12 |
| In savings account..... | 4.40 | 1.33 | 1.65 | 5.52 | 6.89 | 6.02 | 3.39 | 17.46 |
| <i>Investment in—</i> | | | | | | | | |
| Improvements in own home..... | 1.87 | 4.97 | .30 | .59 | 2.37 | 2.58 | 0 | 3.73 |
| Other real estate (including real estate mortgages)..... | 1.10 | 0 | .39 | .65 | 1.45 | .26 | 0 | 15.84 |
| Building and loan shares..... | .01 | 0 | 0 | .03 | 0 | 0 | 0 | .09 |
| Stocks and bonds..... | .05 | .04 | .07 | 0 | .10 | 0 | 0 | .26 |
| Other property..... | .04 | 0 | .01 | 0 | 0 | 0 | 0 | 1.00 |
| <i>Payments of premiums for insurance policies:</i> | | | | | | | | |
| Life insurance..... | 53.35 | 43.35 | 50.45 | 54.51 | 53.18 | 64.01 | 65.10 | 74.90 |
| Annuities..... | 1.41 | .67 | .42 | .90 | 2.88 | 2.60 | 1.43 | 5.18 |
| <i>Increase in outstanding loans to others.....</i> | .13 | .01 | .09 | .08 | .14 | .16 | 0 | 1.26 |
| <i>Decrease in liabilities.....</i> | 26.43 | 20.70 | 23.38 | 22.32 | 30.68 | 35.93 | 25.29 | 57.87 |
| Payment on principal of mortgages and down payments on own home..... | 10.84 | 11.00 | 8.56 | 9.71 | 12.94 | 13.17 | 4.57 | 25.28 |
| Payment on principal of other mortgages..... | .33 | .24 | .34 | .11 | .25 | .27 | 1.09 | 1.61 |
| <i>Payment of debts to—</i> | | | | | | | | |
| Banks..... | .13 | 0 | 0 | 0 | 0 | 0 | 0 | 3.58 |
| Insurance companies..... | .04 | 0 | 0 | .13 | 0 | 0 | 0 | .26 |
| Small-loan companies..... | .84 | .46 | 1.07 | .60 | .11 | 2.04 | 2.19 | .89 |
| <i>Firms selling on installment plan:</i> | | | | | | | | |
| Automobiles..... | 1.32 | .47 | 2.02 | 0 | 3.41 | 1.78 | 0 | 0 |
| Other goods..... | 9.95 | 7.05 | 7.96 | 8.46 | 10.70 | 15.81 | 12.84 | 24.14 |
| Individuals..... | .78 | .07 | .28 | .78 | 2.20 | 1.77 | 0 | 0 |
| Other..... | 2.20 | 1.41 | 3.15 | 2.53 | 1.07 | 1.09 | 4.60 | 2.11 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level

997 WHITE AND NEGRO FAMILIES IN NEW YORK CITY

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| Percentage of families in survey..... | 100.0 | 6.1 | 15.4 | 21.6 | 20.6 | 14.7 | 7.8 | 5.6 | 3.5 | 4.7 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.64 | 3.10 | 3.00 | 2.97 | 3.55 | 3.77 | 3.78 | 4.52 | 4.32 | 4.70 |
| Expenditure units..... | 3.38 | 2.88 | 2.76 | 2.77 | 3.32 | 3.50 | 3.53 | 4.33 | 4.15 | 4.56 |
| Food expenditure units..... | 3.17 | 2.66 | 2.54 | 2.56 | 3.12 | 3.27 | 3.32 | 4.22 | 3.96 | 4.32 |
| Clothing expenditure units..... | 3.04 | 2.45 | 2.49 | 2.58 | 3.00 | 3.19 | 3.16 | 4.10 | 4.13 | 4.79 |
| Net family income..... | \$1,737 | \$787 | \$1,068 | \$1,354 | \$1,647 | \$1,936 | \$2,236 | \$2,535 | \$2,846 | \$3,641 |
| Net change in assets and liabilities..... | -68 | -65 | -66 | -41 | -39 | -22 | 0 | +70 | +23 | +127 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,828 | \$874 | \$1,162 | \$1,420 | \$1,701 | \$1,990 | \$2,252 | \$2,492 | \$2,854 | \$3,555 |
| Food..... | 664 | 313 | 402 | 476 | 585 | 683 | 743 | 897 | 961 | 1,111 |
| Clothing..... | 200 | 71 | 106 | 122 | 184 | 230 | 247 | 335 | 424 | 479 |
| Housing..... | 385 | 288 | 341 | 404 | 412 | 413 | 473 | 420 | 455 | 680 |
| Fuel, light, and refrigeration..... | 90 | 56 | 67 | 73 | 88 | 90 | 108 | 111 | 124 | 121 |
| Other household operation..... | 67 | 23 | 36 | 53 | 56 | 74 | 88 | 81 | 128 | 156 |
| Furnishings and equipment..... | 47 | 17 | 29 | 39 | 52 | 74 | 97 | 72 | 63 | 77 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 32 | 0 | 2 | 13 | 21 | 28 | 33 | 44 | 74 | 65 |
| Other transportation..... | 60 | 29 | 39 | 48 | 60 | 76 | 71 | 92 | 100 | 134 |
| Personal care..... | 35 | 16 | 24 | 31 | 31 | 49 | 41 | 58 | 56 | 75 |
| Medical care..... | 63 | 16 | 30 | 36 | 54 | 59 | 84 | 73 | 117 | 99 |
| Recreation..... | 113 | 31 | 55 | 77 | 93 | 140 | 135 | 195 | 202 | 266 |
| Education..... | 6 | 1 | 2 | 3 | 4 | 9 | 3 | 13 | 20 | 15 |
| Vocation..... | 15 | 4 | 5 | 6 | 9 | 13 | 18 | 40 | 22 | 19 |
| Community welfare..... | 15 | 5 | 7 | 10 | 11 | 15 | 14 | 18 | 32 | 28 |
| Gifts and contributions to persons outside the economic family..... | 30 | 3 | 13 | 28 | 27 | 28 | 67 | 34 | 55 | 133 |
| Other items..... | 6 | 1 | 4 | 1 | 14 | 9 | 30 | 9 | 21 | 97 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 36.3 | 35.8 | 34.5 | 33.5 | 34.4 | 34.3 | 33.0 | 36.0 | 33.7 | 31.3 |
| Clothing..... | 10.9 | 8.1 | 9.1 | 8.6 | 10.8 | 11.6 | 11.0 | 13.4 | 14.9 | 13.5 |
| Housing..... | 21.1 | 33.0 | 29.3 | 28.5 | 24.2 | 20.8 | 21.0 | 16.9 | 15.9 | 19.1 |
| Fuel, light, and refrigeration..... | 4.9 | 6.4 | 5.8 | 5.1 | 5.2 | 4.5 | 4.8 | 4.5 | 4.3 | 3.4 |
| Other household operation..... | 3.7 | 2.6 | 3.1 | 3.7 | 3.3 | 3.7 | 3.9 | 3.2 | 4.5 | 4.4 |
| Furnishings and equipment..... | 2.6 | 2.0 | 2.5 | 2.8 | 3.1 | 3.7 | 4.3 | 2.9 | 2.2 | 2.2 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 1.8 | 0 | .2 | .9 | 1.2 | 1.4 | 1.5 | 1.8 | 2.6 | 1.8 |
| Other transportation..... | 3.3 | 3.3 | 3.4 | 3.4 | 3.5 | 3.8 | 3.2 | 3.7 | 3.5 | 3.8 |
| Personal care..... | 1.9 | 1.8 | 2.1 | 2.2 | 1.8 | 2.5 | 1.8 | 2.3 | 2.0 | 2.1 |
| Medical care..... | 3.5 | 1.8 | 2.6 | 2.5 | 3.2 | 3.0 | 3.7 | 2.9 | 4.1 | 2.8 |
| Recreation..... | 6.2 | 3.6 | 4.7 | 5.4 | 5.5 | 7.0 | 6.0 | 7.8 | 7.1 | 7.5 |
| Education..... | .3 | .1 | .2 | .2 | .2 | .4 | .1 | .5 | .7 | .4 |
| Vocation..... | .8 | .5 | .4 | .4 | .5 | .7 | .8 | 1.6 | .8 | .5 |
| Community welfare..... | .8 | .6 | .6 | .7 | .7 | .8 | .6 | .7 | 1.1 | .8 |
| Gifts and contributions to persons outside the economic family..... | 1.6 | .3 | 1.1 | 2.0 | 1.6 | 1.4 | 3.0 | 1.4 | 1.9 | 3.7 |
| Other items..... | .3 | .1 | .3 | .1 | .8 | .4 | 1.3 | .4 | .7 | 2.7 |

3,391 WHITE AND NEGRO FAMILIES IN THE NORTH ATLANTIC REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 8.5 | 23.8 | 25.1 | 19.5 | 13.6 | 5.0 | 2.2 | 0.9 | 1.4 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.80 | 3.13 | 3.51 | 3.67 | 3.75 | 4.10 | 4.32 | 4.83 | 5.19 | 5.41 |
| Expenditure units..... | 3.49 | 2.90 | 3.25 | 3.37 | 3.47 | 3.81 | 4.03 | 4.64 | 4.66 | 5.12 |
| Food expenditure units..... | 3.29 | 2.74 | 3.08 | 3.17 | 3.28 | 3.61 | 3.85 | 4.42 | 4.44 | 4.87 |
| Clothing expenditure units..... | 2.97 | 2.44 | 2.70 | 2.86 | 2.99 | 3.29 | 3.58 | 4.22 | 4.40 | 4.91 |
| Net family income..... | \$1,490 | \$797 | \$1,047 | \$1,346 | \$1,636 | \$2,032 | \$2,240 | \$2,535 | \$2,882 | \$3,326 |
| Net change in assets and liabilities..... | +14 | -42 | +2 | -6 | +4 | +96 | +118 | +90 | +224 | +308 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

3,391 WHITE AND NEGRO FAMILIES IN THE NORTH ATLANTIC REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,486 | \$852 | \$1,059 | \$1,359 | \$1,581 | \$1,892 | \$2,120 | \$2,420 | \$2,647 | \$3,006 |
| Food..... | 507 | 297 | 370 | 452 | 532 | 605 | 662 | 796 | 812 | 961 |
| Clothing..... | 155 | 61 | 92 | 137 | 173 | 214 | 265 | 297 | 380 | 431 |
| Housing..... | 266 | 215 | 232 | 266 | 281 | 305 | 331 | 346 | 297 | 345 |
| Fuel, light, and refrigeration..... | 125 | 81 | 103 | 119 | 129 | 150 | 157 | 163 | 163 | 187 |
| Other household operation..... | 54 | 27 | 34 | 45 | 60 | 70 | 92 | 107 | 103 | 120 |
| Furnishings and equipment..... | 56 | 25 | 32 | 52 | 64 | 76 | 79 | 89 | 89 | 109 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 65 | 6 | 26 | 52 | 66 | 93 | 135 | 122 | 257 | 157 |
| Other transportation..... | 39 | 31 | 33 | 40 | 52 | 52 | 50 | 84 | 74 | 121 |
| Personal care..... | 28 | 18 | 21 | 27 | 32 | 35 | 40 | 53 | 59 | 69 |
| Medical care..... | 53 | 31 | 33 | 47 | 52 | 70 | 77 | 83 | 97 | 121 |
| Recreation..... | 76 | 39 | 49 | 69 | 76 | 104 | 122 | 133 | 154 | 195 |
| Education..... | 6 | 1 | 2 | 3 | 5 | 10 | 15 | 26 | 14 | 28 |
| Vocation..... | 5 | 1 | 2 | 3 | 5 | 8 | 7 | 7 | 11 | 5 |
| Community welfare..... | 23 | 10 | 15 | 21 | 23 | 34 | 35 | 43 | 51 | 56 |
| Gifts and contributions to persons outside the economic family..... | 20 | 6 | 13 | 22 | 25 | 58 | 36 | 42 | 63 | 88 |
| Other items..... | 8 | 3 | 2 | 4 | 6 | 8 | 17 | 29 | 23 | 13 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 34.1 | 34.9 | 35.0 | 33.3 | 33.6 | 32.0 | 31.2 | 32.9 | 30.7 | 32.0 |
| Clothing..... | 10.4 | 7.2 | 8.7 | 10.1 | 10.9 | 11.3 | 12.5 | 12.3 | 14.3 | 14.4 |
| Housing..... | 17.9 | 25.2 | 21.9 | 19.6 | 17.8 | 16.1 | 15.6 | 14.3 | 11.2 | 11.5 |
| Fuel, light, and refrigeration..... | 8.4 | 9.5 | 9.7 | 8.8 | 8.2 | 7.9 | 7.4 | 6.7 | 6.2 | 6.2 |
| Other household operation..... | 3.6 | 3.2 | 3.2 | 3.3 | 3.8 | 3.7 | 4.3 | 4.4 | 3.9 | 4.0 |
| Furnishings and equipment..... | 3.8 | 2.9 | 3.0 | 3.8 | 4.0 | 4.0 | 3.7 | 3.7 | 3.4 | 3.6 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 4.4 | .7 | 2.5 | 3.8 | 4.2 | 4.9 | 6.4 | 5.0 | 9.7 | 5.2 |
| Other transportation..... | 2.6 | 3.6 | 3.1 | 2.9 | 3.3 | 2.8 | 2.4 | 3.5 | 2.8 | 4.0 |
| Personal care..... | 1.9 | 2.1 | 2.0 | 2.0 | 2.0 | 1.9 | 1.9 | 2.2 | 2.2 | 2.3 |
| Medical care..... | 3.6 | 3.6 | 3.1 | 3.5 | 3.3 | 3.7 | 3.6 | 3.4 | 3.7 | 4.0 |
| Recreation..... | 5.1 | 4.6 | 4.6 | 5.1 | 4.8 | 5.5 | 5.8 | 5.5 | 5.8 | 6.5 |
| Education..... | .4 | .1 | .2 | .2 | .3 | .5 | .7 | 1.1 | .5 | .9 |
| Vocation..... | .3 | .1 | .2 | .2 | .3 | .4 | .3 | .3 | .4 | .2 |
| Community welfare..... | 1.6 | 1.2 | 1.4 | 1.5 | 1.5 | 1.8 | 1.7 | 1.8 | 1.9 | 1.9 |
| Gifts and contributions to persons outside the economic family..... | 1.4 | .7 | 1.2 | 1.6 | 1.6 | 3.1 | 1.7 | 1.7 | 2.4 | 2.9 |
| Other items..... | .5 | .4 | .2 | .3 | .4 | .4 | .8 | 1.2 | .9 | .4 |

2,895 WHITE AND NEGRO FAMILIES IN THE EAST NORTH CENTRAL REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 9.5 | 21.8 | 23.9 | 20.3 | 14.8 | 5.3 | 2.5 | 0.8 | 1.1 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.49 | 3.02 | 3.45 | 3.69 | 3.32 | 3.63 | 4.06 | 4.00 | 3.79 | 4.66 |
| Expenditure units..... | 3.21 | 2.72 | 3.12 | 3.35 | 3.47 | 3.38 | 3.82 | 3.63 | 3.67 | 4.49 |
| Food expenditure units..... | 3.00 | 2.51 | 2.92 | 3.12 | 3.24 | 3.17 | 3.63 | 3.44 | 3.47 | 4.30 |
| Clothing expenditure units..... | 2.76 | 2.36 | 2.64 | 2.87 | 2.96 | 3.03 | 3.47 | 3.33 | 3.69 | 4.39 |
| Net family income..... | \$1,499 | \$743 | \$1,036 | \$1,330 | \$1,632 | \$1,920 | \$2,246 | \$2,522 | \$2,892 | \$3,502 |
| Net change in assets and liabilities..... | +13 | +9 | +11 | -1 | +37 | +82 | +100 | +137 | +223 | +222 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,500 | \$733 | \$1,033 | \$1,342 | \$1,604 | \$1,855 | \$2,147 | \$2,386 | \$2,656 | \$3,332 |
| Food..... | 488 | 299 | 371 | 449 | 534 | 565 | 678 | 694 | 742 | 937 |
| Clothing..... | 165 | 53 | 97 | 149 | 180 | 225 | 267 | 303 | 360 | 498 |
| Housing..... | 234 | 129 | 169 | 210 | 245 | 282 | 278 | 328 | 356 | 333 |
| Fuel, light, and refrigeration..... | 112 | 77 | 99 | 115 | 123 | 124 | 136 | 138 | 113 | 155 |
| Other household operation..... | 52 | 21 | 34 | 43 | 55 | 70 | 78 | 100 | 91 | 111 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

2,895 WHITE AND NEGRO FAMILIES IN THE EAST NORTH CENTRAL REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Expenditures for groups of items—Con.</i> | | | | | | | | | | |
| Average annual current expenditure for—Continued. | | | | | | | | | | |
| All items—Continued. | | | | | | | | | | |
| Furnishings and equipment..... | \$70 | \$28 | \$48 | \$69 | \$81 | \$85 | \$102 | \$129 | \$102 | \$143 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 117 | 13 | 38 | 76 | 105 | 160 | 231 | 212 | 371 | 459 |
| Other transportation..... | 32 | 23 | 32 | 37 | 39 | 43 | 48 | 40 | 49 | 84 |
| Personal care..... | 29 | 16 | 20 | 26 | 32 | 38 | 41 | 46 | 56 | 70 |
| Medical care..... | 59 | 19 | 39 | 53 | 62 | 73 | 60 | 111 | 82 | 102 |
| Recreation..... | 81 | 34 | 49 | 65 | 88 | 95 | 132 | 138 | 186 | 203 |
| Education..... | 8 | 1 | 2 | 6 | 8 | 25 | 17 | 16 | 16 | 10 |
| Vocation..... | 5 | 1 | 2 | 3 | 7 | 7 | 9 | 13 | 11 | 14 |
| Community welfare..... | 17 | 10 | 16 | 19 | 18 | 22 | 25 | 33 | 35 | 55 |
| Gifts and contributions to persons outside the economic family..... | 24 | 4 | 16 | 18 | 24 | 34 | 37 | 55 | 53 | 116 |
| Other items..... | 7 | 5 | 1 | 4 | 3 | 7 | 8 | 30 | 33 | 42 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.6 | 40.8 | 35.9 | 33.5 | 33.3 | 30.5 | 31.6 | 29.1 | 27.9 | 28.1 |
| Clothing..... | 11.0 | 7.2 | 9.4 | 11.1 | 11.2 | 12.1 | 12.4 | 12.7 | 13.6 | 14.9 |
| Housing..... | 15.6 | 17.6 | 16.4 | 15.7 | 15.3 | 15.2 | 13.0 | 13.7 | 13.4 | 10.0 |
| Fuel, light, and refrigeration..... | 7.5 | 10.5 | 9.6 | 8.6 | 7.7 | 6.7 | 6.3 | 5.8 | 4.3 | 4.6 |
| Other household operation..... | 3.5 | 2.9 | 3.3 | 3.2 | 3.4 | 3.8 | 3.6 | 4.2 | 3.4 | 3.3 |
| Furnishings and equipment..... | 4.7 | 3.8 | 4.7 | 5.1 | 5.0 | 4.6 | 4.8 | 5.4 | 3.8 | 4.3 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 7.8 | 1.8 | 3.7 | 5.7 | 6.6 | 8.6 | 10.8 | 8.9 | 14.0 | 13.8 |
| Other transportation..... | 2.1 | 3.1 | 3.1 | 2.8 | 2.4 | 2.3 | 2.2 | 1.7 | 1.9 | 2.5 |
| Personal care..... | 1.9 | 2.2 | 1.9 | 1.9 | 2.0 | 2.0 | 1.9 | 1.9 | 2.1 | 2.1 |
| Medical care..... | 3.9 | 2.6 | 3.8 | 4.0 | 3.9 | 3.9 | 2.8 | 4.6 | 3.1 | 3.1 |
| Recreation..... | 5.4 | 4.6 | 4.7 | 4.8 | 5.5 | 5.1 | 6.1 | 5.8 | 7.0 | 6.1 |
| Education..... | .5 | .1 | .2 | .4 | .5 | 1.4 | .8 | .7 | .6 | .3 |
| Vocation..... | .3 | .1 | .2 | .2 | .4 | 1.4 | .4 | .5 | .4 | .4 |
| Community welfare..... | 1.1 | 1.4 | 1.5 | 1.4 | 1.1 | 1.2 | 1.2 | 1.4 | 1.3 | 1.7 |
| Gifts and contributions to persons outside the economic family..... | 1.6 | .6 | 1.5 | 1.3 | 1.5 | 1.8 | 1.7 | 2.3 | 2.0 | 3.5 |
| Other items..... | .5 | .7 | .1 | .3 | 1.2 | .4 | .4 | 1.3 | 1.2 | 1.3 |

1,976 WHITE AND NEGRO FAMILIES IN THE WEST NORTH CENTRAL REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 10.3 | 22.6 | 24.2 | 20.0 | 14.5 | 5.2 | 1.6 | 1.0 | 0.6 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.45 | 2.89 | 3.45 | 3.33 | 3.58 | 3.53 | 4.43 | 3.90 | 4.77 | 4.92 |
| Expenditure units..... | 3.18 | 2.65 | 3.15 | 3.07 | 3.28 | 3.28 | 4.12 | 3.69 | 4.63 | 4.90 |
| Food expenditure units..... | 2.96 | 2.48 | 2.92 | 2.85 | 3.05 | 3.05 | 3.91 | 3.51 | 4.41 | 4.68 |
| Clothing expenditure units..... | 2.77 | 2.24 | 2.68 | 2.66 | 2.85 | 2.82 | 3.66 | 3.32 | 4.39 | 5.34 |
| Net family income..... | \$1,485 | \$754 | \$1,041 | \$1,340 | \$1,629 | \$1,928 | \$2,263 | \$2,484 | \$2,790 | \$3,765 |
| Net change in assets and liabilities..... | +31 | -14 | +10 | +35 | +55 | +105 | -56 | +202 | +163 | +214 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,464 | \$774 | \$1,040 | \$1,316 | \$1,582 | \$1,836 | \$2,194 | \$2,301 | \$2,604 | \$3,523 |
| Food..... | 469 | 288 | 369 | 429 | 505 | 528 | 628 | 664 | 710 | 951 |
| Clothing..... | 150 | 67 | 95 | 135 | 169 | 196 | 249 | 287 | 365 | 545 |
| Housing..... | 226 | 144 | 168 | 195 | 228 | 270 | 276 | 272 | 284 | 381 |
| Fuel, light, and refrigeration..... | 110 | 79 | 98 | 108 | 122 | 130 | 141 | 149 | 109 | 183 |
| Other household operation..... | 57 | 25 | 36 | 50 | 64 | 74 | 106 | 120 | 74 | 129 |
| Furnishings and equipment..... | 64 | 21 | 42 | 67 | 77 | 75 | 114 | 140 | 86 | 140 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 116 | 10 | 36 | 82 | 127 | 189 | 234 | 199 | 305 | 279 |
| Other transportation..... | 36 | 36 | 41 | 45 | 42 | 39 | 57 | 55 | 74 | 133 |
| Personal care..... | 29 | 17 | 22 | 29 | 32 | 38 | 47 | 57 | 62 | 93 |
| Medical care..... | 64 | 35 | 48 | 58 | 63 | 80 | 87 | 90 | 130 | 174 |
| Recreation..... | 74 | 32 | 48 | 57 | 72 | 95 | 119 | 133 | 199 | 193 |
| Education..... | 9 | 1 | 3 | 4 | 8 | 13 | 19 | 23 | 18 | 13 |
| Vocation..... | 6 | 1 | 3 | 6 | 5 | 7 | 14 | 21 | 9 | 21 |
| Community welfare..... | 21 | 9 | 14 | 19 | 23 | 31 | 32 | 33 | 45 | 67 |
| Gifts and contributions to persons outside the economic family..... | 27 | 8 | 13 | 29 | 43 | 65 | 62 | 57 | 91 | 93 |
| Other items..... | 6 | 1 | 4 | 3 | 2 | 6 | 9 | 1 | 43 | 128 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

1,976 WHITE AND NEGRO FAMILIES IN THE WEST NORTH CENTRAL REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Expenditures for groups of items—Con.</i> | | | | | | | | | | |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.0 | 37.2 | 35.5 | 32.6 | 31.9 | 28.8 | 28.6 | 28.9 | 27.3 | 27.0 |
| Clothing..... | 10.3 | 8.7 | 9.1 | 10.3 | 10.7 | 10.7 | 11.4 | 12.5 | 14.0 | 15.5 |
| Housing..... | 15.4 | 18.6 | 16.2 | 14.8 | 14.4 | 14.7 | 12.6 | 11.8 | 10.9 | 10.8 |
| Fuel, light, and refrigeration..... | 7.5 | 10.2 | 9.4 | 8.2 | 7.7 | 7.1 | 6.4 | 6.5 | 4.2 | 5.2 |
| Other household operation..... | 3.9 | 3.2 | 3.5 | 3.8 | 4.0 | 4.0 | 4.8 | 5.2 | 2.8 | 3.7 |
| Furnishings and equipment..... | 4.4 | 2.7 | 4.0 | 5.1 | 4.9 | 4.1 | 5.2 | 6.1 | 3.3 | 4.0 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 7.9 | 1.3 | 3.5 | 6.2 | 8.0 | 10.3 | 10.7 | 8.6 | 11.7 | 7.9 |
| Other transportation..... | 2.5 | 4.7 | 3.9 | 3.4 | 2.7 | 2.1 | 2.6 | 2.4 | 2.8 | 3.8 |
| Personal care..... | 2.0 | 2.2 | 2.1 | 2.2 | 2.0 | 2.1 | 2.1 | 2.5 | 2.4 | 2.5 |
| Medical care..... | 4.4 | 4.5 | 4.6 | 4.4 | 4.0 | 4.3 | 4.0 | 3.9 | 5.0 | 4.9 |
| Recreation..... | 5.1 | 4.2 | 4.6 | 4.3 | 4.6 | 5.2 | 5.4 | 5.8 | 7.6 | 5.6 |
| Education..... | .6 | .1 | .3 | .3 | .5 | .7 | .9 | 1.0 | .7 | .4 |
| Vocation..... | .4 | .1 | .3 | .5 | .3 | .4 | .6 | .9 | .4 | .6 |
| Community welfare..... | 1.4 | 1.2 | 1.3 | 1.5 | 1.5 | 1.7 | 1.5 | 1.4 | 1.7 | 1.9 |
| Gifts and contributions to persons outside the economic family..... | 1.8 | 1.0 | 1.3 | 2.2 | 2.7 | 3.5 | 2.8 | 2.5 | 3.5 | 2.6 |
| Other items..... | .4 | .1 | .4 | .2 | .1 | .3 | .4 | (²) | 1.7 | 3.6 |

3,568 WHITE AND NEGRO FAMILIES IN THE SOUTHERN REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 24.8 | 21.4 | 20.0 | 14.8 | 11.8 | 3.7 | 1.7 | 0.9 | 0.9 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.63 | 3.52 | 3.73 | 3.81 | 3.72 | 3.83 | 4.10 | 4.33 | 4.43 | 4.50 |
| Expenditure units..... | 3.35 | 3.19 | 3.41 | 3.49 | 3.42 | 3.56 | 3.86 | 4.15 | 4.12 | 4.45 |
| Food expenditure units..... | 3.13 | 2.97 | 3.16 | 3.26 | 3.22 | 3.32 | 3.67 | 3.89 | 4.03 | 4.40 |
| Clothing expenditure units..... | 2.90 | 2.74 | 2.97 | 2.99 | 2.95 | 3.11 | 3.40 | 4.04 | 4.13 | 4.26 |
| Net family income..... | \$1,369 | \$704 | \$1,038 | \$1,337 | \$1,641 | \$1,923 | \$2,226 | \$2,484 | \$2,945 | \$3,378 |
| Net change in assets and liabilities..... | +26 | +2 | +9 | +22 | +45 | +73 | +120 | +118 | +224 | +286 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,351 | \$709 | \$1,029 | \$1,326 | \$1,604 | \$1,861 | \$2,114 | \$2,366 | \$2,652 | \$3,146 |
| Food..... | 430 | 264 | 350 | 436 | 492 | 550 | 625 | 648 | 754 | 803 |
| Clothing..... | 148 | 70 | 107 | 140 | 183 | 209 | 248 | 345 | 399 | 467 |
| Housing..... | 201 | 122 | 169 | 199 | 233 | 246 | 273 | 277 | 322 | 287 |
| Fuel, light, and refrigeration..... | 93 | 64 | 86 | 98 | 106 | 114 | 125 | 125 | 146 | 165 |
| Other household operation..... | 68 | 23 | 39 | 61 | 84 | 104 | 138 | 124 | 198 | 223 |
| Furnishings and equipment..... | 63 | 25 | 45 | 68 | 79 | 92 | 106 | 128 | 103 | 100 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 93 | 15 | 40 | 75 | 129 | 176 | 175 | 222 | 153 | 288 |
| Other transportation..... | 32 | 19 | 32 | 34 | 36 | 39 | 43 | 69 | 82 | 80 |
| Personal care..... | 30 | 16 | 23 | 29 | 34 | 40 | 47 | 57 | 80 | 74 |
| Medical care..... | 60 | 31 | 43 | 58 | 69 | 92 | 95 | 104 | 104 | 174 |
| Recreation..... | 73 | 34 | 55 | 71 | 83 | 102 | 128 | 136 | 169 | 257 |
| Education..... | 7 | 2 | 4 | 6 | 9 | 12 | 14 | 17 | 9 | 24 |
| Vocation..... | 4 | 1 | 2 | 4 | 5 | 6 | 10 | 4 | 6 | 21 |
| Community welfare..... | 19 | 9 | 14 | 19 | 24 | 29 | 34 | 51 | 45 | 52 |
| Gifts and contributions to persons outside the economic family..... | 23 | 10 | 15 | 22 | 30 | 36 | 44 | 56 | 68 | 90 |
| Other items..... | 7 | 4 | 5 | 6 | 8 | 14 | 9 | 3 | 14 | 41 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 31.8 | 37.2 | 34.0 | 32.9 | 30.7 | 29.6 | 29.6 | 27.4 | 28.4 | 25.5 |
| Clothing..... | 11.0 | 9.9 | 10.4 | 10.6 | 11.4 | 11.2 | 11.7 | 14.6 | 15.1 | 14.8 |
| Housing..... | 14.9 | 17.2 | 16.4 | 15.0 | 14.5 | 13.2 | 12.9 | 11.7 | 12.1 | 9.1 |
| Fuel, light, and refrigeration..... | 6.9 | 9.0 | 8.4 | 7.4 | 6.6 | 6.1 | 5.9 | 5.3 | 5.5 | 5.2 |
| Other household operation..... | 5.0 | 3.2 | 3.8 | 4.6 | 5.2 | 5.6 | 6.5 | 5.2 | 7.5 | 7.1 |
| Furnishings and equipment..... | 4.7 | 3.5 | 4.4 | 5.1 | 4.9 | 4.9 | 5.0 | 5.4 | 3.9 | 3.2 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 6.9 | 2.1 | 3.9 | 5.7 | 8.0 | 9.5 | 8.3 | 9.4 | 5.8 | 9.2 |

² Less than 0.05 percent.

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

3,568 WHITE AND NEGRO FAMILIES IN THE SOUTHERN REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Expenditures for groups of items—Con.</i> | | | | | | | | | | |
| Percentage of total annual current expenditures for—Continued. | | | | | | | | | | |
| <i>All items—Continued.</i> | | | | | | | | | | |
| Other transportation..... | 2.4 | 2.7 | 3.1 | 2.6 | 2.3 | 2.1 | 2.0 | 2.9 | 3.1 | 2.5 |
| Personal care..... | 2.2 | 2.3 | 2.2 | 2.2 | 2.1 | 2.2 | 2.2 | 2.4 | 3.0 | 2.4 |
| Medical care..... | 4.4 | 4.4 | 4.2 | 4.4 | 4.3 | 4.9 | 4.5 | 4.4 | 3.9 | 5.5 |
| Recreation..... | 5.4 | 4.8 | 5.3 | 5.3 | 5.2 | 5.5 | 6.1 | 5.7 | 6.4 | 8.2 |
| Education..... | .5 | .3 | .4 | .4 | .6 | .6 | .7 | .7 | .3 | .8 |
| Vocation..... | .3 | .1 | .2 | .3 | .3 | .3 | .5 | .2 | .2 | .7 |
| Community welfare..... | 1.4 | 1.3 | 1.4 | 1.4 | 1.5 | 1.6 | 1.6 | 2.2 | 1.7 | 1.6 |
| Gifts and contributions to persons outside the economic family..... | 1.7 | 1.4 | 1.5 | 1.7 | 1.9 | 1.9 | 2.1 | 2.4 | 2.6 | 2.9 |
| Other items..... | .5 | .6 | .4 | .4 | .5 | .8 | .4 | .1 | .5 | 1.3 |

897 WHITE FAMILIES IN NEW YORK CITY

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 5.6 | 14.1 | 20.5 | 21.2 | 15.5 | 8.5 | 5.8 | 3.9 | 4.9 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.65 | 2.93 | 3.32 | 3.37 | 3.70 | 3.78 | 3.76 | 4.30 | 4.32 | 4.65 |
| Expenditure units..... | 3.39 | 2.67 | 3.04 | 3.08 | 3.41 | 3.49 | 3.48 | 4.06 | 4.15 | 4.50 |
| Food expenditure units..... | 3.18 | 2.48 | 2.82 | 2.87 | 3.20 | 3.28 | 3.28 | 3.88 | 3.96 | 4.31 |
| Clothing expenditure units..... | 3.05 | 2.25 | 2.63 | 2.72 | 3.00 | 3.12 | 3.11 | 3.82 | 4.13 | 4.73 |
| Net family income..... | \$1,745 | \$773 | \$1,070 | \$1,356 | \$1,644 | \$1,942 | \$2,228 | \$2,535 | \$2,846 | \$3,580 |
| Net change in assets and liabilities..... | -70 | -164 | -166 | -82 | -118 | -41 | -18 | +10 | +23 | +159 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,839 | \$961 | \$1,262 | \$1,463 | \$1,786 | \$2,013 | \$2,230 | \$2,542 | \$2,854 | \$3,438 |
| Food..... | 670 | 379 | 473 | 557 | 666 | 731 | 792 | 875 | 961 | 1,184 |
| Clothing..... | 202 | 81 | 112 | 135 | 183 | 220 | 249 | 329 | 424 | 499 |
| Housing..... | 384 | 246 | 327 | 348 | 388 | 416 | 433 | 434 | 455 | 530 |
| Fuel, light, and refrigeration..... | 90 | 75 | 69 | 83 | 89 | 93 | 112 | 106 | 124 | 113 |
| Other household operation..... | 68 | 32 | 42 | 46 | 65 | 77 | 87 | 88 | 128 | 149 |
| Furnishings and equipment..... | 47 | 6 | 28 | 39 | 47 | 50 | 75 | 63 | 63 | 94 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 33 | 0 | 5 | 19 | 29 | 40 | 41 | 73 | 74 | 104 |
| Other transportation..... | 60 | 32 | 41 | 44 | 56 | 67 | 69 | 86 | 100 | 135 |
| Personal care..... | 35 | 16 | 23 | 27 | 34 | 38 | 44 | 51 | 56 | 70 |
| Medical care..... | 64 | 27 | 47 | 42 | 63 | 73 | 98 | 89 | 117 | 92 |
| Recreation..... | 114 | 46 | 59 | 87 | 102 | 124 | 133 | 190 | 202 | 285 |
| Education..... | 6 | (1) | 4 | 2 | 5 | 7 | 3 | 12 | 20 | 24 |
| Vocation..... | 15 | 10 | 5 | 7 | 12 | 17 | 21 | 59 | 22 | 29 |
| Community welfare..... | 15 | 6 | 9 | 9 | 13 | 17 | 15 | 27 | 32 | 39 |
| Gifts and contributions to persons outside the economic family..... | 30 | 4 | 12 | 17 | 26 | 32 | 55 | 45 | 55 | 90 |
| Other items..... | 6 | 1 | 6 | 1 | 8 | 11 | 3 | 15 | 21 | 1 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 36.4 | 39.5 | 37.5 | 38.0 | 37.3 | 36.4 | 35.5 | 34.4 | 33.7 | 34.5 |
| Clothing..... | 11.0 | 8.4 | 8.9 | 9.2 | 10.2 | 10.9 | 11.2 | 12.9 | 14.9 | 14.5 |
| Housing..... | 20.9 | 25.6 | 25.9 | 23.8 | 21.8 | 20.7 | 19.4 | 17.1 | 15.9 | 15.5 |
| Fuel, light, and refrigeration..... | 4.9 | 7.9 | 5.5 | 5.7 | 5.0 | 4.7 | 5.0 | 4.1 | 4.3 | 3.3 |
| Other household operation..... | 3.7 | 3.3 | 3.3 | 3.1 | 3.6 | 3.8 | 3.9 | 3.5 | 4.5 | 4.3 |
| Furnishings and equipment..... | 2.6 | .6 | 2.2 | 2.7 | 2.6 | 2.5 | 3.4 | 2.5 | 2.2 | 2.7 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 1.8 | 0 | .4 | 1.3 | 1.6 | 2.0 | 1.8 | 2.8 | 2.6 | 3.0 |
| Other transportation..... | 3.3 | 3.3 | 3.2 | 3.0 | 3.2 | 3.3 | 3.1 | 3.4 | 3.5 | 4.0 |
| Personal care..... | 1.9 | 1.7 | 1.8 | 1.8 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 | 2.0 |
| Medical care..... | 3.5 | 2.8 | 3.7 | 2.9 | 3.5 | 3.6 | 4.4 | 3.5 | 4.1 | 2.7 |
| Recreation..... | 6.2 | 4.8 | 4.7 | 6.0 | 5.7 | 6.2 | 6.0 | 7.5 | 7.1 | 8.3 |
| Education..... | .3 | (2) | .3 | .1 | .3 | .3 | .1 | .5 | .7 | .7 |
| Vocation..... | .8 | 1.0 | .4 | .5 | .7 | .8 | .9 | 2.3 | .8 | .8 |
| Community welfare..... | .8 | .6 | .7 | .6 | .7 | .8 | .7 | 1.1 | 1.1 | 1.1 |
| Gifts and contributions to persons outside the economic family..... | 1.6 | .4 | 1.0 | 1.2 | 1.5 | 1.6 | 2.5 | 1.8 | 1.9 | 2.6 |
| Other items..... | .3 | .1 | .5 | .1 | .4 | .5 | .1 | .6 | .7 | (2) |

¹ Less than \$0.05.² Less than 0.50 percent.

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

3,193 WHITE FAMILIES IN THE NORTH ATLANTIC REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| Percentage of families in survey..... | 100.0 | 7.5 | 22.5 | 25.4 | 20.2 | 14.3 | 5.3 | 2.3 | 1.0 | 1.5 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.81 | 3.33 | 3.56 | 3.69 | 3.85 | 4.03 | 4.25 | 4.82 | 5.19 | 5.41 |
| Expenditure units..... | 3.50 | 3.07 | 3.26 | 3.36 | 3.52 | 3.71 | 3.97 | 4.63 | 4.66 | 5.12 |
| Food expenditure units..... | 3.30 | 2.88 | 3.07 | 3.15 | 3.30 | 3.52 | 3.78 | 4.41 | 4.44 | 4.87 |
| Clothing expenditure units..... | 2.98 | 2.58 | 2.73 | 2.81 | 2.97 | 3.19 | 3.52 | 4.18 | 4.40 | 4.91 |
| Net family income..... | \$1,499 | \$768 | \$1,064 | \$1,346 | \$1,629 | \$1,927 | \$2,246 | \$2,528 | \$2,882 | \$3,326 |
| Net change in assets and liabilities..... | +14 | -102 | -42 | -11 | +35 | +86 | +102 | -81 | +224 | +308 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,493 | \$878 | \$1,114 | \$1,368 | \$1,605 | \$1,853 | \$2,153 | \$2,430 | \$2,647 | \$3,006 |
| Food..... | 510 | 324 | 413 | 477 | 545 | 607 | 660 | 782 | 812 | 961 |
| Clothing..... | 156 | 70 | 99 | 133 | 170 | 206 | 267 | 304 | 380 | 431 |
| Housing..... | 267 | 187 | 227 | 256 | 289 | 310 | 334 | 345 | 297 | 345 |
| Fuel, light, and refrigeration..... | 125 | 85 | 107 | 120 | 131 | 145 | 161 | 164 | 163 | 187 |
| Other household operation..... | 54 | 31 | 36 | 46 | 58 | 71 | 90 | 103 | 103 | 120 |
| Furnishings and equipment..... | 56 | 26 | 35 | 52 | 67 | 75 | 84 | 93 | 89 | 109 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 66 | 10 | 24 | 59 | 74 | 100 | 148 | 132 | 257 | 157 |
| Other transportation..... | 38 | 25 | 29 | 33 | 41 | 44 | 52 | 76 | 74 | 121 |
| Personal care..... | 28 | 16 | 20 | 25 | 30 | 35 | 42 | 51 | 59 | 69 |
| Medical care..... | 54 | 37 | 39 | 48 | 55 | 71 | 79 | 86 | 97 | 121 |
| Recreation..... | 77 | 37 | 51 | 70 | 81 | 101 | 119 | 138 | 154 | 195 |
| Education..... | 6 | 3 | 3 | 4 | 5 | 9 | 17 | 29 | 14 | 28 |
| Vocation..... | 5 | 3 | 3 | 4 | 6 | 9 | 8 | 7 | 11 | 5 |
| Community welfare..... | 23 | 13 | 15 | 21 | 24 | 31 | 37 | 43 | 51 | 56 |
| Gifts and contributions to persons outside the economic family..... | 20 | 4 | 10 | 14 | 21 | 30 | 37 | 45 | 63 | 88 |
| Other items..... | 8 | 7 | 3 | 6 | 8 | 9 | 18 | 32 | 23 | 13 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 34.2 | 36.9 | 37.1 | 34.9 | 34.0 | 32.8 | 30.6 | 32.2 | 30.7 | 32.0 |
| Clothing..... | 10.4 | 8.0 | 8.9 | 9.7 | 10.6 | 11.1 | 12.4 | 12.5 | 14.3 | 14.4 |
| Housing..... | 17.9 | 21.3 | 20.4 | 18.7 | 18.0 | 16.7 | 15.5 | 14.2 | 11.2 | 11.5 |
| Fuel, light, and refrigeration..... | 8.4 | 9.7 | 9.6 | 8.8 | 8.2 | 7.8 | 7.5 | 6.8 | 6.2 | 6.2 |
| Other household operation..... | 3.6 | 3.5 | 3.2 | 3.4 | 3.6 | 3.8 | 4.2 | 4.2 | 3.9 | 4.0 |
| Furnishings and equipment..... | 3.8 | 3.0 | 3.1 | 3.8 | 4.2 | 4.0 | 3.9 | 3.8 | 3.4 | 3.6 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 4.4 | 1.1 | 2.1 | 4.3 | 4.6 | 5.4 | 6.9 | 5.4 | 9.7 | 5.2 |
| Other transportation..... | 2.6 | 2.9 | 2.6 | 2.4 | 2.5 | 2.4 | 2.4 | 3.1 | 2.8 | 4.0 |
| Personal care..... | 1.9 | 1.8 | 1.8 | 1.8 | 1.9 | 1.9 | 2.0 | 2.1 | 2.2 | 2.3 |
| Medical care..... | 3.6 | 4.2 | 3.5 | 3.5 | 3.4 | 3.8 | 3.7 | 3.5 | 3.7 | 4.0 |
| Recreation..... | 5.2 | 4.2 | 4.6 | 5.1 | 5.0 | 5.5 | 5.5 | 5.7 | 5.8 | 6.5 |
| Education..... | .4 | .3 | .3 | .3 | .3 | .5 | .8 | 1.2 | .5 | .9 |
| Vocation..... | .3 | .3 | .3 | .3 | .4 | .5 | .4 | .3 | .4 | .2 |
| Community welfare..... | 1.5 | 1.5 | 1.3 | 1.6 | 1.5 | 1.7 | 1.7 | 1.8 | 1.9 | 1.9 |
| Gifts and contributions to persons outside the economic family..... | 1.3 | .5 | .9 | 1.0 | 1.3 | 1.6 | 1.7 | 1.9 | 2.4 | 2.9 |
| Other items..... | .5 | .8 | .3 | .4 | .5 | .5 | .8 | 1.3 | .9 | .4 |

2,694 WHITE FAMILIES IN THE EAST NORTH CENTRAL REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 7.5 | 20.2 | 24.8 | 21.5 | 15.7 | 5.6 | 2.7 | 0.9 | 1.1 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.49 | 2.83 | 3.29 | 3.53 | 3.47 | 3.65 | 4.06 | 4.00 | 3.79 | 4.66 |
| Expenditure units..... | 3.21 | 2.61 | 2.98 | 3.22 | 2.19 | 3.38 | 3.82 | 3.63 | 3.67 | 4.49 |
| Food expenditure units..... | 3.00 | 2.45 | 2.76 | 3.00 | 2.98 | 3.17 | 3.63 | 3.44 | 3.47 | 4.30 |
| Clothing expenditure units..... | 2.76 | 2.24 | 2.50 | 2.73 | 2.73 | 2.95 | 3.47 | 3.33 | 3.69 | 4.39 |
| Net family income..... | \$1,517 | \$775 | \$1,060 | \$1,344 | \$1,631 | \$1,924 | \$2,246 | \$2,522 | \$2,892 | \$3,502 |
| Net change in assets and liabilities..... | +12 | -84 | -26 | -21 | +24 | +62 | +100 | +137 | +223 | +222 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

2,694 WHITE FAMILIES IN THE EAST NORTH CENTRAL REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,521 | \$817 | \$1,105 | \$1,384 | \$1,623 | \$1,881 | \$2,147 | \$2,386 | \$2,656 | \$3,332 |
| Food..... | 493 | 317 | 389 | 467 | 516 | 573 | 678 | 694 | 742 | 937 |
| Clothing..... | 168 | 16 | 104 | 145 | 178 | 225 | 267 | 303 | 360 | 498 |
| Housing..... | 237 | 155 | 193 | 225 | 258 | 278 | 278 | 328 | 356 | 333 |
| Fuel, light, and refrigeration..... | 122 | 82 | 96 | 112 | 118 | 125 | 136 | 138 | 113 | 155 |
| Other household operation..... | 53 | 29 | 36 | 45 | 56 | 69 | 78 | 100 | 91 | 111 |
| Furnishings and equipment..... | 71 | 44 | 48 | 61 | 82 | 88 | 102 | 129 | 102 | 143 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 121 | 36 | 60 | 92 | 120 | 181 | 231 | 212 | 371 | 459 |
| Other transportation..... | 32 | 21 | 24 | 30 | 34 | 38 | 48 | 40 | 49 | 84 |
| Personal care..... | 30 | 16 | 22 | 27 | 31 | 37 | 41 | 46 | 56 | 70 |
| Medical care..... | 60 | 32 | 43 | 56 | 69 | 75 | 60 | 111 | 82 | 102 |
| Recreation..... | 82 | 40 | 57 | 72 | 88 | 102 | 132 | 138 | 186 | 203 |
| Education..... | 8 | 2 | 3 | 7 | 9 | 14 | 17 | 16 | 16 | 10 |
| Vocation..... | 5 | 2 | 3 | 4 | 6 | 7 | 9 | 13 | 11 | 14 |
| Community welfare..... | 17 | 8 | 11 | 15 | 18 | 23 | 25 | 33 | 35 | 55 |
| Gifts and contributions to persons outside the economic family..... | 25 | 7 | 13 | 19 | 27 | 38 | 37 | 55 | 53 | 116 |
| Other items..... | 7 | 10 | 3 | 7 | 4 | 8 | 8 | 30 | 33 | 42 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.4 | 38.8 | 35.2 | 33.7 | 31.8 | 30.5 | 31.6 | 29.1 | 27.9 | 28.1 |
| Clothing..... | 11.0 | 2.0 | 9.4 | 10.5 | 11.0 | 12.0 | 12.4 | 12.7 | 13.6 | 14.9 |
| Housing..... | 15.6 | 19.0 | 17.5 | 16.3 | 15.9 | 14.8 | 13.0 | 13.7 | 13.4 | 10.0 |
| Fuel, light, and refrigeration..... | 7.4 | 10.0 | 8.7 | 8.1 | 7.3 | 6.6 | 6.3 | 5.8 | 4.3 | 4.7 |
| Other household operation..... | 3.5 | 3.5 | 3.2 | 3.3 | 3.4 | 3.7 | 3.6 | 4.2 | 3.4 | 3.3 |
| Furnishings and equipment..... | 4.7 | 5.4 | 4.3 | 4.4 | 5.1 | 4.7 | 4.8 | 5.4 | 3.8 | 4.3 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 8.0 | 4.4 | 5.4 | 6.6 | 7.9 | 9.6 | 10.8 | 8.9 | 14.0 | 13.8 |
| Other transportation..... | 2.1 | 2.6 | 2.2 | 2.2 | 2.1 | 2.0 | 2.2 | 1.7 | 1.9 | 2.5 |
| Personal care..... | 2.0 | 2.0 | 2.0 | 1.9 | 1.9 | 2.0 | 1.9 | 1.9 | 2.1 | 2.1 |
| Medical care..... | 3.9 | 3.9 | 3.9 | 4.0 | 4.2 | 4.0 | 2.8 | 4.7 | 3.1 | 3.1 |
| Recreation..... | 5.4 | 4.9 | 5.1 | 5.2 | 5.4 | 5.4 | 6.1 | 5.8 | 7.0 | 6.1 |
| Education..... | .5 | .2 | .3 | .5 | .6 | .7 | .8 | .7 | .6 | .3 |
| Vocation..... | .3 | .2 | .3 | .3 | .4 | .4 | .4 | .5 | .4 | .4 |
| Community welfare..... | 1.1 | 1.0 | 1.0 | 1.1 | 1.1 | 1.2 | 1.2 | 1.4 | 1.3 | 1.6 |
| Gifts and contributions to persons outside the economic family..... | 1.6 | .9 | 1.2 | 1.4 | 1.7 | 2.0 | 1.7 | 2.3 | 2.0 | 3.5 |
| Other items..... | .5 | 1.2 | .3 | .5 | .2 | .4 | .4 | 1.2 | 1.2 | 1.3 |

1,767 WHITE FAMILIES IN THE WEST NORTH CENTRAL REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 8.3 | 20.9 | 24.3 | 21.4 | 16.0 | 5.6 | 1.7 | 1.1 | 0.7 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.45 | 2.93 | 3.28 | 3.43 | 3.59 | 3.43 | 4.03 | 3.90 | 4.23 | 4.92 |
| Expenditure units..... | 3.18 | 2.66 | 2.98 | 3.15 | 3.30 | 3.19 | 3.79 | 3.69 | 4.10 | 4.90 |
| Food expenditure units..... | 2.96 | 2.46 | 2.75 | 2.92 | 3.07 | 2.97 | 3.58 | 3.51 | 3.86 | 4.68 |
| Clothing expenditure units..... | 2.77 | 2.29 | 2.56 | 2.70 | 2.87 | 2.76 | 3.44 | 3.32 | 4.01 | 5.34 |
| Net family income..... | \$1,496 | \$786 | \$1,056 | \$1,341 | \$1,640 | \$1,916 | \$2,258 | \$2,484 | \$2,797 | \$3,765 |
| Net change in assets and liabilities..... | +31 | -53 | -21 | +1 | +40 | +112 | +98 | +202 | +236 | +214 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,474 | \$848 | \$1,088 | \$1,347 | \$1,617 | \$1,820 | \$2,159 | \$2,301 | \$2,531 | \$3,523 |
| Food..... | 472 | 312 | 380 | 449 | 512 | 532 | 639 | 664 | 763 | 951 |
| Clothing..... | 151 | 76 | 99 | 126 | 165 | 197 | 252 | 287 | 356 | 545 |
| Housing..... | 228 | 155 | 194 | 213 | 248 | 277 | 273 | 272 | 277 | 381 |
| Fuel, light, and refrigeration..... | 110 | 77 | 89 | 108 | 120 | 126 | 144 | 149 | 124 | 183 |
| Other household operation..... | 58 | 29 | 39 | 49 | 65 | 76 | 96 | 120 | 97 | 129 |
| Furnishings and equipment..... | 65 | 26 | 43 | 67 | 75 | 71 | 101 | 140 | 94 | 140 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 118 | 28 | 61 | 97 | 140 | 187 | 224 | 199 | 161 | 279 |
| Other transportation..... | 35 | 29 | 28 | 32 | 38 | 38 | 46 | 55 | 70 | 133 |
| Personal care..... | 29 | 16 | 21 | 26 | 33 | 36 | 41 | 57 | 62 | 93 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued
1,767 WHITE FAMILIES IN THE WEST NORTH CENTRAL REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| <i>Expenditures for groups of items—Con.</i> | | | | | | | | | | |
| Average annual current expenditure for—Continued. | | | | | | | | | | |
| Medical care..... | \$65 | \$35 | \$43 | \$60 | \$72 | \$85 | \$86 | \$90 | \$169 | \$174 |
| Recreation..... | 74 | 37 | 50 | 68 | 80 | 94 | 129 | 133 | 138 | 193 |
| Education..... | 9 | 2 | 5 | 7 | 8 | 15 | 24 | 23 | 25 | 13 |
| Vocation..... | 6 | 1 | 3 | 5 | 7 | 8 | 11 | 21 | 13 | 21 |
| Community welfare..... | 21 | 9 | 12 | 18 | 23 | 31 | 35 | 33 | 31 | 67 |
| Gifts and contributions to persons outside the economic family..... | 27 | 12 | 18 | 18 | 28 | 41 | 46 | 57 | 89 | 93 |
| Other items..... | 6 | 4 | 3 | 4 | 3 | 6 | 12 | 1 | 62 | 128 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.0 | 36.8 | 34.9 | 33.3 | 31.7 | 29.2 | 29.6 | 28.9 | 30.1 | 27.0 |
| Clothing..... | 10.3 | 8.9 | 9.1 | 9.4 | 10.2 | 10.8 | 11.7 | 12.5 | 14.1 | 15.5 |
| Housing..... | 15.5 | 18.3 | 17.8 | 15.8 | 15.3 | 15.2 | 12.6 | 11.8 | 10.9 | 10.8 |
| Fuel, light, and refrigeration..... | 7.5 | 9.1 | 8.2 | 8.0 | 7.4 | 6.9 | 6.7 | 6.5 | 4.9 | 5.2 |
| Other household operation..... | 3.9 | 3.4 | 3.6 | 3.6 | 4.0 | 4.2 | 4.4 | 5.2 | 3.8 | 3.7 |
| Furnishings and equipment..... | 4.4 | 3.1 | 3.9 | 5.0 | 4.6 | 3.9 | 4.7 | 6.1 | 3.7 | 4.0 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 8.0 | 3.3 | 5.6 | 7.2 | 8.7 | 10.3 | 10.4 | 8.6 | 6.4 | 7.9 |
| Other transportation..... | 2.4 | 3.4 | 2.6 | 2.4 | 2.4 | 2.1 | 2.1 | 2.4 | 2.8 | 3.8 |
| Personal care..... | 2.0 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 1.9 | 2.5 | 2.5 | 2.6 |
| Medical care..... | 4.4 | 4.1 | 3.9 | 4.5 | 4.5 | 4.7 | 4.0 | 3.9 | 6.7 | 4.9 |
| Recreation..... | 5.0 | 4.4 | 4.6 | 5.1 | 5.0 | 5.2 | 6.0 | 5.8 | 5.5 | 5.5 |
| Education..... | .6 | .2 | .5 | .5 | .5 | .8 | 1.1 | 1.0 | 1.0 | .4 |
| Vocation..... | .4 | .1 | .3 | .4 | .4 | .4 | .5 | .9 | .5 | .6 |
| Community welfare..... | 1.4 | 1.1 | 1.1 | 1.3 | 1.4 | 1.7 | 1.6 | 1.4 | 1.2 | 1.9 |
| Gifts and contributions to persons outside the economic family..... | 1.8 | 1.4 | 1.7 | 1.3 | 1.7 | 2.3 | 2.1 | 2.5 | 3.5 | 2.6 |
| Other items..... | .4 | .5 | .3 | .3 | .2 | .3 | .6 | (?) | 2.4 | 3.6 |

2,710 WHITE FAMILIES IN THE SOUTHERN REGION

| | | | | | | | | | | |
|--|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 12.9 | 19.8 | 23.8 | 18.8 | 15.2 | 4.8 | 2.2 | 1.3 | 1.2 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.60 | 3.31 | 3.42 | 3.55 | 3.60 | 3.80 | 3.99 | 4.24 | 4.43 | 4.65 |
| Expenditure units..... | 3.33 | 3.01 | 3.11 | 3.27 | 3.33 | 3.54 | 3.76 | 4.10 | 4.12 | 4.60 |
| Food expenditure units..... | 3.12 | 2.81 | 2.89 | 3.06 | 3.14 | 3.30 | 3.58 | 3.89 | 4.03 | 4.56 |
| Clothing expenditure units..... | 2.89 | 2.57 | 2.69 | 2.80 | 2.88 | 3.09 | 3.32 | 3.98 | 4.13 | 4.39 |
| Net family income..... | \$1,464 | \$742 | \$1,056 | \$1,340 | \$1,639 | \$1,923 | \$2,231 | \$2,462 | \$2,945 | \$3,370 |
| Net change in assets and liabilities..... | +27 | -18 | -8 | (1) | +42 | +52 | +126 | +144 | +224 | +237 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual expenditure for— | | | | | | | | | | |
| All items..... | \$1,446 | \$778 | \$1,055 | \$1,354 | \$1,612 | \$1,881 | \$2,116 | \$2,323 | \$2,652 | \$3,185 |
| Food..... | 455 | 298 | 354 | 443 | 491 | 554 | 627 | 653 | 754 | 852 |
| Clothing..... | 159 | 67 | 106 | 139 | 180 | 213 | 246 | 327 | 399 | 475 |
| Housing..... | 214 | 151 | 173 | 208 | 234 | 255 | 276 | 270 | 322 | 302 |
| Fuel, light, and refrigeration..... | 96 | 62 | 79 | 95 | 104 | 112 | 124 | 123 | 146 | 160 |
| Other household operation..... | 76 | 30 | 46 | 66 | 86 | 107 | 138 | 128 | 198 | 234 |
| Furnishings and equipment..... | 68 | 22 | 48 | 71 | 79 | 95 | 107 | 95 | 103 | 94 |
| Automobile and motorcycle, purchase, operation, and maintenance..... | 106 | 23 | 51 | 86 | 137 | 179 | 180 | 244 | 153 | 298 |
| Other transportation..... | 34 | 24 | 29 | 29 | 35 | 38 | 43 | 57 | 82 | 85 |
| Personal care..... | 32 | 17 | 24 | 29 | 35 | 40 | 46 | 55 | 80 | 76 |
| Medical care..... | 65 | 28 | 45 | 65 | 69 | 91 | 93 | 108 | 104 | 181 |
| Recreation..... | 79 | 37 | 56 | 73 | 85 | 102 | 127 | 129 | 169 | 222 |
| Education..... | 7 | 2 | 4 | 6 | 9 | 11 | 15 | 18 | 9 | 22 |
| Vocation..... | 4 | 2 | 4 | 4 | 5 | 6 | 10 | 4 | 6 | 21 |
| Community welfare..... | 20 | 7 | 13 | 17 | 24 | 28 | 34 | 51 | 45 | 51 |
| Gifts and contributions to persons outside the economic family..... | 24 | 5 | 14 | 19 | 30 | 37 | 44 | 58 | 68 | 67 |
| Other items..... | 7 | 3 | 6 | 4 | 9 | 13 | 6 | 3 | 14 | 45 |

* Less than 0.05 percent.

TABLE A-14.—*Summary of Income and Expenditures, by Income Level—Continued*
2,710 WHITE FAMILIES IN THE SOUTHERN REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 31.4 | 38.3 | 33.6 | 32.7 | 30.4 | 29.4 | 29.6 | 28.1 | 28.4 | 26.7 |
| Clothing..... | 11.0 | 8.6 | 10.0 | 10.3 | 11.1 | 11.3 | 11.6 | 14.1 | 15.1 | 14.9 |
| Housing..... | 14.8 | 19.4 | 16.9 | 15.4 | 14.5 | 13.6 | 13.0 | 11.6 | 12.1 | 9.5 |
| Fuel, light, and refrigeration..... | 6.6 | 8.0 | 7.5 | 7.0 | 6.4 | 6.0 | 5.9 | 5.3 | 5.5 | 5.0 |
| Other household operation..... | 5.3 | 3.8 | 4.4 | 4.9 | 5.3 | 5.7 | 5.5 | 5.5 | 7.5 | 7.3 |
| Furnishings and equipment..... | 4.7 | 2.8 | 4.5 | 5.2 | 4.9 | 5.1 | 5.1 | 4.1 | 3.9 | 2.9 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 7.3 | 3.0 | 4.8 | 6.4 | 8.5 | 9.5 | 8.5 | 10.5 | 5.8 | 9.4 |
| Other transportation..... | 2.4 | 3.1 | 2.7 | 2.1 | 2.2 | 2.0 | 2.0 | 2.5 | 3.1 | 2.7 |
| Personal care..... | 2.2 | 2.2 | 2.3 | 2.1 | 2.2 | 2.1 | 2.2 | 2.4 | 3.0 | 2.4 |
| Medical care..... | 4.5 | 3.6 | 4.3 | 4.8 | 4.3 | 4.8 | 4.4 | 4.6 | 3.9 | 5.7 |
| Recreation..... | 5.4 | 4.7 | 5.3 | 5.4 | 5.3 | 5.4 | 6.0 | 5.5 | 6.4 | 7.0 |
| Education..... | .5 | .3 | .4 | .4 | .6 | .6 | .7 | .8 | .3 | .7 |
| Vocation..... | .3 | .3 | .2 | .3 | .3 | .3 | .5 | .2 | .2 | .7 |
| Community welfare..... | 1.4 | .9 | 1.2 | 1.3 | 1.5 | 1.5 | 1.6 | 2.2 | 1.7 | 1.6 |
| Gifts and contributions to persons outside the economic family..... | 1.7 | .6 | 1.3 | 1.4 | 1.9 | 2.0 | 2.1 | 2.5 | 2.6 | 2.1 |
| Other items..... | .5 | .4 | .6 | .3 | .6 | .7 | .3 | .1 | .5 | 1.4 |

1,642 WHITE FAMILIES IN THE PACIFIC REGION

| | | | | | | | | | | |
|---|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Percentage of families in survey..... | 100.0 | 4.1 | 15.0 | 23.3 | 24.4 | 21.8 | 5.8 | 3.0 | 1.5 | 1.1 |
| Average family size: | | | | | | | | | | |
| Persons..... | 3.20 | 2.90 | 2.96 | 3.12 | 3.14 | 3.43 | 3.54 | 3.47 | 3.33 | 3.35 |
| Expenditure units..... | 2.98 | 2.65 | 2.73 | 2.88 | 2.92 | 3.19 | 3.34 | 3.35 | 3.31 | 3.26 |
| Food expenditure units..... | 2.80 | 2.45 | 2.53 | 2.70 | 2.75 | 3.01 | 3.16 | 3.21 | 3.14 | 3.18 |
| Clothing expenditure units..... | 2.69 | 2.26 | 2.37 | 2.46 | 2.54 | 2.74 | 3.05 | 3.32 | 3.39 | 3.26 |
| Net family income..... | \$1,607 | \$780 | \$1,069 | \$1,346 | \$1,638 | \$1,916 | \$2,234 | \$2,516 | \$2,857 | \$3,336 |
| Net change in assets and liabilities..... | +70 | -70 | -15 | +33 | +70 | +119 | +165 | +239 | +282 | +310 |
| <i>Expenditures for groups of items</i> | | | | | | | | | | |
| Average annual current expenditure for— | | | | | | | | | | |
| All items..... | \$1,552 | \$856 | \$1,093 | \$1,330 | \$1,587 | \$1,908 | \$2,077 | \$2,262 | \$2,551 | \$3,022 |
| Food..... | 497 | 305 | 383 | 443 | 504 | 567 | 646 | 653 | 732 | 831 |
| Clothing..... | 162 | 72 | 96 | 130 | 165 | 198 | 235 | 275 | 330 | 392 |
| Housing..... | 240 | 172 | 193 | 221 | 258 | 257 | 274 | 262 | 384 | 342 |
| Fuel, light, and refrigeration..... | 81 | 56 | 64 | 73 | 85 | 95 | 95 | 88 | 84 | 96 |
| Other household operation..... | 68 | 38 | 43 | 54 | 70 | 85 | 90 | 110 | 109 | 175 |
| Furnishings and equipment..... | 59 | 17 | 33 | 46 | 65 | 77 | 79 | 93 | 81 | 182 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 140 | 44 | 82 | 116 | 133 | 171 | 204 | 276 | 303 | 378 |
| Other transportation..... | 34 | 29 | 28 | 31 | 33 | 35 | 46 | 46 | 55 | 66 |
| Personal care..... | 35 | 18 | 25 | 29 | 35 | 41 | 47 | 55 | 52 | 70 |
| Medical care..... | 72 | 40 | 45 | 62 | 73 | 88 | 91 | 111 | 111 | 127 |
| Recreation..... | 91 | 37 | 59 | 71 | 95 | 104 | 148 | 154 | 164 | 203 |
| Education..... | 10 | 3 | 4 | 7 | 9 | 15 | 12 | 14 | 18 | 25 |
| Vocation..... | 6 | 2 | 4 | 4 | 7 | 8 | 8 | 6 | 17 | 19 |
| Community welfare..... | 14 | 7 | 9 | 12 | 14 | 17 | 15 | 31 | 20 | 28 |
| Gifts and contributions to persons outside the economic family..... | 36 | 8 | 18 | 26 | 34 | 43 | 78 | 80 | 78 | 84 |
| Other items..... | 7 | 8 | 7 | 5 | 7 | 7 | 9 | 11 | 13 | 1 |
| Percentage of total annual current expenditure for— | | | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 32.0 | 35.6 | 35.0 | 33.3 | 31.7 | 31.4 | 31.1 | 28.8 | 28.7 | 27.5 |
| Clothing..... | 10.4 | 8.4 | 8.8 | 9.7 | 10.4 | 10.9 | 11.3 | 12.2 | 12.9 | 13.0 |
| Housing..... | 15.5 | 20.1 | 17.7 | 16.6 | 16.3 | 14.2 | 13.2 | 11.6 | 15.0 | 11.3 |
| Fuel, light, and refrigeration..... | 5.2 | 6.6 | 5.9 | 5.5 | 5.4 | 5.2 | 4.6 | 3.9 | 3.3 | 3.2 |
| Other household operation..... | 4.4 | 4.4 | 3.9 | 4.1 | 4.4 | 4.7 | 4.3 | 4.9 | 4.3 | 5.8 |
| Furnishings and equipment..... | 3.8 | 2.0 | 3.0 | 3.5 | 4.1 | 4.3 | 3.8 | 4.0 | 3.2 | 6.1 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 9.0 | 5.2 | 7.5 | 8.7 | 8.4 | 9.5 | 9.8 | 12.2 | 11.8 | 12.5 |

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued
1,642 WHITE FAMILIES IN THE PACIFIC REGION

| Item | All families | Families with annual net income of— | | | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,400 | \$2,400 to \$2,700 | \$2,700 to \$3,000 | \$3,000 and over |
| Percentage of total annual current expenditures for—Continued. | | | | | | | | | | |
| All items—Continued. | | | | | | | | | | |
| Other transportation..... | 2.2 | 3.4 | 2.6 | 2.3 | 2.1 | 1.9 | 2.2 | 2.0 | 2.2 | 2.2 |
| Personal care..... | 2.3 | 2.1 | 2.3 | 2.2 | 2.2 | 2.3 | 2.3 | 2.4 | 2.0 | 2.3 |
| Medical care..... | 4.6 | 4.7 | 4.1 | 4.7 | 4.6 | 4.9 | 4.4 | 4.9 | 4.4 | 4.2 |
| Recreation..... | 5.9 | 4.3 | 5.4 | 5.3 | 6.0 | 5.8 | 7.1 | 6.8 | 6.4 | 6.7 |
| Education..... | .6 | .4 | .4 | .5 | .6 | .8 | .6 | .6 | .7 | .8 |
| Vocation..... | .4 | .2 | .4 | .3 | .4 | .4 | .4 | .3 | .7 | .6 |
| Community welfare..... | .9 | .8 | .8 | .9 | .9 | .9 | .7 | 1.4 | .8 | .9 |
| Gifts and contributions to persons outside the economic family..... | 2.3 | .9 | 1.6 | 2.0 | 2.1 | 2.4 | 3.8 | 3.5 | 3.1 | 2.8 |
| Other items..... | .5 | .9 | .6 | .4 | .4 | .4 | .4 | .5 | .5 | .1 |

100 NEGRO FAMILIES IN NEW YORK CITY

| Item | All families | Families with annual net income of— | | | |
|---|--------------|-------------------------------------|------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 and over |
| Percentage of families in survey..... | 100.0 | 11.0 | 26.0 | 31.0 | 32.0 |
| Average family size: | | | | | |
| Persons..... | 3.13 | 3.18 | 2.83 | 2.70 | 3.79 |
| Expenditure units..... | 2.97 | 2.99 | 2.61 | 2.57 | 3.63 |
| Food expenditure units..... | 2.75 | 2.75 | 2.38 | 2.35 | 3.43 |
| Clothing expenditure units..... | 2.79 | 2.55 | 2.42 | 2.48 | 3.48 |
| Net family income..... | \$1,446 | \$794 | \$1,067 | \$1,352 | \$2,064 |
| Net change in assets and liabilities..... | +10 | -15 | -11 | -14 | +59 |
| <i>Expenditures for groups of items</i> | | | | | |
| Average annual current expenditure for— | | | | | |
| All items..... | \$1,459 | \$833 | \$1,105 | \$1,391 | \$2,028 |
| Food..... | 451 | 280 | 364 | 422 | 611 |
| Clothing..... | 149 | 66 | 102 | 114 | 249 |
| Housing..... | 417 | 309 | 348 | 441 | 487 |
| Fuel, light, and refrigeration..... | 73 | 46 | 66 | 66 | 94 |
| Other household operation..... | 50 | 19 | 32 | 57 | 68 |
| Furnishings and equipment..... | 49 | 23 | 29 | 39 | 85 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 5 | 0 | (1) | 9 | 6 |
| Other transportation..... | 56 | 28 | 38 | 51 | 84 |
| Personal care..... | 34 | 16 | 25 | 34 | 47 |
| Medical care..... | 31 | 11 | 20 | 32 | 46 |
| Recreation..... | 82 | 24 | 53 | 71 | 137 |
| Education..... | 3 | 2 | 1 | 3 | 6 |
| Vocation..... | 5 | 1 | 5 | 5 | 6 |
| Community welfare..... | 8 | 4 | 6 | 11 | 9 |
| Gifts and contributions to persons outside the economic family..... | 30 | 3 | 13 | 35 | 48 |
| Other items..... | 16 | 1 | 3 | 1 | 45 |
| Percentage of total annual current expenditure for— | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 30.9 | 33.6 | 32.9 | 30.3 | 30.1 |
| Clothing..... | 10.2 | 7.9 | 9.2 | 8.2 | 12.3 |
| Housing..... | 28.6 | 37.1 | 31.5 | 31.7 | 24.0 |
| Fuel, light, and refrigeration..... | 5.0 | 5.5 | 6.0 | 4.7 | 4.6 |
| Other household operation..... | 3.4 | 2.3 | 2.9 | 4.1 | 3.4 |
| Furnishings and equipment..... | 3.4 | 2.8 | 2.6 | 2.8 | 4.2 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | .4 | 0 | (2) | .7 | .3 |
| Other transportation..... | 3.8 | 3.4 | 3.4 | 3.7 | 4.1 |
| Personal care..... | 2.3 | 1.9 | 2.3 | 2.4 | 2.3 |
| Medical care..... | 2.1 | 1.3 | 1.8 | 2.3 | 2.3 |
| Recreation..... | 5.6 | 2.9 | 4.8 | 5.1 | 6.8 |
| Education..... | .2 | .2 | .1 | .2 | .3 |
| Vocation..... | .3 | .1 | .5 | .4 | .3 |
| Community welfare..... | .6 | .5 | .5 | .8 | .4 |
| Gifts and contributions to persons outside the economic family..... | 2.1 | .4 | 1.2 | 2.5 | 2.4 |
| Other items..... | 1.1 | .1 | .3 | .1 | 2.2 |

¹ Less than \$0.50.

² Less than 0.05 percent.

TABLE A-14.—*Summary of Income and Expenditures, by Income Level—Continued*

198 NEGRO FAMILIES IN THE NORTH ATLANTIC REGION

| Item | All families | Families with annual net income of— | | | |
|--|--------------|-------------------------------------|------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 and over |
| Percentage of families in survey | 100.0 | 23.7 | 44.4 | 19.7 | 12.2 |
| Average family size: | | | | | |
| Persons | 3.46 | 3.07 | 3.49 | 3.64 | 3.82 |
| Expenditure units | 3.23 | 2.84 | 3.25 | 3.39 | 3.64 |
| Food expenditure units | 3.07 | 2.69 | 3.09 | 3.20 | 3.57 |
| Clothing expenditure units | 2.73 | 2.39 | 2.68 | 2.92 | 3.33 |
| Net family income | \$1,138 | \$807 | \$1,038 | \$1,346 | \$1,891 |
| Net change in assets and liabilities | +22 | -23 | +24 | -1 | +141 |
| <i>Expenditures for groups of items</i> | | | | | |
| Average annual current expenditure for— | | | | | |
| All items | \$1,125 | \$843 | \$1,029 | \$1,347 | \$1,670 |
| Food | 371 | 289 | 348 | 420 | 536 |
| Clothing | 105 | 68 | 88 | 141 | 200 |
| Housing | 244 | 224 | 234 | 278 | 268 |
| Fuel, light, and refrigeration | 103 | 79 | 100 | 116 | 137 |
| Other household operation | 37 | 26 | 32 | 43 | 69 |
| Furnishings and equipment | 37 | 24 | 30 | 53 | 61 |
| Automobile and motorcycle—purchase, operation, and maintenance | 27 | 5 | 27 | 42 | 46 |
| Other transportation | 43 | 33 | 35 | 51 | 80 |
| Personal care | 24 | 18 | 22 | 29 | 35 |
| Medical care | 35 | 29 | 30 | 46 | 49 |
| Recreation | 54 | 40 | 48 | 67 | 80 |
| Education | 2 | (1) | 1 | 2 | 6 |
| Vocation | 2 | 1 | 2 | 3 | 3 |
| Community welfare | 17 | 8 | 16 | 22 | 27 |
| Gifts and contributions to persons outside the economic family | 23 | 7 | 14 | 33 | 72 |
| Other items | 1 | 2 | 2 | 1 | 1 |
| Percentage of total annual current expenditure for— | | | | | |
| All items | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 33.0 | 34.3 | 33.8 | 31.2 | 32.1 |
| Clothing | 9.3 | 6.9 | 8.6 | 10.5 | 12.0 |
| Housing | 21.7 | 26.6 | 22.7 | 20.6 | 16.0 |
| Fuel, light, and refrigeration | 9.2 | 9.4 | 9.7 | 8.6 | 8.2 |
| Other household operation | 3.3 | 3.1 | 3.1 | 3.2 | 4.1 |
| Furnishings and equipment | 3.3 | 2.9 | 2.9 | 3.9 | 3.6 |
| Automobile and motorcycle—purchase, operation, and maintenance | 2.4 | .6 | 2.6 | 3.1 | 2.8 |
| Other transportation | 3.8 | 3.9 | 3.4 | 3.8 | 4.8 |
| Personal care | 2.1 | 2.1 | 2.1 | 2.2 | 2.1 |
| Medical care | 3.1 | 3.4 | 2.9 | 3.4 | 2.9 |
| Recreation | 4.8 | 4.7 | 4.7 | 5.0 | 4.8 |
| Education | .2 | (2) | .1 | .1 | .4 |
| Vocation | .2 | .1 | .2 | .2 | .2 |
| Community welfare | 1.5 | 1.0 | 1.6 | 1.6 | 1.6 |
| Gifts and contributions to persons outside the economic family | 2.0 | .8 | 1.4 | 2.5 | 4.3 |
| Other items | .1 | .2 | .2 | .1 | .1 |

¹ Less than \$0.50.² Less than 0.05 percent.

TABLE A-14.—*Summary of Income and Expenditures, by Income Level—Continued*

201 NEGRO FAMILIES IN THE EAST NORTH CENTRAL REGION

| Item | All families | Families with annual net income of— | | | |
|---|--------------|-------------------------------------|------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 and over |
| Percentage of families in survey..... | 100.0 | 36.8 | 44.3 | 11.9 | 7.0 |
| Average family size: | | | | | |
| Persons..... | 3.51 | 3.06 | 3.52 | 4.03 | 4.81 |
| Expenditure units..... | 3.15 | 2.74 | 3.19 | 3.63 | 4.30 |
| Food expenditure units..... | 2.93 | 2.52 | 2.99 | 3.37 | 4.00 |
| Clothing expenditure units..... | 2.72 | 2.39 | 2.70 | 3.17 | 3.84 |
| Net family income..... | \$999 | \$737 | \$1,025 | \$1,299 | \$1,707 |
| Net change in assets and liabilities..... | +37 | +27 | +28 | +41 | +136 |
| <i>Expenditures for groups of items</i> | | | | | |
| Average annual current expenditure for— | | | | | |
| All items..... | \$963 | \$715 | \$1,001 | \$1,260 | \$1,561 |
| Food..... | 359 | 295 | 362 | 414 | 581 |
| Clothing..... | 97 | 61 | 94 | 157 | 201 |
| Housing..... | 153 | 124 | 159 | 178 | 227 |
| Fuel, light, and refrigeration..... | 96 | 76 | 100 | 120 | 136 |
| Other household operation..... | 30 | 19 | 33 | 37 | 59 |
| Furnishings and equipment..... | 45 | 24 | 48 | 85 | 71 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 20 | 8 | 28 | 42 | 3 |
| Other transportation..... | 35 | 24 | 36 | 53 | 68 |
| Personal care..... | 20 | 15 | 20 | 24 | 37 |
| Medical care..... | 31 | 16 | 37 | 46 | 39 |
| Recreation..... | 43 | 33 | 45 | 53 | 73 |
| Education..... | 4 | 1 | 2 | 5 | 35 |
| Vocation..... | 1 | 1 | 1 | 2 | 7 |
| Community welfare..... | 16 | 10 | 18 | 28 | 15 |
| Gifts and contributions to persons outside the economic family..... | 11 | 4 | 17 | 16 | 9 |
| Other items..... | 2 | 4 | 1 | 0 | 0 |
| Percentage of total annual current expenditure for— | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 37.2 | 41.3 | 36.1 | 32.9 | 37.2 |
| Clothing..... | 10.1 | 8.5 | 9.4 | 12.5 | 12.9 |
| Housing..... | 15.9 | 17.3 | 15.9 | 14.1 | 14.5 |
| Fuel, light, and refrigeration..... | 10.0 | 10.6 | 10.0 | 9.5 | 8.7 |
| Other household operation..... | 3.1 | 2.7 | 3.3 | 2.9 | 3.8 |
| Furnishings and equipment..... | 4.7 | 3.4 | 4.8 | 6.7 | 4.5 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 2.1 | 1.1 | 2.8 | 3.3 | .2 |
| Other transportation..... | 3.6 | 3.4 | 3.6 | 4.2 | 4.4 |
| Personal care..... | 2.1 | 2.1 | 2.0 | 1.9 | 2.4 |
| Medical care..... | 3.2 | 2.2 | 3.7 | 3.7 | 2.5 |
| Recreation..... | 4.5 | 4.6 | 4.5 | 4.2 | 4.7 |
| Education..... | .4 | .1 | .2 | .4 | 2.2 |
| Vocation..... | .1 | .1 | .1 | .2 | .4 |
| Community welfare..... | 1.7 | 1.4 | 1.8 | 2.2 | 1.0 |
| Gifts and contributions to persons outside the economic family..... | 1.1 | .6 | 1.7 | 1.3 | .6 |
| Other items..... | .2 | .6 | .1 | 0 | 0 |

TABLE A-14.—*Summary of Income and Expenditures, by Income Level—Continued*

209 NEGRO FAMILIES IN THE WEST NORTH CENTRAL REGION

| Item | All families | Families with annual net income of— | | | |
|---|--------------|-------------------------------------|------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 and over |
| Percentage of families in survey..... | 100.0 | 26.8 | 36.8 | 23.5 | 12.9 |
| Average family size: | | | | | |
| Persons..... | 3.36 | 2.88 | 3.55 | 3.23 | 4.03 |
| Expenditure units..... | 3.08 | 2.65 | 3.24 | 2.99 | 3.68 |
| Food expenditure units..... | 2.88 | 2.49 | 3.02 | 2.78 | 3.45 |
| Clothing expenditure units..... | 2.63 | 2.22 | 2.75 | 2.61 | 3.15 |
| Net family income..... | \$1,126 | \$744 | \$1,033 | \$1,339 | \$1,796 |
| Net change in assets and liabilities..... | +35 | -1 | +28 | +70 | +66 |
| <i>Expenditures for groups of items</i> | | | | | |
| Average annual expenditure for— | | | | | |
| All items..... | \$1,097 | \$752 | \$1,015 | \$1,280 | \$1,722 |
| Food..... | 370 | 281 | 364 | 407 | 504 |
| Clothing..... | 110 | 64 | 93 | 144 | 196 |
| Housing..... | 162 | 141 | 153 | 177 | 203 |
| Fuel, light, and refrigeration..... | 102 | 80 | 104 | 108 | 130 |
| Other household operation..... | 40 | 23 | 35 | 50 | 68 |
| Furnishings and equipment..... | 48 | 19 | 41 | 67 | 94 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 44 | 5 | 21 | 65 | 155 |
| Other transportation..... | 49 | 38 | 49 | 59 | 57 |
| Personal care..... | 26 | 18 | 23 | 33 | 39 |
| Medical care..... | 48 | 35 | 51 | 56 | 49 |
| Recreation..... | 45 | 31 | 46 | 45 | 74 |
| Education..... | 2 | 1 | 2 | 1 | 7 |
| Vocation..... | 4 | 1 | 3 | 6 | 4 |
| Community welfare..... | 16 | 9 | 15 | 20 | 28 |
| Gifts and contributions to persons outside the economic family..... | 29 | 6 | 10 | 40 | 113 |
| Other items..... | 2 | (1) | 5 | 2 | 1 |
| Percentage of total annual current expenditure for— | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 33.7 | 37.4 | 35.9 | 31.8 | 29.3 |
| Clothing..... | 10.0 | 8.5 | 9.2 | 11.2 | 11.4 |
| Housing..... | 14.8 | 18.7 | 15.1 | 13.8 | 11.8 |
| Fuel, light, and refrigeration..... | 9.3 | 10.6 | 10.2 | 8.4 | 7.5 |
| Other household operation..... | 3.6 | 3.1 | 3.4 | 3.9 | 3.9 |
| Furnishings and equipment..... | 4.4 | 2.5 | 4.0 | 5.2 | 5.5 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 4.0 | .7 | 2.1 | 5.1 | 9.0 |
| Other transportation..... | 4.5 | 5.1 | 4.8 | 4.6 | 3.3 |
| Personal care..... | 2.4 | 2.4 | 2.3 | 2.6 | 2.3 |
| Medical care..... | 4.4 | 4.7 | 5.0 | 4.4 | 2.8 |
| Recreation..... | 4.1 | 4.1 | 4.5 | 3.5 | 4.3 |
| Education..... | .2 | .1 | .2 | .1 | .4 |
| Vocation..... | .4 | .1 | .3 | .5 | .2 |
| Community welfare..... | 1.4 | 1.2 | 1.5 | 1.6 | 1.6 |
| Gifts and contributions to persons outside the economic family..... | 2.6 | .8 | 1.0 | 3.1 | 6.6 |
| Other items..... | .2 | (2) | .5 | .2 | .1 |

¹ Less than \$0.50.² Less than 0.05 percent.

TABLE A-14.—Summary of Income and Expenditures, by Income Level—Continued

858 NEGRO FAMILIES IN THE SOUTHERN REGION

| Item | All families | Families with annual net income of— | | | |
|---|--------------|-------------------------------------|------------------|--------------------|------------------|
| | | \$500 to \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 and over |
| Percentage of families in survey | 100.0 | 62.3 | 26.2 | 7.8 | 3.7 |
| Average family size: | | | | | |
| Persons..... | 3.79 | 3.56 | 3.97 | 4.59 | 4.69 |
| Expenditure units..... | 3.44 | 3.23 | 3.63 | 4.17 | 4.21 |
| Food expenditure units..... | 3.20 | 3.00 | 3.37 | 3.89 | 3.92 |
| Clothing expenditure units..... | 2.98 | 2.78 | 3.18 | 3.56 | 3.65 |
| Net family income..... | \$875 | \$696 | \$1,025 | \$1,329 | \$1,856 |
| Net change in assets and liabilities..... | +23 | +7 | +22 | +88 | +154 |
| <i>Expenditures for groups of items</i> | | | | | |
| Average annual current expenditure for— | | | | | |
| All items..... | \$855 | \$696 | \$1,007 | \$1,245 | \$1,689 |
| Food..... | 302 | 257 | 346 | 417 | 505 |
| Clothing..... | 92 | 71 | 108 | 143 | 225 |
| Housing..... | 135 | 116 | 162 | 170 | 199 |
| Fuel, light, and refrigeration..... | 77 | 65 | 90 | 108 | 129 |
| Other household operation..... | 29 | 21 | 35 | 48 | 75 |
| Furnishings and equipment..... | 35 | 26 | 43 | 59 | 88 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 22 | 13 | 31 | 40 | 82 |
| Other transportation..... | 26 | 18 | 35 | 49 | 56 |
| Personal care..... | 19 | 16 | 22 | 28 | 35 |
| Medical care..... | 37 | 32 | 42 | 39 | 90 |
| Recreation..... | 44 | 33 | 54 | 65 | 102 |
| Education..... | 3 | 2 | 4 | 7 | 17 |
| Vocation..... | 1 | 1 | 2 | 4 | 3 |
| Community welfare..... | 13 | 10 | 14 | 24 | 28 |
| Gifts and contributions to persons outside the economic family..... | 15 | 11 | 15 | 33 | 39 |
| Other items..... | 5 | 4 | 4 | 11 | 16 |
| Percentage of total annual current expenditure for— | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 35.3 | 36.9 | 34.3 | 33.5 | 29.9 |
| Clothing..... | 10.8 | 10.2 | 10.7 | 11.5 | 13.3 |
| Housing..... | 15.8 | 16.7 | 16.1 | 13.7 | 11.8 |
| Fuel, light, and refrigeration..... | 9.0 | 9.3 | 8.9 | 8.7 | 7.6 |
| Other household operation..... | 3.4 | 3.0 | 3.5 | 3.9 | 4.4 |
| Furnishings and equipment..... | 4.1 | 3.7 | 4.3 | 4.7 | 5.2 |
| Automobile and motorcycle—purchase, operation, and maintenance..... | 2.6 | 1.9 | 3.1 | 3.2 | 4.9 |
| Other transportation..... | 3.0 | 2.6 | 3.5 | 3.9 | 3.3 |
| Personal care..... | 2.2 | 2.3 | 2.2 | 2.2 | 2.1 |
| Medical care..... | 4.3 | 4.6 | 4.2 | 3.1 | 5.3 |
| Recreation..... | 5.1 | 4.7 | 5.3 | 5.2 | 6.0 |
| Education..... | .4 | .3 | .4 | .6 | 1.0 |
| Vocation..... | .1 | .2 | .2 | .3 | .2 |
| Community welfare..... | 1.5 | 1.4 | 1.4 | 1.9 | 1.7 |
| Gifts and contributions to persons outside the economic family..... | 1.8 | 1.6 | 1.5 | 2.7 | 2.3 |
| Other items..... | .6 | .6 | .4 | .9 | 1.0 |

TABLE A-15.—Percentage Distribution of 6,240 White Families of Types Comparable With Those Studied in 1917-19, by Consumption Level and Income Level

| Income level | All families | Families with total annual unit expenditure of— | | | | | | | | | | | | | |
|--------------------|--------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|
| | | \$0 to \$100 | \$100 to \$200 | \$200 to \$300 | \$300 to \$400 | \$400 to \$500 | \$500 to \$600 | \$600 to \$700 | \$700 to \$800 | \$800 to \$900 | \$900 to \$1,000 | \$1,000 to \$1,100 | \$1,100 to \$1,200 | \$1,200 to \$1,300 | \$1,300 to \$1,400 |
| All families | 100.00 | 0.01 | 3.58 | 18.16 | 26.18 | 22.89 | 14.92 | 8.60 | 3.28 | 1.37 | 0.65 | 0.19 | 0.14 | 0 | 0.03 |
| \$500 to \$600 | .23 | .01 | .12 | .06 | 0 | .04 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$600 to \$900 | 5.19 | 0 | .99 | 2.55 | 1.47 | .16 | 0 | .02 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$900 to \$1,200 | 19.89 | 0 | 1.40 | 6.67 | 7.29 | 3.51 | .83 | .08 | .04 | .04 | .03 | 0 | 0 | 0 | 0 |
| \$1,200 to \$1,500 | 25.74 | 0 | .67 | 5.00 | 7.99 | 7.29 | 3.50 | .87 | .30 | .05 | .04 | .03 | 0 | 0 | 0 |
| \$1,500 to \$1,800 | 22.61 | 0 | .25 | 2.29 | 5.16 | 5.74 | 5.04 | 3.12 | .59 | .25 | .10 | .04 | .03 | 0 | 0 |
| \$1,800 to \$2,100 | 16.99 | 0 | .11 | 1.14 | 2.96 | 4.23 | 3.52 | 3.06 | 1.21 | .49 | .16 | .08 | .03 | 0 | 0 |
| \$2,100 to \$2,400 | 5.36 | 0 | .04 | .33 | .80 | 1.05 | 1.05 | .83 | .81 | .35 | .10 | 0 | 0 | 0 | 0 |
| \$2,400 to \$2,700 | 2.29 | 0 | 0 | .06 | .31 | .50 | .57 | .36 | .24 | .11 | .09 | .03 | 0 | 0 | .02 |
| \$2,700 to \$3,000 | .79 | 0 | 0 | 0 | .17 | .20 | .12 | .05 | .06 | .07 | .09 | 0 | .03 | 0 | 0 |
| \$3,000 to \$3,300 | .33 | 0 | 0 | .06 | .01 | .04 | .09 | .06 | .01 | .01 | .01 | .01 | .03 | 0 | 0 |
| \$3,300 to \$3,600 | .34 | 0 | 0 | 0 | .02 | .07 | .12 | .10 | 0 | 0 | 0 | 0 | .02 | 0 | .01 |
| \$3,600 to \$3,900 | .14 | 0 | 0 | 0 | 0 | .05 | .02 | .05 | .02 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$3,900 to \$4,200 | .09 | 0 | 0 | 0 | 0 | .01 | .05 | 0 | 0 | 0 | .03 | 0 | 0 | 0 | 0 |
| \$4,200 to \$4,500 | .01 | 0 | 0 | 0 | 0 | 0 | .01 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| \$2,100 to \$2,500 | 6.23 | 0 | .04 | .33 | .90 | 1.30 | 1.36 | .86 | .90 | .39 | .13 | 0 | 0 | 0 | .02 |
| \$2,500 and over | 3.12 | 0 | 0 | .12 | .41 | .62 | .67 | .59 | .24 | .15 | .19 | .04 | .08 | 0 | .01 |

TABLE A-16.—Description of Families Studied and Sources of Income of Families of Types Comparable with Those Studied in 1917-19, by Income Level

6,240 WHITE FAMILIES IN 35 CITIES

| Item | All families | Families with annual net income of— | | | | | | |
|--|------------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Under \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,500 | \$2,500 and over |
| <i>Composition of household</i> | | | | | | | | |
| Percentage of families of types comparable with those studied in 1917-19..... | 100.0 | 5.4 | 19.9 | 25.8 | 22.6 | 17.0 | 6.2 | 3.1 |
| Average number of persons in household..... | 4.49 | 4.15 | 4.24 | 4.38 | 4.45 | 4.64 | 5.12 | 5.90 |
| Percentage of households with: | | | | | | | | |
| Boarders and lodgers..... | .10 | .05 | .08 | .09 | .10 | .14 | .21 | .10 |
| Boarders only..... | .01 | .01 | .02 | .01 | .01 | .02 | .02 | .03 |
| Lodgers only..... | .03 | .01 | .03 | .23 | .03 | .03 | .04 | .02 |
| Other persons..... | .06 | .02 | .04 | .05 | .06 | .07 | .10 | .09 |
| Average size of economic family in— | | | | | | | | |
| Persons, total..... | 4.34 | 4.10 | 4.13 | 4.25 | 4.30 | 4.44 | 4.84 | 5.64 |
| Under 16 years of age..... | 1.86 | 1.78 | 1.81 | 1.92 | 1.85 | 1.88 | 1.83 | 1.82 |
| 16 years of age and over..... | 2.48 | 2.32 | 2.32 | 2.33 | 2.45 | 2.56 | 3.01 | 3.82 |
| Expenditure units..... | 3.92 | 3.66 | 3.69 | 3.81 | 3.89 | 4.05 | 4.39 | 5.24 |
| Average number of persons in household not members of economic family..... | .17 | .07 | .13 | .14 | .17 | .23 | .34 | .25 |
| <i>Earnings and income</i> | | | | | | | | |
| Percentage of families having— | | | | | | | | |
| Earnings of subsidiary earners..... | .23 | .13 | .16 | .20 | .22 | .22 | .50 | .72 |
| Net earnings from boarders and lodgers..... | .14 | .06 | .12 | .12 | .14 | .18 | .23 | .16 |
| Other net rents..... | .57 | .03 | .03 | .04 | .07 | .08 | .10 | .06 |
| Interest and dividends..... | .13 | .04 | .10 | .11 | .15 | .18 | .18 | .19 |
| Pensions and insurance annuities..... | .03 | .02 | .02 | .02 | .02 | .03 | .05 | .11 |
| Gifts from persons outside economic family..... | .11 | .08 | .11 | .12 | .10 | .10 | .12 | .08 |
| Other sources of income..... | .04 | .02 | .03 | .03 | .04 | .06 | .09 | .07 |
| Deductions from income (business losses and expenses)..... | .05 | .04 | .05 | .06 | .05 | .05 | .06 | .05 |
| Surplus (net increase in assets and/or decrease in liabilities)..... | .56 | .34 | .49 | .53 | .58 | .63 | .65 | .76 |
| Deficit (net decrease in assets and/or increase in liabilities)..... | .42 | .61 | .46 | .45 | .39 | .36 | .34 | .22 |
| Inheritance..... | .01 | .01 | (¹) | .01 | .01 | .01 | (¹) | .01 |
| Average number of gainful workers per family..... | 1.30 | 1.16 | 1.20 | 1.24 | 1.28 | 1.31 | 1.65 | 2.25 |
| Average amount of— | | | | | | | | |
| Net income per family..... | \$1,529 | \$780 | \$1,065 | \$1,348 | \$1,632 | \$1,925 | \$2,280 | \$2,891 |
| Earnings of individuals..... | 1,477 | 768 | 1,035 | 1,311 | 1,577 | 1,856 | 2,146 | 2,763 |
| Chief earner..... | 1,366 | 748 | 1,002 | 1,252 | 1,489 | 1,733 | 1,831 | 1,866 |
| Subsidiary earners..... | 111 | 20 | 33 | 59 | 88 | 123 | 315 | 897 |
| Males: 16 years and over..... | 1,392 | 719 | 990 | 1,256 | 1,506 | 1,764 | 1,928 | 2,289 |
| Under 16 years..... | 1 | (²) | (²) | 1 | 2 | 1 | 2 | 1 |
| Females: 16 years and over..... | 84 | 49 | 45 | 54 | 69 | 91 | 216 | 473 |
| Under 16 years..... | (²) | 0 | (²) | (²) | (²) | (²) | (²) | (²) |
| Net earnings from boarders and lodgers..... | 27 | 5 | 18 | 21 | 29 | 37 | 61 | 43 |
| Other net rents..... | 6 | 3 | 3 | 4 | 7 | 9 | 12 | 3 |
| Interest and dividends..... | 3 | (²) | 1 | 2 | 3 | 5 | 9 | 9 |
| Pensions and insurance annuities..... | 6 | 1 | 3 | 4 | 5 | 6 | 14 | 47 |
| Gifts from persons outside economic family..... | 7 | 3 | 5 | 7 | 8 | 8 | 20 | 8 |
| Other sources of income..... | 5 | 1 | 2 | 2 | 5 | 8 | 20 | 23 |
| Deductions from income (business losses and expenses)..... | -2 | -1 | -2 | -3 | -2 | -2 | -2 | -5 |
| Surplus per family having surplus (net increase in assets and/or decrease in liabilities)..... | 75 | 18 | 39 | 53 | 75 | 120 | 140 | 211 |
| Deficit per family having deficit (net decrease in assets and/or increase in liabilities)..... | 83 | 119 | 88 | 83 | 81 | 72 | 87 | 57 |
| Net change in assets and liabilities for all families in survey..... | -8 | -101 | -49 | -30 | -6 | +47 | +53 | +155 |
| Inheritance..... | 3 | 1 | 2 | 2 | 5 | 1 | 1 | 4 |

¹ Less than 0.05 percent.

² Less than 0.5 cent.

TABLE A-17.—Expenditures for Groups of Items of Families of Types Comparable with Those Studied in 1917-19 for Groups of Items, by Income Level

6,240 WHITE FAMILIES IN 35 CITIES

| Item | All families | Families with annual net income of— | | | | | | |
|---|--------------|-------------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Under \$900 | \$900 to \$1,200 | \$1,200 to \$1,500 | \$1,500 to \$1,800 | \$1,800 to \$2,100 | \$2,100 to \$2,500 | \$2,500 and over |
| <i>Expenditures for groups of items</i> | | | | | | | | |
| Percentage of families in survey..... | 100.0 | 5.4 | 19.9 | 25.8 | 22.6 | 17.0 | 6.2 | 3.1 |
| Average family size: | | | | | | | | |
| Persons..... | 4.34 | 4.10 | 4.13 | 4.25 | 4.30 | 4.44 | 4.83 | 5.64 |
| Expenditure units..... | 3.92 | 3.66 | 3.64 | 3.81 | 3.89 | 4.06 | 4.39 | 5.24 |
| Average annual current expenditure for— | | | | | | | | |
| All items..... | \$1,552 | \$891 | \$1,131 | \$1,392 | \$1,656 | \$1,892 | \$2,215 | \$2,774 |
| Food..... | 551 | 358 | 432 | 508 | 578 | 638 | 749 | 938 |
| Clothing..... | 165 | 78 | 104 | 139 | 176 | 211 | 270 | 387 |
| Housing..... | 258 | 166 | 207 | 244 | 278 | 300 | 323 | 361 |
| Fuel, light, and refrigeration..... | 112 | 75 | 94 | 108 | 119 | 124 | 140 | 149 |
| Other household operation..... | 56 | 27 | 36 | 46 | 59 | 75 | 92 | 115 |
| Furnishings and equipment..... | 63 | 32 | 42 | 54 | 74 | 80 | 81 | 107 |
| Transportation..... | 117 | 46 | 66 | 99 | 131 | 163 | 187 | 234 |
| Personal care..... | 30 | 18 | 22 | 27 | 31 | 37 | 43 | 56 |
| Medical care..... | 61 | 31 | 43 | 55 | 66 | 75 | 89 | 111 |
| Recreation..... | 81 | 38 | 54 | 70 | 85 | 102 | 129 | 170 |
| Education..... | 8 | 3 | 4 | 5 | 8 | 14 | 14 | 24 |
| Vocation..... | 7 | 4 | 3 | 4 | 7 | 11 | 14 | 24 |
| Community welfare..... | 18 | 7 | 11 | 16 | 19 | 25 | 26 | 38 |
| Gifts and contributions to persons outside the economic family..... | 19 | 5 | 9 | 12 | 20 | 30 | 36 | 50 |
| Other items..... | 6 | 3 | 4 | 5 | 5 | 7 | 12 | 10 |
| Percentage of total annual current expenditure for— | | | | | | | | |
| All items..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food..... | 35.5 | 40.2 | 38.2 | 36.5 | 34.9 | 33.7 | 33.8 | 33.8 |
| Clothing..... | 10.6 | 8.8 | 9.2 | 10.0 | 10.6 | 11.1 | 12.2 | 13.9 |
| Housing..... | 16.6 | 18.6 | 18.3 | 17.5 | 16.8 | 15.9 | 14.6 | 13.0 |
| Fuel, light, and refrigeration..... | 7.2 | 8.4 | 8.3 | 7.8 | 7.2 | 6.5 | 6.3 | 5.4 |
| Other household operation..... | 3.6 | 3.0 | 3.2 | 3.3 | 3.6 | 4.0 | 4.2 | 4.1 |
| Furnishings and equipment..... | 4.1 | 3.6 | 3.7 | 3.9 | 4.5 | 4.2 | 4.1 | 3.9 |
| Transportation..... | 7.6 | 5.2 | 5.8 | 7.1 | 7.9 | 8.6 | 8.5 | 8.4 |
| Personal care..... | 1.9 | 2.0 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 |
| Medical care..... | 3.9 | 3.5 | 3.8 | 3.9 | 4.0 | 4.0 | 4.0 | 4.0 |
| Recreation..... | 5.2 | 4.3 | 4.8 | 5.0 | 5.1 | 5.4 | 5.8 | 6.1 |
| Education..... | .5 | .3 | .4 | .4 | .5 | .7 | .6 | .9 |
| Vocation..... | .5 | .4 | .3 | .3 | .4 | .6 | .6 | .9 |
| Community welfare..... | 1.2 | .8 | 1.0 | 1.1 | 1.1 | 1.3 | 1.2 | 1.4 |
| Gifts and contributions to persons outside the economic family..... | 1.2 | .6 | .8 | .9 | 1.2 | 1.6 | 1.6 | 1.8 |
| Other items..... | .4 | .3 | .3 | .4 | .3 | .4 | .5 | .4 |

TABLE A-18.—Average Annual Per Capita Quantity of Food Purchased for Consumption at Home by White Families of Man, Wife, 1 Child Under 16, With and Without Others

| Item | Boston | | Cleveland | | Milwaukee | | Birmingham | | New Orleans | | Percentage by which Cleveland consumption differs from Boston ¹ | | Percentage by which Milwaukee consumption differs from Boston ¹ | | Percentage by which New Orleans consumption differs from Birmingham ² | |
|--|---------|---------|-----------|---------|-----------|---------|------------------|------------------|------------------|------------------|--|---------|--|---------|--|---------|
| | 1917-18 | 1934-35 | 1917-18 | 1935-36 | 1917-18 | 1935-36 | 1917-18 | 1934-35 | 1918-19 | 1934-35 | 1917-18 | 1934-36 | 1917-18 | 1934-36 | 1917-19 | 1934-35 |
| | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | | | | | | |
| Number of families..... | 245 | 158 | 198 | 192 | 407 | 188 | 151 | 101 | 147 | 134 | | | | | | |
| All bread..... | 72.6 | 118.0 | 109.0 | 119.4 | 76.9 | 100.8 | 27.5 | 56.6 | 168.6 | 155.1 | +450.1 | +1.2 | +5.9 | -14.6 | +513.1 | +174.0 |
| Rye bread..... | 1.1 | 11.0 | 7.8 | 33.5 | 19.4 | 21.1 | | | | | +609.1 | +204.5 | +1,663.6 | +91.8 | | |
| Other bread..... | 71.5 | 107.0 | 101.2 | 85.9 | 57.5 | 79.7 | | | | | +41.5 | -19.7 | -19.6 | -25.5 | | |
| Other baked goods..... | 12.5 | 24.5 | 12.8 | 25.2 | 44.6 | 42.4 | 5.1 | 13.2 | 4.6 | 13.7 | +2.4 | +2.9 | +256.8 | +73.1 | -10.2 | +3.8 |
| Ready-to-eat cereals..... | .9 | 3.7 | 1.4 | 5.6 | 7 | 6.3 | .8 | 5.1 | .5 | 2.3 | | | | | | |
| Flour..... | 79.5 | 54.4 | 50.2 | 47.2 | 52.5 | 58.3 | 96.1 | 93.9 | 18.5 | 18.0 | -36.9 | -13.2 | -34.0 | +7.2 | -80.7 | -80.8 |
| Corn meal..... | 8.2 | .9 | 6.4 | .7 | 3.0 | 1.2 | 51.8 | 27.2 | 5.7 | 5.1 | | | | | -89.0 | -81.2 |
| Hominy..... | | | .1 | .1 | .3 | .1 | 6.6 | 3.4 | 12.7 | 6.5 | | | | | +92.4 | +91.2 |
| Cornstarch..... | .7 | .5 | .9 | .8 | .6 | .9 | .3 | .1 | .1 | .1 | | | | | | |
| Rice..... | 5.5 | 5.0 | 5.0 | 5.3 | 5.4 | 3.0 | 7.3 | 4.5 | 20.8 | 31.7 | -9.1 | +6.0 | -1.8 | -40.0 | +184.9 | +604.4 |
| Rolled oats..... | 16.6 | 10.5 | 6.8 | 7.7 | 7.5 | 4.0 | 8.1 | 5.9 | 8.4 | 4.5 | -59.0 | -26.7 | -54.8 | -61.9 | +3.7 | -23.7 |
| Wheat cereal..... | .9 | 3.5 | 1.8 | 4.1 | 8 | 1.5 | .5 | 1.1 | .1 | .6 | | | | | | |
| Macaroni, spaghetti, noodles..... | 6.4 | 14.8 | 3.6 | 8.6 | 2.7 | 7.4 | 4.2 | 4.3 | 10.8 | 20.5 | -43.8 | -41.9 | -57.8 | -50.0 | +157.1 | +376.7 |
| Other grain products..... | .8 | .5 | .4 | .5 | .2 | .1 | (³) | (³) | (³) | (³) | | | | | | |
| Eggs..... | 24.8 | 30.5 | 16.7 | 32.8 | 13.2 | 32.3 | 17.1 | 40.4 | 11.4 | 23.6 | -32.7 | +7.5 | -46.8 | +5.9 | -33.3 | -41.6 |
| Fresh milk..... | 199.9 | 304.3 | 187.7 | 315.1 | 200.4 | 286.3 | 55.9 | 133.7 | 83.0 | 150.5 | -6.1 | +3.5 | +3 | -5.9 | +48.5 | +12.6 |
| Evaporated and condensed milk..... | 11.2 | 9.9 | 10.2 | 21.5 | 3.9 | 12.5 | 14.1 | 23.4 | 29.8 | 31.9 | -8.9 | +117.2 | -65.2 | +26.3 | +111.3 | +36.3 |
| Other milk..... | 1.3 | .6 | 3.7 | 8.6 | 9.3 | .9 | 93.8 | 67.9 | 4 | 5.2 | | | | | -99.6 | -92.3 |
| Cheese..... | 2.0 | 4.5 | 4.0 | 9.2 | 4.5 | 7.5 | 2.8 | 6.6 | 1.7 | 4.2 | +100.0 | +104.4 | +125.0 | +66.7 | -39.3 | -36.4 |
| Ice cream..... | .8 | .8 | 1.3 | 5.4 | 1.4 | 4.0 | .5 | .4 | .4 | 3.1 | | | | | | |
| Butter..... | 17.1 | 19.3 | 13.4 | 16.5 | 10.0 | 26.0 | 13.4 | 10.6 | 5.8 | 13.9 | -21.6 | -14.5 | -41.5 | +34.7 | -56.7 | +31.1 |
| Cream..... | .3 | 2.3 | .2 | 1.9 | 3.8 | 2.3 | .2 | 1.9 | (³) | 1.5 | | | | | | |
| Other table fats..... | .7 | 1.0 | 5.2 | 2.5 | 6.7 | .2 | 2.8 | 7.4 | 8.4 | 2.6 | | | | | +200.0 | -64.9 |
| Lard..... | 5.3 | 4.9 | 9.0 | 8.9 | 11.0 | 11.3 | 14.9 | 26.8 | 14.7 | 18.6 | +69.8 | +81.6 | +107.5 | +130.6 | -1.3 | -30.6 |
| Vegetable shortening..... | .7 | 1.0 | 1.2 | 6.1 | 3 | 2.7 | 9.4 | 4.3 | (³) | 1.8 | | | | | -99.6 | -58.1 |
| Table or cooking oils..... | .8 | 5.9 | .4 | .6 | .2 | 1.2 | .2 | 1.4 | 1.2 | 5.9 | | | | | | |
| Mayonnaise and other salad dressing..... | 2.7 | 2.7 | 4.0 | 4.0 | 2.3 | 2.3 | 4.7 | 4.7 | 2.3 | 2.3 | | | | | | |
| Bacon: Smoked..... | 2.3 | 4.9 | 3.5 | 5.9 | 1.9 | 4.6 | 4.7 | 10.8 | .5 | 4.0 | +52.2 | +20.4 | -17.4 | -6.1 | -89.4 | -63.0 |
| Salt side of pork..... | 1.9 | .9 | .3 | .2 | .4 | .1 | 7.6 | 8.5 | 2.4 | 5.3 | | | | | -68.4 | -37.6 |

¹ Percentages not computed for items for which Boston consumption was less than 1 pound in either period.

² Percentages not computed for items for which Birmingham consumption was less than 1 pound in either period.

³ Less than 0.05 pound.

TABLE A-18.—Average Annual Per Capita Quantity of Food Purchased for Consumption at Home by White Families of Man, Wife, 1 Child under 16, With and Without Others—Continued

| Item | Boston | | Cleveland | | Milwaukee | | Birmingham | | New Orleans | | Percentage by which Cleveland consumption differs from Boston | | Percentage by which Milwaukee consumption differs from Boston | | Percentage by which New Orleans consumption differs from Birmingham | |
|---------------------------------------|---------|-------|-----------|-------|-----------|-------|------------|-------|-------------|-------|---|---------|---|---------|---|---------|
| | 1917-18 | | 1934-35 | | 1917-18 | | 1934-35 | | 1918-19 | | 1917-18 | | 1934-36 | | 1917-19 | |
| | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | Lb. | 1917-18 | 1934-36 | 1917-18 | 1934-36 | 1917-19 | 1934-35 |
| Beef: Steak..... | 6.8 | 12.4 | 13.9 | 24.4 | 9.6 | 16.2 | 16.3 | 13.3 | 12.2 | 17.9 | +104.4 | +96.8 | +41.2 | +30.6 | -25.2 | +34.6 |
| Roast..... | 14.9 | 15.9 | 15.3 | 13.1 | 10.4 | 13.5 | 10.0 | 12.7 | 8.9 | 14.1 | +2.7 | -17.6 | -30.2 | -15.1 | -11.0 | +11.0 |
| Boiling..... | 9.4 | 4.6 | 11.4 | 9.1 | 10.4 | 5.4 | 4.8 | 3.8 | 6.9 | 7.5 | +21.3 | +97.8 | +10.6 | +17.4 | +43.8 | +97.4 |
| Other..... | 10.1 | 2.5 | 5.7 | 8.8 | 8.4 | 8.8 | 4 | 1.7 | 2 | 1.8 | -43.6 | -68.0 | -16.8 | -68.0 | ..... | ..... |
| Veal..... | 1.3 | 4.7 | 4.3 | 10.5 | 8.6 | 10.9 | 2 | 1.2 | 12.8 | 20.6 | +230.8 | +123.4 | +561.5 | +131.9 | ..... | ..... |
| Lamb..... | 8.5 | 18.6 | 2.3 | 2.3 | 2.1 | 3.5 | (9) | 1 | 6 | 6 | -72.9 | -87.6 | -75.3 | -81.2 | ..... | ..... |
| Pork: Fresh..... | 5.8 | 9.2 | 7.9 | 18.7 | 14.6 | 24.4 | 12.0 | 15.7 | 4.5 | 10.7 | +36.2 | +103.3 | +151.7 | +165.2 | -62.5 | -31.8 |
| Ham..... | 9.2 | 8.0 | 3.2 | 11.3 | 2.5 | 7.2 | 5.5 | 5.9 | 1.3 | 2.1 | -65.2 | -41.2 | -72.8 | -10.0 | -76.4 | -64.4 |
| Pork sausage..... | 1.6 | 1.3 | 3.1 | 4.1 | 8.7 | 2.8 | 4.8 | 5.6 | 3.1 | 2.9 | +93.8 | +215.4 | +443.8 | +115.4 | +35.4 | +48.2 |
| Miscellaneous meats..... | 5.6 | 9.7 | 10.0 | 17.0 | 11.7 | 18.7 | 4.0 | 9.9 | 10.9 | 9.9 | +78.6 | +75.3 | +108.9 | +92.8 | +172.5 | 0 |
| Chicken..... | 3.4 | 17.0 | 4.2 | 10.2 | 6.2 | 13.2 | 5.2 | 8.5 | 3.6 | 8.2 | +23.5 | -40.0 | +82.4 | -22.4 | -30.8 | -3.5 |
| Other poultry..... | 8 | 5 | 5 | 5 | 7 | 4 | 4 | 4 | 7 | 1.6 | ..... | ..... | ..... | ..... | ..... | ..... |
| Fish: Fresh..... | 19.7 | 19.2 | 5.1 | 4.3 | 7.6 | 4.5 | 3.0 | 3.5 | 5.1 | 7.2 | -74.1 | -77.6 | -61.4 | -76.6 | +70.0 | +105.7 |
| Canned..... | 1.3 | 2.4 | 2.2 | 2.3 | 1.8 | 1.8 | 1.8 | 3.1 | 1 | 1 | +69.2 | -4.2 | +38.5 | -25.0 | -66.7 | -64.5 |
| Cured..... | 2.1 | 4 | .5 | 1 | 1 | .7 | .7 | .6 | .3 | .3 | ..... | ..... | ..... | ..... | ..... | ..... |
| Oysters..... | 2 | 2 | .5 | 2 | 1 | 1 | 3 | 1.0 | 3.8 | 5.6 | ..... | ..... | ..... | ..... | ..... | ..... |
| Other sea food..... | 7 | 3 | 3 | 2 | 9 | 3 | 1 | 7.4 | 7.4 | 4.3 | ..... | ..... | ..... | ..... | ..... | ..... |
| Potatoes..... | 176.8 | 154.0 | 165.6 | 113.9 | 172.5 | 169.5 | 90.0 | 76.9 | 62.5 | 84.1 | -6.3 | -26.0 | -2.4 | +10.1 | -30.6 | +9.4 |
| Sweetpotatoes, yams..... | 1.6 | 9 | 4.9 | 2.2 | 1.2 | 2.2 | 50.1 | 26.4 | 21.2 | 13.1 | ..... | ..... | ..... | ..... | -57.7 | -50.4 |
| Dried legumes and nuts..... | 13.0 | 8.7 | 9.8 | 6.7 | 6.4 | 5.8 | 12.3 | 27.4 | 14.4 | 17.5 | -24.6 | -23.0 | -50.8 | -33.3 | +17.1 | -36.1 |
| Tomatoes: Fresh..... | 7.0 | 17.1 | 29.2 | 10.7 | 14.1 | 5.6 | 19.1 | 6.1 | 13.4 | 27.9 | +317.1 | -37.4 | +101.4 | -67.3 | -29.8 | +357.4 |
| Canned..... | 2.6 | 7.7 | 1.9 | 6.0 | 2.4 | 8.2 | 5.3 | 11.0 | 11.4 | 14.3 | -26.9 | -22.1 | -7.7 | +6.5 | +115.1 | +30.0 |
| Juice..... | 1.3 | 1.3 | 2.3 | ..... | 1.7 | ..... | ..... | 2.9 | ..... | 1 | ..... | ..... | ..... | ..... | ..... | ..... |
| Sauce, paste..... | 1.6 | ..... | 7 | ..... | 2 | ..... | ..... | 3 | ..... | 6.1 | ..... | ..... | ..... | ..... | ..... | ..... |
| Cabbage..... | 13.2 | 10.1 | 15.7 | 11.5 | 15.0 | 15.5 | 12.0 | 19.7 | 14.0 | 25.3 | +18.9 | +13.9 | +13.6 | +53.5 | +16.7 | +28.4 |
| Lettuce..... | 1.0 | 3.3 | 3.0 | 4.8 | 2.3 | 9.4 | 1.8 | 4.6 | 2.1 | 6.6 | +200.0 | +45.5 | +130.0 | +184.8 | +16.7 | +43.5 |
| Spinach: Fresh..... | 2.5 | 9.8 | .9 | 7.8 | .8 | 4.0 | 5 | 3.5 | .7 | 7.6 | -64.0 | -20.4 | -68.0 | -59.2 | ..... | ..... |
| Canned..... | ..... | 3 | ..... | 1.1 | 1.1 | ..... | ..... | 1.2 | ..... | 1.7 | ..... | ..... | ..... | ..... | ..... | ..... |
| Asparagus: Canned..... | ..... | 1 | (8) | 1 | 1 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Lima beans: Canned..... | ..... | 4 | ..... | 1 | 6 | ..... | ..... | ..... | ..... | 1.5 | ..... | ..... | ..... | ..... | ..... | ..... |
| Beans, snap: Fresh..... | 1.1 | 7.9 | .4 | 5.4 | .3 | 2.0 | 1.7 | 3.7 | .5 | 4.2 | -63.4 | -31.6 | -72.7 | -74.7 | -70.6 | +13.5 |
| Canned..... | ..... | 3.0 | ..... | 1.5 | 3.1 | ..... | ..... | 2.0 | ..... | 1.4 | ..... | ..... | ..... | ..... | ..... | ..... |
| Peas: Fresh..... | 1 | 1.5 | 2 | 1.3 | 1 | 2.5 | ..... | 3.4 | 4 | 1 | ..... | ..... | ..... | ..... | ..... | ..... |
| Canned..... | 1.3 | 4.6 | 2.5 | 6.0 | 3.0 | 6.6 | ..... | 9 | 4.0 | 3.4 | +92.3 | +30.4 | +130.8 | +43.5 | ..... | ..... |
| Other green and leafy vegetables..... | .3 | 9.6 | 2.2 | 6.7 | 1.4 | 7.9 | ..... | 12.8 | ..... | 23.6 | ..... | ..... | ..... | ..... | ..... | ..... |

| | | | | | | | | | | | | | | | | |
|------------------------------------|------|------|------|------|------|------|------|------|------|------|--------|--------|--------|--------|--------|--------|
| Carrots..... | 4.9 | 15.7 | 5.2 | 17.7 | 6.6 | 16.9 | .5 | 5.3 | 4.9 | 8.0 | +6.1 | +12.7 | +34.7 | +7.6 | | |
| Celery..... | .7 | 4.8 | 2.8 | 12.5 | 1.5 | 10.0 | .7 | 3.1 | .9 | 1.4 | | | | | | |
| Corn: Canned..... | 1.1 | 2.7 | 2.2 | 3.5 | 2.4 | 5.7 | 1.8 | 5.2 | 1.4 | 3.1 | +100.0 | +29.6 | +118.2 | +111.1 | -22.2 | -40.4 |
| Onions..... | 14.8 | 17.2 | 13.1 | 16.8 | 12.2 | 17.3 | 14.3 | 11.7 | 24.3 | 25.6 | -11.5 | -2.3 | -17.6 | +6 | +69.9 | +118.8 |
| Other vegetables..... | 15.0 | 26.2 | 20.3 | 16.5 | 17.2 | 16.3 | 8.4 | 8.2 | 5.1 | 16.2 | +35.3 | -37.0 | +14.7 | -37.8 | -39.3 | +97.6 |
| Lemons..... | .8 | 4.8 | 2.2 | 2.8 | 1.5 | 6.2 | 3.2 | 7.9 | 2.0 | 9.6 | | | | | -37.5 | +21.5 |
| Oranges..... | 4.4 | 38.1 | 8.0 | 55.0 | 4.5 | 38.6 | 8.5 | 30.2 | 12.0 | 30.1 | +81.8 | +44.4 | +2.3 | +1.3 | +41.2 | -3 |
| Grapefruit: Fresh..... | | 10.1 | | 4.1 | | 7.5 | | 5.9 | | 1.6 | | | | | | |
| Canned..... | | 3 | | .5 | | .2 | | .4 | | | | | | | | |
| Apples..... | 32.4 | 35.5 | 44.0 | 49.5 | 50.1 | 56.2 | 34.5 | 19.0 | 19.9 | 13.4 | +35.8 | +39.4 | +54.6 | +58.3 | -42.3 | -29.5 |
| Bananas..... | 4.8 | 21.4 | 9.8 | 23.7 | 7.4 | 28.6 | 6.9 | 24.6 | 27.2 | 43.3 | +104.2 | +10.7 | +54.2 | +33.6 | +294.2 | +76.0 |
| Peaches: Canned..... | .8 | 2.1 | .3 | 2.2 | .2 | 2.8 | 1.0 | .4 | .3 | 1.1 | | | | | | |
| Pineapples: Canned..... | .3 | 2.0 | .4 | 1.0 | .1 | 1.9 | .2 | 2.7 | .1 | 1.2 | | | | | | |
| Other fruits: Fresh..... | 10.0 | 5.4 | 29.2 | 35.1 | 15.3 | 17.4 | 46.0 | 2.7 | 35.7 | 4.9 | +192.0 | +550.0 | +63.0 | +222.2 | -22.4 | +81.5 |
| Canned..... | | 1.4 | | 1.1 | | 1.6 | | 1.2 | | .5 | | | | | | |
| Fruit juice..... | | .2 | | 1.7 | | .2 | | .7 | | .4 | | | | | | |
| Dried fruit..... | 6.4 | 8.9 | 4.6 | 7.0 | 4.4 | 4.8 | 4.2 | 9.2 | 3.4 | 5.3 | -28.1 | -21.3 | -31.2 | -46.1 | -19.0 | -42.4 |
| Sugar..... | 26.2 | 53.8 | 29.4 | 53.4 | 31.1 | 58.7 | 26.5 | 72.5 | 28.0 | 66.7 | +12.2 | -.7 | +18.7 | +9.1 | +5.7 | -8.0 |
| Other sweets..... | 9.6 | 6.3 | 6.9 | 7.3 | 6.1 | 9.2 | 18.3 | 18.8 | 12.5 | 13.8 | -28.1 | +15.9 | -36.5 | +46.0 | -31.7 | -26.6 |
| Packaged dessert mixtures..... | .2 | 1.2 | .2 | 3.5 | .1 | 1.9 | .2 | 1.2 | (3) | .7 | | | | | | |
| Tea..... | 3.6 | 4.0 | 1.3 | 1.6 | .6 | .5 | .6 | .3 | .9 | 1.8 | -63.9 | -60.0 | -83.3 | -87.5 | | |
| Coffee..... | 3.9 | 8.0 | 7.8 | 12.1 | 10.3 | 15.1 | 7.0 | 11.3 | 14.9 | 16.7 | +100.0 | +51.2 | +164.1 | +88.8 | +112.9 | +47.8 |
| Canned soup..... | 2.5 | 6.2 | .8 | 5.6 | 1.2 | 4.1 | 1.2 | 4.1 | .1 | 2.8 | -68.0 | -9.7 | -52.0 | +33.9 | -91.7 | -31.7 |
| Miscellaneous..... | 2.0 | 4.4 | 2.7 | 3.9 | 1.4 | 2.2 | 2.0 | 3.0 | 1.0 | 3.2 | +35.3 | -11.4 | -30.0 | -50.0 | -50.0 | +6.7 |
| Soft drinks consumed at home..... | | 5.3 | | 5.9 | | 9.3 | | | | | | | | | | |
| Other drinks consumed at home..... | | 1.8 | | 13.2 | | 16.5 | | | | | | | | | | |

³ Less than 0.05 pound.

Appendixes

Contents

| | Page |
|--|------|
| APPENDIX A.—Scope and period covered by the study: | |
| Cities covered in the Nation-wide study of Money Disbursements of Wage Earners and Clerical Workers..... | 355 |
| Study of Consumer Purchases..... | 356 |
| Period covered by the study of Money Disbursements of Wage Earners and Clerical Workers.... | 357 |
| APPENDIX B.—Selection of families to be interviewed: | |
| The method of choosing the sample..... | 359 |
| Rules for determining eligibility of families..... | 359 |
| APPENDIX C.—Procedures followed: | |
| Field procedure..... | 362 |
| Analytical procedure..... | 362 |
| Classification of families..... | 362 |
| Method of securing averages for 42 cities combined..... | 366 |
| Estimates of annual food purchases and annual food expenditures..... | 371 |
| APPENDIX D.—Notes on tables: | |
| General definitions of terms: | |
| Economic family..... | 383 |
| Household..... | 383 |
| Net family income or net money income..... | 383 |
| Current expenditures..... | 384 |
| Surplus or deficit..... | 385 |
| Surplus..... | 385 |
| Deficit..... | 385 |
| Inheritance..... | 386 |
| Total money receipts..... | 386 |
| Total money disbursements..... | 386 |
| Balancing difference..... | 386 |
| Schedule year..... | 386 |
| Income level..... | 387 |
| Consumption level or economic level..... | 387 |
| Annual unit expenditure..... | 387 |
| Averages based on all families..... | 387 |
| Sales tax..... | 387 |
| Relief..... | 388 |
| Cost of living..... | 388 |
| Employment..... | 388 |
| Notes on individual tables: | |
| Tables in chapter 1..... | 388 |
| Tables in chapter 2..... | 390 |
| Tables in chapter 3..... | 391 |
| Tables in Tabular Summary..... | 391 |

Appendix A

SCOPE AND PERIOD COVERED BY THE STUDY

Cities Covered in the Nation-Wide Study of Money Disbursements of Wage Earners and Clerical Workers

The study of money disbursements of families of wage earners and lower-salaried clerical workers was conducted in 42 cities with populations over 50,000. Data from both native and foreign-born white (other than Mexican) families were secured in all cities, and from Negro and Mexican families in the cities indicated in the following list. The results of the investigation for each city separately are summarized in six bulletins as follows:

North Atlantic Region, New York City (B. L. S. Bull. 637, vol. I): White and Negro families.

North Atlantic Region, Eleven Cities (B. L. S. Bull. 637, vol. II):

| | |
|---|---|
| Boston, Mass. | Pittsburgh, Pa. (white and Negro families). |
| Buffalo, N. Y. | Portland, Maine. |
| Johnstown, Pa. | Rochester, N. Y. |
| Lancaster, Pa. | Scranton, Pa. |
| Manchester, N. H. | Springfield, Mass. |
| Philadelphia, Pa. (white and Negro families). | |

East North Central Region (B. L. S. Bull. 636):

| | |
|--|--|
| Cincinnati, Ohio (white and Negro families). | Grand Rapids, Mich. |
| Cleveland, Ohio. | Indianapolis, Ind. (white and Negro families). |
| Columbus, Ohio. | Lansing, Mich. |
| Detroit, Mich. | Milwaukee, Wis. |

West North Central and Mountain Region (B. L. S. Bull. 641):

| | |
|--|--|
| Denver, Colo. | St. Louis, Mo. (white and Negro families). |
| Kansas City, Mo., and Kansas City, Kans. (white and Negro families). | Salt Lake City, Utah. |
| Minneapolis and St. Paul, Minn. | |

Southern Region (B. L. S. Bull. 640):

| | |
|--|---|
| Baltimore, Md. (white and Negro families). | Memphis, Tenn. (white and Negro families). |
| Birmingham, Ala. (white and Negro families). | Mobile, Ala. (white and Negro families). |
| Dallas, Tex. | New Orleans, La. (white and Negro families). |
| Houston, Tex. (white other than Mexican and Mexican families). | Norfolk and Portsmouth, Va. (white and Negro families). |
| Jackson, Miss. (white and Negro families). | Richmond, Va. (white and Negro families). |
| Jacksonville, Fla. | |
| Louisville, Ky. (white and Negro families). | |

Pacific Region (B. L. S. Bull. 639):

| | |
|--|-----------------------------------|
| Los Angeles, Calif. (white other than Mexican and Mexican families). | San Diego, Calif. |
| Sacramento, Calif. | San Francisco and Oakland, Calif. |
| | Seattle, Wash. |

Data for all 14,469 white and Negro families surveyed in these 42 cities are summarized in the present bulletin. Data for 99 Mexican families are presented in Bulletin 639 and for 100 Mexican families in Bulletin 640.

With the cooperation of various State authorities correlated studies of the money disbursements of wage earners and clerical workers have been made in the following cities under 50,000 population: (1) In New Hampshire—Berlin, Claremont, Concord, Conway, Dover, Keene, Laconia, Littleton, Nashua, Portsmouth; (2) in Michigan—Marquette; (3) in California—Modesto; (4) in Nevada—Reno. Data for 1,429 families in these small cities will be presented in Bulletin No. 691, Money disbursements of wage earners and clerical workers in 13 small cities, 1933-35.

Study of Consumer Purchases

Early in 1936 the Bureau of Labor Statistics undertook a study of consumer purchases which covers all income groups in 32 different cities. Funds were allotted to the project by the Works Progress Administration. At the same time a coordinated study was undertaken by the Bureau of Home Economics in 66 farm counties, in 140 villages, and in 19 small cities. Both of these investigations were made in cooperation with the National Resources Committee and the Central Statistical Board.

The cities covered in the coordinated studies of consumer purchases are as follows:

BUREAU OF LABOR STATISTICS

| | | |
|----------------------------|--------------------|--------------------------------------|
| Aberdeen-Hoquiam, Wash. | Denver, Colo. | Omaha, Nebr.—Council Bluffs, Iowa |
| Albany, Ga. | Dubuque, Iowa | Peru, Ind. |
| Atlanta, Ga. | Everett, Wash. | Portland, Oreg. |
| Beaver Falls, Pa. | Gastonia, N. C. | Providence, R. I. |
| Bellingham, Wash. | Haverhill, Mass. | Pueblo, Colo. |
| Billings, Mont. | Logansport, Ind. | Springfield, Ill. |
| Butte, Mont. | Mattoon, Ill. | Springfield, Mo. |
| Chicago, Ill. | Mobile, Ala. | Wallingford, Conn. |
| Columbia, S. C. | Muncie, Ind. | Willimantic, Conn. |
| Columbus, Ohio | New Britain, Conn. | |
| Connellsville, Pa. | New Castle, Pa. | |
| | New York, N. Y. | |

BUREAU OF HOME ECONOMICS

| | | |
|-------------------|----------------------|------------------------|
| Astoria, Oreg. | Greenfield, Mass. | New Philadelphia, Ohio |
| Beaver Dam, Wis. | Griffin, Ga. | Olympia, Wash. |
| Boone, Iowa | Klamath Falls, Oreg. | Provo, Utah |
| Columbia, Mo. | Lincoln, Ill. | Sumter, S. C. |
| Dodge City, Kans. | Logan, Utah | Westbrook, Maine |
| Eugene, Oreg. | Mount Vernon, Ohio | |
| Greeley, Colo. | Moberly, Mo. | |

Reports for the Study of Consumer Purchases, Urban Series, are published in Bureau of Labor Statistics Bulletins Nos. 642-649, inclusive. Reports for the farms, villages, and certain small cities are published in bulletins of the Bureau of Home Economics.

National averages for the Study of Consumer Purchases are published by the National Resources Committee under the titles "Consumer Income in the United States" and "Consumer Expenditure in the United States," Washington, 1939.

Period Covered by the Study of Money Disbursements of Wage Earners and Clerical Workers

The data presented in this bulletin pertain to 12 consecutive months within the period 1934-36. Each family interviewed was asked to supply information concerning its income and expenditure for the 12 months terminating with the most recently ended quarter of the year. As field work was begun in some cities in the fall of 1934 and completed in others in the spring of 1936, the exact periods to which the data for individual cities apply are necessarily varied. The specific dates for each individual city are shown in appendix C of each of the six regional bulletins. (See Bulletins Nos. 636, 637 (vols. I and II), 639, 640, and 641.)

Taking account of the weighting given to the data for each region in the present bulletin (see appendix C, pp. 366-370) the dates to which the material in this volume pertain are as set forth in the following table B-1.

TABLE B-1.—Percentage Distribution of Schedules by Periods to Which Data Apply

| Schedule year | Total | Sept. 1, 1933, to Aug. 31, 1934 | Dec. 1, 1933, to Nov. 30, 1934 | Mar. 1, 1934, to Feb. 28, 1935 | June 1, 1934, to May 31, 1935 | Sept. 1, 1934, to Aug. 31, 1935 | Dec. 1, 1934, to Nov. 30, 1935 | Mar. 1, 1935, to Feb. 29, 1936 | June 1, 1935, to May 31, 1936 |
|--|-------|---------------------------------|--------------------------------|--------------------------------|-------------------------------|---------------------------------|--------------------------------|--------------------------------|-------------------------------|
| 14,469 white and Negro families | | | | | | | | | |
| | 100.0 | 2.7 | 25.1 | 28.2 | 6.0 | 2.7 | 3.3 | 24.9 | 7.1 |
| <i>Schedule quarter</i> | | | | | | | | | |
| Sept. 1, 1933, to Nov. 30, 1933 | .7 | 2.7 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Dec. 1, 1933, to Feb. 28, 1934 | 7.0 | 2.7 | 25.1 | 28.2 | ----- | ----- | ----- | ----- | ----- |
| Mar. 1, 1934, to May 31, 1934 | 14.0 | 2.7 | 25.1 | 28.2 | ----- | ----- | ----- | ----- | ----- |
| June 1, 1934, to Aug. 31, 1934 | 15.5 | 2.7 | 25.1 | 28.2 | 6.0 | ----- | ----- | ----- | ----- |
| Sept. 1, 1934, to Nov. 30, 1934 | 15.5 | ----- | 25.1 | 28.2 | 6.0 | 2.7 | ----- | ----- | ----- |
| Dec. 1, 1934, to Feb. 28, 1935 | 10.0 | ----- | ----- | 28.2 | 6.0 | 2.7 | 3.3 | ----- | ----- |
| Mar. 1, 1935, to May 31, 1935 | 9.2 | ----- | ----- | ----- | 6.0 | 2.7 | 3.3 | 24.9 | ----- |
| June 1, 1935, to Aug. 31, 1935 | 9.5 | ----- | ----- | ----- | ----- | 2.7 | 3.3 | 24.9 | 7.1 |
| Sept. 1, 1935, to Nov. 30, 1935 | 8.8 | ----- | ----- | ----- | ----- | ----- | 3.3 | 24.9 | 7.1 |
| Dec. 1, 1935, to Feb. 29, 1936 | 8.0 | ----- | ----- | ----- | ----- | ----- | ----- | 24.9 | 7.1 |
| Mar. 1, 1936, to May 31, 1936 | 1.8 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 7.1 |
| 12,903 white families | | | | | | | | | |
| | 100.0 | 2.8 | 24.7 | 28.9 | 6.1 | 2.8 | 3.3 | 24.1 | 7.3 |
| <i>Schedule quarter</i> | | | | | | | | | |
| Sept. 1, 1933, to Nov. 30, 1933 | .7 | 2.8 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Dec. 1, 1933, to Feb. 28, 1934 | 6.9 | 2.8 | 24.7 | 28.9 | ----- | ----- | ----- | ----- | ----- |
| Mar. 1, 1934, to May 31, 1934 | 14.1 | 2.8 | 24.7 | 28.9 | ----- | ----- | ----- | ----- | ----- |
| June 1, 1934, to Aug. 31, 1934 | 15.6 | 2.8 | 24.7 | 28.9 | 6.1 | ----- | ----- | ----- | ----- |
| Sept. 1, 1934, to Nov. 30, 1934 | 15.6 | ----- | 24.7 | 28.9 | 6.1 | 2.8 | ----- | ----- | ----- |
| Dec. 1, 1934, to Feb. 28, 1935 | 10.3 | ----- | ----- | 28.9 | 6.1 | 2.8 | 3.3 | ----- | ----- |
| Mar. 1, 1935, to May 31, 1935 | 9.1 | ----- | ----- | ----- | 6.1 | 2.8 | 3.3 | 24.1 | ----- |
| June 1, 1935, to Aug. 31, 1935 | 9.4 | ----- | ----- | ----- | ----- | 2.8 | 3.3 | 24.1 | 7.3 |
| Sept. 1, 1935, to Nov. 30, 1935 | 8.7 | ----- | ----- | ----- | ----- | ----- | 3.3 | 24.1 | 7.3 |
| Dec. 1, 1935, to Feb. 29, 1936 | 7.8 | ----- | ----- | ----- | ----- | ----- | ----- | 24.1 | 7.3 |
| Mar. 1, 1936, to May 31, 1936 | 1.8 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 7.3 |
| 1,566 Negro families | | | | | | | | | |
| | 100.0 | 2.0 | 34.5 | 13.9 | 3.6 | 1.0 | 2.1 | 41.9 | 1.0 |
| <i>Schedule quarter</i> | | | | | | | | | |
| Sept. 1, 1933, to Nov. 30, 1933 | .5 | 2.0 | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Dec. 1, 1933, to Feb. 28, 1934 | 9.1 | 2.0 | 34.5 | 13.9 | ----- | ----- | ----- | ----- | ----- |
| Mar. 1, 1934, to May 31, 1934 | 12.6 | 2.0 | 34.5 | 13.9 | ----- | ----- | ----- | ----- | ----- |
| June 1, 1934, to Aug. 31, 1934 | 13.5 | 2.0 | 34.5 | 13.9 | 3.6 | ----- | ----- | ----- | ----- |
| Sept. 1, 1934, to Nov. 30, 1934 | 13.3 | ----- | 34.5 | 13.9 | 3.6 | 1.0 | ----- | ----- | ----- |
| Dec. 1, 1934, to Feb. 28, 1935 | 5.1 | ----- | ----- | 13.9 | 3.6 | 1.0 | 2.1 | ----- | ----- |
| Mar. 1, 1935, to May 31, 1935 | 12.1 | ----- | ----- | ----- | 3.6 | 1.0 | 2.1 | 41.9 | ----- |
| June 1, 1935, to Aug. 31, 1935 | 11.5 | ----- | ----- | ----- | ----- | 1.0 | 2.1 | 41.9 | 1.0 |
| Sept. 1, 1935, to Nov. 30, 1935 | 11.3 | ----- | ----- | ----- | ----- | ----- | 2.1 | 41.9 | 1.0 |
| Dec. 1, 1935, to Feb. 29, 1936 | 10.7 | ----- | ----- | ----- | ----- | ----- | ----- | 41.9 | 1.0 |
| Mar. 1, 1936, to May 31, 1936 | .3 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 1.0 |

NOTE.—It will be noted that except for the first column, in which data pertain to separate quarters, the data in this table pertain to schedule years, comprised of 4 quarters. The percentage for any given quarter shown in column 1 is therefore equivalent to $\frac{1}{4}$ of the sum of all of the entries for schedule years which appear on the same horizontal line.

Appendix B

SELECTION OF FAMILIES TO BE INTERVIEWED

The method of choosing the sample.

Families to be interviewed were those of wage earners and clerical workers whose names were drawn at random from employers' lists of employees.

For details of the procedure followed in each city see appendix D of Bulletins Nos. 636, 637, 639, 640, and 641.

Rules for determining eligibility of families.

After the sample names had been drawn as outlined (see above), field agents were sent to visit the families of all the employees whose names were the first drawn for each number ascertained by application of the sampling ratios. A schedule was obtained from that family if it was willing and able to furnish the information and met the requirements specified below. If the family failed to meet any of the following specifications, or was for some reason unwilling to give the information, the family of the employee whose name had occurred immediately next on the list of the same employer was visited. If the family of the second employee proved ineligible, the third was visited and so on.

1. *Contact through chief earner.*—To keep the correct proportions of one-earner and multiple-earner families in the sample two procedures were followed. In most cities a family was treated as eligible for inclusion in the study only if the name drawn from the employee lists was that of the chief earner of the family. In cities where this procedure was not followed in the field, an appropriate adjustment was made in tabulation. (For details of this procedure see appendix D of Bulletins Nos. 636, 637, 639, 640, and 641.)

2. *Occupation of chief earner.*—In each family included in the survey, the chief earner is either a wage earner or a lower-salaried clerical worker. Wage earners were classified as skilled, semiskilled, or unskilled. The classification of occupations according to the Works Progress Administration manual¹ was employed to assist in the problem of determining whether a specific type of work should properly be treated as part of the occupational group being covered by this

¹ Works Progress Administration Circ. No. 2: Occupational classification and code, July 1935; and Works Progress Administration Circ. No. 2A: Index of occupations (alphabetical arrangement), occupational classification and code, September 1935.

investigation. (For further details see appendix D of Bulletin No. 636, 637, 639, 640, or 641.)

3. *Earnings of chief earner.*—No family in which the chief earner had not earned at least \$300 during the schedule year was included. The family of a chief earner classified as a clerical worker, who earned \$2,000 or over during the schedule year, or \$200 or over during any one month, was excluded. No upper limit was placed on the earnings of wage earners, nor on total earnings of all members of the family combined, i. e., on family income as such.

4. *Occupation and income of subsidiary earners.*—No restriction was placed upon the occupation of subsidiary earners with one exception noted below. A family in which there was a subsidiary earner who was, for example, a professional worker or domestic servant in a private home was included provided the annual earnings of this worker were less than those of the chief earner. Families were excluded if a subsidiary earner was in business for himself and his business income and expenditure were so intermingled with the family's that it was impossible to separate them (as for example, a family where the wife carried on a small hairdressing business in or adjacent to the family's living quarters and used for the business, gas and electricity recorded on the same meters as those recording the gas and electricity used for the operation of the household). Families in which a subsidiary earner was in business for himself were included if the business income and expenditure could be separated from that of the family and the net income from the owned business was less than half of the chief earner's earnings.

If a subsidiary earner was a clerical worker and earned over \$2,000 during the schedule year or over \$200 during any one month, the family was ineligible for inclusion in the sample.

5. *Employment minimum.*—In order to avoid the distortion of spending which results from prolonged unemployment and unanticipated curtailment of employment the study was limited to employed wage earners and lower-salaried clerical workers. Figures as to the number of days of employment characteristic of wage earners and clerical workers not being available, it was necessary to set limits below which a worker could not be regarded as having been employed for the schedule year. Only those families were included in which one wage earner or lower-salaried clerical worker within the economic family had worked a minimum of 1,008 hours spread over a minimum of 36 weeks during the year. (This minimum was chosen to represent an average employment of $3\frac{1}{2}$ days of 8 hours in each of 36 weeks.) Families in which the chief earner was employed in distinctly seasonal industries, as clothing manufacturing and building, were scheduled if the chief earner had employment for as much as 28 hours in each of

30 weeks. These minima, however, are not to be regarded as criteria representing adequate employment.

6. *Definition of family.*—The study was limited to private economic families of two or more persons sharing their incomes and living together, sharing the same table, eating not less than two meals a day prepared at home for at least 11 months. In addition, families whose situation during the year just previous to the visit of the Bureau's investigator was difficult or impossible to analyze on a statistical basis were excluded from the survey. Specific reasons for such exclusion were as follows:

(a) The homemaker worked away from home both day and night for more than 78 days in the year.

(b) Families boarding for more than 1 month.

(c) Presence of more than the equivalent of two boarders and/or lodgers, i. e., more than 104 boarder and/or lodger weeks (not including related persons giving complete records of their incomes and expenditures).

(d) Families having guests for more than the equivalent of 26 guest-weeks.²

(e) Families having another family or two unrelated dependent persons over 21 years of age living with it and completely dependent on it (unless the dependents were parents of the homemaker, husband, or chief earner).

7. *Families not on relief.*—No families who received direct relief or work relief during the schedule year were included.

8. *Family income.*—(a) No family was included which had an annual family income less than \$500 during the schedule year.

(b) No upper limit was placed upon family income as such but no families were included who received more than one-fourth of their incomes from interest, dividends, royalties, speculative gains, or rents (not including net receipts from boarders and lodgers).

(c) No family which received income from an owned business equal to more than half of the chief earner's earnings was scheduled.

(d) No family which received gifts or income in kind of a value equal to one-fourth of its total money income was scheduled.

(e) No family which received rent in payment for services was scheduled.

(f) No family which received 3 months or more free rent was scheduled.

9. *Residence.*—Families must have resided in the area of the investigation for 9 months or more.

² "Guests" were defined as persons not entirely dependent on the family funds who received board and lodging from the family without money payment but from whom it was impossible to secure data on income and expenditures.

Appendix C

PROCEDURES FOLLOWED

Field procedure.

The data were obtained by interview. A carefully trained field agent, equipped with a detailed schedule, interviewed the housewife or other person able to give the information, and recorded the answers on the schedule. Check interviews were made by supervisors or selected agents to check on the accuracy and completeness of the answers.

Expenditures over the period of a year were recorded for all except detailed items of food consumption, for which families were requested to give data only for 1 week.

For facsimile of the schedule used and further details regarding field procedure, see appendix F of Bulletins Nos. 636, 637, 639, 640, and 641.

Analytical procedure.

Classification of families.—Data on family composition, earnings and income, and group expenditures are summarized by income levels at \$300 intervals to provide a basis for comparison of the results from this investigation with earlier studies. The same data are also presented by income level for families of types comparable with those studied in the 1917-19 investigation.

The procedures used in classifying families by economic level, that is, consumption level, are described in chapter 3. In calculating the scale of food expenditure units referred to on p. 50 of that chapter, a test was conducted for 12 cities where the study was in process in the winter of 1935. For each of these cities, the same quantities of food were multiplied by the respective retail food prices for the given city. It was found that, despite the use of varying prices from city to city, the relative expenditures for women and children bore approximately the same ratio to those for employed men in each city. It was therefore decided to use, for all 12 of these cities, a scale of consumer expenditure for food based on United States average prices in 1934. The same procedure was followed for all other cities with adjustment for changes in food prices as the investigation advanced. The food expenditure scales were recalculated on the basis of United States average prices in the year ending May 31, 1935, and on United States average prices in the calendar year 1935, and these food rela-

tives were used for schedules in cities where the field work was completed later. Within a given city, where field work extended over a considerable period, each schedule was coded with the food relatives for the period most nearly corresponding to the schedule year.

TABLE B-2.—*Relative Food Expenditures for Persons of Different Age, Sex, and Occupation*¹

| Age-sex-occupation group | Calculated on the basis of— | | |
|--|------------------------------------|--|------------------------------------|
| | Average prices, calendar year 1934 | Average prices, year ending May 31, 1935 | Average prices, calendar year 1935 |
| <i>Male</i> | | | |
| Boys under 2..... | 0.51 | 0.48 | 0.48 |
| Boys 2 and under 4..... | .54 | .52 | .51 |
| Boys 4 and under 7..... | .61 | .59 | .58 |
| Boys 7 and under 9..... | .79 | .77 | .76 |
| Boys 9 and under 11..... | .86 | .84 | .84 |
| Boys 11 and under 13..... | .92 | .91 | .90 |
| Boys 13 and under 16..... | 1.01 | 1.00 | 1.00 |
| Boys 16 and under 20..... | 1.02 | 1.02 | 1.02 |
| Men, 20 and over, unemployed and part-time employed..... | .90 | .90 | .89 |
| Men, 20 and over, full-time employed..... | 1.00 | 1.00 | 1.00 |
| <i>Female</i> | | | |
| Girls under 2..... | .51 | .48 | .48 |
| Girls 2 and under 4..... | .54 | .52 | .51 |
| Girls 4 and under 8..... | .61 | .59 | .58 |
| Girls 8 and under 11..... | .79 | .77 | .76 |
| Girls 11 and under 14..... | .86 | .84 | .84 |
| Girls 14 and under 20..... | .92 | .91 | .90 |
| Women, 20 and over, moderately active..... | .83 | .83 | .82 |
| Women, 20 and over, active..... | .92 | .92 | .92 |

¹ Based on estimated actual diets of urban wage earners and lower-salaried clerical workers prepared by the Bureau of Home Economics, U. S. Department of Agriculture.

The data secured in the present investigation were used as the basis for computing the scales of expenditure for clothing of persons of different age, sex, and occupation. The average annual clothing expenditures of white men wage earners and clerical workers, 21 through 35 years old, in all the cities covered in the present study were \$56.68. This amount is regarded as unity (1.00) in arriving at standard scales of expenditure for persons of other ages, sex, or occupation. In the following table average clothing expenditures of each class of persons are expressed as percentages of the average clothing expenditures of this group of employed men.

TABLE B-3.—*Relative Clothing Expenditures for Persons of Different Age, Sex, and Occupation*¹

[1.00=(\$56.68) annual expenditure of male wage earners and clerical workers aged 21 and under 36]

| Age | Male | | | | Female | | | |
|----------------------|------------------------|---------|----------|-------------|------------------------|---------|----------|-------------|
| | Under 5, and at school | At home | Clerical | Wage earner | Under 5, and at school | At home | Clerical | Wage earner |
| Under 2..... | 0.19 | | | | 0.19 | | | |
| 2 and under 6..... | .34 | | | | .38 | | | |
| 6 and under 9..... | .48 | | | | .47 | | | |
| 9 and under 12..... | .53 | | | | .56 | | | |
| 12 and under 15..... | .63 | | | | .77 | | | |
| 15 and under 18..... | .88 | 0.74 | 1.02 | 1.02 | 1.01 | 0.94 | 1.08 | 1.08 |
| 18 and under 21..... | 1.01 | .80 | 1.14 | 1.13 | 1.28 | 1.05 | 1.60 | 1.63 |
| 21 and under 24..... | | .57 | 1.14 | 1.07 | | 1.04 | 1.66 | 1.60 |
| 24 and under 27..... | | .48 | 1.13 | 1.00 | | 1.02 | 1.64 | 1.46 |
| 27 and under 30..... | | .46 | 1.10 | .96 | | 1.00 | 1.62 | 1.36 |
| 30 and under 36..... | | .44 | 1.04 | .92 | | .96 | 1.58 | 1.23 |
| 36 and under 42..... | | .43 | .94 | .87 | | .88 | 1.48 | 1.07 |
| 42 and under 48..... | | .41 | .87 | .81 | | .78 | 1.35 | .94 |
| 48 and under 54..... | | .39 | .80 | .75 | | .68 | 1.18 | .84 |
| 54 and under 60..... | | .37 | .75 | .69 | | .58 | 1.03 | .76 |
| 60 and over..... | | .35 | .65 | .60 | | .40 | .78 | .67 |

¹ Data based on white families in 42 cities combined.

The same scale was used for white and Negro schedules. As there was not a sufficient number of cases of Negroes, it was not possible to develop a separate Negro clothing relative scale. For the methods used in developing these relatives see appendix G of Bulletin No. 636, 637, 639, 640, or 641.

In finally computing the amount spent per total-expenditure unit for a given family, three measures of family size were calculated, one in terms of food-expenditure units (i. e., food relatives), another in terms of clothing-expenditure units (i. e., clothing relatives), and a third giving equivalent full-time members of the economic family (i. e., a relative of 1.00 for each member in the economic family for 52 weeks). In computing each of these measures for an individual, the length of time the individual was dependent on the family funds was taken into account. This was done by multiplying the appropriate relative by the decimal equivalent of a year during which the person was dependent on family funds.

Expenditures by the given family for food were then divided by the number of food-expenditure units in the economic family, expenditures for clothing by the number of clothing-expenditure units in the economic family, and expenditures for other items by the number of equivalent full-time persons in the economic family. The number of dollars spent per total-expenditure unit was secured by adding together the three quotients and this sum was used as a measure of the economic level of the family. The following sample code sheet shows the method of coding for a specific family:

TABLE B-4.—*Sample Code Sheet*

| | | | | |
|----------------------------|-----------------------|-----|----------------|--------------------------|
| City: Pittsburgh. | Persons | Age | Occupation | Weeks in economic family |
| Color: White. | | | | |
| Schedule No. 135. | a. Homemaker..... | 45 | At home..... | 52 |
| Year ending Feb. 28, 1935. | b. Husband..... | 47 | Clerical..... | 52 |
| | c. Son (widower)..... | 24 | do..... | 52 |
| | d. Daughter..... | 18 | At school..... | 26 |
| | e. Daughter..... | 14 | do..... | 52 |
| | f. Granddaughter..... | 2 | At home..... | 52 |

| Persons in economic family | Item | Food | Clothing | Other | Food, clothing, and other |
|----------------------------|--|----------|----------|------------|---------------------------|
| a..... | Expenditure units..... | 0.83 | 0.78 | 1.00 | x x x x x |
| b..... | do..... | 1.00 | .87 | 1.00 | x x x x x |
| c..... | do..... | 1.00 | 1.13 | 1.00 | x x x x x |
| d..... | do..... | .46 | .64 | .50 | x x x x x |
| e..... | do..... | .92 | .77 | 1.00 | x x x x x |
| f..... | do..... | .54 | .38 | 1.00 | x x x x x |
| All..... | Total..... | 4.75 | 4.57 | 5.50 | x x x x x |
| Do..... | Family expenditure..... | \$793.00 | \$168.35 | \$1,044.15 | \$2,005.50 (E) |
| Do..... | Amount spent per expenditure unit..... | \$166.95 | \$36.84 | \$189.85 | \$393.64 (U) |
| Do..... | Total expenditure units..... | x x x x | x x x x | x x x x | 5.09 (E)+(U) |

It should be noted that the computation of family size in terms of expenditure units is based on estimates of customary relative expenditures without regard to the adequacy of the goods consumed to meet physical or psychological needs. These units are not adapted for use in setting up or in revising ideal or normal budgets. That is, it is impossible to use these units in calculating the family budget needed if a child is to be added to the family without disturbing the level which the family budget was originally prepared to meet, nor may they be used to determine the subtraction possible if a budget computed for a family of given size is to be applied to a family with one less child, but without disturbing the standard which the budget was calculated to purchase. Such additions or subtractions can properly be made for the purpose indicated with these expenditure units only if the standard by which the budget was originally computed was in terms of these same units. Thus, if a budget for a family of given size has been calculated on the basis of a given number of expenditure units, using the relatives described in this study, along with some predetermined sum taken as meeting the needs of an adult man, the budget may be increased to care for the addition of a person to the family by use of this series of units. But if the original budget for, let us say, a family of two adults and two children was calculated on some other basis, the increase of the total budget by the decimal equivalent represented by an expenditure unit from this study corresponding to a child of specified age will not assure the continuance at the same standard of living of the family when a third child is added.

The measures used in calculating size of family in expenditure units in the present study are intended to represent customary behavior in families where the addition of a child is not as a rule accompanied by any addition to income, and the family must adapt its expenditures to meet the new situation. In arriving at the scales used to measure family size, no adjustments were included for possible differences in the economy of purchasing for larger as compared with smaller families.

Method of securing averages for 42 cities combined.—The averages presented in this bulletin are based on data from 14,469 white and Negro families in 42 cities in 1934–36. Data from 199 Mexican families in Los Angeles and Houston are presented separately in Bulletins 639 and 640 but are not included in this report. They were omitted here, because on the one hand there were insufficient cases to justify presentation of separate averages for this nationality group as representative of all Mexican families in cities of this size in the United States. On the other hand, the total number of Mexican families in the wage-earner and clerical group of the entire country is so small relative to the total white and Negro population that the inclusion in the combined average of an average for this group weighted by its relative population importance would have had a negligible effect on the combined average.

The purpose in combining the data for white and Negro families from the 42 cities was to present one composite average which could be regarded as representative for families of employed wage earners and clerical workers in cities over 50,000 in the country as a whole. This has been accomplished by combining the regional averages¹ with weights representing the relative importance of all nonrelief white and Negro families in all cities over 50,000 in each region. Thus, the averages for white families reflect the relative importance of the nonrelief white population in all cities over 50,000 by region. The combined white and Negro averages reflect the relative importance of white and Negro population in cities over 50,000 in the country as a whole.

The population weights used were based on the number of persons² according to the 1930 Census of Population in all cities with populations over 50,000 grouped according to the region used in this investi-

¹ For all data except for individual food items, regional averages were computed by direct combination of city totals. That is, the regional average for white families gives to the data for each separate city a relative importance in proportion to the size of the white sample in that city. Corresponding procedure was followed for regional averages for Negroes. The number of families in the sample for each city is roughly proportionate to the size of the city. See p. 373 for discussion of population weights used with data on food.

² Tests conducted with the census data showed that the relative importance by regions was about the same whether the population figures used were those for persons, for gainful workers, or for families composed of two or more persons. The data for persons were therefore used because they were available by metropolitan areas, while data for families and gainful workers were not so available.

gation. The population for metropolitan areas³ rather than city limits was used for all cities having metropolitan areas, except New York City. The population of New York City proper was used as a weighting factor for the data for New York City, and the population weight for the metropolitan area outside New York City proper was assigned to the rest of the North Atlantic region, because it is judged that consumption habits in the satellite cities of the New York area are as much or more like those of other North Atlantic cities than they are like those in New York City proper.

In combining data for white and Negro families, a reduction of 15 percent in the population weights for white families and 50 percent in the population weights for Negro families was made to allow for the respective proportions of the population on relief. No variation was made by regions in this percentage deducted for relief.⁴ This procedure affected the weights of whites relative to those of Negroes, but did not affect the weight for one region relative to that of another for either of the racial samples separately.

In arriving at the weighting factors to be used, it was assumed that there was no important difference in the proportion which wage earners and clerical workers are of the total population by region or color group.⁵

The population weights by region, appropriately reduced to take account of the population on relief, were allocated within income classes on the basis of the income distributions for each region as shown by the present survey. The same was done for the population weights by consumption level. The final weights for any region at a given income level are thus determined both by the relative importance of population in cities over 50,000 in that region as compared with other

³ Population weights for metropolitan areas rather than city limits were used for several reasons. The indexes of the cost of goods purchased by wage earners and clerical workers are now weighted on the basis of metropolitan areas for other cities and city limits for New York City. In 15 of the 42 cities included in the present investigation, it was necessary to include families living outside the city limits in order to have a representative sample. Many wage earners and salaried workers live outside the city limits of the cities where they work, and ride daily to their places of business by individual motor car or bus, making for similarity of incomes, costs, and consumption habits within the entire metropolitan area.

⁴ Analysis was made of data from the Federal Emergency Relief Administration Unemployment Relief Census conducted in October 1933, and figures supplied by the Division of Social Research of the Works Progress Administration for each of the 42 cities included in this investigation for the month of the peak relief load during the period of the investigation. These data showed relatively little difference by regions in the proportions of the population on relief in cities with populations over 50,000. The differences were not sufficient to justify variation of the weights.

⁵ To test this hypothesis an analysis was made of data available in the report *A Social-Economic Grouping of the Gainful Workers of the United States*, by A. M. Edwards, Washington, 1938. Percentages which wage earners and clerical workers in 1930 formed of total gainful workers (not including farmers) were computed separately for white and Negro workers for the entire United States grouped according to the regions used in this investigation. They were also computed for individual cities included in this investigation in different regions. No notable differences as among regions were found. The proportions also were not appreciably different as between white and Negro workers, although for different reasons. The relatively large proportion of business and professional and small proportion of domestic workers among the white population resulted in approximately the same percentage of population which could be classified as belonging to the wage-earner and clerical groups as among the Negroes. The figure for Negroes reflected a relatively small proportion of business and professional and large proportion of domestic workers, with a net proportion of wage earners and clerical workers close to that for the whites.

regions, and the relative importance of that income level in that region. It follows, therefore, that the weight assigned to any region varied from income level to income level. The averages for all families thus reflect the relative importance of the nonrelief white and Negro populations in each region and the income distribution of families of wage earners and clerical workers.

The weighting factors described in the foregoing paragraphs were used for all data pertaining to families, such as average expenditure per family, or average number of persons per family, or percentage of families purchasing. For the tables on the detailed items of food and clothing, where averages are presented per person and not per family, certain further adjustments were necessary in the weighting factors.

The weighting factors for these tables still represented the relative importance of whites and Negroes and of regions, as determined by data on nonrelief persons according to the 1930 census of population. For the data on clothing, a distribution by consumption level of persons of the appropriate age and sex group, rather than of families, was the basis of assigning the appropriate relative weight to the data for each consumption level. Hence, the average clothing expenditures for boys aged 12 through 17, for example, reflect the same relative importance of the nonrelief white and Negro total population in each region, as do the weights used for family data; but they further reflect the distribution by consumption level of boys of this age and sex group rather than of all of the families of wage earners and clerical workers surveyed. That is to say, since more children than adults are found in families at the lower consumption levels, the average of clothing expenditures for children at all consumption levels combined gives appropriately greater relative importance to the data from the lower consumption levels.

Population by region, in cities with populations over 50,000, based on the 1930 Census of Population used as the basis for the weighting factors discussed in the preceding pages is indicated in table B-5. The detailed weighting factors by income level and by consumption level actually used in making the computations are available in the files of the Bureau of Labor Statistics and may be consulted there upon request.

TABLE B-5.—Population Weights Used for Combining Data on Money Receipts and Disbursements, and Other Measures of Consumption, in 42 Cities Into Composite Averages Representative of Employed Wage Earners and Clerical Workers in all Cities of Over 50,000 Population

1. WHITE FAMILIES IN 42 CITIES

| Region and city or metropolitan district ¹ | Population ² | Relative importance in "all cities" average for white families |
|---|-------------------------|--|
| New York City..... | 5,599,141 | 12.5 |
| North Atlantic region..... | 15,692,010 | 35.2 |
| Entire metropolitan area of New York City outside the city proper. Boston, Providence, Lowell-Lawrence, Worcester, Haverhill. Buffalo, Niagara Falls, Erie. Johnstown. Lancaster, York, Allentown, Harrisburg. Manchester. Philadelphia, Wilmington, Trenton, Atlantic City, Reading. Pittsburgh, Altoona, Charleston, W. Va., Wheeling. Portland. Rochester, Utica, Syracuse, Binghamton, Albany. Scranton, Wilkes-Barre. Springfield, Holyoke, New Haven, Hartford, Bridgeport, Waterbury. | | |
| East North Central region..... | 10,379,251 | 23.3 |
| Cincinnati, Covington, Huntington, Hamilton. Cleveland, Akron, Canton, Youngstown. Columbus, Dayton, Springfield, Ohio. Detroit, Chicago, South Bend, Toledo. Grand Rapids, Flint. Indianapolis, Fort Wayne, Decatur, Springfield, Ill., Terre Haute. Lansing, Saginaw, Jackson, Mich., Kalamazoo. Milwaukee, Madison, Racine, Kenosha. | | |
| West North Central region..... | 3,975,765 | 9.0 |
| Denver, Pueblo, Butte. Kansas City, Kans. and Mo., Peoria, Davenport, Little Rock, Rockford, Wichita, Cedar Rapids, St. Joseph, Topeka. Minneapolis-St. Paul, Des Moines, Duluth, Omaha, Lincoln, Sioux City. St. Louis, Mo., and East St. Louis, Ill., Springfield, Mo. Salt Lake City. | | |
| Southern region..... | 4,955,130 | 11.0 |
| Baltimore, Washington, D. C. Birmingham, Montgomery, Nashville, Chattanooga, Knoxville, Atlanta. Dallas, Oklahoma City, Tulsa, Waco, Fort Worth. Houston, Austin, Beaumont, El Paso, Port Arthur, San Antonio. Jackson, Augusta, Macon. Jacksonville, Tampa, Miami, Savannah. Louisville, Evansville. Memphis, Columbia. Mobile. New Orleans, Shreveport. Norfolk-Portsmouth, Charleston, S. C. Richmond, Durham, Greensboro, Winston-Salem, Roanoke, Charlotte, Asheville. | | |
| Pacific region..... | 4,015,916 | 9.0 |
| Los Angeles. Sacramento. San Diego. San Francisco-Oakland, San Jose, Fresno. Seattle, Tacoma, Portland, Oreg., Spokane. | | |

¹ In each case, the city first enumerated is that in which the consumption data were obtained.

² Population as shown by the 1930 Census of Population minus 15 percent deduction to allow for families on relief at the time of the study. Population figures are for the city limits for New York City, metropolitan areas for all other cities where there was a choice between a figure for city limits and metropolitan area. Population for New York City metropolitan area outside New York City proper is included with North Atlantic region.

TABLE B-5.—Population Weights Used for Combining Data on Money Receipts and Disbursements, and Other Measures of Consumption, in 42 Cities Into Composite Averages Representative of Employed Wage Earners and Clerical Workers in all Cities of Over 50,000 Population—Continued

2. NEGRO FAMILIES IN 16 CITIES

| Region and city or metropolitan district ³ | Population ⁴ | Relative importance in "all cities" average for Negro families |
|---|-------------------------|--|
| New York..... | 163,850 | 8.2 |
| North Atlantic region..... | 366,149 | 18.5 |
| Philadelphia, Pittsburgh, Bridgeport, Hartford, New Haven, Waterbury, Wilmington, Portland, Boston, Haverhill, Lowell-Lawrence, Springfield-Holyoke, Worcester, Manchester, Atlantic City, New York Division less New York City, Trenton, Albany, Binghamton, Buffalo, Rochester, Syracuse, Utica, Allentown, Altoona, Erie, Harrisburg, Johnstown, Lancaster, Reading, Scranton, York, Providence. | | |
| East North Central region..... | 381,126 | 19.2 |
| Cincinnati, Indianapolis, Chicago, Decatur, Peoria, Rockford, Springfield, Ill., Evansville, Fort Wayne, South Bend, Terre Haute, Detroit, Flint, Grand Rapids, Jackson, Kalamazoo, Lansing, Saginaw, Akron, Canton, Cleveland, Columbus, Dayton, Hamilton, Springfield, Ohio, Toledo, Youngstown, Madison, Milwaukee, Racine. | | |
| West North Central region..... | 122,198 | 6.0 |
| Kansas City, Kans. and Mo., St. Louis, Denver, Pueblo, Cedar Rapids, Davenport, Des Moines, Sioux City, Topeka, Wichita, Butte-Anaconda, Duluth, Minneapolis-St. Paul, St. Joseph, Springfield, Mo., Lincoln, Omaha-Council Bluffs, Salt Lake City. | | |
| Southern region..... | 956,177 | 48.1 |
| Baltimore, Birmingham, Jackson, Louisville, Memphis, Mobile, New Orleans, Norfolk-Portsmouth, Richmond, Little Rock, Montgomery, Washington, Miami, Tampa, Atlanta, Augusta, Macon, Savannah, Shreveport, Asheville, Charlotte, Durham, Greensboro, Winston-Salem, Oklahoma City, Tulsa, Charleston, S. C. Columbia, Chattanooga, Knoxville, Nashville, Austin, Beaumont, Dallas, El Paso, Fort Worth, Houston, Port Arthur, San Antonio, Waco, Roanoke, Charleston, W. Va., Huntington, Ashland, Wheeling. | | |

³ In the North Atlantic, East North Central, and West North Central regions the first 2 cities enumerated, and in the Southern region the first 9 cities enumerated are those in which the consumption data were obtained.

⁴ Population as shown by the 1930 Census of Population minus 50 percent deduction to allow for families on relief at the time of the study. Population figures are for city limits for New York City, metropolitan areas for all other cities where there was a choice between a figure for city limits and metropolitan area. Population for New York City metropolitan area outside New York City proper is included with North Atlantic Region.

In combining data for white families and for Negro families into a final average for both color groups combined, the same basic principles were followed as had been established for each color group separately. The final averages for whites for all cities combined were given a weight equal to the relative importance of the white nonrelief population as estimated for all cities over 50,000, and those for Negroes were assigned an importance relative to the estimated size of the nonrelief Negro population in all cities over 50,000. These relative weights were 95.7 for whites and 4.3 for Negroes. In the classifications by income level and consumption (or economic) level, the weights took account of the relative distributions of whites and Negroes by these levels, as determined by the samples of families surveyed. Thus the data for Negro families received relatively larger weights at low income levels and smaller weights at high income levels. The detailed weighting factors for combining the two color groups are available in the files of the Bureau of Labor Statistics and may be

consulted upon request. Because of the relatively heavy weight given to data for white families, there was a negligible difference between the final averages for white families and those for white and Negro families combined. Consequently the former are not published separately in this report. They may be consulted in the files of the Bureau of Labor Statistics upon request.

*Estimates of Annual Food Purchases and Annual Food Expenditures*⁶

The problem.—The problems faced in the computation of annual expenditure for and annual consumption of specific kinds of food differ somewhat from those existing for other groups of items. For all groups of items but food the cooperating families furnished an estimate of purchase for the 12-month period preceding the agent's visit. Such an estimate is not subject to a very large margin of error since expenditures on many such items of family living, e. g., refrigerators, shoes, and men's suits, can be recalled with approximate accuracy. It is extremely difficult to recall with anything approaching accuracy, however, the consumption of many items of food over a 12-month period. The collection procedure adopted in this survey therefore was to ask each family for the details of consumption for all items except food for a 12-month period and for the details of food consumption for the 7-day period immediately preceding the interview.⁷ Each family, however, was requested to estimate its annual expenditure on all foods combined. Such an estimate is not subject to a large error because most housewives usually know with some accuracy their total weekly expenditure on food. This expenditure appears to be fairly stable the year round in most families.

Because of this procedure, the period to which the details of food consumption refer in any one of the 42 cities depends on the length of the period in which schedule collection occurred. For a city in which the entire period of collection covered a few months the bulk of the reports on food consumption refers to only 13 weeks⁸ in 1 season. In cities in which collection was spread over a longer period the reports refer to more than 1 season. In only 1 city, New York, was collection sufficiently protracted to cover all 4 seasons and in only 3 others, Houston, St. Louis, and Detroit, were 3 of the 4 seasons covered. Combining the weekly average of food consumption and expenditure for all 42 cities without some adjustment for seasonal variation would have resulted in a national estimate which applied neither to an entire year nor to any one season.

⁶ Prepared by Jerome Cornfield.

⁷ Such estimates were secured from 14,469 families. See Bulletin No. 636, 637, 639, 640, or 641 for a facsimile of the food check list incorporated in the schedule for this investigation.

⁸ The number of weeks covered by the estimates of food purchases in Jacksonville is smaller than in any other city. Schedules from 150 families were secured there in 10 weeks.

Application of seasonal relatives to weekly estimates of food consumption.—The procedure finally adopted involved computing as a first step estimates of annual expenditure and of quantity purchased annually for each food for each city. To secure these figures, the schedules for any city were sorted by season of collection and separate averages computed for each of those seasons.⁹

On the basis of a detailed analysis of approximately 4,500 household accounts showing food expenditures in 1 week in each of 2 or more seasons, a complete report of which appears on pp. 374 to 380 of this appendix, figures were available showing seasonal variation in the consumption of 66 foods or food groups for 3 different regions. From these data on seasonal variation, it is possible to tell how average weekly consumption in any 1 season, say spring, compares with average weekly consumption for the entire year. Given this information it is possible to prepare an estimate of the annual consumption of each food from the sample for each season in each city. The procedure is illustrated for Portland, Maine, in table B-6. The foods for which the illustrative computations are made are entered in column (1). In column (2) is entered the average number of pounds consumed weekly in the spring. Columns (3)–(7) are derived from table B-7. They express consumption of each of the specified items, as a percentage of spring consumption.

TABLE B-6.—Illustrative Computation of Average Weekly Purchase for the Entire Year in Portland, Maine, for Specified Foods on the Basis of Weekly Consumption in the Spring

| Food (1) | Average number of pounds consumed in 1 week in the spring—all families (2) | Seasonal indexes | | | | Average value, columns (3), (4), (5), and (6) (7) | Average number of pounds consumed in 1 week for the year, (2)×(7) (8) |
|----------------------|---|------------------|---------------|-------------|---------------|--|--|
| | | Spring (3) | Summer (4) | Fall (5) | Winter (6) | | |
| Bread..... | 2.376 | 1.000 | 0.966 | 0.974 | 1.009 | 0.987 | 2.345 |
| Eggs..... | .568 | 1.000 | .888 | .840 | .891 | .905 | .514 |
| Rib roast, beef..... | .141 | 1.000 | .912 | 1.085 | 1.064 | 1.015 | .143 |
| Potatoes..... | 3.111 | 1.000 | .905 | .993 | .973 | .967 | 3.008 |
| Tomatoes, fresh..... | .038 | 1.000 | 5.252 | 2.694 | .469 | 2.422 | .092 |
| Oranges..... | .806 | 1.000 | .740 | .624 | .856 | .805 | .649 |
| Coffee..... | .198 | 1.000 | .970 | 1.054 | 1.053 | 1.019 | .202 |

The average value of the 4 relatives in these columns is entered in column 7 for each of the foods. This number expresses average weekly purchases for the entire year as a percentage of average weekly purchase in the spring. When this percentage is multiplied by average weekly purchase in the spring, we obtain an estimate of average consumption for 1 week for the entire year. Multiplication of this

⁹ In 14 of the 42 white samples and 3 of the Negro samples separate averages for 2 or more seasons were computed. In the remaining cities the food tabulations applied to only 1 season.

figure by 52 gives the annual consumption for each item. In estimating expenditure the same procedure was followed, except that the seasonal relatives for items with marked seasonal price variation, e. g., eggs and oranges, were converted by means of indexes of seasonal price change to indexes of change in expenditure.

For cities in which samples for two or more seasons were available the same method of deriving an annual estimate was followed for each of the seasons separately. This gave two or more independent estimates of annual consumption in that city. A weighted average of these two estimates was found, the weights being the number of cases in each seasonal sample. The number of cases was used as the most easily available indication of the reliability of each estimate.

Inspection of the seasonal relatives presented in table B-7 discloses that relatives were not computed separately for all the foods for which separate weekly data on foods purchased are available. Some foods were combined into one group e. g., beef, and only one relative was computed. For others, chiefly the minor fruits and vegetables, no relative at all was computed. In the first case the group relative was applied to each food falling within the group, e. g., the beef relative to sirloin steak, top round, rib roast, etc. In the second, inspection of data on seasonal variation in carlot shipments usually disclosed which one of the foods or food groups for which a relative had been computed, the food in question most closely resembled. For a few foods it was necessary to compute a set of relatives from the schedule estimates collected in all four seasons in New York City. No separate figures have been published in the Tabular Summary, however, for any food for which a seasonal relative (either for the food in question or for its food group) had not been prepared from the food records.

The general procedure employed, while satisfactory for most foods, is likely to result in some error when applied to foods which are highly seasonal, e. g., corn or melons. For the most important of these, the procedure adopted was to discard the winter sample, from which no satisfactory annual estimate could be made, and estimate the average annual consumption in each region only on the basis of cities having spring, summer, and fall samples. An independent check on the validity of the entire procedure was obtained by averaging expenditures for fruits and vegetables separately for all spring samples, all summer samples, all fall samples, and all winter samples. Annual estimates obtained on this basis checked rather closely with those obtained by use of the seasonal relatives.

The annual estimates obtained for each consumption level for each city were combined into estimates for all white and Negro families in cities of this size by the same methods followed for groups other than food. (See p. 366.) An exception was made, however, in the method of obtaining regional averages. In the case of other groups a regional

average was obtained by pooling totals for individual cities within a region. Analysis of intercity differences in food consumption, however, showed significant differences for many foods even between cities in the same region. It was thought best therefore to combine cities in the same region by use of population rather than schedule weights. The population weights for cities within a region were obtained by apportioning the regional weight among the cities on the basis of the total population of the metropolitan area of each city.

The combined 42-city annual estimate for each food, when summed for all foods, gave an estimate of total annual food expenditure for foods consumed at home which for each of the unit expenditure groups, for both whites and Negroes, was somewhat higher than the corresponding figure as obtained from annual estimates of total food expenditure. The discrepancy varied between 5 and 10 percent for the six consumption levels for which separate averages were computed. The most probable causes for this discrepancy are, first, something of a tendency for reporting families to overestimate 7-day purchases and, second, the fact that the definitions of an equivalent full-time person differed as between the schedule year and the week preceding the agent's visit. The first of these causes probably operates with different effect upon different foods, but in the absence of more exact information as to the magnitude of the effect, it was decided to make a constant percentage adjustment on both the quantity and expenditure figure for each food, separately for each consumption level for each color group.

Seasonal changes in food consumption.—On the basis of the data on family expenditures gathered by the Study of Money Disbursements of Wage Earners and Clerical Workers it has been possible to obtain data for the first time on seasonal changes in the consumption of a large series of specific foods by families of wage earners and clerical workers. Indexes presenting such changes between successive seasons are shown in table B-7. Indirect estimates for certain foods have been prepared before. In some cases the basis of the estimates has been retail sales for a restricted number of commodities in various localities.¹⁰ Estimates of monthly carlot shipments of various fruits and vegetables have been available for some time.¹¹ Estimates of apparent monthly consumption of selected foodstuffs, notably meats, have been prepared on the basis of production and cold-storage holdings.¹² None of the estimates made heretofore has been sufficiently extensive or sufficiently related to the actual consumption of families of wage earners and salaried workers

¹⁰ S. Kuznets: *Seasonal Variations in Industry and Trade*. National Bureau of Economic Research. New York, 1933, p. 374.

¹¹ U. S. Department of Agriculture, Bureau of Agricultural Economics: *Carlot Shipments of Fruits and Vegetables by Commodities, States, and Months*. Washington, March 1939.

¹² Bureau of Agricultural Economics: *Livestock, Meats, and Wool Market Statistics*. Washington, 1938, p. 84.

to provide the comprehensive information on seasonal variation in food consumption required for many purposes.¹³

TABLE B-7.—*Relatives of Change in Quantity Consumed of Specified Foods or Food Groups Between Successive Seasons, by Region*

[Each relative represents consumption of the given food in the second season when consumption in the first season is taken as 100]

| Food or food group | North | | | South | | | Pacific | | |
|---|---------------|-------------|-------------|---------------|-------------|-------------|---------------|-------------|-------------|
| | Spring-summer | Summer-fall | Fall-winter | Spring-summer | Summer-fall | Fall-winter | Spring-summer | Summer-fall | Fall-winter |
| Beef..... | 91.2 | 119.0 | 98.0 | 82.7 | 110.3 | 103.1 | 99.0 | 101.9 | 97.6 |
| Veal..... | 85.5 | 79.2 | 93.7 | 439.3 | 110.4 | 93.6 | 111.6 | 95.8 | 139.4 |
| Lamb..... | 112.0 | 96.6 | 113.4 | 77.6 | 220.7 | 71.0 | 86.4 | 117.9 | 92.7 |
| Fresh pork, pork sausage..... | 65.1 | 159.2 | 115.3 | 64.5 | 199.5 | 123.4 | 60.0 | 135.4 | 159.0 |
| Bacon..... | 94.2 | 111.2 | 104.5 | 90.1 | 93.6 | 97.5 | 93.5 | 112.0 | 107.9 |
| Ham..... | 88.6 | 95.2 | 96.3 | 67.2 | 91.4 | 111.7 | 86.0 | 73.9 | 186.6 |
| Salt pork..... | 95.9 | 99.1 | 116.3 | 123.5 | 102.2 | 75.2 | | | |
| Poultry..... | 112.7 | 123.1 | 104.6 | 150.5 | 100.2 | 123.7 | 187.5 | 137.4 | 72.3 |
| Miscellaneous meats..... | 107.1 | 101.6 | 98.0 | 105.9 | 127.6 | 89.0 | 91.7 | 77.6 | 103.8 |
| Fresh fish..... | 80.7 | 102.5 | 99.6 | 88.8 | 82.4 | 64.9 | 148.9 | 128.4 | 99.3 |
| Canned fish..... | 100.3 | 76.1 | 114.7 | 90.1 | 103.4 | 102.9 | 123.7 | 90.1 | 169.5 |
| Eggs..... | 88.8 | 94.6 | 106.1 | 78.4 | 81.8 | 109.1 | 97.2 | 95.3 | 96.0 |
| Fresh milk..... | 101.1 | 98.4 | 96.5 | 105.2 | 109.1 | 93.3 | 97.0 | 98.1 | 97.5 |
| Canned milk..... | 77.7 | 113.8 | 115.0 | 101.9 | 99.5 | 109.7 | 87.4 | 101.5 | 93.4 |
| Other milk..... | 73.1 | 60.9 | 109.0 | 97.6 | 93.4 | 98.0 | 271.9 | 111.5 | 41.0 |
| Cheese..... | 86.0 | 95.7 | 110.2 | 67.0 | 88.7 | 106.6 | 92.2 | 99.3 | 104.6 |
| Ice cream..... | 175.2 | 42.5 | 113.6 | 100.1 | 63.1 | 47.2 | 171.8 | 40.9 | 96.7 |
| Butter..... | 101.1 | 100.7 | 100.8 | 114.0 | 92.6 | 94.0 | 98.3 | 94.8 | 96.9 |
| Cream..... | 93.0 | 103.2 | 88.9 | 54.2 | 100.0 | 135.5 | 138.4 | 64.0 | 97.2 |
| Oleomargarine and cooking and table oils..... | 76.3 | 102.3 | 124.3 | 82.4 | 104.0 | 119.3 | 96.0 | 94.8 | 85.9 |
| Lard and vegetable shortening..... | 90.9 | 108.6 | 91.1 | 101.5 | 101.8 | 92.4 | 91.6 | 135.7 | 92.7 |
| Mayonnaise..... | 139.9 | 59.9 | 93.3 | 128.0 | 72.5 | 133.5 | 115.5 | 74.2 | 95.8 |
| Bread and rolls..... | 96.6 | 100.8 | 103.6 | 111.6 | 97.3 | 102.5 | 94.3 | 104.0 | 103.0 |
| Other baked goods..... | 99.7 | 100.1 | 99.0 | 82.7 | 109.8 | 107.4 | 93.9 | 111.9 | 108.2 |
| Flour..... | 83.5 | 129.2 | 102.2 | 100.8 | 108.1 | 107.8 | 92.7 | 134.8 | 100.1 |
| Corn meal and hominy..... | 87.8 | 131.2 | 124.1 | 92.4 | 110.6 | 109.1 | 57.2 | 108.6 | 136.5 |
| Rice..... | 76.5 | 118.0 | 117.5 | 86.0 | 125.1 | 120.4 | 61.9 | 82.5 | 131.8 |
| Rolled oats and wheat cereal..... | 61.9 | 174.3 | 147.6 | 59.0 | 167.4 | 98.5 | 90.4 | 155.3 | 100.4 |
| Ready-to-eat cereals..... | 141.4 | 72.1 | 77.7 | 121.5 | 76.4 | 93.3 | 119.6 | 77.3 | 90.7 |
| Macaroni, spaghetti, noodles..... | 96.5 | 99.6 | 115.2 | 51.1 | 147.9 | 91.2 | 83.0 | 117.3 | 87.3 |
| Sugar, white..... | 102.2 | 99.5 | 99.2 | 125.5 | 88.0 | 91.3 | 120.7 | 87.9 | 90.0 |
| Other sweets..... | 80.7 | 125.8 | 115.6 | 89.9 | 111.7 | 100.2 | 74.6 | 104.6 | 125.6 |
| Potatoes, white..... | 90.5 | 109.7 | 98.0 | 114.5 | 103.6 | 88.4 | 85.1 | 122.2 | 108.9 |
| Sweetpotatoes..... | 86.0 | 516.8 | 73.3 | 32.7 | 548.7 | 102.5 | 37.0 | 460.8 | 104.4 |
| Tomatoes, fresh..... | 525.2 | 51.3 | 17.4 | 320.7 | 37.4 | 27.7 | 281.1 | 67.0 | 18.8 |
| Canned tomato products..... | 66.9 | 118.1 | 149.8 | 59.3 | 140.7 | 126.5 | 78.7 | 102.9 | 157.5 |
| Cabbage..... | 91.8 | 115.3 | 98.3 | 103.0 | 153.0 | 81.5 | 117.4 | 114.4 | 114.3 |
| Lettuce..... | 99.4 | 62.0 | 117.9 | 92.9 | 74.2 | 144.3 | 104.0 | 62.8 | 114.4 |
| Spinach, fresh..... | 39.4 | 176.2 | 133.2 | 5.7 | 452.2 | 219.9 | 67.6 | 93.4 | 233.6 |
| Canned vegetables..... | 71.0 | 123.9 | 135.9 | 68.6 | 129.5 | 105.6 | 60.7 | 140.2 | 174.9 |
| String beans, lima beans, and fresh peas..... | 203.2 | 54.7 | 54.1 | 193.3 | 44.6 | 33.7 | 188.5 | 55.0 | 45.5 |
| Carrots..... | 76.3 | 144.0 | 95.4 | 47.8 | 161.0 | 125.2 | 93.8 | 93.8 | 114.1 |
| Celery..... | 74.6 | 170.4 | 99.2 | 30.8 | 200.6 | 138.1 | 103.7 | 152.2 | 97.8 |
| Onions..... | 94.5 | 143.0 | 84.2 | 127.8 | 107.3 | 89.2 | 107.1 | 106.4 | 81.5 |
| Vegetables, dried..... | 86.8 | 98.4 | 131.5 | 86.0 | 109.1 | 117.3 | 69.5 | 118.3 | 158.4 |

¹³ The analysis contained in Stiebeling, H. K., and Phipard, E. F.: Diets of Families of Employed Wage Earners and Clerical Workers in Cities (United States Department of Agriculture Circular No. 507, pp. 35-36), is based on actual records of food consumption for 1 week kept by about one-fourth of the families surveyed in the present investigation. That analysis was directed towards determining the nutritional content of the diets of employed workers. The figures on consumption by season contained in that report are byproducts of the main analysis. The present analysis was primarily directed toward the determination of seasonal change in consumption.

TABLE B-7.—*Relatives of Change in Quantity Consumed of Specified Foods or Food Groups Between Successive Seasons, by Region—Continued*

| Food or food group | North | | | South | | | Pacific | | |
|---|---------------|-------------|-------------|---------------|-------------|-------------|---------------|-------------|-------------|
| | Spring-summer | Summer-fall | Fall-winter | Spring-summer | Summer-fall | Fall-winter | Spring-summer | Summer-fall | Fall-winter |
| Peanut butter..... | 89.2 | 86.2 | 113.8 | 76.7 | 104.3 | 75.3 | 128.9 | 107.0 | 96.5 |
| Lemons..... | 304.1 | 25.1 | 107.2 | 222.2 | 38.9 | 74.6 | 86.9 | 89.5 | 156.6 |
| Oranges..... | 74.0 | 84.3 | 137.2 | 43.5 | 135.2 | 245.7 | 66.6 | 90.9 | 160.2 |
| Grapfruit..... | 20.3 | 314.4 | 208.1 | 15.1 | 265.6 | 229.6 | 31.2 | 200.9 | 176.1 |
| Apples..... | 55.9 | 285.9 | 85.9 | 88.0 | 255.0 | 95.9 | 55.8 | 329.3 | 100.8 |
| Bananas..... | 107.9 | 71.9 | 87.1 | 108.4 | 84.7 | 77.6 | 105.6 | 84.9 | 86.9 |
| Berries..... | 101.6 | 8.3 | 140.0 | 24.3 | 16.2 | 227.5 | 112.0 | 12.8 | 56.0 |
| Canned fruits..... | 60.5 | 97.6 | 164.7 | 74.8 | 137.9 | 94.6 | 65.4 | 141.9 | 135.1 |
| Dried fruits..... | 58.5 | 181.0 | 126.5 | 46.7 | 146.9 | 106.0 | 75.5 | 241.8 | 109.8 |
| Tea..... | 96.2 | 100.1 | 102.0 | 165.5 | 62.0 | 46.1 | 109.6 | 114.6 | 92.0 |
| Coffee..... | 97.0 | 108.7 | 99.9 | 83.5 | 121.1 | 110.5 | 98.3 | 107.7 | 96.4 |
| Soups, canned..... | 80.0 | 128.9 | 110.7 | 67.2 | 138.9 | 105.7 | 71.7 | 135.2 | 108.0 |
| Soft drinks consumed at home..... | 215.2 | 47.8 | 57.8 | 219.0 | 66.8 | 59.4 | 480.0 | 63.2 | 30.7 |
| Total value, food consumed at home..... | 101.5 | 100.0 | 102.3 | 101.7 | 100.7 | 101.5 | 99.6 | 100.8 | 100.6 |
| Meals away from home..... | 111.7 | 97.8 | 103.1 | 83.2 | 137.4 | 83.0 | 85.0 | 115.4 | 91.2 |
| Candy, ice cream, drinks, etc., away from home..... | 175.9 | 63.6 | 73.2 | 122.9 | 66.0 | 101.3 | 118.7 | 90.2 | 95.9 |
| Total value, all food..... | 102.6 | 99.4 | 102.1 | 100.0 | 102.3 | 99.7 | 98.6 | 101.8 | 99.4 |

Household accounts provided the basic information used to compute the final indexes of consumption by season presented in this report. The account is a device which permits the cooperating housewife to keep a daily record of the kinds, quantity, and value of the food brought into the house. As the account book was used in this investigation, each housewife recorded daily the quantity and cost of all food brought into the house. The quantity of food purchased was determined by weighing it on a portable scale supplied by the Bureau's agent. The field agent visited the family daily to secure the record of the day previous, and to supply a form for the day following. In all, seven such daily records were kept. Furthermore, on the first day of the record-keeping, the agent obtained the weight of all food then on hand by actual weighing. On the last day the same procedure was repeated. The difference between food on hand at the end of the week and that on hand at the beginning of the week, plus the amount brought into the household during the week minus table waste represents the actual consumption of the family. In addition to the information on food consumption the number of persons in the household during the week, the number of meals supplied each person from the family food supply, and the family income in the preceding 3 months were determined. All of the 14,469 families from which estimates of annual income and expenditure were secured in the Study of Money Disbursements of Wage Earners and Clerical Workers were asked to cooperate further by keeping such

detailed accounts of their food purchase and consumption, and approximately one-fourth did so.

The household account obviously provides less margin for errors in reporting as a result of faulty memory than does the schedule estimate used elsewhere in this report. On the other hand, the schedule is considerably less expensive as a method of collection than the household-account method. In addition, it is not so subject to the biases that necessarily occur in selecting a sample composed exclusively of housewives willing to undertake the onerous task of keeping daily records. And finally, the effect on food habits of a daily visit from an agent for whom the housewife has promised to weigh all food purchases is a source of error present in the food record method which is absent in the schedule method. Even if the account were not subject to sampling bias the expense entailed in its collection might make it a less accurate method than the schedule method, in the sense that for any given sum of money it would yield an average subject to a greater sampling error.¹⁴

For the reasons outlined, all food averages heretofore published by the Study of Money Disbursements of Wage Earners and Clerical Workers and the Study of Consumer Purchases have been based upon information provided by the schedule rather than the accounts.

The objections to the account when used to measure changes from one season to the next are considerably less serious, however. For if the average consumption shown for any given food on the basis of account data is subject to the same percentage error in all seasons, then the relationship shown between consumption in different seasons may be accurate.

The original plan for the collection of food records called for obtaining a record from each family in four successive seasons. For several reasons, this objective was not always realized. As a result, families giving records in the spring in any city were not identical with those providing records in the summer. To compute a change in consumption between spring and summer, it might have been sufficient to divide the average consumption of all families reporting in the summer by the average consumption of all families reporting in the spring. An alternative procedure was adopted, that is, sorting out those families which gave records in both the spring and summer and computing changes between these two seasons on the basis of the identical families. This procedure had, of course, the disadvantage of reducing the number of families on which a seasonal comparison was based.

¹⁴ The Bureau of Labor Statistics is now preparing a detailed report evaluating the accuracy of both methods. Some of the points there made that bear on the present discussion are (1) the proportion of families with a gainfully employed homemaker from which food records are obtained is smaller than the same proportion for families where the homemaker has no outside work; (2) there is a well-marked tendency for families keeping food records to consume foods on hand rather than to purchase and weigh it without the aid of the Bureau's field agent; (3) averages obtained from the same families by use of both methods do not differ markedly.

It had two advantages, however. First of all, a comparison based upon the smaller number of identical families would be more accurate because of the general similarity between the consumption of given families in two successive seasons. The effect of this similarity is to provide a more accurate estimate of seasonal change when records from identical families are used.¹⁵

The second advantage of using identical families is that the results are valid to a large extent even if the sample of families was not random since the sampling bias would affect the absolute value of the average but would not be likely to affect the ratio of two averages to any considerable extent. Because of these two advantages it was decided to base the estimate of seasonal change in food consumption upon the consumption of identical families in successive seasons. This decision involved selecting in each city all families who had given records in both spring and summer of the same year, then all families who had given records in both summer and fall of the same year, fall and winter, and finally winter and spring. The spring used in the winter-spring comparison is one 12 months after the spring used in the original spring-summer comparison. This final winter-spring comparison was not entirely necessary since the first three comparisons covered all four seasons and could therefore be used to establish a complete seasonal pattern. The fourth comparison was introduced to furnish a check upon the validity of the seasonal pattern supplied by the first three seasonal comparisons. For if the seasonal pattern is a consistent one, then the change from spring to winter as shown by the first three comparisons should be the reciprocal of the change from winter to spring as shown by the fourth. Or, what amounts to the same thing, the product of the four seasonal patterns should be equal to 1. This check is discussed below.

After having sorted out those families who gave records in two or more successive seasons, those families who experienced more than a 20-percent change from one quarter to the next in income, family size (as measured by number of meals furnished from the family food supply), or income per person were discarded. As a result, of all families giving food records, only those families who had given records in two or more successive seasons and who had experienced no marked

¹⁵ The standard error of a difference may be written

$$\frac{\sqrt{\sigma_1^2 + \sigma_2^2 - 2\rho\sigma_1\sigma_2}}{\sigma_1 - \sigma_2}$$

when $\rho=0$, the standard error becomes $\sqrt{\sigma_1^2 + \sigma_2^2}$
 when $\rho=1$, the standard error becomes $\sigma_1 - \sigma_2$

It follows that even if the standard error of the average for a given season is large, a large correlation causes the standard error of the difference between two seasons to be very small. The standard error of a ratio is similar in form.

Following are correlations between the consumption of 80 New York families in 1 week in the summer and 1 week in the fall for 11 foods or food groups: Beef, 0.291; poultry, 0.281; fresh milk, 0.850; tomatoes, fresh, -0.064; oranges, 0.442; fresh beans and peas, 0.275; onions, 0.243; apples, 0.237; bananas, 0.264; melons, 0.177; all food, 0.737. The correlation differs from food to food, but for some items, notably milk and all food, is exceptionally high and for only one, fresh tomatoes, is there no indication of a positive correlation.

changes in income or family composition were used in the present analysis. The total remaining numbers of pairs of records available on which to compute seasonal changes was 2,900. This represents approximately 4,500 separate food records. The distribution of these pairs by city and seasonal comparison is shown in table B-8.

TABLE B-8.—Number of Pairs of Food Consumption Records Used by City and Seasonal Comparison

| Region | Seasonal comparison | | | |
|--------------|---------------------|-------------|-------------|---------------|
| | Spring-summer | Summer-fall | Fall-winter | Winter-spring |
| North..... | 454 | 569 | 487 | 199 |
| South..... | 128 | 251 | 272 | 33 |
| Pacific..... | 156 | 173 | 115 | 63 |
| Total..... | 738 | 993 | 874 | 295 |

The unit of analysis was not necessarily the individual food, e. g., top round steak, but those foods which were expected to have the same seasonal movement, e. g., beef. The large number of individual foods consumed by families would have made results for individual foods both confusing and subject to a high sampling error. On the other hand, groups of foods which have meaning for some purposes, e. g., green and leafy vegetables, would have been too heterogeneous to be useful for the purpose at hand. An example of the reasoning behind the final groupings used in this analysis may be found in the two items, cooked and ready-to-eat cereals. For a large number of purposes a single grouping into breakfast cereals might have been deemed sufficient. It was expected, however, that cooked cereals would show higher consumption in the fall and winter, while ready-to-eat cereals would show their lowest consumption in fall and winter. A combination of the two into breakfast cereals would have concealed the opposing internal trends and shown little seasonal change. On the other hand, it was thought that little difference in seasonal movement among the various items of fresh beef would exist because the beef carcass is the single source of all retail beef cuts. Consequently, estimates of seasonal movement have been prepared only for all items of fresh beef combined. As a result of these groupings and the elimination of some unimportant foods which could not be combined into groups, seasonal analyses are available for 66 foods or food groups, as compared with the 204 food items analyzed in the Study of Money Disbursements of Wage Earners and Clerical Workers.

Indexes of seasonal change have been calculated separately for each of three regions, North, South, and Pacific. North corresponds to the census regions New England, Middle Atlantic, East North Central, and West North Central. South corresponds to the census

regions South Atlantic, East South Central, and West South Central. The three regions were selected because preliminary tests showed that seasonal movements for subdivision of these regions apparently did not differ significantly and were subject to large sampling fluctuations. While many of the differences in seasonal movement for the three regions here presented are probably random, there is a large number of commodities for which statistically significant differences, which could be expected on an a priori basis, exist. For each region the seasonal movements are based upon a combination of data from whites and Negroes of all economic levels. While one might expect somewhat sharper seasonal fluctuations at the lower economic levels, the differences within the range of income studied in this investigation are not large and are obscured by sampling fluctuation.

The effect of secular change.—The seasonal movements here computed differ in at least one important respect from those computed from different types of data. While most seasonal patterns are established on the basis of averages covering a moderately long period of years, the present analysis is based upon consumption in the years 1934–37.¹⁶ The shortness of the period covered introduces several sources of error into the data, the most important of which is the possibility of a sharp secular change in consumption being reflected in the seasonal indexes as seasonal changes. It can be shown, however, that the effect of secular change upon these relatives is slight.

Investigation of the annual estimates of the Department of Agriculture of carlot shipments and per capita consumption reveals that while sharp changes from year to year did occur for some foods, in no case did any commodity exhibit a continuous increase or decrease during the entire interval. The pooling of families reporting over the 3 years covered by the records tends therefore to eliminate the effect of the year to year changes. For example, if the consumption of a given food were increasing during the year 1934, the spring to summer change for that year would tend to be an increase, but if consumption were decreasing in 1936, the spring to summer relative for that year would tend to decrease. The combination of families for both years would therefore tend to cancel out the effect of year to year changes. The actual numerical effects would depend on the magnitude of the change between years and the number of families scheduled in each year. The use of the four seasonal comparisons mentioned on page 378 permits us to evaluate this.

It will be remembered that the product of the four season-to-season relatives would be expected to equal 1, if the relatives measure simply a seasonal change, unaffected by a secular trend. If the relatives reflect a secular change, however, their product will be less or greater than 1, depending on whether the secular trend is an increase

¹⁶ The collection of food consumption records was continued through February 1937.

or a decrease. What is more important, if they reflect secular change the sign of the differences will tend to be the same in all three regions. That is to say, if pork consumption were experiencing a secular decline during the period 1934-37, the sign of the product of the relatives minus 1 will be negative in all three regions. If, on the other hand, the differences between the product of the relatives for pork products and 1 are found to have a random distribution, there will be no evidence of secular trend in the data from the present study.

As a somewhat rough test of the effect of annual changes in food consumption on the seasonal relatives, we may therefore test the uniformity among regions of the sign of the product minus 1. If random forces are operating and if a + (plus) difference is as likely as a - (minus) difference, then we should expect the following distribution of foods or food groups by sign of difference in the three regions:

| | | | |
|---|---|---|---------------|
| + | + | + | $\frac{1}{8}$ |
| - | - | - | $\frac{1}{8}$ |
| - | + | + | $\frac{3}{8}$ |
| - | - | + | $\frac{3}{8}$ |

This distribution should be interpreted as meaning that if random forces are operating, the difference between the product of the four relatives and 1 will be found in the case of $\frac{1}{8}$ of all the foods to be + in all three regions; of $\frac{1}{8}$ to be - in all three regions; of $\frac{3}{8}$ to be + differences in two regions, and - in one; and of $\frac{3}{8}$ to be + differences in one region and - in two. On the other hand, if the differences are caused in part by annual changes in consumption, we should expect a considerably higher number of foods with 3+ and 3- differences. The following table shows the actual distribution of foods by sign of difference and the expected number on the basis of the hypothesis of randomness. The chi-square test indicates that the probability

| <i>Expected number of food groups</i> | <i>Actual number of food groups</i> |
|---|---|
| +++ $\frac{1}{8}$ of 60 = 7.5 | 5 |
| ++- $\frac{3}{8}$ of 60 = 22.5 | 21 |
| +-- $\frac{3}{8}$ of 60 = 22.5 | 23 |
| --- $\frac{1}{8}$ of 60 = 7.5 | 11 |
| Total..... | 60.0 60 |

of obtaining in a random sample a discrepancy as large as or larger than that existing between the actual and expected distribution is very high. We conclude therefore that the system of differences can be completely explained on the hypothesis of random forces acting in each of the three regions. In other words, the data do not support the hypothesis that the seasonal indexes reflect secular change.

Adjustment of relatives.—Since the data at hand do not indicate that any marked secular influence exists, the failure of the four suc-

cessive seasonal relatives for any food to multiply across to 1 can be attributed largely to sampling error. It became necessary, therefore, to consider possible ways of adjusting the relatives so that their product would equal 1. This problem is analagous to that which occurs in surveying, when the three angles of a triangle are measured and their sum differs from 180°. It falls within the general class of problems, more frequent in the physical than in the social science, known as adjustment of observations.

The problem in this case is to take four numbers with some known product, say k , and adjust them so that the product of the adjusted figures is 1. At first thought it might seem that an equal percentage adjustment on each relative would satisfy the problem. The four known relatives are of differing reliability however and it would seem reasonable to make the adjustment for each relative somehow dependent on its reliability. In the North, for example, the summer-fall relative was based upon 569 cases while the winter-spring relative was based upon 199. The latter relative is more likely to be in error and should therefore receive the larger adjustment.¹⁷ The relatives presented in table B-7 are those obtained from the adjustment.

¹⁷ The most widely used method for making such an adjustment is the method of least squares. The least square solution in this case implied, however, that the magnitude of the adjustment is a function not only of the reliability of the relative but also of its size, the larger the relative the smaller being the adjustment. In addition the fundamental assumption of the method of least squares, that the quantities to be adjusted are normally distributed is definitely untrue. Theoretically such a situation calls for the application of the method of maximum likelihood, the general method, of which the method of least squares is a special case when the variates are normally distributed. The solution given by this method, however, was far too complicated to lend itself to easy computation. Because of its ease of computation the adjustment finally used was of the form

$$\log R_i = \log r_i - \frac{\log k}{N_i \left(\frac{1}{N_1} + \frac{1}{N_2} + \frac{1}{N_3} + \frac{1}{N_4} \right)}$$

where

i refers to any one stated seasonal comparison, say, spring-summer.

R is the adjusted relative.

r is the unadjusted relative.

k is the product of the four unadjusted seasonal relatives.

N_i is the number of cases on which the i th seasonal comparison is based.

Appendix D

NOTES ON TABLES

General definitions of terms.

Economic family.—An “economic family” as defined for this study consists of two or more persons living together and sharing their economic resources. In most cases, the members of an economic family are related by ties of blood, marriage, or adoption, but in some cases an unrelated member was found to share income and family living. Persons related by blood, marriage, or adoption were not treated as members of the economic family if they lived as boarders and kept their funds separate from family funds, unless they gave a complete record of their incomes and expenditures. Persons who were members of the economic family for an entire year were not necessarily members of the household for the year. A member supported by the family in school, college, or hospital for all or part of the year, or a member working away from home for part of the year, sharing his income with the family for that period and able to report all his expenses for that period would be treated as a member of the economic family but not of the household for the entire year. In computing the number of persons who were part of the economic family for a year, the number of weeks each member had shared his income with the family was listed, the numbers summed, and the total divided by 52. This procedure yielded the number of equivalent persons who had made up the family for 1 year.

Household.—The household has been defined to include the members of the economic family living together in one dwelling, plus roomers and guests sleeping in the family dwelling, plus boarders and guests eating with the family. The number of persons in the household was computed by adding the number of weeks each member of the family had been part of the family’s housekeeping establishment, the number of weeks each boarder, lodger, and guest had been with them, and dividing the total by 52 in order to secure the number of equivalent persons making up the household for 1 year.

Net family income or net money income.—Net family income has been defined to mean the sum of earnings (including net receipts from boarders and lodgers), net rent, interest, dividends, gifts, pensions, insurance annuities received during the schedule year, minus business losses and expenses. The money value of income received in kind,

whether from services of the housewife, use of owned home, or other sources, has not been included in computing income in this investigation. No funds received as a result of the depletion of assets have been treated as income. Similarly, inheritances have not been regarded as income.

Current expenditures.—Throughout the report the term “current expenditures” is used to mean expenditures for ultimate consumer goods, including relatively durable consumption goods. Interest on money borrowed for family use has been included in such expenditures, but savings and investments have not. The time and funds available for the investigation have not made possible the presentation of separate totals distinguishing expenditures for the more slowly consumed, as distinguished from quickly consumed, goods. Indeed, the data on depreciation rates for relatively durable consumer goods are so fragmentary that it would be extremely difficult to do so. Expenditures for such durable goods as automobiles, mechanical refrigerators, and other furnishings and equipment have been classified with expenditures for food and carfare and other quickly consumed goods as “current expenditures,” while money spent for permanent improvements on owned homes and other real estate or as payment on the principal of mortgages has been classified as savings. The total cost of consumer goods purchased on credit was included in current expenditures and the amount of the obligations outstanding at the end of the year was taken into account when computing changes in liabilities over the 12-month period. Money paid out for life-insurance premiums has been classified as savings.

The total obligations incurred in the year covered by the schedule for consumers' goods purchased on credit was included in current expenditures and the amount of the obligation outstanding at the end of the year was taken into account when computing changes in liabilities over the 12-month period. For example, the total amount incurred for an item purchased on the installment plan (original price plus carrying charges) is entered as the amount of the expenditure, though the amount paid in the schedule year may be considerably less than the total contracted for; and the total amount of rent, taxes, etc., falling due in a year are entered as though paid, though they have been paid in part or not at all. The unpaid balances owing at the end of the schedule year on debts contracted during the schedule year are entered as increases in debts on table A-13 of the Tabular Summary. Amounts paid during the schedule year on goods purchased on the installment plan before the beginning of that year are treated as savings. (See “Surplus,” p. 385; “Payment of debts to: Firms selling on installment plan,” p. 400; and “Increase in debts: Payable to firms selling on installment plan,” p. 400.)

Expenditures as entered on tables are purchase price less trade-in allowance, in cases where such trade-in allowances were made, for example, automobile and furniture purchases.

Surplus or deficit.—Surplus or deficit represents the difference between current income and current expenditures. Since the figures on both these amounts as secured by the schedule method are subject to an undetermined error of estimate (see “Balancing difference,” p. 386), the surplus and deficit data were obtained by asking in detail changes in individual asset and liability items over the schedule year. Net surplus or net deficit was computed as the net difference between the funds received during the schedule year not used for current expenditures and the funds made available for family use from sources other than money income. (See Tabular Summary, table A-13, pp. 324-329.) It should be noticed that the emphasis is placed on net rather than gross figures for changes in assets and liabilities. That is, for an individual family, only net entries were made for an individual transaction such as a trade of property involving a net payment of \$500. Thus, the net-change item is more significant than the absolute amount either of increase or decrease in assets or increase or decrease in liabilities.

Surplus.—Surplus, savings, and investment are terms used to mean net decrease in liabilities and/or increase in assets. This figure appears as the net change in assets and liabilities (when the total increase in assets and/or decrease in liabilities is greater than the total decrease in assets and/or increase in liabilities). Money paid on the principal of real estate mortgages or spent for permanent improvements to real estate (such as the addition of a room to a house) has been treated as an increase in assets and hence as investment, as has also money spent for the purchase of stocks and bonds, building and loan shares, and other forms of permanent assets. Money used, for example, for the payment of installment obligations for an automobile purchased prior to the schedule year, is treated as decrease in liabilities and hence as a part of savings. Thus, money used for decreasing the liabilities of a preceding year, as well as that used to increase assets, has been treated as savings.

Deficit.—Deficit or negative savings is the term used to mean net increase in liabilities and/or net decrease in assets. This figure appears as the net change in assets and liabilities (when the total decrease in assets and/or increase in liabilities is greater than total increase in assets and/or decrease in liabilities) and is shown in tables 7, 8, and 9 of ch. 1; and 4, 5, and 6 of ch. 3. Money received through the sale of property, from the settlement or surrender of life-insurance or endowment policies, and repayments by others of the loans made to them have been treated as money resulting from decreases in assets or changes in their form and thus may form part of deficits or negative

savings, but not of money income. Money borrowed either directly or as book credit is a form of increase in liabilities and hence may comprise a part of deficits or negative saving but is definitely not a part of money income.

Inheritance.—Money received by inheritance, essentially a windfall, cannot be treated as income because it is nonrecurring, nor as investment, because it may be spent during the year, nor can it be regarded as a decrease in assets in the same sense as withdrawal of savings or sale of property. Inheritance has, therefore, been treated as an independent item, forming a part of total receipts and coordinate with but not a part of current income and net change in assets and liabilities. It is shown in tables 7, 8, and 9 of ch. 1; 4, 5, and 6 of ch. 3; and A-13 of the Tabular Summary. It includes only cash inheritances received during the schedule year. Inheritances of property not sold during the schedule year are not recorded.

Total money receipts.—The term “total money receipts” has been used to describe total money income plus deficits or net negative savings wherever they occur, plus money received through inheritance. This item is not shown as such in the Tabular Summary but it may be computed by adding for any desired group of families the following items: annual money income, net changes in assets and liabilities where the sign of the net change is minus (—), and inheritance.

Total money disbursements.—The term “total money disbursements” has been used to describe total current expenditures plus surpluses or net savings or investment wherever they occur. This item is not shown as such in the Tabular Summary but it may be computed by adding for any desired group of families the following items: annual current expenditure and net change in assets and liabilities where the sign of the net change is plus (+).

Balancing difference.—The difference between total disbursements and total receipts on any schedule was the balancing difference, and represented discrepancies due to inability of families to recall to the last penny every financial transaction of the year. No schedule was accepted in which this difference was greater than 5 percent of the larger figure. The average balancing difference for all families in the survey was \$1. The average difference in individual cities ranged from nothing to \$24.

Schedule year.—All data shown in the tables are for a 12-month period unless otherwise specified. The data secured from each family apply to the schedule year prior to the visit of the field investigator, ending with any one of four specified quarters: the winter quarter ending February 28, the spring quarter ending May 31, the summer quarter ending August 31, and the fall quarter ending November 30. For the purposes of the revision of the cost-of-living index, it was desired to secure material on seasonal variations in expenditures, and

on this account data on purchases in different quarters were obtained for food, clothing, fuel and light, furniture and furnishings, automobiles and motorcycles, movies, and certain other items.

Income level.—Families whose individual incomes fell within the ranges of \$300 intervals shown in tables were treated as being at the same income level.

Consumption level or economic level.—Families whose total annual current expenditure per equivalent adult male fell within the ranges of \$100 intervals shown in tables were treated as being at the same consumption level or economic level. The terms consumption level and economic level are used synonymously. The consumption level of an individual family is determined by its annual expenditure per unit for the total of all items of family expenditure. The unit used for this purpose is the equivalent adult male. Each member of the family, taking into account age, sex, and activity, is counted as the appropriate decimal equivalent of an adult male. For fuller explanation see chapter 3 of this report and appendix G of Bulletin No. 636, 637 (vol. I or II), 639, 640, or 641.

Annual unit expenditure.—This term is used to mean total yearly family expenditure for all items of current consumption (but not savings) per family member. In counting the number of family members, a moderately active adult male is counted as one unit. Each other member is counted in proportion, with due regard to differences in customary consumption by age, sex, and activity. (See above, "consumption level or economic level;" see also ch. 3 and appendix C; see also appendix G of Bull. No. 636, 637, 639, 640, or 641.)

Averages based on all families.—All averages unless otherwise specified in the table are computed by dividing the appropriate aggregate by the total number of families in the group to which the aggregate applies and not by the smaller number of families in that group actually making the expenditure for or having the indicated item. The average expenditure per family purchasing a given item may be readily computed by dividing the average for all families in the group by the percentage of families purchasing.

In all text tables and graphs, unless otherwise specified, the data are averages for white and Negro families combined. For discussion of the respective weights given to white families and to Negro families in these averages, see appendix C of this report. Separate averages for white families may be consulted in the files of the Bureau of Labor Statistics. Separate averages for Negro families are presented in the tabular summary.

Sales tax.—In 16 of the 42 cities, a sales tax was in effect during all or a part of the period to which the data apply. For the specific cities and coverage of the taxes see appendix A of the regional bulletins.

The amount of tax is included as part of the expenditure item on which it was paid, with the exception of data in Tabular Summary, table A-2, on individual items of food. In this table, the total sales tax on all items of food together is entered as a separate item.

Relief.—For estimates of proportion of families on relief in the respective cities during the period of the survey, see appendix A of the regional bulletins.

Cost of living.—For data on the level of living costs in the respective cities for the period of the survey, see appendix A of the regional bulletins.

Employment.—In general, employment in the cities surveyed was increasing over the period covered by the investigation. The low points of the Bureau of Labor Statistics' indexes of employment and pay rolls in manufacturing for the United States as a whole were reached in July 1932 and March 1933, respectively. This was more than 1½ years preceding the date to which 97 percent of the data apply.

Notes on individual tables—Averages for 42 cities.

TABLES IN CHAPTER 1

TABLES 1, 2, 3.—*Expenditures for groups of items, by income level*

(See tables 7, 8, and 9 of chapter 3 for same data by other classification. See Tabular Summary, table 6, in Bulls. Nos. 636, 637, 639, 640, and 641 for corresponding data for individual cities.)

For the items included in each group of expenditures see table A-2, Food; table A-8, Clothing; table A-4, Housing; table A-5, Fuel, light, and refrigeration; table A-6, Other household operation; table A-7, Furnishings and equipment; table A-9, Automobile and motorcycle purchase, operation, and maintenance, and other transportation; table A-11, Medical care, personal care; table A-10, Recreation; table A-12, Education, vocation, community welfare, gifts, and contributions to persons outside economic family, and other items.

Housing includes water, fuel, light, and refrigeration for families not making payment for these items separately from rent or ownership payments. (See tables A-4 and A-5.)

Percentages are based on rounded dollar averages.

Tables 4, 5, 6.—*Distribution by occupation and family type and average household composition, by income level*

(See tables 1, 2, and 3 of chapter 3 for the same data by other classification. See Tabular Summary, table 5, in Bulls. Nos. 636, 637, 639, 640, and 641 for corresponding data for individual cities.)

For tabulation the classification of occupations was made on the basis of the Works Progress Administration occupational classification. (See appendix C of Bulls. Nos. 636, 637, 639, 640, and 641.)

The *homemaker* is the person reporting herself responsible for the management of the household, or in the case of two-generation families, the wife, of the "head of the family."

Household and economic family are defined on page 383. In this table, a person in the household or economic family for less than a year is treated as the appropriate decimal equivalent of a person.

The equivalent number of persons in the household is computed by adding the total number of weeks spent in the household by each member of the household, and dividing the resulting aggregate by 52 (the number of weeks in a year). Number of equivalent persons in other categories listed in the table are computed in the same manner.

TABLES 7, 8, 9.—*Sources of income, by income level*

(See tables 4, 5, 6 of ch. 3 for same data by other classification. See Tabular Summary, table 5, of Bulls. Nos. 636, 637, 639, 640, and 641 for corresponding data for individual cities.)

Earnings.—Earnings include wages, salaries, tips, industrial bonuses, and commissions. Amounts deducted by employers for pensions, insurance, annuities, etc., are included in earnings, and also entered in table 4 as payment of premiums for insurance policies. If a worker, as for example, in the building trades, pays a helper, the workers' earnings are entered as net, i. e., the pay to the helper is deducted.

Net earnings from boarders and lodgers are gross payments for board and lodging minus the calculated cost of food for boarders. The cost of boarders' food is computed by dividing each family's annual food expenditure by the number of food-expenditure units for all the persons eating in the household; the resulting food expenditure per food-expenditure unit is then multiplied by the number of food-expenditure units for boarders.

Other net rents are gross rents received from tenants less current expenditures, including taxes, paid out by the scheduled family in connection with the rented property.

Pensions and insurance annuities include veterans' pensions, pensions from employers, compensation received under workmen's compensation laws, unemployment benefits from trade-unions, etc., income from annuities purchased, and benefits from sickness, accident, theft, and fire insurance.

Gifts include money received from persons not members of the economic family. Such persons include persons members of the natural but not the economic family.

Other sources of income include net receipts from sale of home produce, winnings from gambling, court settlements, payment for child support, rebates, and dividend checks received on purchases bought through cooperative organizations, etc. In those cases in which a worker away from home received a cash subsistence allowance, the allowance was entered as other money income and the expenditures for meals, lodging, etc., were included in the proper expenditure tables. This case would be distinguished from that in which a salesman, for example, received an allowance for mileage; in such a case the travel expenditure was considered business expense and no entry was made either for expenditure or corresponding income with the exception that net gains on such an account are entered as other money income.

Deductions from income (business losses and expenses) includes nonfamily losses, i. e., net losses on rented property (current expenditures for property minus gross rents received) and current expenditures on any unrented real estate other than own home, etc., and net losses on traveling or subsistence allowances, and any other business expenses.

Nonbusiness losses, i. e., family losses, are not deducted from income but are treated as other family expenditures in table A-12 of the Tabular Summary.

For example, contents of a purse lost, or bail forfeited which had been posted for a friend, are treated as miscellaneous family expenditure.

Surplus or deficit.—See page 385.

Inheritance.—See page 386.

The number of gainful workers per family is the total number of persons gainfully employed at any time during the year. Each person is counted as one regardless of the length of his employment. The definition differs from that of the "gainfully occupied" as used by the census in that a person continuously unemployed throughout the year is not counted as a gainful worker. On the other hand a person is so counted even if his earnings were occasional and he does not necessarily regard himself as regularly in the labor market.

The *chief earner* is the member with the largest money earnings.

TABLES IN CHAPTER 2

The data upon which tables in chapter 2, as well as tables A-15, A-16, and A-17 in the Tabular Summary, are based are limited to the 35 cities which were included in both the 1917-19 and the 1934-36 investigation. These cities are: New York City, Boston, Buffalo, Manchester, Philadelphia, Pittsburgh, Portland, Scranton, Cincinnati, Cleveland, Columbus, Detroit, Grand Rapids, Indianapolis, Milwaukee, Denver, Kansas City, Minneapolis-St. Paul, St. Louis, Salt Lake City, Los Angeles, Sacramento, San Francisco-Oakland, Seattle, Baltimore, Birmingham, Dallas, Houston, Jacksonville, Louisville, Memphis, Mobile, New Orleans, Norfolk-Portsmouth, and Richmond.

The data from white families in these 35 cities were combined for the purpose of studying changes in expenditure patterns in the interval between 1919 and 1934, when money income, family type, and geographic distribution are held constant. The factor of family type was held constant by selecting from the families included in the 1934-36 investigation only those which met the requirements of the earlier study. The following procedure was adopted to eliminate differences between the averages for the two studies, due to differences in income distribution or geographic distribution of the samples. Data from the 1934-36 study within the region were combined directly, that is, the data for each city received a weight in the regional average in proportion to the size of its sample of selected family types in the present investigation. The "all regions" average was computed for each income level by means of regional weights, giving to the data from each region a weight in proportion to the estimated total number of non-relief families of husband and wife and one or more children in all cities with populations over 50,000 in the given region.¹

In computing averages for all families the weight assigned to each income group was derived from the distribution by income of the 1934-36 study of families of the selected types used in this analysis. Thus the averages for all families in the 35 cities for the 1934-36 study represent a composite figure for all families of types eligible according to the rules of the earlier study; this figure reflects the relative importance of each region in terms of population in 1930 of the restricted family types as defined in the earlier study, and the relative importance of each income group in terms of the 1934-36 sample of the families of types eligible according to the rules of the earlier study.

In combining the data from the 1917-19 study for 35 cities, the averages for each city were weighted within each region according to the importance of that city in the 1934-36 sample. The weights used in combining the regional averages

¹ The weighting factors developed on the basis of nonrelief population in all cities over 50,000 (see appendix C) were further reduced in each region by the proportion which families of types excluded from this analysis form of all families, as determined by the present investigation (see ch. 1, table 5).

are the same as those used for the 1934-36 data. Similarly, the relative importance of each income group in the "all families" average was determined on the basis of the 1934-36 sample of family types eligible according to the rules of the earlier study.

It may be convenient to think of the averages presented in table A-17 and text table 3 as being standardized averages based on the same weights. The weights applied to the data from both studies were the proportionate regional population distribution in 1930 and the proportionate income distribution as determined from the 1934-36 study for families including husband, wife, and one or more children.

The averages are thus not averages for cross sections of wage earners and clerical workers in 1917-19 and in 1934-36. A comparison of text tables shows changes in consumption by families of the same general types which are not attributable to changes in money income or geographic location of population. These differences in consumption are presumably caused by other factors, chief among which are changes in tastes and habits as well as in types of commodities offered in the market, and in internal price relationships.

TABLES IN CHAPTER 3

TABLES 1, 2, 3.—*Distribution by occupation and family type and average household composition, by consumption level*

Data presented in these tables are the same as those in tables 4, 5, and 6 of chapter 1, except that the families have been classified by consumption rather than by income level. (See notes on tables in ch. 1, p. 388.)

TABLES 4, 5, 6.—*Sources of income, by consumption level*

Data presented in these tables are the same as those in tables 7, 8, and 9, of chapter 1 except that the families have been classified by consumption level rather than by income level. (See notes on tables in ch. 1, p. 389.)

TABLES 7, 8, 9.—*Expenditure for groups of items, by consumption level*

Data presented in these tables are the same as those in tables 1, 2, and 3 of chapter 1, except that the families have been classified by consumption level rather than by income level. (See notes on tables in ch. 1, p. 388.)

TABLES IN TABULAR SUMMARY

Data for all tables in the Tabular Summary cover 12 months within the period 1934-36. (For exact distribution of cases within this time period, see appendix A, p. 388.)

For most tables in the Tabular Summary, averages are shown for all families (i. e., 14,469 white and Negro families) and for 1,566 Negro families. Separate averages are not presented for 12,903 white families because in almost all instances they are nearly the same as the averages for all families and at upper income and consumption levels are practically identical. Averages for Negro families are, however, substantially different. The data for white families received a weight of 95.7 percent of the total in the computation of the averages for both color groups combined. Separate averages for the white families are available in the files of the Bureau of Labor Statistics and may be consulted there upon request.

TABLE A-1.—*Distribution of families, by consumption level and income level*

Families have been classified by consumption level according to the amount of current expenditures per expenditure unit, a measure which takes into account

total family expenditure and family size and composition. The explanation of this measure and its use will be found on pages 362-366.

Families have been classified by income level according to the net family income, i. e., total family income minus nonfamily losses and business expense.

TABLE A-2.—*Food expenditures, by consumption level*

The figures for average annual expenditures for food exclude the computed cost of food consumed by boarders.

For the method of obtaining the number of food-expenditure units see appendix G of Bulletin No. 636, 637, 639, 640, or 641.

Meals bought and eaten away from home includes tips.

Candy, ice cream, drinks, etc., bought and eaten away from home includes expenditure for all between-meal food and drink consumed away from home.

In order to avoid overburdening the housewives who cooperated in the study the details of food purchases were requested only for the week preceding the agent's visit. In most cities the field work extended over more than one season. The differences between the averages secured in the several quarters in such instances reflect not only seasonal differences in food purchases, but also accidental differences in the economic level and the national backgrounds of the families in the subsamples interviewed in the different quarters. It was therefore decided to publish in full for each city only the estimates for that season in which data were secured from the largest number of families.

The number of equivalent full-time persons shown in table A-2 is obtained by counting the total number of persons eating 21 meals at home during the week as the appropriate decimal equivalent of a person. A lunch prepared at home but carried and eaten away from home is included as a meal eaten at home.

The quantities and expenditures entered in table A-2 are for all food purchased for use by the household at home or prepared at home to be taken out during the week, including that for boarders, guests, and servants.

Data were obtained for each of the following items—"number of families purchasing," "number of families using," "average quantity purchased," "average quantity used,"—as well as "expenditure." Since the quantities purchased and quantities used in 1 week were in the great majority of cases identical, only data on quantities purchased are presented in table A-2; these figures may be compared with the figures on expenditure.

If comparisons are made between expenditures for quantities of foods at different economic levels, it should be noted that the composition of the families changes from one level to another. There are in general a larger proportion of adults at the higher economic levels. Since human needs for and customary consumption of various specific foods vary considerably for persons of different age and sex and occupation, it becomes impossible to make a strict comparison of food consumption with needs at the different economic levels. Thus the needs for carbohydrates, protein, vitamins, etc., increase in differing ratios for different sex-age groups; children's need for milk is approximately twice as great as that for adults, while the need of heat-producing foods (starches and sugars) of adults is about twice as great as that of children. Children's meat consumption varies from that of adults at a still different rate. In order to secure figures on quantities of and expenditures for individual foods purchased which would provide a reasonably satisfactory basis for comparison and yet not present a misleading appearance of refinement, data on family purchases of individual foods have been converted to a per capita basis.

Expenditures or quantity per food expenditure unit may be computed by multiplying the average expenditure or quantity per person shown by the average number of persons per family and dividing the product by the average number of

food-expenditure units per family. However, in interpreting such results, the factor pointed out in the preceding paragraph must be considered, namely that a single food relative scale cannot be correctly descriptive of needs of persons of different sex and age for varying types of specific foods.

In considering quantities purchased it must be remembered that "pounds" are a measure of weight only, not of nutritional equivalence.

TABLE A-3.—*Housing facilities, by consumption level*

The facilities described in this table apply to the dwelling occupied by the family at the end of the schedule year, and which may or may not have been the family's dwelling unit during the entire schedule year. No attempt was made by the field agents to determine whether or not a facility met any defined standard either as to quality or as to state of repair.

Average monthly rental rate is the rental rate for the house inhabited by the family at the end of the schedule year. (Note that this rate is not necessarily the same as that shown in table A-4, Housing expenditures, which is the average rate paid throughout the year.)

A *detached house* is free, standing with open space on all sides; a *semidetached* house has open space on three sides; a *row* house has open space on two sides; a *two-family* house is one designed for occupancy by two families, one above the other.

Multiple dwelling.—A building designed for occupancy by three or more families has been classed as a multiple dwelling.

Garden space is defined as space actually devoted to a garden or to a lawn on the premises or belonging to the dwelling.

TABLE A-4.—*Housing expenditures, by consumption level*

The type and amount of expenditure by a family for housing necessarily varies with type of tenure, dwelling, and manner of payment for heating. Separate sections of the table are therefore presented for families who can be classified into homogeneous groups with respect to housing expenditures. These are: II, "Home owners"; III, "House renters"; IV, "Apartment renters with heat included in rent"; V, "Apartment renters with heat not included in rent." Families whose housing arrangements changed during the year are not shown separately, but are included in section I, "All families in survey." Section I therefore includes families shown in sections II, III, IV, and V, and families with the following housing arrangements: Owning a principal home during part of the year and renting a principal home during part of the year; having as a principal home a house for a part of the year and an apartment for a part of the year; renting as principal home an apartment with heat included in rent for a part of the year and an apartment with heat not included in rent for a part of the year.

A *vacation home* is one which the family has for vacation purposes, and owns simultaneously with its principal home.

Investment in home includes down payments, payment of principal on mortgages, and permanent improvements (not repairs) on home.

In cases where the home owned and occupied by the family was a two-family house, only that portion of the investment or expenditure which applied to the owner's own living quarters has been included under "Average amount invested" or "Average current housing expenditure." The proportions used in making this allocation were based on the comparative monthly rental values of the two dwellings under consideration. The amount of housing expenditure allocated to the rented portion of the house was deducted from the gross rent received from the

tenant to arrive at "Other net rents" (tables 7, 8, and 9 in ch. 1; 4, 5, and 6, in ch. 3; and Tabular Summary, table A-16). The amount of the investment allocated to the rented portion of the house was entered as "Investment in other real estate" (table A-13).

Taxes.—Amounts due on "taxes" or "rent" are entered under these respective headings even if unpaid at the end of the schedule year. The amounts unpaid at the end of the schedule year are also entered in table A-13 as "Increase in debts: Other debts."

Fire insurance and liability insurance.—No attempt was made to prorate payments for previous or coming years. The total amount paid during the year was considered current expenditure.

Rent.—The rent reported covered the use of such facilities as heat, light, furniture, and water when these were provided by the landlord.

Families living in rented homes and subrenting portions as apartments were scheduled provided there were separate meters for gas and electricity, that heat costs could be estimated, and that not more than two families (including the scheduled family) had dwellings there. In such cases only that amount of the rent, operating expenditures, and expenditure for repairs which applied to the portion of the house occupied by the scheduled family was entered. The remaining expenditures for rent, operating, and repairs were deducted from the gross rent received from the tenant to arrive at "Other net rents" (tables 7, 8, and 9 in ch. 1; 4, 5, and 6 in ch. 3; and Tabular Summary, table A-16. The proportions used in allocating housing expenditure between the two families were based on the comparative rental rates of the two dwellings.

No attempt was made to allocate the cost of space rented to roomers.

Concessions are defined as the money value of rent given free by the landlord for a short time as an inducement to the family to rent the living quarters or to offset the expense of moving.

Apartments are defined as dwellings in multiple dwellings or in two-family houses designed for occupancy by two families, one above the other. (See notes on table A-3, p. 393.) A dwelling consisting of rooms set apart for the use of the scheduled family within a house originally designed for occupancy by one family was also classed as an apartment.

Rooms.—In the count of the number of rooms, dining rooms, living rooms, bedrooms, libraries, sewing rooms, kitchens, kitchenettes, and enclosed porches are included. Halls, closets, storerooms, pantries, open porches, laundries, alcoves, rooms used for business purposes, dinettes, and bathrooms are not included.

TABLE A-5.—*Fuel, light, and refrigeration expenditures, by consumption level*

The type and amount of expenditure by a family for fuel, light, and refrigeration necessarily vary with type of dwelling and manner of payment for heating. Separate sections of the table are therefore presented for families whose expenditures for fuel, light, and refrigeration may be considered homogeneous. Families whose type of dwelling or arrangement for payment for heating changed during the year are not shown separately but are in section I, "All families in survey." Section I therefore includes families shown in sections II, III, IV, and V and families with the following arrangements for type of dwelling or payment for heating: having a house part of the year and an apartment for part of the year; having heat included in rent or ownership payments during part of the year and not so included during part of the year; renting a home for part of the year and owning a home for part of the year.

It should be noted that several items listed in this table might have been used for purposes other than heating, cooking, lighting, and refrigeration. For instance, electricity is used for radios, curling irons, etc.; gasoline is used for cleaning.

TABLE A-6.—*Household operation expenditures other than for fuel, light, and refrigeration, by consumption level*

Water rent includes only water rent paid separately from rent for dwelling.
Telephone includes both subscription and pay-station costs.
Domestic service includes maid service, laundress, furnace man, etc.
Household paper includes toilet paper, wax paper, shelf paper, etc.
Stationery, pens, pencils, ink.—Expenditures for school supplies are entered in table A-12 under "Formal education."
Insurance on furniture is generally paid for a 3-year period. The entire expenditure was entered without regard to the period covered.
Interest on debts does not include interest paid on mortgages on home (table A-4).
Other items includes shoe polish, candles, clothespins, clotheslines, grass cutting, snow shoveling, and tips to maids, janitors, elevator boys, and garbage collectors, etc.

TABLE A-7.—*Furnishings and equipment expenditures, by consumption level*

For the method of entry of expenditures for items bought on the installment plan and with trade-in allowances see page 400.

For computation of averages other than those presented in this table, for example, "average number of articles purchased per family purchasing" or "average expenditure per family purchasing," calculations similar to those outlined for table A-8 can be made (see p. 396).

Textile furnishings: Other.—Includes paid help for making curtains, furniture covers, etc., and yard goods used in making home furnishings.

Miscellaneous equipment: Other.—Includes paint and lumber for repair of household equipment, play pens for children, and typewriters.

Note that radios are not classed as "Furnishings and equipment" but as "Recreation," table A-10.

TABLE A-8.—*Clothing expenditures, by consumption level*

All figures in table A-8 with the exception of those in section I are based upon data for persons dependent on family funds for 52 weeks. Expenditures for persons dependent on family funds for less than 52 weeks are not shown in the sections for different sex and age groups but are included in the total shown in section I. These expenditures have been excluded from the detailed sections for the reason that clothing expenditures for a person dependent on family funds for only part of the year would be unrepresentative, since the family might buy all or none of the year's clothing supply for that person during the period he was dependent on family funds.

In addition to the data shown in the clothing table, the following totals and averages, if desired, may readily be computed from the data in the table:

1. Average number of articles purchased per family having members in the designated group.
2. Average expenditure per article per family having members in the designated group.
3. Average price paid per article purchased.
4. Average number of articles purchased per family (all families).
5. Average expenditure per family (all families).

(1) To obtain the average number of articles purchased per family having members in a designated sex and age group at a given economic level, divide the total number of articles purchased in that group by the number of families in the group. For example, using figures on number of felt hats purchased for men 18 years of age and over:

| | |
|--|---------|
| a. Total number of families..... | 14, 469 |
| b. Number of families having men 18 years of age and over_ | 13, 644 |
| c. Number of men 18 years of age and over..... | 16, 508 |
| d. Average number of men per family having men..... | 1. 21 |

Hats (felt):

| | |
|--|---------|
| e. Average number of articles per person (all persons)..... | 0. 53 |
| f. Average expenditure per person (all persons)..... | \$1. 69 |
| g. Total number of hats purchased ($e \times c$)..... | 8, 749 |
| h. Average number of hats per family in the group ($g \div b$).. | 0. 64 |

(2) To obtain the average expenditure per article per family having members in a designated sex and age group at a given economic level, divide the total expenditure per article by the number of families in the group. For example, using the same figures given above:

| | |
|--|---------------|
| i. Total expenditure for hats by the group ($f \times c$)..... | \$27, 898. 52 |
| j. Average expenditure for hats, per family in the group ($i \div b$) | 2. 04 |

(3) To obtain the average price paid per article purchased divide the total expenditure for a given article for a given sex and age group at a given economic level (as computed in accordance with the instructions in paragraph (2) above) by the total number of articles purchased (as computed in accordance with the instructions in paragraph (1) above). For example, using figures shown above:

| | |
|--|---------------|
| i. Total expenditure for hats by the group ($f \times c$)..... | \$27, 898. 52 |
| (Note this total has already been computed.) | |
| g. Total number of hats purchased ($e \times c$)..... | 8, 749 |
| (Note this total has already been computed.) | |
| k. Average price paid per article purchased ($i \div g$) | \$3. 19 |

(4) To obtain average number of articles purchased per family (all families) at a given economic level, divide the total number of articles purchased by all families at that economic level. For example, using the same figures:

| | |
|--|--------|
| g. Total number of hats purchased..... | 8, 749 |
| l. Average number of hats per family ($g \div a$)..... | 0. 60 |

(5) To obtain average expenditure per family (all families) at a given economic level, divide the total expenditure for the given article by all families at that economic level. For example, using the same figures:

| | |
|--|---------------|
| i. Total expenditure for hats by the group ($f \times c$)..... | \$27, 898. 52 |
| m. Average expenditure for hats per family ($i \div a$)..... | 1. 93 |

Section I.—For method of computation of *number of clothing expenditure units per family* see appendix C, page 363. This computation is based on all members of the economic family, whether or not they were dependent on the family fund for 52 weeks.

Ready-made clothing, dry cleaning, and accessories, includes all items listed in sections III through XI for persons dependent on family funds for 52 weeks plus such expenditures for persons dependent on family funds for less than 52 weeks.

Yard goods and findings.—Findings include thread, needles, scissors, buttons, etc.

Clothing received as gifts includes neckties, stockings, etc., received as Christmas and birthday gifts from persons outside the economic family. It also includes second-hand clothes given to the family.

Expense for uniforms, etc., for work are included in clothing expenditures (not as vocational expense in table A-12 nor as losses or business expense in tables 7, 8, and 9 in ch. 1; 4, 5, and 6 in ch. 3; and Tabular Summary table A-16).

Section II.—The figures in section II are based on data only for persons dependent on the family funds for 52 weeks.

Sections III through XI.—In these sections the figures are based on data only for persons dependent on the family funds for 52 weeks. *Total* for each sex and age group does not include expenditures for yard goods and findings and paid help for sewing. These are presented only in section I for all sex-age groups combined.

Boys: Play suits.—Are heavy suits for children's outdoor wear.

Men and Boys: Shoes, work.—Are shoes for heavy work, not, for example, shoes worn to work by a white-collar employee.

Men and Boys: Shoes, other.—Includes bedroom slippers.

Men and Boys: Accessories.—Includes belts, suspenders, collar buttons, shoestrings, etc.

Men and Boys: Other.—Includes jewelry and watches, and rental charges for uniforms and aprons. In cases where rental and laundering charges for uniforms and aprons could not be separated, the entire amount is entered here.

Women and Girls: Dresses, cotton, house.—Are defined as cotton dresses bought for housework.

Women and Girls: Accessories.—Includes hairpins, hairnets, belts, sanitary belts, dress ornaments, etc.

Women and Girls: Other.—Includes jewelry and watches, and rental charges for uniforms and aprons. In cases where rental and laundering charges for uniforms and aprons could not be separated the entire amount is entered here.

TABLE A-9.—*Transportation expenditures, by consumption level*

The expenditure shown for purchase of automobiles and motorcycles is the purchase price less allowances for the trade-in of old cars and includes carrying charges for installment purchases.

Rent of automobile and/or motorcycle includes expenditures for gasoline, oil, etc., for a vehicle not owned by the family. It usually covered payment to a neighbor for rides to work in his car, or payment for gasoline and oil for operation of a borrowed car.

Other transportation expense includes dues for membership in automobile clubs.

TABLE A-10.—*Recreation expenditures, by consumption level*

Cameras, films, and photographic equipment includes cost of films and developing.

Athletic equipment and supplies does not include clothes for sports. Expenditures for sport clothes are entered in table A-8.

Pets (purchase and care) includes dog licenses and food purchased especially for pets.

Entertaining: In home, except food and drinks includes bridge prizes, etc.

Other recreation includes amusement park and dance hall admissions, 1-day boat excursions, losses at cards, gambling and betting, cost of lottery tickets, Christmas-tree decorations, expenditures for hobbies not elsewhere classified, admission to fairs, spending money assigned to individual family members of which no account could be given.

TABLE A-11.—*Medical care expenditures and personal care expenditures, by consumption level*

Medical care.—Frequently families knew definitely the total expenditure incurred for an illness but were not sure of the correct allocation among such items as physicians' services, hospital room, operating-room charges, and medicines. Whenever possible flat-rate charges for such services as obstetrical care or tonsillectomy were prorated among the services received. Where information for such prorating could not be furnished, the entire charge was entered as expenditure for general practitioner, specialist, or clinic, as the case might be. Therefore expenditures for total medical care are probably more accurate than expenditures for individual items of medical service.

Specialist and other practitioner includes heart specialists, pediatricians, eye, ear, nose, and throat specialists, osteopaths, chiropractors, midwives, Christian Science practitioners, etc.

Medicines and drugs includes the cost of filling prescriptions, home remedies, patent medicines, adhesive tape, bandage, etc. Cod-liver oil was not entered here but was classified as a food. (See table A-2.)

Eyeglasses includes the cost of examination when the examination was given by the same person or firm from whom glasses were purchased.

Medical appliances includes hot water bottles, crutches, etc.

Accident and health insurance.—When accident and health insurance premium payments are included with payments for life insurance and the life insurance portion is considered the greater, the expenditures are not entered in table A-11 but in table A-13 under "Payment of premiums for insurance policies: Life insurance."

Other medical care includes expenditures for X-ray, operating room, blood transfusions, circumcision, etc.

Personal care services.—A combination beauty or barber service charge was prorated among the services supplied.

Other waves includes marcel, water, or finger wave.

Other personal care services includes facial treatments, massage, etc.

Toilet soap does not include laundry soap used for personal care.

Tooth powder, tooth paste, mouth washes does not include soda and salt used for the cleaning of teeth.

Cosmetics and toilet preparations includes paper handkerchiefs and sanitary napkins as well as face powder, rouge, perfume, etc.

Under "Brushes, razor blades, and other toilet articles" are included compacts and mirrors.

TABLE A-12.—*Formal education, vocation, community welfare, gifts and contributions, and miscellaneous expenditures, by consumption level*

Formal education

Expenditures for *members away from home* include tuition and school supplies but not the cost of board and lodging or school uniforms for members attending school away from home.

Expenditures for *members at home* include tuition, books, stationery and supplies, fees for music and dancing lessons, etc., paid for by the economic family.

Vocation

Union dues or fees.—Payments to trade-unions with life insurance plans, where dues and life insurance premium payments cannot be separated, are entered on table A-13 as "Payments of premium for insurance policies: Life insurance."

Other items of vocational expense include chauffeurs' licenses, tools, fees to employment offices, etc.

Community welfare

Taxes.—Does not include taxes on owned home (see p. 394) or on other real estate (see p. 394), sales taxes (see p. 387), or indirect taxes.

Gifts and contributions

This section includes only gifts to persons not members of the economic family. Gifts to organizations or institutions are not included, but are listed under "Community welfare."

Christmas, birthday, etc., gifts includes money, gifts, and purchase price of items given to nonmembers of the economic family.

Support of relatives includes money sent to relatives whether living in the United States or in foreign countries. It also includes contributions to the funeral expense of a relative not a member of the economic family.

Miscellaneous expenditures

Losses includes only family or nonbusiness losses. Examples of such losses are payment of notes of personal friends endorsed by members of the economic family; bail forfeited which had been posted for a friend; premiums paid during the schedule year on insurance or annuities forfeited through failure to keep policies up to date; accidental loss of cash; payments on items bought on the installment plan and lost for nonpayment on installments, without recompense for amounts paid. Business losses are deducted from family income, see page 389.

Other includes dues and contributions to political organizations, expenses for marriage licenses, christenings, bail, fines not connected with traffic violations, etc.

TABLE A-13.—*Disposition of money received during the schedule year not used for current family expenditure and funds made available for family use from sources other than family income, by consumption level*

In these tables only the cash or credit changes in assets or liabilities as shown in transactions during the schedule year are entered. That is, purchase of a share of stock is entered as "Increase in assets: Investment in: Stocks and bonds," but increase in the value of a share owned but not sold during the year is not recorded.

For each individual family only the net amount of the change in any individual item, where the items correspond in the two tables, is entered on the schedule. For instance, if a family deposits \$200 in a savings account during the year and withdraws \$250, an entry of \$50 is made under "Decrease in assets: Reduction in cash: In savings account," and no entry is made under "Increase in assets: Increase in cash: In savings account." The aggregate upon which the average for the item "Decrease in assets: Reduction in cash: In savings account," in table A-13 is based is then the sum of the net reductions of savings account balances of all families having net reductions in their savings account balances. Similarly, the aggregate upon which the average for the item "Increase in assets: Increase in cash: In savings account" is based is the sum of the net increase in savings account balances of all families having net increases in their savings account balances.

A transaction affecting two different items, such as the payment of a mortgage and the receipt of a loan with which to make the payment, is generally not entered

as a single net amount, but the total amounts of both the payment and the loan are entered separately.

It should be noted that not all items in the two sections of the table correspond. Payments of premiums on annuities or insurance policies are listed under "Average amount of funds disposed in: Increase in assets." The corresponding item, receipts in the form of annuities, is not listed under "Average amount of funds received in form: Decrease in assets," but is entered in tables 7, 8, 9 of chapter 1 and tables 4, 5, 6 of chapter 3 under "Income from pensions and insurance annuities." Money from the sale of goods and chattels is entered in table A-13, but purchases of goods and chattels are entered in the appropriate expenditure tables. Money from inheritances is entered in table A-13, but contrasting payments by the family scheduled (bequests to nonmembers) are listed under current expenditures as "Gifts and contributions" (table A-12).

Investment in: Improvement in own home includes permanent improvements such as the addition of a porch or room, or installation of wiring for electricity. Repairs and replacements are not considered improvements, and are entered in table A-4 as current housing expenditures.

Investment in: Other real estate including real estate mortgages includes both improvements made on and purchase of real estate other than owned home. This item also includes purchase by the scheduled family of real estate mortgages.

Payments of premiums for insurance policies includes amounts deducted from wages for company insurance; trade-union dues when these entitled the payer to insurance benefits; payments to other organizations when they entitled the payer to insurance benefits; payments for combined life and sickness and disability insurance when the amounts assignable to sickness and disability insurance are considered the smaller part of the total; "burial insurance" and payments to burial societies; and payments for life-insurance premiums for persons not members of the economic family.

Increase in outstanding loans to others includes increase in loans to any persons not members of the economic family.

Payment of debts to: Firms selling on installment plan includes only payments for purchases made prior to the beginning of the schedule year. The entire amounts due for goods purchased on installment during the schedule year are entered in the appropriate expenditure tables.

Payment of debts to: Individuals includes payment of debts incurred prior to the schedule year to tradesmen, physicians, landlords, and other persons.

Payment of debts to: Other includes payment of debts incurred prior to the schedule year on charge accounts, taxes, assessments, etc.

Sale of property: Goods and chattels does not include articles "traded in" on the purchase. When, for instance, an allowance was made for the trade-in of an old icebox in the purchase of a refrigerator, the amount of the allowance is not entered in any of the tables and the expenditure shown for the refrigerator (in table A-7) is the price less the allowance. The same procedure was followed for automobiles, radios, and other items for which articles were "traded in" for credit.

Increase in liabilities includes debts incurred during the schedule year even though these were later wiped out by bankruptcy proceedings.

Increase in debts: Payable to firms selling on installment plan includes balances due at the end of the schedule year on goods purchased on installment during the schedule year. For example, if a family incurred a bill of \$250 during the schedule year for a suite of furniture purchased on the installment plan and paid installments totaling \$150 during the year, having a balance still owing of \$100 at the end of the schedule year, the following entries would appear: In table A-7, current expenditure for furniture suite, \$250; in table A-13, increase in debts payable to firms selling on installment plan, \$100.

Increase in debts: Payable to individuals includes unpaid debts incurred during the schedule year to tradesmen, physicians, landlords, and other persons.

Increase in debts: Other debts includes unpaid debts incurred during the schedule year on charge accounts, taxes, assessments, etc.

Inheritance.—See page 386.

Averages for 42 cities, grouped into 6 regions

TABLE A-14.—*Summary of income and expenditures, by income level*

The items here presented by regions are the same as those presented in chapter 1 for the 42 cities combined. (For definitions of terms in table A-14, see notes on tables inch. 1, p. 388.) The same data for each city separately are presented in Tabular Summary, tables 5 and 6, in Bulletins Nos. 636, 637, 639, 640, and 641.

In calculating the regional averages, the data from each color group within each region were pooled and averaged, and the averages for each color group combined with population weights to secure an average for "all families" for the region. (See appendix C, p. 369 for population weights.) That is, the data from the white families in each city received a relative importance in the regional average in proportion to the size of the white sample taken in that city. Similarly the data for Negro families have been pooled, the figures secured in each city receiving an importance in the regional average relative to the size of the Negro sample taken in that city. In the regional average for white and Negro families combined, the data for each color group were weighted in accordance with the proportion of total white and Negro population in all cities over 50,000 within the region. (See appendix C, p. 369.)

Averages for 35 cities

TABLE A-15.—*Distribution of families of types comparable with those studied in 1917-19, by consumption level and income level*

TABLE A-16.—*Description of families studied and sources of income of families of types comparable with those studied in 1917-19, by income level*

TABLE A-17.—*Expenditures of families of types comparable with those studied in 1917-19 for groups of items, by economic level*

(See table A-1 and ch. 1, tables 1-9, inclusive, for same data for all families in present study)

Since the rules for inclusion of families in the 1917-19 study differed from those in the 1934-36 study, data for the family types in the latter study most nearly meeting the eligibility requirements of the former study are presented in these tables to facilitate comparison. Data for families of the following types are included: Man, wife, and one child; man, wife, and two to four children; man, wife, and five or more children; man, wife, and children and adults (four to six persons); and man, wife, children, and adults (seven or more persons). (See notes on tables on ch. 2, p. 390.)

TABLE A-18.—*Average annual per capita quantity of food purchased for consumption at home by white wage earners and clerical workers: families of man, wife, 1 child under 16, with and without others*

For families studied in 1934-36 only those meeting the eligibility requirements of the 1917-19 study are presented in this comparison of quantities of food consumed. The data for 1917-19 were obtained from the original tabulations of that study.

List of Appendix Tables

| | Page |
|---|------|
| TABLE B-1.—Percentage distribution of schedules, by periods to which data apply | 358 |
| B-2.—Relative food expenditures for persons of different age, sex, and occupation | 363 |
| B-3.—Relative clothing expenditures for persons of different age, sex, and occupation | 364 |
| B-4.—Sample code sheet | 365 |
| B-5.—Population weights used for combining data on money receipts and disbursements, and other measures of consumption, in 42 cities into composite averages representative of employed wage earners and clerical workers in all cities of over 50,000 population | 369 |
| B-6.—Illustrative computation of average weekly purchase for the entire year in Portland, Maine, for specified foods on the basis of weekly consumption in the spring | 372 |
| B-7.—Relatives of change in quantity of specified foods or food groups between successive seasons, by region | 375 |
| B-8.—Number of pairs of food consumption records used, by region and seasonal comparison | 379 |

