

---

---

STUDY OF CONSUMER PURCHASES  
URBAN SERIES



# Family Expenditure in Chicago, 1935-36



*Bulletin No. 642*

VOLUME II

UNITED STATES DEPARTMENT OF LABOR  
BUREAU OF LABOR STATISTICS

in cooperation with  
WORKS PROGRESS ADMINISTRATION

---

---

UNITED STATES DEPARTMENT OF LABOR

*Frances Perkins, Secretary*

BUREAU OF LABOR STATISTICS

ISADOR LUBIN,  
*Commissioner*

SIDNEY W. WILCOX,  
*Chief Statistician*

A. F. HINRICHES,  
*Chief Economist*

HUGH S. HANNA,  
*Chief, Editorial and Research*

---

STAFF FOR THE STUDY OF CONSUMER PURCHASES: URBAN SERIES

FAITH M. WILLIAMS,  
*Chief, Cost of Living Division*

A. D. H. KAPLAN,  
*Director*

BERNARD BARTON, Associate Director,  
for Tabulation

MILDRED PARTEN, Associate Director,  
Sampling and Income Analysis

J. M. HADLEY, Associate Director,  
Collection and Field Tabulations

MILDRED HARTSOUGH, Analyst,  
Expenditure Analysis

A. C. ROSANDER, Statistician,  
Tabular Analysis

ERIKA HARTMANN WULFF, Assistant  
Director for Sampling

LEROY CLEMENTS, SYBIL LOUGHEAD,  
and ERIKA HARTMANN WULFF, Metro-  
politan Supervisors

MARJORIE S. WEBER, Associate Analyst  
in preparation of manuscript

---

UNITED STATES DEPARTMENT OF LABOR

Frances Perkins, *Secretary*

BUREAU OF LABOR STATISTICS

Isador Lubin, *Commissioner*

in cooperation with

WORKS PROGRESS ADMINISTRATION

+

# Family Income and Expenditure in Chicago, 1935-36

VOLUME II

Family Expenditure

+

Prepared by

A. D. H. KAPLAN, FAITH M. WILLIAMS

and MILDRED HARTSOUGH



*Bulletin No. 642*

UNITED STATES

GOVERNMENT PRINTING OFFICE

WASHINGTON : 1939

---

STUDY OF CONSUMER PURCHASES: URBAN SERIES

---

For sale by the Superintendent of Documents, Washington, D. C. . . . . Price 30 cents



# CONTENTS

---

	Page
PREFACE .....	vii
CHAPTER I.—Introduction .....	1
CHAPTER II.—The family balance sheet .....	12
CHAPTER III.—Food .....	22
CHAPTER IV.—Home maintenance .....	31
CHAPTER V.—Clothing and personal care .....	45
CHAPTER VI.—Transportation .....	55
CHAPTER VII.—Minor categories of expenditure .....	67
CHAPTER VIII.—Surplus and deficit items .....	84
CHAPTER IX.—Summary .....	95
TABULAR SUMMARY .....	107
APPENDIX A.—Chicago sampling procedure .....	205
APPENDIX B.—Schedule form and glossary .....	215
APPENDIX C.—Communities and racial groups surveyed by the Study of Consumer Purchases .....	240
APPENDIX D.—Analysis of expenditures by families of given type, occu- pational group, and income .....	243
APPENDIX E.—Variability in family expenditures .....	250

## List of Text Tables

### *Chapter I*

TABLE 1.—Distribution of adjusted family living .....	5
2.—Distribution of money value of current family living, by major groups .....	6
3.—Distribution of money expenditures for current family living, by major groups .....	11

### *Chapter II*

TABLE 4.—Average money income and money expenditures for current family living .....	12
5.—Average net surplus and deficit .....	14
6.—Average total money expenditures and net surplus or deficit (—), by occupational group .....	17
7.—Average total money expenditures and net surplus or deficit (—), by family type .....	19

### *Chapter III*

TABLE 8.—Average money expenditures for food .....	24
9.—Average money expenditures for food away from home .....	25
10.—Average money expenditures for food, by occupational group .....	26
11.—Average money expenditures per meal per equivalent adult, by occupational group .....	27
12.—Average money expenditures for food, by family type .....	28
13.—Percentage of total money expenditures devoted to food, by family type .....	29
14.—Rank comparison, by family type, of (A) the average money expenditure for food per family and (B) average money expenditures per meal per equivalent adult .....	29

*Chapter IV*

	Page
TABLE 15.—Average money expenditures for home maintenance.....	31
16.—Housing: Average money expenditures and average money value.....	34
17.—Average money expenditures for household operation.....	35
18.—Housing: Average money expenditures and average money value, by occupational group.....	37
19.—Average money expenditures for household operation, by occupational group.....	39
20.—Average money expenditures for furnishings and equipment, by occupational group.....	39
21.—Average money expenditures for home maintenance, by occupational group.....	40
22.—Housing: Average money expenditures and average money value, by family type.....	41
23.—Average number of persons per room, by family type.....	42
24.—Average money expenditures for furnishings and equipment, by family type.....	43
25.—Average money expenditures for home maintenance, by family type.....	44

*Chapter V*

TABLE 26.—Average money expenditures for clothing and personal care..	45
27.—Average money expenditures for clothing and personal care as a percentage of total money expenditures, by occupational group.....	49
28.—Average money expenditures of husbands and wives for clothing, by occupational group.....	50
29.—Average money expenditures of husbands and wives for personal services, by occupational group.....	51
30.—Average money expenditures for clothing and personal care as a percentage of total money expenditures, by family type.....	52
31.—Average clothing expenditures of husbands and wives as a percentage of total clothing expenditures, by family type..	54

*Chapter VI*

TABLE 32.—Average money expenditures for total transportation.....	55
33.—Average money expenditures for automobile purchase and operation, per family reporting such expenditures.....	57
34.—Average money expenditures for transportation, by occupational group.....	59
35.—Average money expenditures for automobile operation and purchase, per family reporting, by occupational group.....	61
36.—Proportion of families owning automobiles, by occupational group.....	61
37.—Average money expenditures for transportation, by family type.....	63
38.—Proportion of families owning automobiles, by family type..	64
39.—Average money expenditures for automobile operation and purchase, per family reporting, by family type.....	65

*Chapter VII*

	Page
TABLE 40.—Average money expenditures for the minor categories as a percentage of total money expenditures.....	67
41.—Percentage distribution of families according to the amount of money expenditure for medical care.....	69
42.—Distribution of money expenditures for medical care.....	71
43.—Distribution of money expenditures for contributions and personal taxes.....	76
44.—Average money expenditures for the minor categories, combined, by occupational group.....	77
45.—Average money expenditures for the minor categories, combined, by family type.....	81

*Chapter VIII*

TABLE 46.—Component items making up surpluses and deficits.....	86
47.—Average insurance premiums paid as a percentage of average money income and of all surplus items.....	87
48.—Increases and decreases in amounts due on installment purchases.....	89
49.—Surplus and deficit items at selected income intervals, by occupational group.....	90

*Chapter IX*

TABLE 50.—Percentage distribution of families according to total money value of current family living.....	96
51.—Expenditures for food, clothing, and housing, combined: Average amounts and percentage of average total expenditures and of average adjusted income.....	98
52.—Expenditures for automobiles, recreation, and household help, combined: Average amounts and percentage of average total expenditures and of average adjusted income.....	99
53.—Distribution of adjusted family income.....	104

**List of Figures**

FIGURE 1.—Family types for expenditure study.....	3
2.—Expenditure patterns of Chicago families, 1935-36.....	7
3.—Percentage of families at successive income levels having surplus and deficit, in 1 year, Chicago, 1935-36.....	16
4.—Food as a percentage of total money expenditures, at selected income levels, Chicago, 1935-36.....	23
5.—Housing as a percentage of total expenditures, at selected income levels, Chicago, 1935-36.....	33
6.—Clothing as a percentage of total money expenditures, at selected income levels, Chicago, 1935-36.....	47
7.—Transportation as a percentage of total money expenditures, at selected income levels, Chicago, 1935-36.....	56
8.—Specified categories as a percentage of total money expenditures, at selected income levels, Chicago, 1935-36.....	70
9.—Sources and disposition of funds used for family living, in 1 year, at selected income levels, Chicago, 1935-36.....	93
10.—Relative changes in specified categories of expenditure with changes in income, Chicago, 1935-36.....	102
11.—Relative changes in specified categories of expenditure with changes in income, Chicago, 1935-36.....	103





## PREFACE

---

This analysis of family expenditures forms volume II of the Study of Consumer Purchases in Chicago. Volume I dealt with the incomes received by Chicago families. It provided the background for the present section, which is a study of the manner in which the family incomes were spent.

The Chicago survey was part of an investigation conducted in 1936 by the United States Bureau of Labor Statistics in 32 cities varying in size and representing different sections of the country. It was paralleled by a study of small city, village, and farm families conducted by the Bureau of Home Economics of the United States Department of Agriculture. Both surveys, which together constitute the Study of Consumer Purchases, were administered under a grant of funds from the Works Progress Administration. The National Resources Committee and the Central Statistical Board cooperated in the Nation-wide study. The plans for the project were developed and the administration was coordinated by a technical committee composed of representatives of the following agencies: National Resources Committee, Hildegard Kneeland, chairman; Bureau of Labor Statistics, Faith M. Williams; Bureau of Home Economics, Day Monroe; Works Progress Administration, Milton Forster; and Central Statistical Board, Samuel J. Dennis.

The present study may be distinguished from previous investigations of family living in that it represents the first effort to study the incomes and expenditures of all strata of the community simultaneously. Past studies of family consumption have generally been confined to a limited income and occupational group, or to a particular locality. Such isolated studies did not throw light on the relative position occupied by the particular group under investigation in the population as a whole. They did not reveal how the consumption pattern of one group in the population differed from that of families in another occupational group or income class.

The present study of family expenditures will permit comparisons among different sections of the country and among communities of varying degrees of urbanization. It covers a wide range of family incomes, from those just above the relief level to incomes of more than \$10,000. It was planned, moreover, so as to supply a sample that would allow for comparison among different occupational classes and among families of varying composition.

The analysis of the family expenditures in the following pages shows them to fall into three main groups: (1) Those expenditures which, though increasing in dollar volume as income rises, nevertheless take a declining proportion of total expenditures for current family living, (2) those which absorb increasing proportions of total expenditures as the amount of income increases, and (3) those which maintain a relatively constant proportion of total expenditures at different income levels.

In the first group are the two largest items in the usual family budget—expenditures for food and for housing. The two items which in general are next in importance, clothing and automobile expenditures, behave in the opposite way and belong to the second class, accounting for increasing proportions of expenditures as income rises. Expenditures for household operation and furnishings, recreation, education, and for contributions and personal taxes also have this tendency. Intermediate between these contrasting groups are to be found most of the other main categories of expenditure, including medical care, personal care, reading, and tobacco, which absorb a relatively constant share of the total family expenditure throughout the income range.

One of the most striking findings in the analysis of family expenditures is the position of the automobile in the present-day family budget. Even in a large metropolitan center like Chicago, where the ownership of an automobile may be more of a problem than it is in smaller communities, substantial outlays for the purchase and operation of a car are made by many families of very moderate incomes. Having but little relationship to the occupation of the breadwinner or to the composition of the family, the ownership of an automobile seems to be chiefly a question of whether the family budget can be stretched to include it.

When we compare the incomes with the expenditures of the scheduled families, we find that there were some families at all income levels whose expenditures were less than their current incomes, and some that incurred deficits for the year. In the net average, however, the expenditures of those families that had incomes below the median, for the group covered in the Chicago expenditure study, outran their current incomes, while those with incomes above the median accumulated increasingly large surpluses.

When families are classified on the basis of composition and size, or of occupational classification, to see how these factors may influence the pattern of living, it becomes clear that family food expense at all income levels varied directly with the size and composition of the family; in general it showed but slight relationship to occupational category. In Chicago, families of wage earners tended to have larger food expenditures than those of other groups at the same income level,

but the difference was mainly due to their larger families. Expenditures for housing, on the other hand, seem to be rather definitely related to occupational classification; wage earners showed the lowest, business and professional families the highest outlays in proportion to income. Composition of the family seems to be much less important than income and occupational status in determining expenditures for housing.

The analysis of expenditures in the following pages is for the most part in terms of averages for groups of families at given income levels, for six occupational categories and for seven family type groups. Examination of the expenditures of individual families in these groups usually reveals a wide range around the average, not only in the case of expenditures for medical care or automobiles, but also with respect to the more constant items in the family budget, such as food and housing. It is evident that even current income, while it is the great determinant of American family expenditures, is far from being the sole determinant of how those expenditures are distributed.

In view of the fact that responsibility for parts of this survey was shared by persons outside the regular staff of the Bureau of Labor Statistics, the Bureau takes pleasure in acknowledging the services of Thomas Hogan, Stanley Johnson, Trusten P. Lee, and Conrad Reibold, assistant supervisors.

Acknowledgment is also made to Frances Valentine, Jesse R. Wood, Jr., and William Loudon, who were in charge of computation and tables; Joseph A. Smith, in charge of machine tabulation; Dorothy McCamman, who served as chief check editor; Marie Bloch, Ethel Cauman, Lenore A. Epstein, and Verna Mae Feuerhelm, who were in charge of editing and review.

ISADOR LUBIN,  
*Commissioner of Labor Statistics.*

APRIL 1939.

## Family Expenditure in Chicago, 1935-36

### Chapter I Introduction

The analysis of the family income and expenditure data obtained by the Bureau of Labor Statistics in the Study of Consumer Purchases is divided into three parts, of which the present volume represents the second. Volume I showed the distribution of Chicago families by income class, occupation, family type, nativity, and home tenure. The second and third parts of the analysis both are concerned with data on expenditures for family living. In the present volume, this analysis will be confined mainly to a consideration of the size and relative importance of expenditures for the main categories of family living, with only incidental reference to constituent items in these categories. As in volume I, variations associated with income, occupation, and family type are of primary concern. The third part of the analysis involves a study of the detailed items included in each major group, and will take the form of special commodity and service bulletins to appear later as bulletin 648.

The Study of Consumer Purchases in Chicago has shown that family incomes in that city aggregated more than \$1,327,000,000 in 1935-36. Half the families had incomes under \$1,412; half had incomes above this figure. Slightly less than one-third of the families in Chicago were found to have incomes under \$1,000; another two-fifths to have incomes between \$1,000 and \$2,000, and 28 percent to have incomes of \$2,000 or more.<sup>1</sup> These figures on the distribution by income refer to all families irrespective of nativity and family composition and include families that received relief sometime during the year as well as those that remained independent of public assistance.

The survey of family expenditures in this city was intended to show primarily the way in which expenditures vary with income and certain other characteristics of the family. It was therefore limited to white families that included husband and wife, both native born, and that received no relief during the year.<sup>2</sup>

<sup>1</sup> See Bureau of Labor Statistics Bull. 642, *Family Income and Expenditure in Chicago, 1935-36*. Vol. I, *Family Income*.

<sup>2</sup> The purpose of these qualifications was to eliminate as far as possible factors of economic stress, broken family ties, and alien customs which might tend to obscure the relationship of income, occupation, and family

The sample of families whose expenditures were studied in Chicago was further restricted by excluding all families with incomes under \$500, and by limiting the occupational groups represented in the lower and upper portions of the income scale.<sup>3</sup>

The collection of expenditure schedules was confined to seven family types, eliminating thereby the least frequent types in the community. The types included, which are shown pictorially in figure 1, may be described in terms of the number and age of members other than husband and wife, as follows:

- Type*
- I No other persons (families of two).
  - II One child under 16 (families of three).
  - III Two children under 16 (families of four).
  - IV One person 16 or over and one or no other person, regardless of age (families or three of four).
  - V One child under 16, one person 16 or over, and one or two others, regardless of age (families of five or six).
  - VI Three or four children under 16 (families of five or six).
  - VII One child under 16, and four or five others, regardless of age (families of seven or eight).

Since, in Chicago, families of the first seven types include almost 97 percent of the nonrelief native white families including husband and wife, it is apparent that the omission of the larger families did not materially affect the results.

These various limitations resulted in the selection of a sample of families whose average income was higher than the average for all families in Chicago. Half of the families represented in the section of the Chicago investigation dealing with consumer expenditures were found in the income brackets above \$1,860.<sup>4</sup>

type to family expenditure patterns. Since native white families greatly outnumber all other racial and national groups in Chicago it seemed wise to confine the restricted resources available for the survey to a study of the expenditures of this relatively homogeneous group.

Half of Chicago's families are native-born white, about three-eighths foreign-born white, and practically all of the remainder Negro. In certain communities where Negro families constituted a substantial portion of the population, a separate sample was taken to provide information on the expenditures of Negro families. This was generally true of the communities studied in the Southeast.

<sup>3</sup> In the income classes between \$1,250 and \$5,000 all occupational groups were represented. Above \$5,000 only business and professional families were studied, while between \$500 and \$750 only wage-earner families were included, and between \$750 and \$1,250, only wage-earner and clerical families. Families with no gainfully employed members were eligible in the income range between \$500 and \$5,000, but all expenditure data for this group were analyzed separately.

Certain other minor eligibility requirements were imposed to eliminate families whose living patterns are not adapted to statistical analysis.

See appendix A, on sampling, for a complete list of the eligibility requirements.

<sup>4</sup> The fact that they were in general at a somewhat higher economic level than the total family population in Chicago was due in part to the omission of the relief group and of families with incomes under \$500 from the expenditure survey, and in part to the fact that Negro families, the foreign born, and the "incomplete" families as a group, had a less favorable income distribution than families including husband and wife, both native born. It follows from this fact that no attempt is made to describe the expenditures of an "average Chicago family." Rather the purpose of this study is to show the distribution of expenditures at different income levels of the bulk of the families containing husband and wife, and to show the further influence on the expenditure pattern of family composition and occupational status.

Fig. 1

### FAMILY TYPES FOR EXPENDITURE STUDY



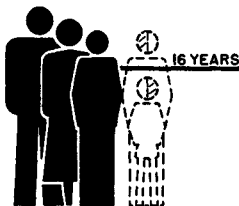
TYPE I



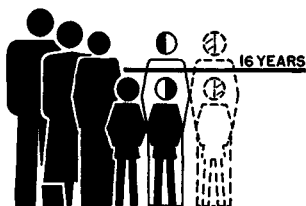
TYPE II



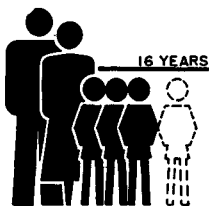
TYPE III



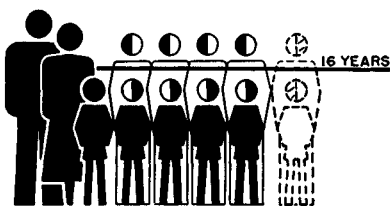
TYPE IV



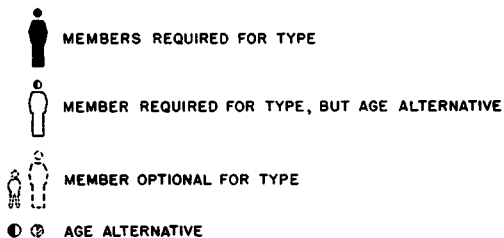
TYPE V



TYPE VI



TYPE VII



The expenditure schedule used in the Study of Consumer Purchases provided for recording information on family expenditures classified under 16 categories, varying in urgency from food and shelter to recreation, gifts, and minor items of a miscellaneous character. The schedule contained information also on such matters as the size and facilities of dwellings occupied, and on the ownership of automobiles and household equipment, including radios, phonographs, mechanical refrigerators, washing machines, and vacuum cleaners. In addition account was taken of transactions during the report year that increased or decreased the family assets or liabilities.<sup>5</sup>

Expenditure data covering the year 1935-36 were collected from 2,711 Chicago families.<sup>6</sup> They show that as family income increased the number of dollars spent for each important group of consumption goods and services increased. The relative increase with income in expenditures for the different groups of items was not the same, however.<sup>7</sup> Thus, expenditures for transportation increased more rapidly than income. On the other hand, while more dollars were spent for food and home maintenance by families at high incomes than at low, these two important groups declined in relative importance over the entire income range. Below the median income, all the major consumption categories except food, home maintenance, and medical care received an increasing share of income. After a certain income level was reached, however, each major consumption category except that representing gifts, contributions, and personal taxes received a declining share of income.

The demand for food and home maintenance is so urgent that the average family with an income of \$500 to \$750 spent 7 percent more than its current income for these items alone. (See table 1.) Families in this income bracket constituted 7.5 percent of the total number of

<sup>5</sup> See glossary, appendix B, for definitions of the various categories of expenditure and the items included under each.

<sup>6</sup> These families constituted a sample composed as nearly as possible of the same number of families in each income class, within each family type and each occupational group. Since this method of collection, by design, failed to preserve the proportions of the several groups that were found in the population of families eligible for the expenditure schedule, it was necessary to use the proportions obtaining in the eligible sample as weights for all averages that represented combinations of occupational groups, of family types, or of income classes. See appendix A, for a description of the method of sampling.

<sup>7</sup> While the present study represents an investigation of differences in expenditure patterns of families at different income levels, it provides inferential though not direct evidence on how any given group of families would alter the apportionment of their spending if their incomes were raised or lowered. Thus, it is convenient to express differences in expenditures among families at different economic levels as relative changes with income. The relative increase over the income range in the outlay for a given category 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 (as in ch. IX), 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 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 1, 2, and 3 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 economic levels, and of savings in the upper portion of the income scale.

white families in Chicago, but only 4.2 percent of the total number of native white nonrelief complete families. Their total expenditures exceeded their current income by 30 percent. (While the term expenditure is used, it must be recognized that some part of this deficit accrued in the form of unpaid bills and loans, and part was met by withdrawals from past savings.) Average deficits became smaller at succeeding income levels until, among families with incomes between \$1,750 and \$2,000, aggregate savings exceeded aggregate deficits. The incomes of the families falling in this bracket averaged \$1,875, and it is of considerable significance to find that the point at which average families began to make a small saving was the point below which half the families covered in this part of the Chicago survey are found. Above \$2,250, the average net surplus rose rapidly, and attained a size amounting to one-fifth of total income for the income group \$5,000 to \$7,500.

TABLE 1.—Distribution of adjusted family income <sup>1</sup>

Income class	Average adjusted income	Percentage of adjusted income represented by <sup>2</sup> —								Net surplus <sup>3</sup>
		Money value of current family living							Other items <sup>7</sup>	
		Total	Food <sup>4</sup>	Home maintenance <sup>4</sup>	Clothing and personal care	Transportation <sup>5</sup>	Medical care	Contributions and personal taxes <sup>6</sup>		
\$500-\$749 .....	\$684	130.6	56.3	50.3	9.4	3.8	3.5	1.5	5.8	-----
\$750-\$999 .....	908	114.1	46.3	41.5	10.4	4.3	5.0	1.1	5.5	-----
\$1,000-\$1,249 .....	1,132	106.5	41.4	38.1	10.4	5.7	4.0	1.4	5.5	-----
\$1,250-\$1,499 .....	1,369	102.8	39.2	35.8	10.0	5.5	4.2	1.8	6.3	-----
\$1,500-\$1,749 .....	1,621	101.0	36.6	34.0	10.5	6.4	4.8	2.0	6.7	-----
\$1,750-\$1,999 .....	1,876	98.2	33.3	33.5	10.7	7.5	4.2	2.3	6.7	2.2
\$2,000-\$2,249 .....	2,113	96.4	31.4	31.9	11.1	8.3	4.4	2.7	6.6	4.1
\$2,250-\$2,499 .....	2,372	96.2	32.2	31.4	11.0	7.1	4.7	2.7	7.1	4.1
\$2,500-\$2,999 .....	2,735	93.5	29.1	30.0	11.6	8.4	4.3	3.0	7.1	6.8
\$3,000-\$3,499 .....	3,238	88.3	26.9	27.4	10.7	8.0	4.0	3.9	7.4	11.5
\$3,500-\$3,999 .....	3,731	86.9	25.7	27.6	11.8	7.8	3.9	3.6	6.5	13.2
\$4,000-\$4,999 .....	4,453	87.1	24.2	25.8	11.6	9.0	4.4	5.5	6.6	13.2
\$5,000-\$7,499 .....	5,966	80.1	19.3	25.2	10.1	8.5	3.9	5.8	7.3	19.8
\$7,500-\$9,999 .....	8,643	80.9	16.9	25.0	12.4	8.5	3.3	6.7	8.1	18.5
\$10,000 and over .....	16,277	64.8	11.0	19.1	8.8	6.2	1.5	11.8	6.4	34.7

<sup>1</sup> The adjusted family income figure used in this table represents total family income as used in the income classification (money income plus the value of housing received without money expense), and in addition the value of food and fuel obtained without money expense.

<sup>2</sup> The value of current family living plus surplus (or minus deficit) does not equal exactly 100 percent of adjusted family income because of the net balancing difference. See glossary, appendix B and Tabular Summary, table 1.

<sup>3</sup> Includes expenditures for food and the value of food obtained without money outlay.

<sup>4</sup> Includes expenditures for housing, household operation and furnishings and equipment, and the value of housing and fuel obtained without money outlay.

<sup>5</sup> Includes expenditures for automobile purchase and operation, and other transportation.

<sup>6</sup> Excludes sales taxes, which were included in the expense for the items to which they applied; automobile taxes, which were included in automobile operation expense; taxes on owned homes, included in housing expense; and taxes on other real estate, which were deducted from the gross income from such property.

<sup>7</sup> Includes expenditures for recreation, reading, education, tobacco, and miscellaneous items.

<sup>8</sup> Net surplus represents the excess of average money income over average current money expenditures. See ch. II. Average net deficits declined from 30.6 to 1.0 percent of adjusted family income in the income classes below \$1,750.

The level at which a family lives in any given year depends not only upon its current income, its past savings, and its credit standing,



but also upon goods and services received without money expense. The most important of these nonmoney items for most families is the unpaid services of the housewife, but it is so difficult to secure an adequate evaluation of these services, that this factor in income was omitted from this survey. It was possible, however, to secure data on the value of housing received by home owners without money expense in the year of the survey, of housing received as gift or pay, and of food and fuel received without money expense. The data given in table 1 include all these nonmoney items in the figure given for total income, and in the appropriate categories under the heading "money value of current family living"<sup>3</sup> as a percentage of total income. It is of considerable interest, however, to follow average consumption patterns at successive income levels without regard to the source of the funds used, and without regard to savings. The distribution given in table 2 shows expenditures for the major categories as a percentage of total expenditures for current living, and throws into high relief the changes in emphasis which follow changes in income status. The same facts are presented graphically in figure 2, which shows expenditures at different income levels for the various groups of items, with averages for each category cumulated on the sum of the preceding categories.

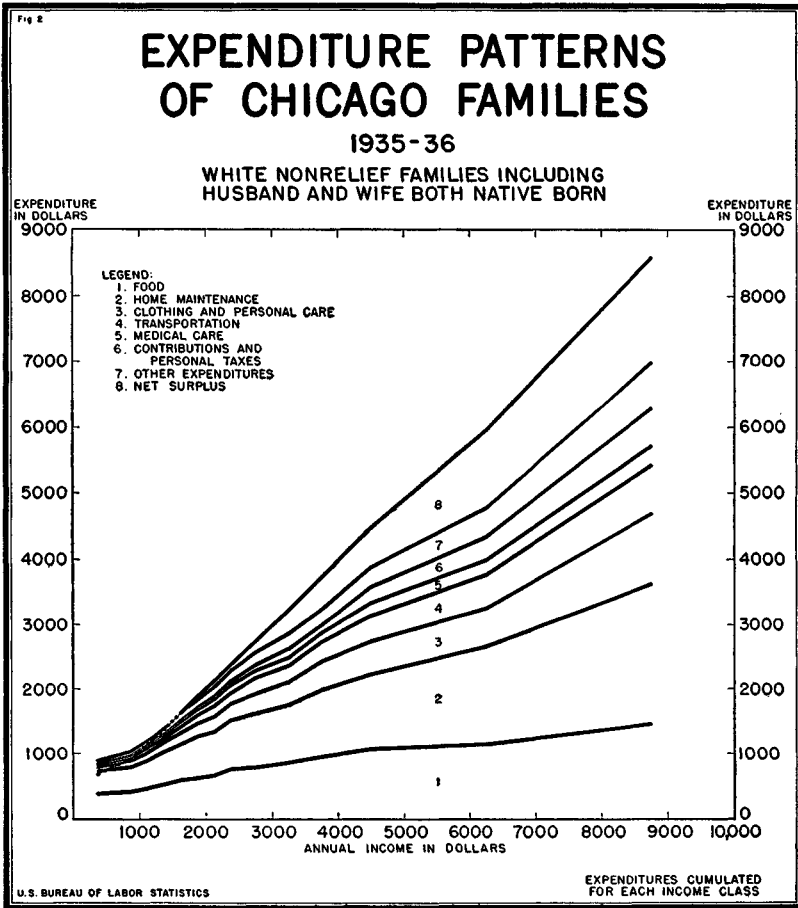
TABLE 2.—*Distribution of money value of current family living, by major groups*

Income class	Average total money value of current family living <sup>1</sup>	Percentage of money value of current family living <sup>2</sup>						
		Food	Home maintenance	Clothing and personal care	Transportation	Medical care	Contributions and personal taxes	Other items
\$500-\$749.....	\$893	43.1	38.5	7.2	2.9	2.7	1.1	4.5
\$750-\$999.....	1,036	40.5	36.4	9.2	3.8	4.3	1.0	4.8
\$1,000-\$1,249.....	1,207	38.9	35.8	9.8	5.4	3.7	1.3	5.1
\$1,250-\$1,499.....	1,408	38.2	34.9	9.7	5.3	4.1	1.7	6.1
\$1,500-\$1,749.....	1,637	36.2	33.7	10.4	6.3	4.8	2.0	6.6
\$1,750-\$1,999.....	1,842	34.0	34.1	10.9	7.6	4.3	2.3	6.8
\$2,000-\$2,249.....	2,036	32.6	33.2	11.5	8.6	4.5	2.7	6.9
\$2,250-\$2,499.....	2,283	33.5	32.7	11.4	7.4	4.9	2.7	7.4
\$2,500-\$2,999.....	2,556	31.1	32.2	12.4	8.9	4.6	3.2	7.6
\$3,000-\$3,499.....	2,858	30.5	31.0	12.1	9.0	4.6	4.4	8.4
\$3,500-\$3,999.....	3,241	29.6	31.8	13.6	9.0	4.4	4.1	7.5
\$4,000-\$4,999.....	3,870	27.7	29.7	13.4	10.3	5.0	6.3	7.6
\$5,000-\$7,499.....	4,776	24.0	31.5	12.7	10.6	4.9	7.2	9.1
\$7,500-\$9,999.....	6,989	20.9	30.9	15.3	10.5	4.1	8.3	10.0
\$10,000 and over.....	10,552	17.0	29.6	13.6	9.5	2.3	18.2	9.8

<sup>1</sup> See glossary, appendix B, for definition of money value of current family living.

<sup>2</sup> See table 1, footnotes 3-7, for definition of categories included in the money value of current family living.

<sup>3</sup> Throughout the bulletin the term "expenditures" is used to include both money expenditures and the estimated money value of certain items obtained without money outlay during the year. The terms "total expenditures for current living" and "money value of current family living" are thus synonymous and will be used interchangeably. Since nonmoney items of consumption have been recorded only for housing, fuel, and food, money expenditures for all other categories represent the only measure of family spending for those categories.



Food, most urgent of the essentials of living, absorbed a larger proportion of total expenditures than any other category up to the \$1,750 level. Food and home maintenance (housing, household operation, and furnishings and equipment combined) accounted for more than three-fourths of total expenditures among families with incomes below \$1,000. The very urgency of these items means that there is a disproportionately small expenditure for other items at low incomes. As family incomes rise, the number of dollars spent for food and home maintenance also increases. But proportionately other family needs assert themselves vigorously and the relative expenditure for food and home maintenance declines. Nevertheless, among Chicago families in every income class except the highest studied (\$10,000 and over), these two groups of items account for more than half of total expenditures.

Expenditures for clothing and personal care generally took the third largest share of total expense. Unlike the food and home maintenance items, such expenditures increased in relative importance as well as in absolute amount as income rose, approximately doubling as a proportion of the total between the bottom of the income scale and the \$3,500 level. In the highest income brackets, the share received by such expenditures varied from one income level to the next with no clear indication of further relative increase.

In a metropolitan area like Chicago, the ownership of an automobile is far from being a necessity, and for 90 percent of the families in the lowest income groups expenditures for transportation represent only trolley and bus fares, with an occasional week-end trip to a resort on Lake Michigan or a railroad excursion to visit relatives or friends in the country. Ten percent of the families with incomes under \$1,000, however, reported the ownership of an automobile on which they spent on the average about \$62 during the year. The percentage of families owning automobiles rose very rapidly, and among families above the \$3,500 level, the proportions exceeded 75 percent at each income interval, reaching 100 percent in the group with incomes of \$7,500 to \$10,000. The rapid growth within a generation in automobile expenditures to rank among the major categories in the average family budget probably represents a more striking change in spending habits than has ever before occurred in an equal period of time.

At almost all income levels except the lowest and the highest, expenditures for medical care constituted, on the average, between 4 and 5 percent of current living. These average expenditures ranged from \$24 among families with incomes of \$500 to \$750 to \$266 for families with incomes of \$7,500 or more. The variations concealed in the average expenditure for medical care at any given income level, however, tended to be greater than those found in expenditures for any other category. At every income level up to \$7,500, there were a

few families which reported no expenditures for medical care, while at every income level above \$750, some families incurred expenses of over \$400.

The category designated "contributions and personal taxes" in the present study differs in character somewhat from the other groups of expenditure items. Insofar as gifts made to persons outside the economic family are balanced by gifts received, such expenditures constitute a part of family consumption. Sums spent for items such as money contributions toward the support of individuals or institutions, and personal taxes, represent aspects of family spending that are less directly converted to goods and services consumed than are expenditures for the other categories. Nevertheless, for taxes and contributions to religious organizations, at least, the families making such expenditures receive returns in a variety of forms that constitute important elements in their pattern of living.

As would be expected, expenditures for this group of items were the most elastic among the categories of expenditure. The increase was very gradual, however, at the income levels below \$4,000. At the \$4,000 level the average expenditure was \$246, or more than 6 percent of the total money value of current living, as compared with \$10, or approximately 1 percent of the expenditures of families with incomes under \$1,000.

Among the families with incomes below \$2,250, contributions to religious organizations formed the largest portion of the expenditures for this group of items. The proportion of such contributions in the total for this group decreased rapidly as income increased, while the share spent for the support of relatives increased, and formed the largest portion of these expenditures for families with incomes above \$3,000. Gifts to persons outside of the economic family fluctuated between 20 and 30 percent of the total for this category among families with incomes between \$1,000 and \$7,500. Contributions to the Community Chest and other welfare agencies never exceeded 10 percent of the outlay for this category of expenditures, and averaged less than \$5 for the year among all families with incomes below \$3,500. In contrast, even families in the lowest income group tended to give slightly more than \$5 a year to their church, Sunday school, and other religious institutions.

Amounts reported for taxes under this heading do not include the types of taxation that are most important to low-income groups. Thus, sales taxes were included in the expense for the items to which they applied. Automobile taxes were included in automobile operation expense. Taxes on owned homes were treated as an expense of home ownership, while taxes on other real property were deducted from the gross income from such property. Income taxes and personal property taxes are, however, included here. They amounted to no

more than \$7 a year, on the average, among families with incomes of less than \$3,500, but increased rapidly, as would be expected, among families in the higher income brackets. Considerably less than 1 percent of total expenditures were taken by such personal taxes among families with incomes below \$5,000. In the three succeeding income intervals, however, these taxes accounted for 1, 3, and 7 percent, respectively, of total expenditures.

Expenditures for recreation as such, tobacco, reading, education, and miscellaneous items have been grouped in tables 1 to 3 under the heading "other items." Tobacco received about 2 percent of total current expense at every income level, and books, newspapers and magazines about 1 percent.

Expenditures for recreation, like those for clothing, increased in successive income classes rapidly enough to account for an increasing proportion of total expenditures over the income range. The amounts spent constituted only 1.4 percent of total expenditures among families receiving less than \$750, but approximately three times this percentage among families receiving \$5,000 and over. Up to the \$1,250 level admissions to motion pictures took more than half the total recreation fund, and even up to the \$5,000 level average expenditures for motion pictures were greater than for any other related group of items in this category.

In a community as highly urbanized as Chicago the distribution of money expenditures (table 3) is very similar to the distribution of money value of current living presented in table 2. The value of housing obtained without money expense in the year of the survey was the largest nonmoney item in the value of family living. Hence home maintenance is the only consumption category representing a consistently larger proportion of total value of family living than of money expenditure. The difference between money expenditures and the money value of family living averaged as much as \$230 at the \$10,000 and over income level and as little as \$21 at the \$750 to \$1,000 level. Total value of family living was 7 percent greater than money expenditures at the lowest income level surveyed, where a relatively large proportion of the families were home owners, and food received without money expense was of greater importance than at higher income levels.

The change in the expenditure pattern over the income range may be summarized by a comparison of the distribution of the money expenditures of Chicago families with incomes of \$500 to \$750 and those with incomes of \$10,000 and more. At the lowest income level covered in the Study, expenditures for clothing, personal care, and transportation together absorbed only slightly more than one-seventh, and the remaining goods and services less than one-ninth as large a share of total money expenditures as did food and home maintenance.

Chicago families in the highest income bracket, on the other hand, spent two-thirds as much for the minor categories as for food and home maintenance, and over one-half as much for clothing, personal care, and transportation.

TABLE 3.—Distribution of money expenditures for current family living, by major groups

Income class	Average total expenditures <sup>1</sup>	Percentage of total money expenditures						
		Food	Home maintenance <sup>2</sup>	Clothing and personal care	Transportation <sup>3</sup>	Medical care	Contributions and personal taxes <sup>4</sup>	Other items <sup>5</sup>
\$500-\$749	\$830	42.0	38.4	7.7	3.1	2.9	1.2	4.7
\$750-\$999	1,015	39.8	36.6	9.4	3.8	4.4	1.0	5.0
\$1,000-\$1,249	1,165	39.2	34.5	10.1	5.6	3.9	1.4	5.3
\$1,250-\$1,499	1,353	39.1	32.8	10.1	5.7	4.3	1.8	6.2
\$1,500-\$1,749	1,605	36.7	32.5	10.7	6.5	4.8	2.0	6.8
\$1,750-\$1,999	1,799	34.5	32.8	11.1	7.8	4.4	2.4	7.0
\$2,000-\$2,249	1,986	33.2	31.6	11.8	8.9	4.6	2.8	7.1
\$2,250-\$2,499	2,222	34.2	31.1	11.7	7.6	5.0	2.8	7.6
\$2,500-\$2,999	2,479	31.7	30.5	12.7	9.3	4.7	3.3	7.8
\$3,000-\$3,499	2,741	31.5	28.4	12.7	9.4	4.7	4.6	8.7
\$3,500-\$3,999	3,145	30.1	30.1	14.0	9.3	4.6	4.2	7.7
\$4,000-\$4,999	3,760	28.3	27.8	13.8	10.6	5.2	6.5	7.8
\$5,000-\$7,499	4,619	24.3	29.6	13.1	11.0	5.1	7.5	9.4
\$7,500-\$9,999	6,851	21.1	29.7	15.6	10.7	4.2	8.5	10.2
\$10,000 and over	10,322	17.2	28.1	14.0	9.7	2.3	18.6	10.1

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

<sup>2</sup> Includes expenditures for housing, household operation, and furnishings and equipment.

<sup>3</sup> Includes expenditures for automobile purchase and operation, and other transportation.

<sup>4</sup> Excludes sales taxes, which were included in the expense for the items to which they applied; automobile taxes, which were included in automobile operation expense; taxes on owned homes, included in housing expense; and taxes on other real estate, which were deducted from the gross income from such property.

<sup>5</sup> Includes expenditures for recreation, tobacco, reading, education, and other items.

The ensuing report will attempt to indicate the answers to questions toward which the investigation was directed. For example: As we move up the income scale, which categories of expenditures rise with greatest regularity? Which are most irregular? How do these changes in expenditures vary as between smaller and larger, or younger and older families or, let us say, between the wage earner and professional groups? At what income level do families definitely enter the market, or recede from the market, for particular kinds of goods and services? Which are relatively urgent items in the family budget; which assume the behavior of luxuries?

It is hoped that consideration given to questions like these may have a bearing on such problems as the establishment of just wage scales; the development of family budgets; estimates of national consumption; the relative taxability of successive income strata in the community; the feasibility of current marketing programs and—in the large—the problem of keeping production in balance with consumption

## Chapter II

### The Family Balance Sheet

The balance sheet for families studied in Chicago may be presented by comparing current money income with money expenditures for current living. Such a balance sheet, calculated for groups at successive economic levels, measures the changing relationship between income and consumption along the income scale, and brings to light the prevalence among low-income groups of spending financed through deficit, and in the upper income groups, of surpluses that account for rapidly increasing proportions of total income.

At every income level up to \$10,000, some families made annual expenditures in excess of their current annual incomes, while others saved something during the year. Among Chicago families in every income class under \$1,750, comprising two-fifths of those giving consumption data, average money expenditures exceeded average current money income. (See table 4.) At the income level of \$500 to \$750 the excess averaged more than \$200 for the year. To make up this difference the families drew on savings, bought on credit, or contracted loans. Among families with incomes of \$1,750 and over average money income exceeded current money expenditures by amounts that rose steadily in successive income classes, until, for those with incomes of \$10,000 and over (average money income, \$16,047) the excess averaged about one-third of money income.

TABLE 4.—Average money income and money expenditures for current family living <sup>1</sup>

Income class	Money income	Money expenditures for current family living	Income class	Money income	Money expenditures for current family living
\$500-\$749.....	\$621	\$830	\$2,500-\$2,999.....	\$2,658	\$2,479
\$750-\$999.....	888	1,015	\$3,000-\$3,499.....	3,121	2,741
\$1,000-\$1,249.....	1,090	1,165	\$3,500-\$3,999.....	3,635	3,145
\$1,250-\$1,499.....	1,314	1,353	\$4,000-\$4,999.....	4,334	3,760
\$1,500-\$1,749.....	1,589	1,605	\$5,000-\$7,499.....	5,809	4,619
\$1,750-\$1,999.....	1,833	1,799	\$7,500-\$9,999.....	8,505	6,851
\$2,000-\$2,249.....	2,063	1,986	\$10,000 and over.....	16,047	10,322
\$2,250-\$2,499.....	2,311	2,222			

<sup>1</sup> The difference between average money income and average money expenditures equals the average net surplus or deficit, shown in table 5, except for the balancing difference (never as much as 5.5 percent of total receipts or disbursements, whichever was larger, for any scheduled family); the net balancing difference is given in the Tabular Summary, table 1.

*Current income and family resources.*—Over an extended period of time most families may be expected to strike a balance between income and purchases plus savings. This does not mean, however, that in any given year a family will match current expenditures with current income. The older family may be living on the capital as well as the income of its past accumulations. The young head of family with good prospects may assume obligations, perhaps on furniture or an automobile, beyond the income of the given year. The family of a business or professional executive may show little deviation in yearly expenditures, in spite of variations in annual income, even though the result is a current surplus in some years and a deficit in others. A large emergency expense for medical care may make it necessary to entrench on savings or encumber future income. Ordinarily a family in the lower half of the income scale will not be able to make a cash purchase of a durable good like a gas range or a suite of furniture out of current earnings, and often not out of available savings. Hence, in a given year, it is to be expected that a fraction of the families will increase their liabilities for the purpose of improving the level of their living while others are keeping well within their incomes and perhaps reducing their liabilities on last year's commitments.

It should be noted, in this connection, that the year covered by the Study of Consumer Purchases was not a "normal" one for a substantial proportion of the families. Incomes of many of them had not recovered from reductions resulting from the depression. However, business conditions were improving and wage rates, as well as employment were on the increase. It is understandable that after restricted buying for several years, families began to incur obligations beyond current income, predicated upon the hope of steady employment and future increases of income. Thus, the net deficit for a family or a group of families recorded in the period of the Study may not reflect a chronic tendency to live beyond income, but rather an optimistic outlook in 1935-36 regarding future income. This interpretation is supported by the data on net installment obligations for Chicago families, which show that, in general, the installment commitments carried over at the end of the schedule year were somewhat greater than those with which the year began.<sup>1</sup>

Had the Study of Consumer Purchases been conducted at another stage in the business cycle, the surplus and deficit record would perhaps have been different in some important respects. At some later date family balance sheets may be studied for a number of successive years, to determine the regularity with which families balance net increases in assets against net increases in liabilities. Meanwhile, an examination of the surpluses and deficits of Chicago families for the year 1935-36 shows that in several income groups

---

<sup>1</sup> See details of surplus and deficit items, ch. VIII.



there must have been families with strikingly unbalanced budgets for the year. These cases are apt to distort the averages for the group. Such instances of random fluctuation in the sample need not, however, obscure the dominant pattern shown by the data.

*Surplus and deficit by income levels.*—The figures given in table 4 for money income and total money expenditures for current family living represent averages for the entire group of families at the given income levels. At each interval along the income scale, however, there were families that showed a net surplus for the year. (See table 5.)<sup>2</sup> On the other hand, there were families at every income level except the highest that ended the year with a deficit. Finally, there were a few families at most income levels that broke even for the year, and reported neither surplus nor deficit.

TABLE 5.—Average net surplus and deficit

Income class	Families having surplus <sup>1</sup>		Families having deficit <sup>1</sup>		Average net surplus or deficit (-)	
	Percentage	Average amount	Percentage	Average amount	Amount <sup>2</sup>	Percentage of money income
\$500-\$749.....	22	\$78	70	\$316	-\$204	-33
\$750-\$999.....	44	41	55	237	-113	-13
\$1,000-\$1,249.....	52	60	43	218	-63	-6
\$1,250-\$1,499.....	58	79	38	199	-29	-2
\$1,500-\$1,749.....	66	88	28	215	-3	(*)
\$1,750-\$1,999.....	73	163	26	298	42	2
\$2,000-\$2,249.....	77	184	21	255	87	4
\$2,250-\$2,499.....	75	217	23	278	98	4
\$2,500-\$2,999.....	76	329	22	292	185	7
\$3,000-\$3,499.....	85	498	14	379	371	12
\$3,500-\$3,999.....	90	587	10	354	491	14
\$4,000-\$4,999.....	88	728	12	421	589	14
\$5,000-\$7,499.....	94	1,333	5	1,288	1,181	20
\$7,500-\$9,999.....	99	1,617	1	1,000	1,599	19
\$10,000 and over.....	100	5,647	-----	-----	5,647	35

<sup>1</sup> Excludes families whose schedules showed an exact balance for the year.

<sup>2</sup> For a reconciliation of the average net surplus or deficit with the difference between average income and expenditure, as shown in table 4, p. 12, see Tabular Summary, table 1.

\*Less than 1 percent.

<sup>2</sup> Table 4 shows the average reported money income and the average reported money expenditure for current family living. The average surpluses and deficits shown in table 5 are compiled from detailed reports of changes in assets and changes in liabilities. These detailed reports were treated as part of the record of money disbursements and money receipts to determine whether the total reported money disbursements balanced with the total reported money receipts. As used in the present study the term disbursements includes money expenditures for current living and amounts spent to increase assets or decrease liabilities, while receipts includes money income and funds used for family living which were obtained through decreasing assets or increasing liabilities. A schedule was accepted if money receipts and money disbursements agreed within 5.5 percent. It follows from this method that the difference between average money income and average money expenditures shown in table 4 will not agree precisely with the average surplus or deficit for all families shown in the last column of table 5. (See discussion of balancing difference in glossary.)

Except at income levels of \$5,000 and over, the net balancing differences among Chicago families were negative, by amounts that did not exceed \$15 in any income class. No attempt was made to force a balance. It would have been impossible to account precisely for these minor discrepancies without unduly prolonging the field interviews. They may have resulted from errors in estimating income, expenditures, savings or deficits. In any event, the average differences were too small to be significant.

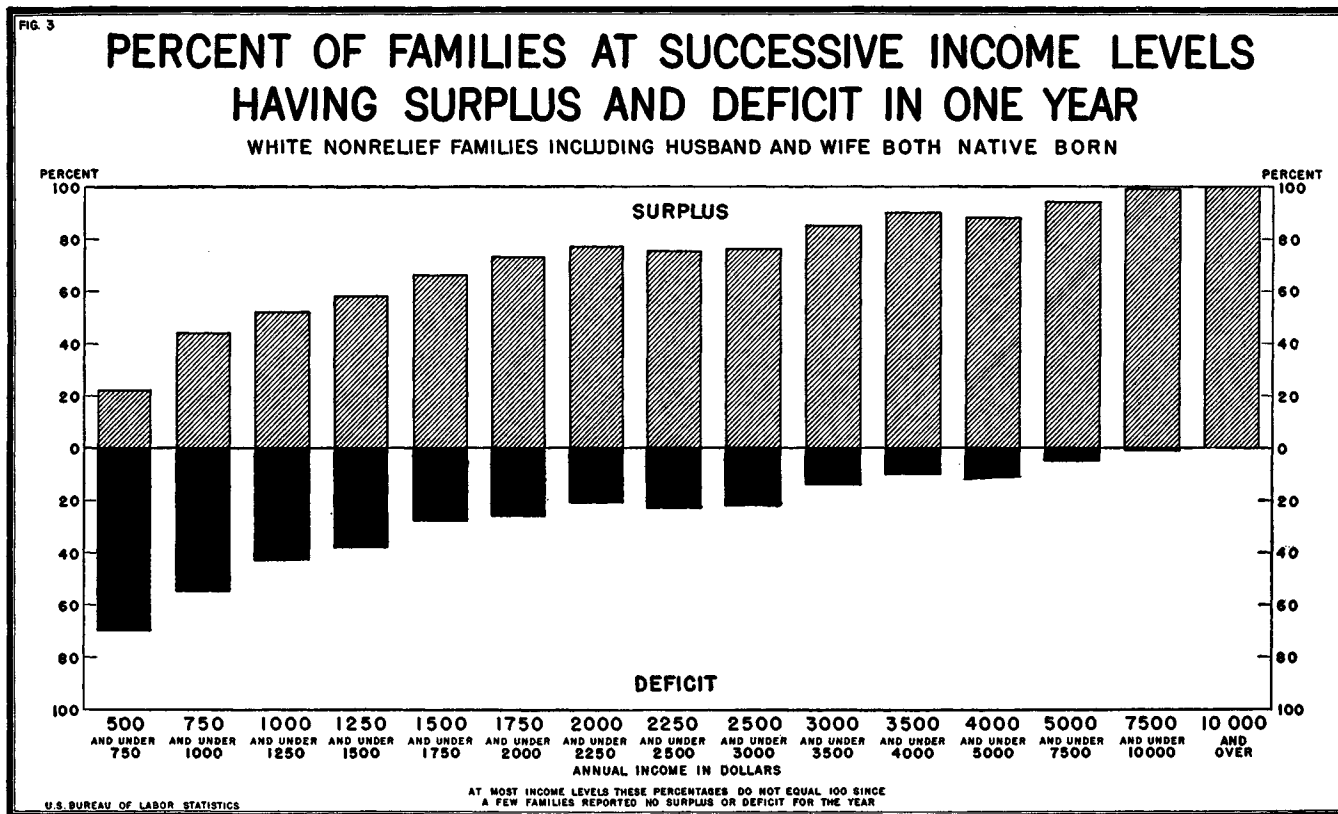
Only about one family in five in the income class \$500 to \$750 reported a surplus, but more than half of those in every income group beginning with \$1,000 kept money expenditures below money income. Among the families studied that had incomes of \$5,000 and over, more than 95 percent had a surplus for the year.

The average amount of the surpluses for families that reported them was under \$100 in all income classes below \$1,750. Thereafter the average amount increased rapidly at successive levels, growing to more than \$1,000 at the \$5,000 level, and to more than \$5,500 among the highest income group studied, whose incomes averaged more than \$16,000. (See fig. 3.)

The average deficits of families that did not make ends meet, on the other hand, were \$200 or above throughout the income range. They varied between \$200 and \$300 up to the \$3,000 level, with no tendency toward either increase or decrease in relation to income. Among the deficit families that received \$3,000 and over, the average amount of the deficit was above \$300. Although there were no Chicago families in the highest income class studied that did not accumulate a surplus, those with deficits in the groups receiving \$5,000 to \$10,000 reported an excess of expenditures over income that averaged more than \$1,200.

When surpluses and deficits are averaged together for all families at a given income level, surpluses were not large enough, nor sufficiently numerous, to outweigh deficits until the \$1,750 level was reached. Those receiving \$1,500 to \$1,750, however, came close to achieving a balance, since average net deficit was only \$3. Above \$1,750, the average net surplus rose rapidly, and attained a size amounting to one-fifth of average money income for the income group receiving \$5,000 to \$7,500.

While the frequency and amount of surpluses were thus closely related to income, the averages presented here partly obscure the wide variations among families in the same income class in the balance-sheet record for the year. As an illustration of such variation, one clerical family containing husband and wife only in the income class \$1,000 to \$1,250 reported current expenditures aggregating \$988, and a surplus of \$55. Another clerical family of the same composition in the same income group spent \$2,194, and incurred a deficit of \$1,162. Similarly, in the upper part of the income scale, two independent professional families of this type, both in the income class \$3,500 to \$4,000, reported total expenditures for the year that differed by more than \$4,000. Thus, one had a surplus of \$1,791 and the other a deficit of \$2,216.



*Surplus and deficit among occupational groups.*—In spite of fluctuations,<sup>3</sup> some fairly consistent differences appear among families in different occupational groups when current money incomes are balanced against total money expenditures. Families classified as wage-earner and clerical reported smaller average expenditures, at most income levels, than did those in other occupational groups. Those in the independent professional and salaried business categories tended to have the highest average expenditures at a given income level.<sup>4</sup> As a corollary, families of clerical workers and wage earners with incomes of \$1,750 or more had net surpluses for the year, while in the other occupational classifications average net deficits—in some cases substantial—were incurred up to a higher point in the income scale. (See table 6.)

TABLE 6.—Average total money expenditures and net surplus or deficit (—), by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
Average total money expenditures <sup>1</sup>						
\$1,250-\$1,499.....	\$1,356	\$1,356	\$1,293	\$1,436	\$1,407	\$1,372
\$1,500-\$1,749.....	1,613	1,616	1,518	1,641	1,599	1,518
\$1,750-\$1,999.....	1,773	1,811	1,868	1,819	1,819	1,867
\$2,000-\$2,249.....	1,964	1,971	2,026	2,335	2,117	2,020
\$2,250-\$2,499.....	2,236	2,211	2,202	2,326	2,273	2,147
\$2,500-\$2,999.....	2,557	2,388	2,401	2,593	2,640	2,430
\$3,000-\$3,499.....	2,668	2,616	2,945	2,943	2,869	2,813
\$3,500-\$3,999.....	2,953	3,057	3,286	3,335	3,288	3,278
\$4,000-\$4,999.....	3,690	3,857	3,588	3,708	3,954	3,590
Average net surplus or deficit (—)						
\$1,250-\$1,499.....	-\$37	-\$19	-\$5	-\$81	-\$97	\$28
\$1,500-\$1,749.....	-15	-1	56	-73	8	75
\$1,750-\$1,999.....	70	36	-45	11	5	-51
\$2,000-\$2,249.....	110	94	48	*-259	-54	107
\$2,250-\$2,499.....	90	93	119	39	82	177
\$2,500-\$2,999.....	138	255	273	89	78	137
\$3,000-\$3,499.....	429	481	202	187	223	320
\$3,500-\$3,999.....	615	545	411	398	394	398
\$4,000-\$4,999.....	534	556	722	665	504	661

\* See footnote 3, p. 17.

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

<sup>3</sup> The sequence from substantial average deficit to substantial average surplus was continuous when the data were analyzed by income alone. Irregularities appear, however, if an analysis is made by occupational or family type categories, since the averages were based on smaller numbers of families. These irregularities resulted from wide variation on the part of individual families from the average for the group.

The effect of one unusual case may be illustrated by referring in table 6 to the independent professional families at the income level \$2,000 to \$2,250. One family in this group with a net income of \$2,004 had total expenditures for the year (exclusive of life insurance and other investment items) of \$4,236. This family purchased an automobile, spent \$686 for house furnishings, and then toward the end of the schedule year incurred a high funeral expense. The family was one which in past years had enjoyed higher incomes and was able to draw \$3,400 from its savings account in making disbursements during the year. If this family were excluded, a small net surplus would have been indicated for the whole group, rather than a net deficit of \$250.

<sup>4</sup> In the case of an independent professional or business executive family that was listed in one of the low-income classes, the relatively high expenditure total sometimes gave a truer picture of the family's social and economic level than did the low net income figure reported for the current year.

Salaried professional families reported high average surpluses, as compared with families in other occupational groups, at four of the five income levels between \$1,250 and \$2,500, although, at succeeding levels, their surpluses were generally smaller than those of wage-earner, clerical, and independent business families. Examination of the data on average number of persons per family <sup>5</sup> indicates that size of family was not the primary factor accounting for this showing.

*Surplus and deficit among family type groups.*—In accordance with expectations, the data show that the more members there are in the family the higher the income level at which average income is sufficient to cover average expenditures, or, on the other hand, at which average net deficits will give way to average net surpluses. (See table 7.) When the contrast in family size was particularly marked, as between families containing only husband and wife, and those that contained seven or eight members, there was a clear-cut distinction in respect both to average total money expenditures and to the balance between income and expenditures. Thus, while the former reported average net surpluses at all income levels beginning at \$1,500, the latter reported average net deficits up to the \$2,250 level. These families also showed the smallest net surpluses at all succeeding levels. Correspondingly, the smaller families spent less for goods and services than the larger, the difference in average outlay varying between \$65 and \$2,321. In the majority of the income classes, the average total money expenditures for the large family type exceeded those of the two-person families by more than \$200.<sup>6</sup>

<sup>5</sup> See Tabular Summary, table 2.

<sup>6</sup> These substantial differences in total money expenditure and in surplus or deficit obtained in spite of the fact that there was no appreciable difference between the 2 family types in the average amount of their incomes within comparable income classes. Up to the \$5,000 level the income differences between the small and large family groups did not average more than \$75 in any income group. (See Tabular Summary, table 1.)

TABLE 7.—Average total money expenditures and net surplus or deficit (—), by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
	Average total money expenditures <sup>2</sup>						
\$750-\$999	\$945	\$963	\$990	\$1,085	\$1,453	\$1,078	\$1,153
\$1,000-\$1,249	1,104	1,182	1,126	1,245	1,204	1,101	1,489
\$1,250-\$1,499	1,355	1,279	1,411	1,372	1,332	1,390	1,486
\$1,500-\$1,749	1,560	1,593	1,636	1,638	1,565	1,634	1,751
\$1,750-\$1,999	1,745	1,762	1,845	1,788	1,908	1,889	1,880
\$2,000-\$2,249	1,982	1,967	2,020	1,950	1,993	2,042	2,082
\$2,250-\$2,499	2,185	2,244	2,264	2,219	2,179	2,268	2,250
\$2,500-\$2,999	2,371	2,458	2,688	2,460	2,549	2,459	2,586
\$3,000-\$3,499	2,731	2,840	2,675	2,588	2,937	2,846	2,873
\$3,500-\$3,999	3,120	3,328	3,204	2,936	3,266	3,309	3,343
\$4,000-\$4,999	3,607	3,793	3,996	3,703	3,888	3,754	3,852
\$5,000-\$7,499	4,118	5,040	4,652	4,610	4,753	4,077	6,439
\$7,500-\$9,999	6,889	6,705	6,849	6,886	6,339	6,131	7,860
	Average net surplus or deficit (—)						
\$750-\$999	-\$43	\$-59	-\$99	-\$186	-\$517	-\$175	-\$206
\$1,000-\$1,249	-71	-16	-13	-126	-112	9	-411
\$1,250-\$1,499	-54	39	-39	-64	2	-52	-98
\$1,500-\$1,749	36	22	-10	-44	-6	-27	-143
\$1,750-\$1,999	85	94	20	34	-90	-13	-10
\$2,000-\$2,249	98	100	59	112	82	62	-57
\$2,250-\$2,499	130	109	104	67	80	95	45
\$2,500-\$2,999	270	262	23	214	57	185	120
\$3,000-\$3,499	388	325	365	501	200	311	196
\$3,500-\$3,999	546	391	497	665	280	290	268
\$4,000-\$4,999	734	618	517	650	384	494	407
\$5,000-\$7,499	1,822	723	944	1,320	857	1,305	-600
\$7,500-\$9,999	1,222	1,960	1,559	1,872	1,453	2,223	803

<sup>1</sup> The 7 family types are distinguished on the basis of the number and age of members other than husband and wife, as follows:

Type

- I No other persons (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and one or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

<sup>2</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

The difference in total money expenditures between the small and the large family types in the same income class is significant mainly at the lower income levels where it appears that, regardless of income, there is a certain minimum below which large families cannot reduce their expenditures. At the higher levels, where a greater variety of choice is possible, the differences in total expenditures as between large and small families were less consistent and apparently less significant.<sup>7</sup>

Differences in average total money expenditures were by no means so clear-cut between families with three and those with four members. Families containing two children generally spent somewhat more than families with only one child, and showed a slightly less favorable balance at the end of the year. Up to the \$2,000 income level families with three or four members, at least three of them adults, spent more than families with one child, while at succeeding levels the older families generally had smaller average total expenditures than did families with one or two young children. This suggests that at the lower income levels, when there are one or more adults in a family, in addition to the husband and wife, expenditures for the essentials cannot be reduced so low as when there are only young children, since the food and clothing requirements of adults are greater. At the higher income levels, however, where families have more latitude in their outlays, young couples with one or two children appear to spend more freely than families with at least three members 16 or over.

In most income groups up to the \$4,000 level, families with three or four children spent more than families with one or two. The

---

<sup>7</sup> Although the data thus indicate a fairly consistent relationship between family size and the amount of surplus or deficit, it should be pointed out that differences in occupational distribution within the several family types occasionally have the effect of obscuring the real relationship existing between size of family and the balance sheet record. For example, the group of families of type VI, with incomes of \$1,000 to \$1,250, shown in table 7, had an average net surplus of \$9. On its face this figure seems remarkable, when compared with the showing of family type I (husband and wife only) which had an average net deficit of \$71 in the same income class. The explanation appears from a more detailed analysis of the group, as follows: In the income class \$1,000 to \$1,250 schedules were taken only for wage-earner and clerical families. A majority of the families in the clerical group at this income level reported money expenditures exceeding money income, in both family type groups, whereas, among the wage-earner families, those spending less than income outnumbered those spending more. (See supplement to Tabular Summary, table A.) However, according to the distribution of wage-earner and clerical families obtained from the sample of eligible families in Chicago, there were almost four times as many wage-earner families as clerical in family type VI, while in type I there were not quite twice as many in wage-earner as in clerical occupations. Hence, in deriving the weighted averages for families of the two types at this income level (\$1,000 to \$1,250), nearly four times as much weight was given to the surplus reported by wage earners as to the deficit of clerical families of type VI, and less than twice as much weight to the wage-earner surplus as to the clerical deficit in family type I.

It will be seen, therefore, that the average net surplus of \$9 for families of type VI, in comparison with the net deficit of \$71 among families of type I, did not reflect primarily the influence of the large family as compared with a smaller one. It implied rather, that in Chicago the relatively large families of type VI, which managed to keep off relief even though the family income was below \$1,250, happened to be mainly in wage earner occupations; and that those large wage-earner families had learned how to live within their modest circumstances. What was actually measured in the tables by family type (all occupations combined) was not the effect of family type as an isolated influence so much as the condition found, over the whole community, with respect to the group belonging to that family type.

Differences in family type distribution among the occupational groups likewise may affect the averages reported for such groups.

average total money expenditures of such families tended to run below those of families which contained the same number of persons but included at least three adults.

There seems to be ground for concluding that the addition of a third or fourth child has less bearing on family expenditures than does that of a first or second child. Moreover, the addition of an adult appears to increase family expenditures more markedly at succeeding income levels than does the addition of another child. Nevertheless, the differences by family type, so far as total money expenditures are concerned, are not consistent enough—except as between the smallest and largest family types—to justify any definite ranking on the basis of number and age of the family members.<sup>8</sup>

*Surplus and deficit items.*—The present chapter has been concerned chiefly with a consideration of the relation between money income and money expenditures, and the net surpluses or deficits reported by families in the several income, occupational, or family type groups. There remains the question as to what kinds of deficit and surplus items were reported, and their relative size among the different groups analyzed. Such information throws light on the means by which families financed expenditures that were in excess of income, and the forms of saving adopted by those that ended the year with a surplus. This analysis will form the subject matter of chapter VIII, following the discussion of expenditures for current family living.

---

<sup>8</sup> See supplement to Tabular Summary, table A, and appendix D for analysis of family type differences within each occupational category.

Possibly one reason why the relationships among family types were not altogether consistent is that the family types themselves did not represent entirely consistent differences in composition. Thus, as between family types V and VI, the former, by definition, contained one child under 16, one person over 16, and one or two additional members of unspecified age, in addition to the husband and wife. The person over 16 was in some cases but 17 or 18 years of age and the family in general of about the same age class as those included under family type VI (three or four children under 16). Again, the extra adult was not necessarily a son or daughter but might be a parent of the husband or wife, in a family with one or two small children. In another case, a family of type V might consist of parents well along in years with two or three grown children and one only under 16 years of age.



## Chapter III

### Food

Chicago families consistently spend more for food than for any other category of consumption, regardless of whether current family income is \$500 or \$10,000.<sup>1</sup> Average amounts spent for food by the families studied increased steadily at successive income levels, from less than \$1 per day among families with incomes between \$500 and \$750 to almost \$5 a day among the relatively few families with incomes of \$10,000 or more. For the majority of the families, the proportion of total money expenditures devoted to food was roughly one-third. Between the income classes \$1,500 to \$1,750 and \$4,000 to \$5,000 the average amount devoted to food nearly doubled, although the proportion of total money expenditures allocated to food declined by more than one-fifth. At the lowest income level studied (\$500 to \$750), more than two-fifths of the total went for food alone. (See table 8 and fig. 4.) Among those families which reported incomes between \$7,500 and \$10,000, on the other hand, food absorbed only about one-fifth of total money expenditures.<sup>2</sup>

The declining importance of food is more marked when measured in relation to income than when compared to total expenditures. At the lower income levels, for instance, where current income was typically less than total expenditures, food took a larger share of money income than of expenditures. At the other end of the income scale, where food represented 17 percent of money expenditures, it accounted for only 11 percent of money income. (See table 8.)

<sup>1</sup> When expense for household operation and furnishings is added to housing expense proper and the sum treated as one expenditure category, food ranked second in the upper part of the income range.

<sup>2</sup> The category of food included not only expenditures for the family's regular meals and for miscellaneous items like candy, soft drinks, and liquor, but also a considerable part of the family's entertainment bill. It was not practicable to keep apart the recreational and the food-consuming aspects of what was spent in eating out—to separate the restaurant checks for night-club and after-theater parties, for example, from those for family meals away from home. The range of choices of the various families in respect to the use of meals as an auxiliary to entertainments, communal activities, and "going out" thus tends to complicate the problem of comparing the food expenditures of families at different income levels.

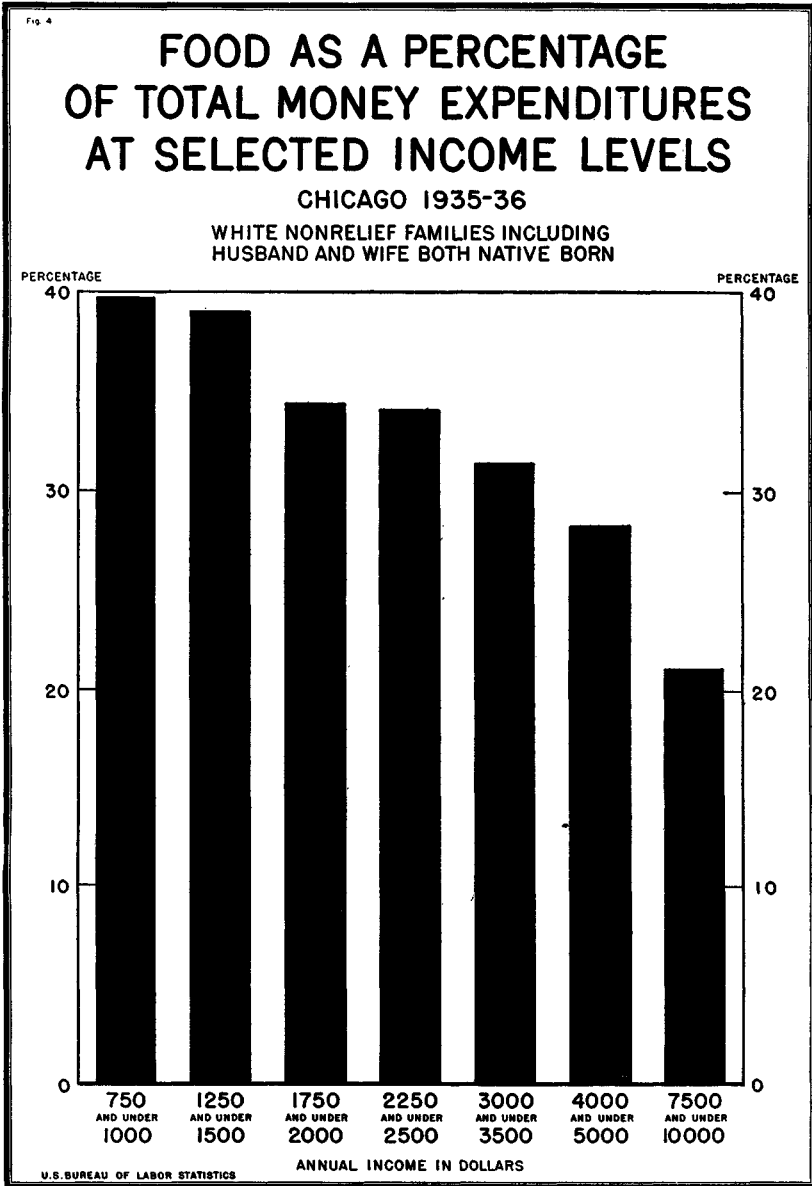


TABLE 8.—Average money expenditures for food <sup>1</sup>

Income class	Average food expenditures			
	Per family			Per meal per equivalent adult
	Amount	Percentage of total money expenditures <sup>2</sup>	Percentage of money income <sup>1</sup>	
\$500-749.....	\$348	42.0	56.0	\$0.111
\$750-\$999.....	404	39.8	45.5	.130
\$1,000-\$1,249.....	457	39.2	41.9	.143
\$1,250-\$1,499.....	529	39.1	40.2	.164
\$1,500-\$1,749.....	589	36.7	37.1	.181
\$1,750-\$1,999.....	619	34.5	33.8	.186
\$2,000-\$2,249.....	660	33.2	32.0	.188
\$2,250-\$2,499.....	761	34.2	32.9	.221
\$2,500-\$2,999.....	786	31.7	29.6	.217
\$3,000-\$3,499.....	863	31.5	27.6	.238
\$3,500-\$3,999.....	944	30.1	26.0	.254
\$4,000-\$4,999.....	1,065	28.3	24.6	.268
\$5,000-\$7,499.....	1,125	24.3	19.4	.270
\$7,500-\$9,999.....	1,445	21.1	17.0	.282
\$10,000 and over.....	1,780	17.2	11.1	.366

<sup>1</sup> Data were collected on the value of food obtained without money expense (meals and other food received in lieu of pay, the products of home gardens, and meals and other food received as gift). The value of such food was included both in the figures for adjusted income and in value of current family living, but the average amounts of such free food reported by Chicago families were so small that money expenditures for food approximate very closely the level of food consumption for all the families covered in Chicago except at the lowest income level. Among families with incomes of \$500 to \$750 the value of free food was \$37, which was equivalent to one cent per meal per person. Data on free food and on the total value of food are presented only in the Tabular Summary, table 3.

<sup>2</sup> See glossary, appendix B, for definitions of expenditures and income.

*Expense per meal per equivalent adult.*<sup>3</sup>—In marked contrast to the decline in the percentage of total money expenditures devoted to food, the average expense per meal per person rose steadily at successive income levels. (See table 8.) Families at the lowest income level surveyed allocated 42 percent of their total money expenditures to food, yet they spent on the average only 11 cents per meal per person. Families at the median income interval for the group studied (\$1,750 to \$2,000) devoted 34 percent of their total money expenditures to food, but they spent, on the average, between 18 and 19 cents per meal per equivalent adult. Families at the top of the income scale, with 17 percent of their money expense going to food, averaged almost 37 cents.

*Expense for food away from home.*—The changing character of the expense category labelled "food" is exemplified by the proportion of total food expense allotted to food consumed away from home, as distinguished from food served at home or carried from home. At succeeding income levels there was a steady increase in the proportion of total food expenditures which went for eating out. Families with

<sup>3</sup> Money expenditure per meal per person was computed on the basis of total expense for food (except for food eaten while traveling) divided by the number of equivalent adults who were members of the household. Persons who were in the household less than the full year, and children whose food consumption was less than an adult's, were counted as fractions of an equivalent adult. For methods of computation and the fractions of a standard food unit assigned to a given age, see glossary, appendix B.

incomes between \$500 and \$750 devoted only 3 percent of total food expense to this purpose, and only families with incomes of \$1,750 and over spent as much as 10 percent of the food dollar, on the average, for food away from home. (See table 9.) On the other hand, families in the income levels above \$7,500 spent one-fourth or more of their total outlay for food in such manner.

TABLE 9.—Average money expenditures for food away from home

Income class	Total food away from home		Meals at work	Other food away from home
	Amount	Percentage of total food expenditures		
\$500-\$749	\$12	3.4	\$9	\$3
\$750-\$999	14	3.5	9	5
\$1,000-\$1,249	24	5.3	18	6
\$1,250-\$1,499	41	7.8	30	11
\$1,500-\$1,749	52	8.8	36	16
\$1,750-\$1,999	73	11.8	55	18
\$2,000-\$2,249	74	11.2	56	18
\$2,250-\$2,499	100	13.2	70	30
\$2,500-\$2,999	128	16.0	87	41
\$3,000-\$3,499	162	18.8	104	58
\$3,500-\$3,999	176	18.7	106	70
\$4,000-\$4,999	241	22.8	148	98
\$5,000-\$7,499	246	21.8	133	113
\$7,500-\$9,999	409	28.3	169	240
\$10,000 and over	535	30.0	206	329

At the lower income levels, food away from home consisted chiefly of meals at work. (See table 9.) In other words, this item partook more of the character of an occupational expense than of recreation or entertainment. Among families with incomes of less than \$1,750, two-thirds or more of the amounts spent for food away from home came within this category. At higher incomes, however, this kind of expenditure decreased in importance until, at the \$7,500 level, it accounted for less than half of the total expense for meals out. At the same time, the other more strictly recreational items included as food away from home assumed increasing importance.<sup>4</sup>

*Food expense by occupational group.*—At the income levels at which all occupational groups were covered in this study (\$1,250 to \$5,000), the differences in average food expenditures among the various groups were not striking. (See table 10.) In general, wage-earner families spent more for food, at a given income level, than did families in the other occupational groups. Since their total money expendi-

<sup>4</sup> These figures are taken from detailed data on food expenditures, to be published in a later bulletin. Preliminary examination of these data indicates that, when family income was less than \$5,000, food away from home (exclusive of meals at work) consisted chiefly of such items as candy, ice cream, soft drinks, and the like. It would seem that the purchase of candy, ice cream, and drinks, be it only in 5-cent units, is fairly common even when family income is low, but to eat meals away from home, except when at work, is apparently not customary except when the family income is well above the median.

Similarly, the average amounts reported for meals at school, and especially board at school, constituted a negligible proportion of the expenditures reported for food away from home.

tures for current living tended to be somewhat below those of the other groups, the proportion of this total devoted to food was rather uniformly high among the wage earners. Independent professional families at most income levels ranked next to the wage-earner group in average dollar expenditures for food. Nevertheless, since the total expenditures for current family living of the independent professional group were relatively high, the proportion of the total devoted to food was in general considerably lower than among the wage-earner families. Families in the salaried occupational groups spent least for food in terms of both dollar expenditures and the ratio of food expense to total money expenditures.<sup>5</sup>

TABLE 10.—Average money expenditures for food, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
	Amount					
\$1,250-\$1,499	\$549	\$504	\$483	\$500	\$486	\$504
\$1,500-\$1,749	602	581	590	558	549	516
\$1,750-\$1,999	619	611	668	645	603	604
\$2,000-\$2,249	666	648	668	669	693	661
\$2,250-\$2,499	794	762	697	741	738	688
\$2,500-\$2,999	846	745	767	775	830	712
\$3,000-\$3,499	907	852	886	905	845	791
\$3,500-\$3,999	997	918	959	942	908	986
\$4,000-\$4,999	1,074	1,197	976	1,042	1,021	943
	Percentage of total money expenditures <sup>1</sup>					
\$1,250-\$1,499	40.7	37.2	37.4	34.9	34.5	36.7
\$1,500-\$1,749	37.3	35.9	38.9	34.0	34.3	33.9
\$1,750-\$1,999	34.9	33.8	35.8	35.5	33.2	32.5
\$2,000-\$2,249	33.9	32.9	33.1	28.7	32.7	32.8
\$2,250-\$2,499	35.6	34.4	31.7	31.9	32.5	32.0
\$2,500-\$2,999	33.2	31.2	32.0	29.9	31.6	29.3
\$3,000-\$3,499	34.1	32.7	30.1	30.8	29.2	28.2
\$3,500-\$3,999	33.7	30.0	29.1	28.2	27.7	30.0
\$4,000-\$4,999	29.2	31.0	27.2	28.1	25.9	26.3

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

Although wage-earner families had high average food expenditures, they reported relatively low expense per meal per person. This results from the fact that the wage-earner group tended to have larger families, and a greater number of persons 16 years of age and over than other occupational groups.<sup>6</sup> Their high average food expense was thus the result of family size. In this respect, families in the independent professional category were at the other extreme, with the lowest average number of persons per family. Thus, with average

<sup>5</sup> At all income levels the families with no gainfully employed members spent less for food than did the families with earners; and at most income levels the nongainfully employed group devoted a smaller proportion of their total money expenditures to food expenditures than did families in the other groups. It will be remembered that the families in this occupational class were not included in the tables showing all occupational groups combined. Their food expenditures are given in Tabular Summary, table 2.

<sup>6</sup> See Tabular Summary, table 2, for average number of persons per family.

expenditures for food per family nearly as high at given income levels as those of the wage-earner families, their expense per meal per person was naturally higher. (See table 11.) Similarly, the two salaried groups in general had higher expense per meal per person than did the families in the clerical and independent business categories, though in average total food expense the relationships were reversed.<sup>7</sup>

TABLE 11.—Average money expenditures per meal per equivalent adult, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
\$1,250-\$1,499	\$0. 168	\$0. 157	\$0. 150	\$0. 158	\$0. 158	\$0. 178
\$1,500-\$1,749	. 178	. 187	. 181	. 215	. 175	. 171
\$1,750-\$1,999	. 182	. 185	. 194	. 205	. 190	. 208
\$2,000-\$2,249	. 181	. 186	. 196	. 231	. 208	. 208
\$2,250-\$2,499	. 227	. 212	. 200	. 222	. 247	. 218
\$2,500-\$2,999	. 219	. 203	. 222	. 252	. 246	. 213
\$3,000-\$3,499	. 229	. 236	. 240	. 258	. 253	. 236
\$3,500-\$3,999	. 239	. 253	. 259	. 235	. 247	. 294
\$4,000-\$4,999	. 242	. 291	. 262	. 269	. 267	. 256

One factor in the ability of the wage-earner families to keep food expense per meal per equivalent adult relatively low was the comparatively small amount which they spent for food away from home. Although the differences are not entirely consistent, families in the wage-earner group tended to have low expenditures of this type, as compared with families in the other groups at the same income levels.

*Food expense by family type.*—When the average food expenditures of families of varying composition are compared, much more clearly defined differences appear than among families of the various occupational groups. These differences reflect chiefly the number of members in the economic family and to a lesser degree the age of those members. The two-person families almost uniformly spent the least for food, with the families containing one child coming next, and the large families containing seven or eight persons ranking highest in average food bill. (See table 12.) The greater cost of food for an adult than for a child is reflected in the generally higher average food expense for families of type V than of type VI. Both contained five or six members, but the former had from one to three persons over 16 years of age in addition to husband and wife, while the latter contained only children under 16 in addition to the parents.

<sup>7</sup> Further light may be thrown on the questions as to whether families in different occupations differ in their level of expenditures for food by an analysis of the several occupational groups within each family type. (See supplement to Tabular Summary, table B.) While such figures show variations from group to group, they chiefly reflect differences in individual family customs, to be expected from the small numbers on which the averages are based, and do not reveal any consistent differences related to occupational classification.

TABLE 12.—Average money expenditures for food, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750-\$999.....	\$356	\$386	\$436	\$429	\$566	\$428	\$505
\$1,000-\$1,249.....	399	450	481	481	588	468	579
\$1,250-\$1,499.....	496	473	565	548	587	602	707
\$1,500-\$1,749.....	525	582	632	560	666	698	712
\$1,750-\$1,999.....	536	590	670	607	744	725	789
\$2,000-\$2,249.....	523	629	729	684	772	737	858
\$2,250-\$2,499.....	627	768	770	816	821	840	947
\$2,500-\$2,999.....	644	734	816	805	909	853	1,020
\$3,000-\$3,499.....	735	806	868	842	1,035	1,038	1,080
\$3,500-\$3,999.....	827	903	961	911	1,106	1,025	1,177
\$4,000-\$4,999.....	808	1,053	1,099	1,036	1,329	1,071	1,361
\$5,000-\$7,499.....	903	1,068	1,129	1,171	1,333	1,147	1,836
\$7,500-\$9,999.....	1,296	1,100	1,393	1,428	1,544	1,647	2,107

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

*Type*

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

The differences in average food expenditures among families of different size is illustrated by a comparison of the proportion of total money expenditures devoted to food. Quite clearly, the larger the family, the greater the importance of the food item. (See table 13.) Among two-person families, food never accounted for as much as 40 percent of total money expenditures at any of the income levels covered. But among the families containing seven or eight members (type VII), it took two-fifths of the total at all incomes up to \$2,500. Again, the husband-and-wife families devoted less than one-fourth of total money expenditures to food at incomes of \$4,000 and over, while families with three or four children under 16 and those with five or six members other than husband and wife spent more than one-fourth of the total on food even when income amounted to \$7,500 and over.

It is noteworthy that, especially at the lower income levels, food expenditure was more rigid among the larger than among the smaller families. Thus, for example, among families containing three or four children under 16 there is little change within the income range from \$750 to \$1,750 in the proportion of total money expenditures devoted to food. A similar situation may be observed in connection with families containing seven or eight persons in the income range from \$1,500 to \$2,500. At higher income levels, however, the proportion of total money expenditures allocated to food declined about as rapidly among the large as among the small families.

**TABLE 13.**—Percentage of total money expenditures devoted to food, by family type<sup>1</sup>  
[Horizontal lines mark income interval in which food takes from one-quarter to two-fifths of total family expenditure]

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750-\$999	37.7	40.2	44.2	39.6	39.0	39.8	43.8
\$1,000-\$1,249	36.1	38.1	42.8	38.6	49.0	42.6	38.8
\$1,250-\$1,499	36.7	37.1	39.9	40.0	44.1	43.3	47.7
\$1,500-\$1,749	33.6	36.5	38.7	34.2	42.7	42.7	40.7
\$1,750-\$1,999	30.9	33.6	36.3	33.8	39.0	38.5	41.9
\$2,000-\$2,249	26.4	32.0	36.1	35.2	38.7	36.1	41.2
\$2,250-\$2,499	28.8	34.2	33.9	36.8	37.6	37.0	42.1
\$2,500-\$2,999	27.1	29.9	30.9	32.7	35.7	34.7	39.4
\$3,000-\$3,499	27.0	28.4	32.5	32.6	35.2	36.5	37.6
\$3,500-\$3,999	26.7	27.1	30.0	31.2	33.9	31.0	35.2
\$4,000-\$4,999	22.4	27.8	27.5	28.0	34.2	28.5	35.4
\$5,000-\$7,499	22.0	21.3	24.3	25.4	28.1	28.1	28.5
\$7,500-\$9,999	18.8	16.4	20.4	20.8	24.3	26.9	26.8

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

Type

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or eight).

**TABLE 14.**—Rank comparison, by family type, of (A) the average money expenditures for food per family and (B) average money expenditures per meal per equivalent adult<sup>1</sup>

Income class	Family type <sup>1</sup>													
	I		II		III		IV		V		VI		VII	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B
\$750-\$999	7	1	6	2	3	3-4	4-5	3-4	1	5	4-5	6	2	7
\$1,000-\$1,249	7	1	6	2	3-4	3	3-4	4	1	6	5	5	2	7
\$1,250-\$1,499	6	1	7	2	4	3	5	4	3	6	2	5	1	7
\$1,500-\$1,749	7	1	5	2	4	5	6	4	3	6	2	3	1	7
\$1,750-\$1,999	7	1	6	2	4	3	5	4	2	6	3	5	1	7
\$2,000-\$2,249	7	1	6	2	4	3	5	4	2	6	3	5	1	7
\$2,250-\$2,499	7	1	5-6	2	5-6	4	4	3	3	6	2	5	1	7
\$2,500-\$2,999	7	1	6	2	4	4	5	3	2	6	3	5	1	7
\$3,000-\$3,499	7	1	6	2	4	4	5	3	2-3	6	2-3	5	1	7
\$3,500-\$3,999	7	1	6	2	4	4	5	3	2	5	3	6	1	7
\$4,000-\$4,999	7	1	5	2	3	4	6	3	2	5	4	6	1	7
\$5,000-\$7,499	7	1	6	2	5	4	3	3	2	5	4	7	1	6
\$7,500-\$9,999	6	1	7	3	5	4	4	2	3	7	2	5	1	6

<sup>1</sup> Low numbers in the A columns indicate high dollar expenditures per family; in the B columns, low numbers mean high per person meal expense. Tied ranks indicate approximately equal expense, by family of different types.

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

Type

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).



While average dollar expenditures for food were thus directly related to family size, expense per meal per person showed a consistent inverse relationship. (See table 14.) The two-person families, which had the lowest total food expenditures, had without exception the highest expense per meal per person. The seven- or eight-person families, with the largest expenditures, had the lowest expense per meal per food-expenditure unit. It was not until the latter families reached the \$4,000 to \$5,000 income level that their average expenditures per meal per equivalent adult equaled those of the two-person families with incomes of \$1,000 to \$1,250.<sup>8</sup>

Such differences are explained in part by the fact that unit food costs are commonly somewhat lower when food is purchased and prepared in relatively large quantities. It is probable, also, that large families purchased somewhat cheaper foods than did small families, and that at the lower income levels they generally had less adequate diets. Certainly the small families spent more on food away from home, which undoubtedly helped to increase their expense per meal per person.

*Summary.*—At all income levels, food was the most important category of consumption among the Chicago families studied. Although average food expense increased less rapidly over the income range than total money expenditures, it was only among the families with incomes of \$10,000 and over that it accounted for less than one-fifth of the total.

While part of this increase was due to a more generous and probably a more adequate diet among the higher income families, a part was also undoubtedly due to the increasing importance of the luxury items. This is typified by the increasing importance in the food budget of expenditures for food away from home. The rising expense per meal per person at successive income levels probably reflects both factors.

Occupational classification seems to have much less to do with food expenditures than does family composition. Wage-earner families in general had rather high average food expense, due chiefly to family size, which was slightly larger than among the other occupational groups.

The relationship between family composition and average food expense at given income levels was very close. The larger families spent more for food, both in dollar amounts and in proportion to their total expenditures. These larger sums were not proportional to the differences in family size, however, so that an almost perfect inverse correlation appeared between family size and expense per meal per person.

<sup>8</sup> See Tabular Summary, table 3.

## Chapter IV

### Home Maintenance

Next to food, housing is the most important category in the family budget. As in the case of food, average money expenditures for housing (together with fuel, light, and refrigeration) <sup>1</sup> increased almost without exception from one income level to another among Chicago native white families. (See table 15.) Again, as in the case of food, however, these expenditures increased at a rate less rapid than total income, and the percentage of total expenditures allocated to housing declined as income increased. It absorbed, on the average, about one-third of total money expenditures among families with incomes of \$1,000 or less, one-fourth among families up to the \$2,250 income level, one-fifth from there to the \$4,000 level, and one-sixth even for families with incomes of \$10,000 and over.

TABLE 15.—Average money expenditures for home maintenance

Income class	Total home maintenance		Housing <sup>1</sup>		Household operation <sup>2</sup>		Furnishings and equipment	
	Amount	Percentage of total money expenditures <sup>3</sup>	Amount	Percentage of total money expenditures <sup>3</sup>	Amount	Percentage of total money expenditures <sup>3</sup>	Amount	Percentage of total money expenditures <sup>3</sup>
\$500-\$749 .....	\$318	38.4	\$286	34.6	\$26	3.1	\$6	0.7
\$750-\$999 .....	372	36.6	325	32.0	30	2.9	17	1.7
\$1,000-\$1,249 .....	401	34.5	355	28.8	36	3.1	30	2.6
\$1,250-\$1,499 .....	444	32.8	366	27.1	48	3.5	30	2.2
\$1,500-\$1,749 .....	523	32.5	428	26.6	57	3.5	38	2.4
\$1,750-\$1,999 .....	591	32.8	465	25.8	68	3.8	58	3.2
\$2,000-\$2,249 .....	629	31.6	481	24.2	84	4.2	64	3.2
\$2,250-\$2,499 .....	690	31.1	517	23.3	105	4.7	68	3.1
\$2,500-\$2,999 .....	754	30.5	554	22.4	124	5.0	76	3.1
\$3,000-\$3,499 .....	777	28.4	545	19.9	153	5.6	79	2.9
\$3,500-\$3,999 .....	947	30.1	651	20.7	180	5.7	116	3.7
\$4,000-\$4,999 .....	1,045	27.8	688	18.3	259	6.9	98	2.6
\$5,000-\$7,499 .....	1,371	29.6	842	18.2	407	8.8	122	2.6
\$7,500-\$9,999 .....	2,036	29.7	1,190	17.3	681	10.0	165	2.4
\$10,000 and over .....	2,898	28.1	1,663	16.1	950	9.2	285	2.8

<sup>1</sup> Includes all current money expenditures for the family home and for the vacation home (mortgage interest, taxes, repairs, and insurance for owned homes and rent for rented homes), and expenditures for lodging for family members away from home, including room rent at school. Expenditures for fuel, light, and refrigeration are combined with expenditures for housing, since rent as paid by many families included one or more of these items. The net money value of the occupancy of owned homes, or of housing received as pay or gift is not included in this column.

<sup>2</sup> Including household help, laundry, telephone, and other items of household operation, but not fuel, light, and refrigeration.

<sup>3</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

<sup>1</sup> Expenditures for fuel, light, and refrigeration are combined with expenditures for housing alone since, in many cases, the rent figure included one or more of these other items.

*Total money value of housing.*<sup>2</sup>—Money expenditures for housing by no means represent the total value of the housing utilized during the year by these Chicago families, since many of them occupied owned homes whose rental value exceeded current outlay for upkeep, and some lived in dwellings that were provided as part of pay, or as a gift. In the case of home owners, a sum, "imputed income from home ownership," was added to money income, representing the difference between the rental value of the home for the months of occupancy and the expenses incurred as a result of ownership. For many families this income was a substantial item. In the case of families that received housing as gift or pay the rental value also was treated as an addition to income.

Accordingly, the data on average value of housing provide a better measure of the level of living as far as housing is concerned than do figures for money expenditures alone. The "income" from the family's equity in an owned home (when occupancy value is greater than current expense) thus takes the form of housing rather than cash income. For an accurate representation of total income and total consumption, therefore, such nonmoney items must be added to both sides of the family balance sheet.

On this basis the importance of housing, when measured in terms of its value in relation to total expenditures (or total money value of current family living) is somewhat greater, at income levels above \$1,000, than the ratio between money expenditures for housing and total money outlay. Housing absorbed from one-fourth to over one-third of total expenditures at all income levels up to \$2,500, and one-fifth of the total even for families with incomes of \$5,000 to \$7,500. (See fig. 5.) The total value of housing increased somewhat more regularly with income than did the current dollar expenditures for housing, as might be expected when account is taken of the increasing proportion of home ownership, and therefore of the increasing amounts of imputed income from housing at the upper income levels. (See table 16.)

<sup>2</sup> It should be noted that great caution must be exercised in making any comparison of the housing data reported in this chapter with those presented in vol. I, ch. V and VI. The discussion in vol. I based on the short schedule used with the large random sample centered mainly about the rents for family homes reported by renting families and the rental values of owned family homes, while this chapter deals primarily with money expenditures and the money value of housing for all families regardless of tenure and includes expenditures for lodging away from home. In vol. I, money expenditures for fuel, light, and refrigeration were included only when they were covered by the rents reported and it was therefore impossible to give the rent figures without them; in this chapter, such expenditures are in all cases included. The imputed value of home ownership as reported on the family schedule and presented in vol. I, was an estimated figure; the data in this chapter on nonmoney value of housing reflect the actual housing costs reported by home owning families. Finally, in vol. I, the averages at any given income level, for all families and families of specified occupational groups included the larger families (types VIII and other) which did not furnish expenditure schedules, and the averages for all families and families of specified type groups include families with no gainfully employed members, which were treated separately in the analysis of expenditures.

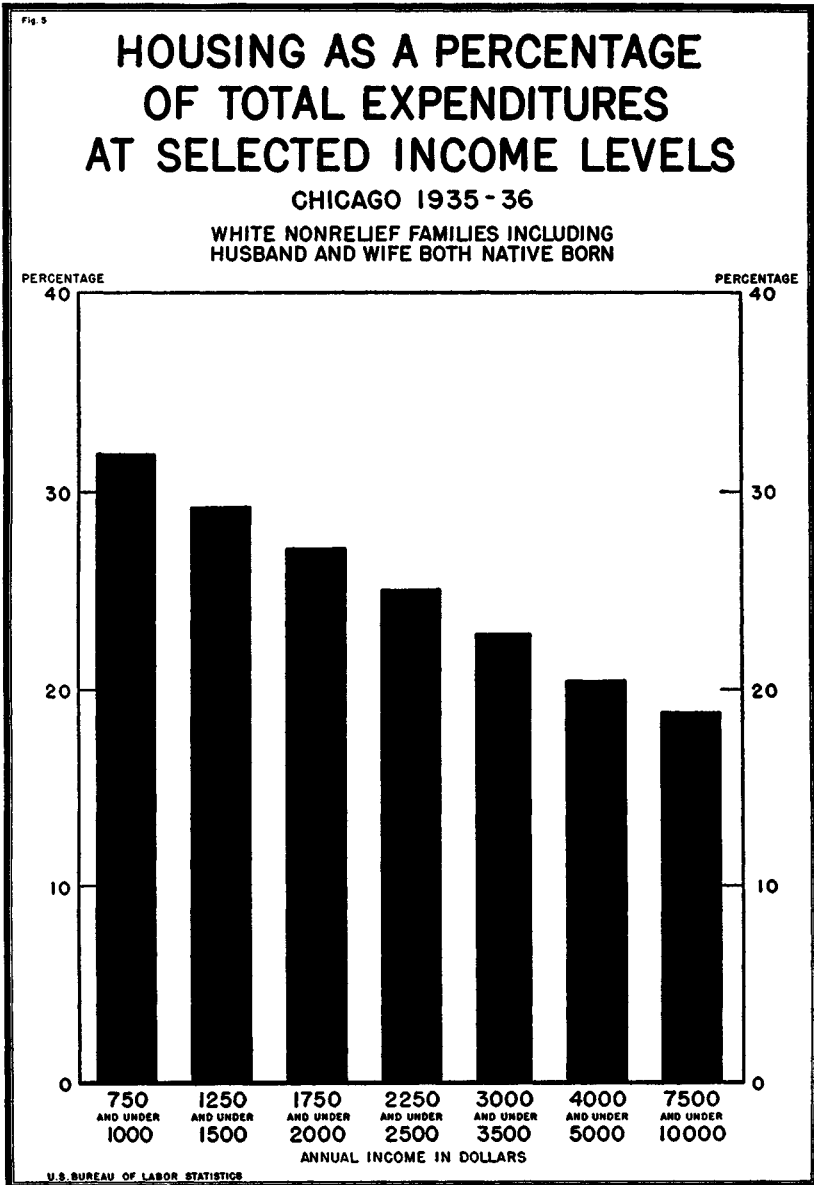


TABLE 16.—*Housing: Average money expenditures and average money value*<sup>1</sup>

Income class	Money expenditures for housing <sup>2</sup>		Money value of housing <sup>3</sup>	
	Amount	Percentage of total money expenditures <sup>3</sup>	Amount <sup>4</sup>	Percentage of money value of current family living <sup>4</sup>
\$500-\$749	\$286	34.6	\$310	34.9
\$750-\$999	325	32.0	329	31.0
\$1,000-\$1,249	335	28.8	365	30.3
\$1,250-\$1,499	366	27.1	413	29.3
\$1,500-\$1,749	428	26.6	456	27.9
\$1,750-\$1,999	465	25.8	501	27.2
\$2,000-\$2,249	481	24.2	527	25.9
\$2,250-\$2,499	517	23.3	574	25.1
\$2,500-\$2,999	554	22.4	622	24.3
\$3,000-\$3,499	545	19.9	654	22.9
\$3,500-\$3,999	651	20.7	734	22.6
\$4,000-\$4,999	688	18.3	793	20.5
\$5,000-\$7,499	842	18.2	976	20.4
\$7,500-\$9,999	1,191	17.3	1,317	18.9
\$10,000 and over	1,663	16.1	1,885	17.9

<sup>1</sup> Averages based on all families: Renters, owners, and those that received housing as gift or pay.

<sup>2</sup> Includes expense for fuel, light, and refrigeration.

<sup>3</sup> See glossary, appendix B, for definitions of expenditures and money value of current family living.

<sup>4</sup> Includes the value of housing and fuel received without money expense.

*Money expenditures for household operation.*—Household operation accounted for less than 4 percent of total money expenditures for families with incomes below \$2,000, 5 percent or more for families with incomes of \$2,500 to \$4,000, and almost 10 percent for families at the income level of \$7,500 and above (table 15):

This category included two main groups of items: Household help, for which the proportion of families reporting expenditure increased markedly with income; and supplies<sup>3</sup> and other services, which were in the expense account of all families. The average outlays for supplies and for telephone, laundry, and miscellaneous services increased somewhat less rapidly than total expenditures. They amounted to \$26 for families with incomes of \$500 to \$750, \$65 for those at the median income interval (\$1,750 to \$2,000) and \$241 for those in the highest bracket. (See table 17.) At the lower income levels, these expenditures were attributable chiefly to laundry and cleaning supplies, with telephone coming second. For families with incomes below \$1,250, such supplies were the largest single item; above that point, families incurred a larger average expense for laundry sent out than for laundry and cleaning supplies. At most income levels above \$1,250, too, families spent, on the average, only slightly less for telephone service than for laundry sent out. Only at the \$5,000 income level and above, however, did expenditures for telephone service average as much as \$4.50 a month.<sup>4</sup>

<sup>3</sup> Excluding fuel, light, and refrigeration.

<sup>4</sup> Based on tabulation of individual items appearing in a later bulletin.

TABLE 17.—Average money expenditures for household operation <sup>1</sup>

Income class	Total	Paid household help		Other services and supplies	
		Amount	Families reporting		
			Percent- age		Average expense
\$500-\$749.....	\$26			\$26	
\$750-\$999.....	30			30	
\$1,000-\$1,249.....	36	\$2	5	\$40	
\$1,250-\$1,499.....	48	1	4	25	
\$1,500-\$1,749.....	57	1	1	100	
\$1,750-\$1,999.....	68	3	6	50	
\$2,000-\$2,249.....	84	9	12	75	
\$2,250-\$2,499.....	105	17	19	89	
\$2,500-\$2,999.....	124	28	27	104	
\$3,000-\$3,499.....	153	48	39	123	
\$3,500-\$3,999.....	181	70	42	167	
\$4,000-\$4,999.....	259	119	63	189	
\$5,000-\$7,499.....	407	245	78	314	
\$7,500-\$9,999.....	681	452	93	486	
\$10,000 and over.....	950	709	91	779	

<sup>1</sup> Other than for fuel, light, and refrigeration, which were included with expense for housing proper.

In contrast to expenditures for supplies and miscellaneous services, those for household help absorbed an increasing proportion of total money expenditures at succeeding income levels and exceeded the former at the \$5,000 level. The average payments of all families for household help amounted to less than \$10 a year among families with incomes below \$2,000, more than \$100 for families with incomes of \$4,000 and more, and \$700 for those at the highest level. The rise in these averages reflects in large part the increasing proportion of families that reported help. (See table 17.) Household help was employed by about 1 in every 20 families with incomes below \$2,000. Among those with incomes of \$7,500 and more, 9 in every 10 families reported payments for household help, some of the remainder receiving this service as part of rent.

The rise in the average outlays for household help, per family employing help, suggests, furthermore, that with rising incomes Chicago families employed full-time help more frequently than part-time help and similarly, trained servants more commonly than general workers. Among families with incomes of \$5,000 and more, for example, more than twice as much was spent for full-time as for part-time help.<sup>5</sup>

*Money expenditures for furnishings and equipment.*—Furnishings and equipment absorbed, on the whole, a rising share of total money expenditures up to about the \$2,000 income level, where they comprised 3.2 percent of the total. At higher incomes they constituted

<sup>5</sup> Based on tabulations appearing in a later bulletin.

in general a somewhat decreasing share of this total. Available evidence indicates that expenditures in this category were largely for furniture and such types of household goods as require frequent replacement. However, at most incomes above \$1,750 there were fairly substantial expenditures for refrigerators, chiefly electric.<sup>6</sup>

As regards expenditures for durable goods of the type here considered, wide variations among families are to be expected because some already have these items, while others have still to acquire them. In addition, these variations are also due to the varying tastes and habits of individual families. Every family differs in most of its expenditures from the average for the group. The range of variation among families at a given income interval is often greater than the range in averages between succeeding income levels. Most of these variations are obscured by the use of averages for families of a given occupational group or family type at a given income level.

*Expenditures for home maintenance.*—When expenditures for housing, household operation, and furnishings are combined into the broader category, home maintenance, the influence of the largest constituent, housing, is apparent in the decline over the income range in the relative size of the category. Thus, the total value of home maintenance, including the money value of housing and fuel obtained without money expense, declined from nearly 39 percent of the value of current living at the \$500 to \$750 level to slightly under 30 percent for the group receiving \$10,000 or over. In terms of money expenditures alone, the relative decline was slightly greater, since the nonmoney value of housing was much higher at the top of the income scale than at the bottom. The value of home maintenance equaled or exceeded that for food as low in the income scale as the \$1,750 to \$2,000 level. (See table 2.)

*Occupational differences in money expenditures for housing.*—When current money expenditures for housing are compared for Chicago families in the six occupational groups, clear differences are to be found. The families of wage earners at most income levels had the lowest expenditures, followed in general by the clerical group, while families in the independent professional category ranked highest (table 18).<sup>7</sup>

<sup>6</sup> Based on tabulation of individual items appearing in a later bulletin.

<sup>7</sup> This is in accord with the rent data secured in the large random sample studied in Chicago, which indicated that at most income levels wage earners paid the lowest rents, followed by families of clerical workers while families in the business and professional categories spent the most for their housing. (See vol. I, ch. VI.)

These occupational differences in average expenditures for housing persist when families of different occupational classification are compared, holding income and family type constant. (See supplement to Tabular Summary, table B, and appendix D.) Among the smaller families (types I, II, and III), in particular, those in the wage-earner group at most comparable income levels usually spent less than those in other occupational groups, while families in the independent professional category were at the other extreme. This difference tended to be greater in the upper than in the lower part of the income scale.

TABLE 18.—Housing: Average money expenditures and average money value, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
Average money expenditures <sup>1</sup>						
\$1,250-\$1,499.....	\$345	\$394	\$392	\$461	\$430	\$404
\$1,500-\$1,749.....	415	446	405	500	468	433
\$1,750-\$1,999.....	448	483	490	535	460	475
\$2,000-\$2,249.....	462	480	536	526	506	541
\$2,250-\$2,499.....	523	493	557	637	540	515
\$2,500-\$2,999.....	523	559	576	619	638	530
\$3,000-\$3,499.....	466	512	687	657	591	598
\$3,500-\$3,999.....	556	619	631	772	784	653
\$4,000-\$4,999.....	500	705	694	822	758	688
Average money value <sup>2</sup>						
\$1,250-\$1,499.....	\$391	\$441	\$475	\$510	\$430	\$414
\$1,500-\$1,749.....	455	455	440	517	467	469
\$1,750-\$1,999.....	488	511	541	572	508	520
\$2,000-\$2,249.....	507	535	574	588	546	543
\$2,250-\$2,499.....	562	570	631	703	575	562
\$2,500-\$2,999.....	567	639	642	688	691	655
\$3,000-\$3,499.....	576	649	804	687	665	693
\$3,500-\$3,999.....	721	701	676	838	818	723
\$4,000-\$4,999.....	639	768	834	968	845	809

<sup>1</sup> Includes expense for fuel, light, and refrigeration.

<sup>2</sup> Includes expense for fuel, light, and refrigeration and the value of housing and fuel obtained without money expense.

*Occupational differences in the total money value of housing.*—Occupational differences in the total money value of housing followed the pattern found in expenditures for housing. When the money value of housing received without money expense in the year of the survey is added to current money expenses to obtain the total value of housing, approximately the same occupational differences appear as in the case of money expense alone. Families in the wage-earner group ranked low, followed by the clerical group, with independent professional families at the other extreme.<sup>8</sup>

The value of housing obtained without direct money outlay represented primarily imputed income from owned family homes. A few families reported imputed income from the ownership of vacation homes. Only a small number received rent as pay or gift, although the amounts were often substantial for the families that received rent in return for services. Salaried professional and clerical families reported

<sup>8</sup> These occupational differences were characteristic of families classified in each of the composition groups except those with three or four children under 16 (type VI) and those with five or six members other than husband and wife (type VII), which were not sufficiently numerous in the individual occupational categories to warrant generalizations concerning them. (See appendix D.)

It is possible that business and professional groups spend the most for housing partly because of the use of their homes for entertaining clients and colleagues, a use that is in part an occupational expense, but one not easily separable from the family expenditures with which it is associated.



slightly more rent received without money expense than other occupational groups.<sup>9</sup>

With one general exception, the relative amount of imputed income shown for all families at a given income level was determined by the proportion of families owning their homes. Home ownership was most common in Chicago among the wage-earner and independent business families, and least common among families in the professional and salaried business categories.<sup>10</sup> Nevertheless, independent professional families ranked with those in the independent business and wage-earner groups in respect to the average amounts of imputed income received.<sup>11</sup> It would appear that the value of owned homes, or at least the value of owners' equities, was relatively high among owning families in the independent professional group, corresponding to the comparatively large average rents paid by renting families in this occupational category.

*Occupational differences in household operation expense.*—At every income level between \$1,250 and \$5,000, families in the wage-earner group had the lowest average money expenditures for household operation, and families in the independent professional group, with one exception, the highest. (See table 19.)<sup>12</sup>

Families in the independent professional and independent business groups with incomes from \$3,500 up spent more on the average for paid help than for other household operation expenses. Families in the independent professional and salaried business groups commonly had the highest expenses for supplies and other services, while wage earners fell at the opposite extreme.<sup>13</sup> Expenditures for laundry sent out generally constituted the major item of other household expense among families in the several occupational groups at comparable income levels between \$1,250 and \$5,000, although they were relatively small for wage-earner families.<sup>14</sup>

Household help, except for business and professional families with incomes of \$4,000 and more, was usually employed on a part-time rather than a full-time basis. Among families of wage earners and clerical workers average expenses were greater at most income levels for part-time than for full-time help. Among families in the business

<sup>9</sup> See Tabular Summary, table 4. Ministers, resident physicians, and in some cases teachers, in the salaried professional group, resident apartment house managers, in the clerical group, and janitors and boarding house managers, in the wage-earner group, are those most likely to receive the use of living quarters (with housekeeping facilities) as partial payment for services. The relatively large amounts of "free" rent reported by clerical families may be partly accounted for by the fact that some families were classified as clerical on the basis of earnings reported by children in families of janitors or apartment house managers who received rent as pay.

<sup>10</sup> See Tabular Summary, table 4-A.

<sup>11</sup> See Tabular Summary, table 4.

<sup>12</sup> As in the case of housing expenditures, these occupational differences are characteristic of families classified in each of the first five family type groups. The contrast between wage-earner and independent professional families was particularly marked, however, among the husband-and-wife families and those of types IV and V.

<sup>13</sup> See Tabular Summary, table 5.

<sup>14</sup> Based on tabulations to appear in a later bulletin.

and professional categories outlay for part-time help was greater only at incomes below \$2,500.<sup>15</sup> Expenditures for domestic help were most substantial among independent business and independent professional families, and were of lesser importance among families of wage earners at corresponding income levels.<sup>16</sup>

TABLE 19.—Average money expenditures for household operation,<sup>1</sup> by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
\$1,250-\$1,499	\$44	\$53	\$55	\$77	\$67	\$53
\$1,500-\$1,749	50	67	56	68	58	60
\$1,750-\$1,999	59	71	94	99	85	77
\$2,000-\$2,249	74	85	85	107	105	127
\$2,250-\$2,499	93	109	131	174	115	100
\$2,500-\$2,999	107	133	140	183	130	115
\$3,000-\$3,499	106	146	211	237	186	156
\$3,500-\$3,999	128	164	207	309	215	179
\$4,000-\$4,999	182	249	269	373	302	238

<sup>1</sup> Other than fuel, light, and refrigeration.

*Occupational differences in money expenditures for furnishings and equipment.*—When the several occupational groups are compared with reference to the amounts spent for furnishings and equipment, their relative positions are quite different from those noted in the case of housing and household operation. (See table 20.) Wage earners ranked high in this type of expense, in general considerably higher than the families in the clerical group at comparable income levels. Families in the independent professional category, on the other hand, tended to fall in the lower half of the scale with respect to these expenditures.<sup>17</sup>

TABLE 20.—Average money expenditures for furnishings and equipment, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
\$1,250-\$1,499	\$37	\$18	\$9	\$24	\$46	\$36
\$1,500-\$1,749	48	28	21	33	35	20
\$1,750-\$1,999	62	55	31	27	54	109
\$2,000-\$2,249	68	64	59	81	56	40
\$2,250-\$2,499	88	59	45	29	48	64
\$2,500-\$2,999	90	68	73	50	77	73
\$3,000-\$3,499	116	70	67	73	66	54
\$3,500-\$3,999	133	129	126	109	85	94
\$4,000-\$4,999	103	88	131	73	67	134

<sup>15</sup> Based on tabulations to appear in a later bulletin.

<sup>16</sup> See Tabular Summary, table 5.

<sup>17</sup> Examination of the data for the six occupational groups within each family type separately indicates that, while the differences are not large, they are quite consistent, with families of each type in the wage-earner group tending to have high expenditures. Other differences are less marked, but families in the independent business or professional group most often ranked low. (See supplement to Tabular Summary, table B.)

Among all groups of families, most of the expenditures for furnishings and equipment went for furniture and such household goods as linen, china, and kitchen equipment. This was especially true among families in the business and professional categories, where in most cases from 85 to 100 percent of the total went into this type of purchase. Among families of clerical workers, and particularly of wage earners, a larger share of the total (and among wage earners, a larger average amount) went for the purchase of the larger items of household equipment, chiefly electric refrigerators and, to a lesser extent, washing machines and vacuum cleaners.

The somewhat larger average expenditures of wage-earner families for furnishings and equipment, incurred particularly for such articles as refrigerators and other substantial furniture items, may be explained partly by the fact that outlays for furnishings and equipment are influenced by the type of dwelling occupied. Hence, the greater tendency for business and professional families to occupy modern fully-equipped apartments finds reflection in fewer purchases of such equipment on their part. In their greater outlays for refrigerators, vacuum cleaners, or washing machines, the wage-earner families tend to make up for the difference which was found between their relatively low rents or rental values and the higher ones characteristic of the white-collar occupational groups. In terms of total cost for home maintenance, therefore, differences among the occupational groups become less important, suggesting standards of home maintenance at given income levels more nearly comparable than are indicated by the data on housing and fuel, light, and refrigeration.

TABLE 21.—Average money expenditures for home maintenance, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salariéd business	Salariéd professional
\$1,250—\$1,499	\$426	\$465	\$456	\$562	\$543	\$493
\$1,500—\$1,749	513	541	482	601	561	513
\$1,750—\$1,999	569	609	615	661	599	661
\$2,000—\$2,249	604	629	680	714	667	708
\$2,250—\$2,499	704	661	733	840	703	679
\$2,500—\$2,999	720	760	789	852	845	718
\$3,000—\$3,499	688	728	965	967	843	808
\$3,500—\$3,999	817	912	964	1,190	1,084	926
\$4,000—\$4,999	785	1,042	1,094	1,268	1,127	1,060

*Expenditures for home maintenance among family type groups.*—In contrast to the rather clear differences found among families belonging to the various occupational groups, the variations in average money expenditures for housing among families of different type were by no means consistent. (See table 22.)<sup>18</sup>

<sup>18</sup> When the current housing expenditures of families of types I through VI within each occupational group are compared, no clear differences are found except in the salariéd professional group. In that group, families of type IV generally had relatively low expenditures while the larger families, type V in particular, had most noticeably high expenditures. (See supplement to Tabular Summary, table B and appendix D.)

TABLE 22.—Housing: Average money expenditures and average money value, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
	Average money expenditures <sup>2</sup>						
\$750-\$999.....	\$321	\$284	\$277	\$375	\$492	\$354	\$329
\$1,000-\$1,249.....	342	327	311	352	350	327	354
\$1,250-\$1,499.....	345	386	362	381	358	360	369
\$1,500-\$1,749.....	440	430	409	444	404	401	415
\$1,750-\$1,999.....	475	450	463	461	453	509	447
\$2,000-\$2,249.....	499	503	429	455	513	519	439
\$2,250-\$2,499.....	503	519	542	526	487	526	523
\$2,500-\$2,999.....	578	595	588	525	508	567	516
\$3,000-\$3,499.....	536	646	541	463	622	584	544
\$3,500-\$3,999.....	646	698	740	608	606	811	599
\$4,000-\$4,999.....	657	784	828	664	650	716	587
\$5,000-\$7,499.....	736	887	884	889	826	711	1,016
\$7,500-\$9,999.....	1,347	1,254	1,210	1,165	1,232	933	844
	Average money value <sup>3</sup>						
\$750-\$999.....	\$321	\$284	\$299	\$394	\$433	\$365	\$305
\$1,000-\$1,249.....	409	329	317	384	396	334	394
\$1,250-\$1,499.....	409	413	381	450	416	410	398
\$1,500-\$1,749.....	452	445	433	491	473	421	477
\$1,750-\$1,999.....	498	469	490	533	514	519	507
\$2,000-\$2,249.....	514	532	489	540	560	559	511
\$2,250-\$2,499.....	557	557	556	617	580	550	577
\$2,500-\$2,999.....	637	617	665	611	589	655	592
\$3,000-\$3,499.....	657	691	675	611	704	624	649
\$3,500-\$3,999.....	705	727	762	728	739	879	715
\$4,000-\$4,999.....	711	833	891	778	834	913	718
\$5,000-\$7,499.....	862	914	1,008	1,018	1,129	895	1,195
\$7,500-\$9,999.....	1,385	1,254	1,360	1,305	1,385	1,271	1,007

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

## Type

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

<sup>2</sup> Including expense for fuel, light, and refrigeration.

<sup>3</sup> Including expense for fuel, light, and refrigeration, and the value of housing and fuel obtained without money expense.

Home ownership tended to be most common among the largest families (type VII) and those containing at least one adult in addition to the husband and wife.<sup>19</sup> Families with three or four children generally came next, while those containing only one child least frequently owned their homes. Thus, as would be expected, home ownership was most characteristic of the older families studied.

When the nonmoney values of housing were combined with current money expenditures to make up the total value of housing, as shown on table 8, it appears that families with three to six members, at least three of them over 16 (types IV and V) clearly tended to rank high.<sup>20</sup>

<sup>19</sup> See Tabular Summary, table 4-A.

<sup>20</sup> Within each occupational group, but particularly in the salaried professional and clerical groups, families of types IV and V generally ranked high and those of types I and II tended to fall at the other extreme. (See appendix D.)

It is interesting to note that families with one or two children ranked somewhat higher in respect to the total value of housing in the upper than in the lower portion of the income scale. (See table 22.) On the other hand, two-person families and those with three or four members, at least three over 16, had relatively higher values, as compared with the other groups, at the low income levels. In general, families of adults seem to be more "house proud," to use Peixotto's phrase,<sup>21</sup> than are others. Families with small children have more urgent demands for their available funds at the low income levels, but, as income permits, expand their housing facilities at a relatively rapid rate.

One consequence of the comparatively large housing expenditures of the husband-and-wife families at the lower income levels appears in their relatively more spacious quarters (table 23). At almost all income levels studied in Chicago, they reported an average of twice as many rooms as persons, a higher ratio than for any other family type. Families of three or four members, at least three over 16, came next, with an average of from 0.62 to 0.80 persons per room. Families of five or six persons (types V and VI) had fewer rooms than household members at the lower income levels, while the largest families (type VII), whose housing took on the average the smallest proportion of the family budget, had fewer rooms than persons at all income levels.

TABLE 23.—Average number of persons per room, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750-\$999.....	0.58	0.78	0.88	0.80	0.96	1.17	1.56
\$1,000-\$1,249.....	.51	.88	.95	.78	1.06	1.15	1.35
\$1,250-\$1,499.....	.56	.80	.89	.78	1.06	1.09	1.26
\$1,500-\$1,749.....	.54	.76	.86	.72	.96	1.02	1.31
\$1,750-\$1,999.....	.53	.72	.85	.70	1.02	1.08	1.27
\$2,000-\$2,249.....	.50	.64	.90	.74	.90	1.05	1.23
\$2,250-\$2,499.....	.48	.72	.82	.68	.97	1.02	1.26
\$2,500-\$2,999.....	.53	.66	.80	.68	.97	.96	1.15
\$3,000-\$3,499.....	.49	.62	.75	.66	.89	1.00	1.15
\$3,500-\$3,999.....	.48	.66	.75	.62	.90	1.00	1.17
\$4,000-\$4,999.....	.50	.66	.74	.67	.95	.91	1.17
\$5,000-\$7,499.....	.44	.66	.82	.63	.78	.96	1.10
\$7,500-\$9,999.....	.58	.61	.71	.68	.74	.82	1.14

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, are as follows:

Type

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

With respect to expenses for household operation there is but slight relationship to family type.<sup>22</sup> When these expenditures are broken

<sup>21</sup> Peixotto, Jessica B., *Getting and Spending at the Professional Standard of Living*, New York. MacMillan Co., 1927.

<sup>22</sup> When a comparison is made of the household operation expenditures of families of the several types within each occupational group, differences are not consistent, but there is a clear tendency for families of type II to rank high and those of type V to rank low. (See supplement to Tabular Summary, table B, and appendix D.)

down into their component items, it is found that at the low income levels,<sup>23</sup> telephone service bore a higher ratio to other expenses for two-person families than for larger families. Among families with one child under 16, laundry and cleaning supplies tended to be a larger item than laundry sent out up to the \$1,250 income level; for families with more members, this relationship persisted to a higher income level. The total expense, however, is not consistently correlated with family size or type.

Employment of household help showed a much more definite relationship to family type, the average sums thus expended being definitely larger for families with all children under 16 (types II, III, and VI) than for the families containing a larger proportion of adults (types I, IV, V, and VII). For most family types, part-time help was more commonly employed than full-time, at least until the upper income levels were reached. Among families with all children under 16, amounts spent for full-time help exceeded those for part-time help at income levels above \$2,500, but among the other families, only at a much higher level.<sup>24</sup>

There was little consistent difference among family types in expenditures for furnishings and equipment, as table 24 shows, although in general the younger families (types I, II, III, and VI) tended to spend somewhat more than did the older families (types IV, V, and VII). It seems reasonable that the younger families, which are in the process of building up the equipment of their homes, should make heavier expenditures than the more mature families at the same income levels.

TABLE 24.—Average money expenditures for furnishings and equipment, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750-\$999.....	\$24	\$11	\$19	\$3	\$25	\$26	\$22
\$1,000-\$1,249.....	33	30	32	34	8	15	38
\$1,250-\$1,499.....	46	17	38	13	13	52	14
\$1,500-\$1,749.....	34	41	57	38	24	22	28
\$1,750-\$1,999.....	71	69	44	49	62	45	31
\$2,000-\$2,249.....	71	54	90	62	50	45	46
\$2,250-\$2,499.....	79	60	65	74	57	73	31
\$2,500-\$2,999.....	67	93	96	64	88	64	77
\$3,000-\$3,499.....	101	96	76	62	70	65	65
\$3,500-\$3,999.....	165	155	77	75	117	78	160
\$4,000-\$4,999.....	108	58	86	108	93	154	85
\$5,000-\$7,499.....	144	84	116	123	126	139	119
\$7,500-\$9,999.....	163	365	292	99	133	320	84

<sup>1</sup> The 7 family types are distinguished on the basis of the number and age of members other than husband and wife, as follows:

Type

- I No other persons (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

<sup>23</sup> Based on tabulations to appear in a later bulletin.

<sup>24</sup> Based on tabulations to appear in a later bulletin.

When all expenditures for home maintenance are considered, as a group, as in table 25, we find no consistent relationship among family types throughout the income range. At the lower income levels, the younger families (types I, II, III, and VI) showed a tendency to spend less on home maintenance than did the largest families and those that contained adults in addition to husband and wife (types IV, V, and VII). At low income levels, families composed primarily of persons over 16 may be inclined to put more emphasis on living quarters than the families with young children, with their higher expenditures for household help and medical care, can afford to do. Furthermore, the adult family requires more space than a family of the same size with young children.

TABLE 25.—Average money expenditures for home maintenance, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750-\$999.....	\$373	\$323	\$331	\$410	\$547	\$414	\$380
\$1,000-\$1,249.....	416	388	376	426	388	373	455
\$1,250-\$1,499.....	442	454	446	439	415	454	423
\$1,500-\$1,749.....	536	531	514	542	475	480	484
\$1,750-\$1,999.....	620	585	576	572	585	622	545
\$2,000-\$2,249.....	668	641	612	592	627	656	542
\$2,250-\$2,499.....	699	705	705	696	622	701	631
\$2,500-\$2,999.....	769	839	837	707	692	748	673
\$3,000-\$3,499.....	797	950	756	667	816	830	719
\$3,500-\$3,999.....	1,004	1,109	1,073	803	867	1,152	897
\$4,000-\$4,999.....	1,021	1,193	1,284	982	1,008	1,196	796
\$5,000-\$7,499.....	1,305	1,452	1,383	1,397	1,298	1,183	1,656
\$7,500-\$9,999.....	2,336	2,249	2,256	1,915	1,735	2,121	1,547

<sup>1</sup> The 7 family types are distinguished on the basis of the number and age of members other than husband and wife, as follows:

*Type*

- I No other persons (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

In the upper part of the income scale, families with young children tend to overtake those with adults in respect to home maintenance expenditures. As income permits, the younger families expand their housing facilities at a relatively rapid rate. Furthermore, the higher family incomes in the adult family types often reflect the presence of several earners and may therefore provide a lower level of living than the same income to one earner with a family of young children.

## Chapter V

### Clothing and Personal Care

Clothing,<sup>1</sup> one of the three major categories in a family budget, absorbed a much smaller proportion of the total expenditures for current family living than did either food or housing. Among Chicago families with incomes between \$500 and \$1,000 the total expenditure for clothing was only one-sixth that for food, and only about one-fifth the amount spent for housing (including fuel, light, and refrigeration). But while the proportion of total family expenditures devoted to food declined with increasing income, the proportion devoted to clothing increased. The differences between the amounts spent for these groups of items were therefore relatively less at the higher than at the lower income levels: Families with incomes of \$5,000 or more spent approximately one-half as much for clothing as for food, and approximately two-thirds as much for clothing as for housing.

The expenditures made for clothing by the Chicago families studied were more elastic than for most other groups of items, the chief exceptions being the automobile, and contributions and personal taxes. Clothing expenditures, which at the income level of \$500 to \$750 averaged only \$46 per family, or 5.5 percent of total money expenditures, reached a peak average of \$1,289, or 12.5 percent of the total, among families with incomes of \$10,000 or more. (See table 26 and fig. 6.)

TABLE 26.—Average money expenditures for clothing and personal care

Income class	Clothing and personal care combined		Clothing		Personal care	
	Amount	Percentage of total money expenditures <sup>1</sup>	Amount	Percentage of total money expenditures <sup>1</sup>	Amount	Percentage of total money expenditures <sup>1</sup>
\$500—\$749.....	\$64	7.7	\$46	5.6	\$18	2.2
\$750—\$999.....	95	9.4	74	7.3	21	2.1
\$1,000—\$1,249.....	118	10.1	93	8.0	25	2.1
\$1,250—\$1,499.....	137	10.2	109	8.0	28	2.1
\$1,500—\$1,749.....	171	10.7	136	8.5	35	2.2
\$1,750—\$1,999.....	200	11.1	164	9.7	36	2.0
\$2,000—\$2,249.....	234	11.8	192	9.7	42	2.1
\$2,250—\$2,499.....	261	11.7	212	9.5	49	2.2
\$2,500—\$2,999.....	315	12.8	261	10.5	54	2.2
\$3,000—\$3,499.....	346	12.7	287	10.5	59	2.2
\$3,500—\$3,999.....	441	14.0	371	11.8	70	2.2
\$4,000—\$4,999.....	520	13.8	440	11.7	80	2.1
\$5,000—\$7,499.....	604	13.1	513	11.1	91	2.0
\$7,500—\$9,999.....	1,071	15.6	913	13.3	158	2.3
\$10,000 and over.....	1,440	14.0	1,289	12.5	151	1.6

<sup>1</sup> See glossary, appendix B, for definition of expenditures that was used in this study.

<sup>1</sup> Purchases of all wearing apparel, accessories, and jewelry, and expenditures for cleaning and pressing and for materials and paid help used in home sewing were classified as expenditures for clothing in this investigation.



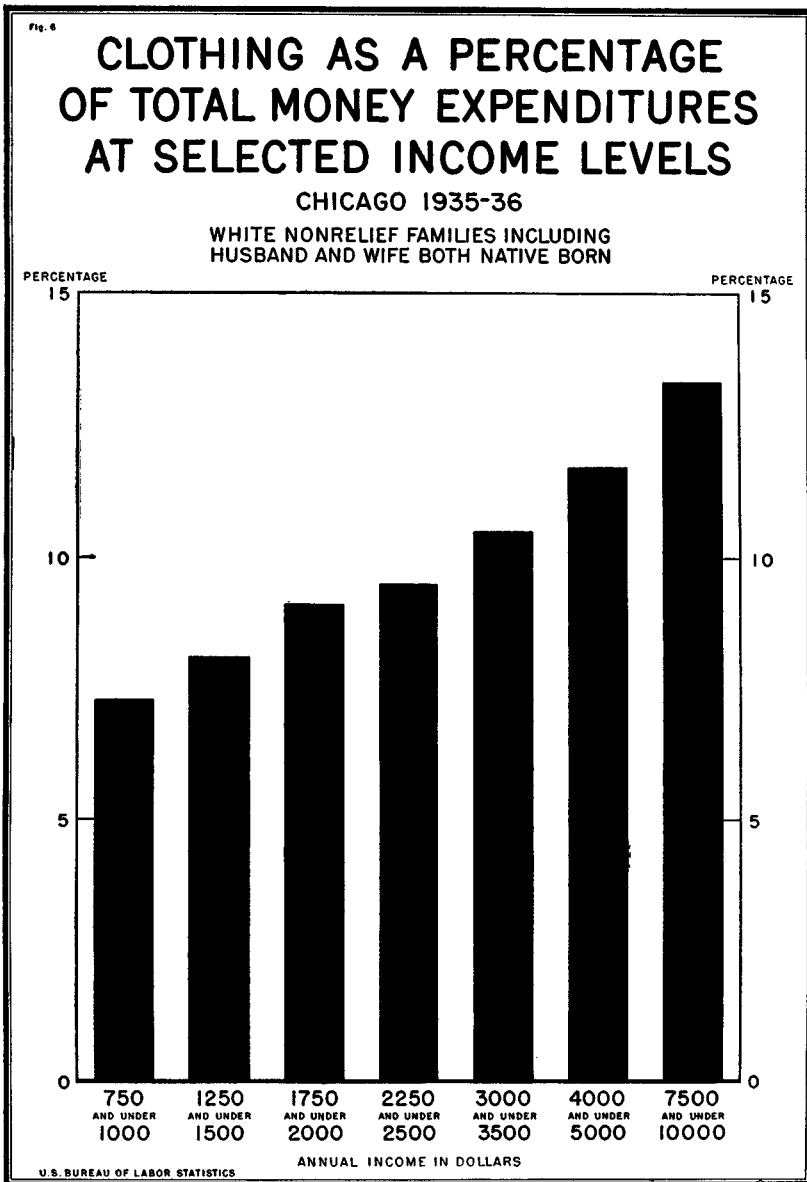
Expenditures for clothing thus behaved like those for a luxury commodity, with average outlays very low at the bottom of the income scale, but increasing as income rose, not only in amount but in relation to total expenditures. At the upper income levels these amounts purchased not only the garments required by the climate and the conventions, but an increasing proportion of comforts and even luxuries, as style and variety became factors of increasing importance.

The very small expenditures for clothing at the lower income levels—less than \$100 per family, on the average, for all families with incomes between \$500 and \$1,250—are more easily understood if we bear in mind that frequent exchanges of clothing are made between family members, that when rigid economy is necessary, articles of clothing are often made and remade at home, and that frequent gifts of new or partly worn clothing are received, particularly by families with children. Preliminary data are available which suggest the importance of clothing gifts received from persons outside the economic family. They show, at all income levels, that the average value of such gifts to infants under 2 years of age was greater than the average amounts spent for their clothing. The value of clothing gifts to children 2 to 11 years of age was, on the average, at least one-fourth as large as the outlays for their clothing, at income levels up to \$2,000. Although the value of clothing gifts was relatively less important for older family members, such gifts were reported by a substantial proportion of the families.<sup>2</sup>

*Average expenditures for personal care.*—Since expenditures for personal care (including barber-shop and beauty-parlor services, toilet articles and cosmetics) are closely related to those for clothing, it seems appropriate to consider them here. It might be expected that outlays for personal care would be far more elastic than those for clothing, but the contrary is the case. As table 26 indicates, the personal care expenditures exhibited a marked degree of consistency in their relationship to the family's total expense. At all income levels, they accounted for approximately 2 percent of total money expenditures for current family living, although average amounts expended increased from \$18 to \$158.<sup>3</sup> Families with incomes between \$500 and \$1,750 spent one-third to one-fourth as much on personal care as on clothing, while those with incomes of \$5,000 or more spent only one-sixth to one-eighth as much. The relatively constant share of total money expenditures allotted to personal care by the families studied is indicative of the extent to which barber-shop and beauty-parlor services, as well as toilet articles and cosmetics, have become an

<sup>2</sup> Based on tabulations of data for white families in Chicago and New York, combined, to appear in a later bulletin.

<sup>3</sup> This situation is not peculiar to Chicago, but is paralleled by the tabulations for other cities.



integral part of the level of living of native white families even at the lower income levels.

Expenditures for personal care were classified into two major groups: Personal service, including barber shop and beauty parlor expenditures; and toilet articles and cosmetics.<sup>4</sup> Chicago native white complete families with incomes of \$1,000 or more showed an average expense of \$2 a month for total personal care, but only those with incomes of \$2,250 or more averaged as much as \$2 per month for personal services alone. Families with incomes up to \$1,750 devoted slightly less than one-half of their expenditures for personal care to services at beauty parlors and barber shops.

*Expenditures of husbands and wives.*—At all the income levels covered in the Chicago survey, the wives tended to have higher clothing expenditures than their husbands.<sup>5</sup> For incomes below \$2,500, the wives' clothing bill was from 10 to 20 percent higher than that of the husbands. Only at the \$5,000 level did the clothing expenditures of the wives begin to exceed their husbands' outlays by as much as one-fourth.

For personal services,<sup>6</sup> on the other hand, at least in families with incomes under \$2,250, the husbands spent larger amounts than the wives—enough larger so that, when expenditures for clothing and personal services are considered together, the average figure for husbands was approximately equal to that for wives, and at several income levels greater.

At first consideration it may seem surprising that husbands spent more than wives on personal services. At the lower income levels it is likely that the major portion of these outlays (which did not, after all, reach an average of \$10 per year) was devoted to haircuts. This was undoubtedly a larger item for men than for women. It is often possible for women to care for their hair at home at very small money expense.

At incomes above \$2,250, the average expenditures of wives on personal services exceeded those of the husbands, reflecting an increased use of beauty-parlor services.

*Comparison among occupational groups.*—For any of the income brackets between \$1,250 and \$5,000 (within which all the occupational groups were represented) we find little evidence that the occupational factor influenced the average family expenditure for clothing or personal care. None of the occupational groups varied appreciably from the general pattern, in which clothing and personal care together took about 10 percent of the total family expenditures at \$1,250 to \$1,500, rising to approximately 14 percent for families with incomes

<sup>4</sup> See Tabular Summary, table 7.

<sup>5</sup> See Tabular Summary, table 6.

<sup>6</sup> Based on tabulations appearing in a later bulletin.

of \$3,500 to \$5,000. (See table 27.) Such differences as do appear will be noted in the distribution of the family clothing expenditures between husband and wife, and parents and children, discussed below.

TABLE 27.—Average money expenditures for clothing and personal care as a percentage of total money expenditures,<sup>1</sup> by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
\$1,250-\$1,499	9.6	10.9	10.6	9.2	10.0	10.2
\$1,500-\$1,749	10.8	10.4	10.3	10.8	10.9	11.6
\$1,750-\$1,999	10.9	11.7	10.6	9.6	10.8	11.4
\$2,000-\$2,249	12.1	12.0	10.7	11.7	11.5	10.4
\$2,250-\$2,499	11.0	12.1	12.9	13.6	12.7	12.2
\$2,500-\$2,999	11.7	13.5	13.0	12.8	12.3	14.1
\$3,000-\$3,499	13.8	12.6	12.2	11.8	12.3	11.6
\$3,500-\$3,999	13.3	14.5	15.5	14.6	12.7	14.3
\$4,000-\$4,999	14.3	13.6	13.4	12.1	14.4	14.4

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

Examination of the individual schedules indicates that differences among families within any one occupational group at a given income level were frequently greater than differences in the average clothing expenditures of families in different occupational groups; and often the differences among individual families at the same income level were as great as the difference in average expenditures at nearly opposite ends of the income scale. Such wide individual differences are due in some part to the number of family members, other than husband and wife, for whom clothing must be provided. They are also due to differences in the amount of free clothing received by different families, and to the fact that during the report year, some families purchased major items of clothing, such as overcoats, and some did not. They reflect also wide divergences in family tastes and habits, particularly at the upper income levels, where there is greater freedom of consumer choice.

With reference to personal care alone, the only considerable difference to appear among occupational groups concerns primarily the wage-earner families. Below \$3,000, families of wage earners ranked low; that is, spent a relatively small proportion of total outlay for personal care, while those with incomes of \$3,000 or more ranked relatively high. This change is due in large measure, of course, to the greater number of gainfully employed members in wage-earner families in the upper income brackets.

Expenditures for beauty-parlor and barber-shop services were small at all income levels to \$5,000, never averaging more than \$1 per week per family.<sup>7</sup> Those in the wage-earner category at most income levels spent as little as any group, while the outlays of those

<sup>7</sup> See Tabular Summary, table 7.

in the independent professional and salaried business categories were generally the largest.

*Clothing expenditures of husbands and wives, by occupational group.*— Rather clear-cut differences appeared in the average clothing expenditures of husbands and wives in different occupational groups, as shown in table 28. Both husbands and wives in the wage-earner families ranked low; that is, spent the least, for clothing. This was uniformly true in families with incomes of \$2,500 and more. The expenditures of husbands in the professional and salaried business families generally exceeded those of husbands in other groups. Among the wives, the average expenditures were largest in the salaried professional group, followed in general by those in the independent professional category. The relatively small clothing expenditures of both husbands and wives in the wage-earner group were apparently due principally to the larger families characteristic of that group in Chicago, and the consequently greater pressure on incomes at every level by families in this as compared with the other groups.

TABLE 28.—Average money expenditures of husbands and wives for clothing, by occupational group

Income class	Wage earner		Clerical		Independent business		Independent professional		Salaried business		Salaried professional	
	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife
\$1,250-\$1,499	\$34	\$38	\$45	\$45	\$36	\$41	\$45	\$34	\$34	\$42	\$45	\$42
\$1,500-\$1,749	48	50	49	47	42	45	52	64	45	51	50	71
\$1,750-\$1,999	54	59	64	59	56	64	62	47	62	56	69	72
\$2,000-\$2,249	65	66	65	73	59	73	54	95	76	69	55	76
\$2,250-\$2,499	70	67	64	78	64	99	87	115	89	98	73	91
\$2,500-\$2,999	72	79	78	92	79	95	103	126	87	104	96	126
\$3,000-\$3,499	86	92	95	105	98	106	106	118	102	106	91	122
\$3,500-\$3,999	87	111	119	137	149	190	134	182	118	134	136	153
\$4,000-\$4,999	112	127	130	156	135	157	129	161	178	168	136	190

In examining table 28 it may be seen that for the clerical group, the expenditures of husbands were relatively larger when family income was between \$1,250 and \$2,250 than at higher levels. This relationship seems to indicate the pressure felt by men in this group to maintain a certain norm as regards dress and grooming, even on a small income. At the income levels above \$2,250, the clerical workers apparently do not feel it necessary to go much beyond that norm. At these levels, the element of choice becomes a more important factor; the average expenditures of husbands in the business and independent professional groups increased more rapidly with increases in income than did those in the clerical group.

Average expenditures of husbands for personal services were remarkably uniform, both at succeeding income levels and as among

different occupational groups (table 29). Apparently there is a minimum below which it is difficult for the man in a metropolis to reduce these expenditures, regardless of occupational category. On the other hand, even at higher incomes, men do not tend to spend much more than this minimum. Occupational differences in the expenditures of wives, while not large, were somewhat more clear-cut. At incomes below \$1,500, they spent less than the husbands in each occupational group; at incomes of \$2,500 or above, they spent more. In general, wives in the two professional categories tended to spend somewhat more than others.

TABLE 29.—Average money expenditures of husbands and wives for personal services, by occupational group

Income class	Wage earner		Clerical		Independ-ent business		Independ-ent profes-sional		Salaried business		Salaried profes-sional	
	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife
\$1,250-\$1,499	\$7	\$3	\$5	\$5	\$7	\$5	\$10	\$4	\$8	\$7	\$10	\$5
\$1,500-\$1,749	8	4	7	7	9	8	10	8	9	10	9	6
\$1,750-\$1,999	8	7	10	8	7	7	8	8	8	7	8	12
\$2,000-\$2,249	8	7	11	9	8	6	15	19	10	11	8	11
\$2,250-\$2,499	9	8	10	12	9	17	12	18	12	12	10	13
\$2,500-\$2,999	9	10	10	10	10	13	11	17	12	15	10	12
\$3,000-\$3,499	10	10	11	12	11	15	10	20	11	19	10	14
\$3,500-\$3,999	12	13	12	19	18	20	13	23	13	18	12	22
\$4,000-\$4,999	11	14	14	26	14	23	12	18	12	20	13	24

*Expenditures of families of varying composition.*—When families of different composition are compared with respect to average family expenditures for clothing and personal care, it is evident that the age of members other than husband and wife had as much influence on this category of expense as did the number of such members. The largest families spent the most, followed by those with three or four members other than husband and wife, at least one of them under 16 and one 16 or more.<sup>8</sup> The families with two children under 16 were in about the same position as those with one or two persons other than husband and wife, at least one of them 16 or over. Families containing only two or three persons (type I and II) and those with three or four children under 16 tended to have the smallest expenditures.

In view of the differences in expenditures for all items among families of given types, the relationship is somewhat different when the comparison is based on the share of total money expenditures absorbed by clothing and personal care. (See table 30.) The families containing only children under 16 (types II, III, and VI) tended to spend

<sup>8</sup> See Tabular Summary, table 2.

a relatively small proportion of the family total on clothing and personal care. The couples without other members (type I) spent more of their expenditures on clothing and personal care than did the young-child families, but did not rank so high in this respect as the families with three or more persons 16 or over (types IV and V). The fact that families with three or four children under 16 generally devoted a smaller proportion of their total money expenditures to clothing than did three- or four-person families with at least one member 16 or over, in addition to husband and wife, may be explained as due to two factors. Since the style factor is relatively unimportant with reference to children's clothes, they can be outfitted at considerably less expense than adults, even though clothes must be purchased more frequently for them. Moreover, as mentioned above, children are much more likely than adults to receive both new and partly worn clothing as gifts.

TABLE 30.—Average money expenditures for clothing and personal care as a percentage of total money expenditures,<sup>1</sup> by family type

Income class	Family type <sup>2</sup>						
	I	II	III	IV	V	VI	VII
\$750—\$999.....	9.8	10.5	9.5	7.8	8.1	8.2	9.0
\$1,000—\$1,249.....	9.4	11.5	10.5	9.4	9.4	8.4	12.6
\$1,250—\$1,499.....	10.8	9.6	9.2	10.4	11.1	9.6	9.4
\$1,500—\$1,749.....	10.7	11.1	10.5	9.8	11.5	10.8	12.2
\$1,750—\$1,999.....	11.4	10.6	10.4	11.9	11.8	10.0	11.4
\$2,000—\$2,249.....	11.4	11.2	12.3	12.1	11.6	12.1	13.7
\$2,250—\$2,499.....	11.7	11.4	11.5	11.7	13.0	12.3	13.0
\$2,500—\$2,999.....	11.3	12.2	11.8	13.4	14.2	12.9	14.4
\$3,000—\$3,499.....	13.2	11.5	13.3	11.8	13.4	13.0	13.8
\$3,500—\$3,999.....	13.9	14.2	12.6	14.2	14.7	12.9	15.3
\$4,000—\$4,999.....	13.3	13.1	13.2	14.5	13.5	12.7	16.2
\$5,000—\$7,499.....	12.5	11.5	13.0	13.4	16.6	12.6	11.4
\$7,500—\$9,999.....	14.4	10.6	12.9	18.6	12.7	14.2	16.3

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

<sup>2</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

*Type*

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

It should be noted that, while the largest families studied tended on the whole to rank high in the proportion of total expenditures devoted to personal care, this was less true of those families with incomes between \$750 and \$2,500.<sup>9</sup> Although expenditures of this type were on the whole remarkably inelastic, it seems likely that the

<sup>9</sup> See Tabular Summary, table 2.

demands of a large family on a small budget were too pressing to allow these families to devote much to personal care.<sup>10</sup>

With reference to the distribution of personal care expenditures, another point is worth noting. The two-person families and those containing at least one person 16 or over, other than husband and wife (types IV and V) tended to allocate a larger share of expenditures for personal care to barber-shop and beauty-parlor services than other families. Families containing seven or eight members, on the other hand, quite consistently devoted a larger share of their personal care expenditures to toilet articles and preparations than families of other types.<sup>11</sup>

*Expenditures of husbands and wives in families of varying composition.*—As might be expected, the proportion of the total family clothing expenditure used for the clothing of husbands and wives tended to vary inversely with the number of persons in the family. It constituted approximately four-fifths of the total for families with one child, but less than one-half the total among the largest families studied (type VII) with families containing three to six members ranging between. (See table 31.) The age of members other than husband and wife was likewise a factor determining the proportion of family clothing expenditures used by husbands and wives; families containing two children under 16 ranked higher in this respect than those containing one or two persons other than the husband and wife, at least one of them 16 or over; families containing three or four children ranked above those with three or four members at least one of them 16 or over. Furthermore, the rankings are remarkably consistent throughout the income scale.

When families of all types and occupational groups were combined, the average expenditures of wives for clothing generally exceeded those of husbands, as already noted. But there were marked family type differences in the relationships between the expenditures of husbands and wives. Among the two- and three-person families (types I and II), wives took a larger share of total clothing expenditures than did husbands at all except three income levels. (See table 31.) Among the larger families, however, and particularly those with two to four children under 16, as well as those containing seven or eight members, the average expenditures of wives were quite frequently smaller than those of husbands, even at income levels of \$5,000 and above.

---

<sup>10</sup> It should be remembered also that type VII was a heterogeneous group of families, consisting of seven or eight individuals, from one to six of them children. Among families of this type with low incomes, the ratio of children to adults was relatively high, in which case personal care expenditures might be expected to be low. Among families of this type in the higher income brackets, there were in most cases several adults, some of whom were supplementary earners. Among such families, expenditures for personal care would naturally be high. In fact, at income levels above \$2,500, families of this type devoted a higher proportion of their total expenditures to personal care than did families of any other type.

<sup>11</sup> See Tabular Summary, table 7.



TABLE 31.—Average clothing expenditures of husbands and wives as a percentage of total clothing expenditures, by family type<sup>1</sup>

Income class	Family type <sup>2</sup>													
	I <sup>3</sup>		II		III		IV		V		VI		VII	
	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife
\$750-\$999	41.9	56.8	34.6	46.2	27.6	34.2	27.7	27.7	22.8	18.5	33.8	18.3	16.7	27.4
\$1,000-\$1,249	45.1	53.7	36.4	47.3	32.3	33.3	33.3	31.1	16.7	17.8	29.6	47.9	16.9	14.9
\$1,250-\$1,499	47.9	50.4	34.4	38.7	26.9	35.6	24.6	28.9	21.0	21.0	27.6	21.9	21.0	14.9
\$1,500-\$1,749	46.5	52.7	39.0	40.4	31.6	29.5	31.7	31.7	22.9	20.8	28.4	22.0	16.8	12.4
\$1,750-\$1,999	47.9	52.1	41.8	39.9	32.2	34.2	28.9	26.6	20.7	22.3	29.7	25.3	21.3	18.4
\$2,000-\$2,249	44.3	53.5	36.1	41.5	32.4	32.4	31.6	31.6	21.4	20.3	26.9	26.4	19.9	17.5
\$2,250-\$2,499	42.5	57.0	38.0	38.5	35.8	32.5	24.3	29.9	22.0	23.8	28.8	27.9	17.2	12.8
\$2,500-\$2,999	46.3	53.2	37.9	46.2	30.2	37.4	24.8	32.1	19.6	19.3	31.7	27.5	15.3	13.7
\$3,000-\$3,499	42.5	57.5	37.9	45.2	33.8	31.1	31.2	29.2	21.6	23.4	31.1	29.8	17.4	17.7
\$3,500-\$3,999	46.3	53.1	35.8	49.1	37.9	37.6	28.9	34.6	20.6	22.6	27.8	36.1	14.9	17.6
\$4,000-\$4,999	41.7	56.3	41.4	41.8	29.9	44.7	28.1	32.5	24.1	24.8	32.1	28.5	17.7	15.4
\$5,000-\$7,499	40.1	57.6	31.1	49.1	31.8	34.8	26.3	30.5	24.7	22.7	29.6	28.9	22.1	18.2
\$7,500-\$9,999	33.9	64.7	29.4	50.2	36.9	36.8	28.6	43.6	25.2	33.7	30.9	36.3	18.4	29.5

<sup>1</sup> See Tabular Summary, table 6, for average dollar expenditure of husbands and wives.

<sup>2</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

**Type**

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

<sup>3</sup> The clothing expenditures of husbands and wives in families of type I will not add to 100 percent whenever a family classified under this heading included a third person who was a member less than 27 weeks, provided clothing was purchased for that person. See glossary, appendix B.

The greater elasticity of expenditures for clothing among wives than among husbands is not difficult to explain. In families with small children, and in the large families, the wife is only rarely an earner, so long as the husband is present in the family group. The husband, on the other hand, is usually the chief and often the only earner; he is, therefore, under greater pressure to maintain a certain minimum of expenditures in this field, even at the lower income levels. Thus, while the expenditures of husbands in the largest families studied averaged two-fifths to three-fourths those of husbands in the two-person families, the expenditures of wives in those larger families averaged only one-fourth to less than three-fifths the amounts spent by wives in the two-person families. The advertisers may tempt a woman to spend lavishly for her personal appearance, but the wife in a large family with a limited budget will reduce her own expenditures drastically, not only by foregoing the services offered in beauty parlors, but even more effectively by making and remaking her own clothes, and minimizing the style factor in her expenditures.

## Chapter VI

### Transportation

*Transportation expenditures and income.*—The elasticity of the transportation item in the budgets of the Chicago native white families studied offers eloquent testimony to the mobility of the American family. Although it must yield to food and shelter in the amount of average expenditure, there is no mistaking the readiness of the average family to increase expenditures for transportation as rapidly as increased income will permit. Thus, the families at the bottom of the income scale spent on the average less than one-tenth as much for transportation as for food. At the other end of the scale, families spent on the average almost one-half as much for transportation as for food. Between families that received \$750 to \$1,000 income and those that received 10 times as much, \$7,500 to \$10,000, average expenditures for transportation multiplied more than eighteenfold. The share of total money expenditures absorbed by transportation thus increased from less than 4 percent among families with incomes below \$1,000 to between 10 and 11 percent for families with incomes over \$4,000. (See table 32 and fig. 7.)

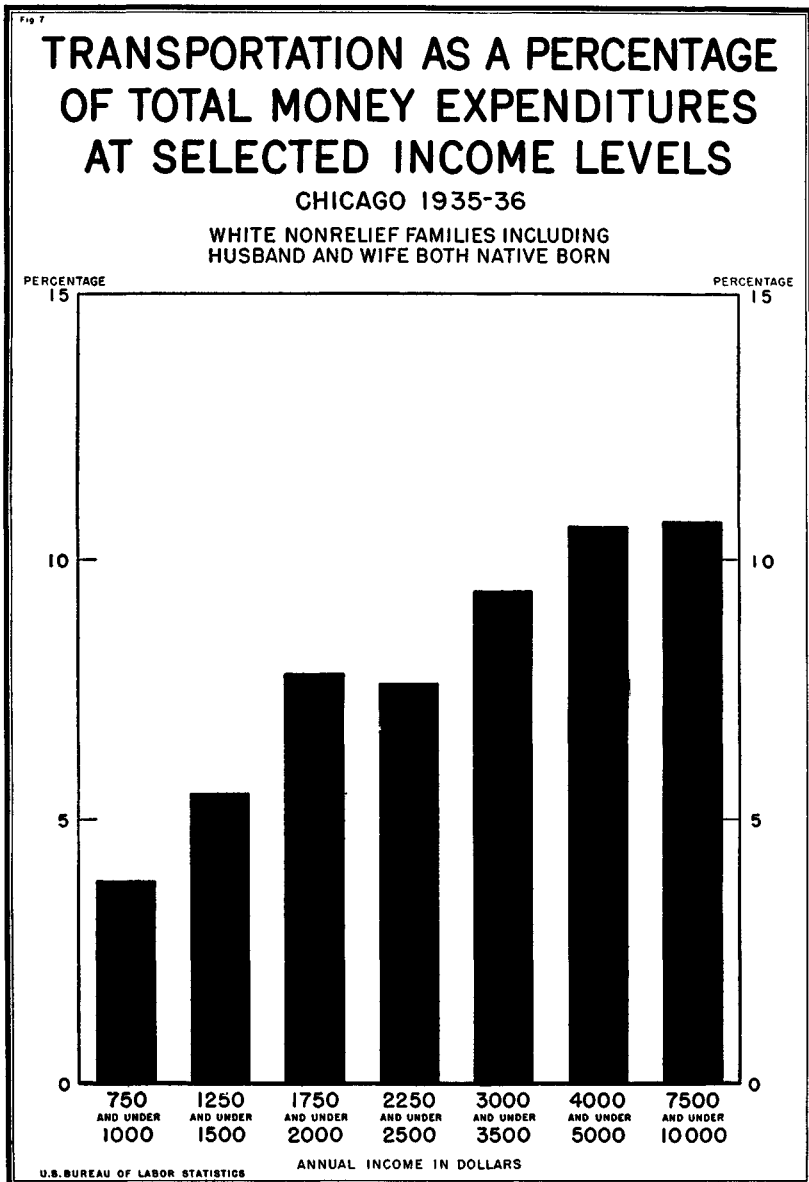
TABLE 32.—Average money expenditures for total transportation

Income class	Amount	Percentage of total money expenditures <sup>1</sup>	Income class	Amount	Percentage of total money expenditures <sup>1</sup>
\$500-\$749 .....	\$26	3.1	\$2,500-\$2,999 .....	\$230	9.3
\$750-\$999 .....	39	3.8	\$3,000-\$3,499 .....	258	9.4
\$1,000-\$1,249 .....	65	5.6	\$3,500-\$3,999 .....	293	9.3
\$1,250-\$1,499 .....	76	5.7	\$4,000-\$4,999 .....	398	10.6
\$1,500-\$1,749 .....	103	6.5	\$5,000-\$7,499 .....	508	11.0
\$1,750-\$1,999 .....	141	7.8	\$7,500-\$9,999 .....	731	10.7
\$2,000-\$2,249 .....	175	8.9	\$10,000 and over .....	1,006	9.7
\$2,250-\$2,499 .....	168	7.6			

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

This category of expenditure included three main items: Expense for automobile purchase (gross price less trade-in allowance on old cars), expense of automobile operation, and other transportation, local and interurban. An effort was made to eliminate from the family expenditures all transportation expense properly chargeable to business carried on by family members.<sup>1</sup> All other transportation was included,

<sup>1</sup> Travel for business purposes was treated as an occupational expense and deducted from income.



however, from trolley trips to and from school and office to week-end or holiday trips made by automobile, train, or boat. Part of the rapid expansion in average expenditures for transportation at the upper income levels is doubtless attributable to more frequent and more extended holiday trips.

*Automobile purchase.*—Chicago families with incomes of less than \$1,500 devoted on the average less than 1 percent of their total money expenditures to the purchase of automobiles during the schedule year. Those with incomes of \$5,000 or over, on the other hand, allocated on the average about 4 percent of their expenditures to this purpose. Only about 4 percent of the families with incomes below \$1,500 purchased cars and the average price paid—less than \$200 per family purchasing—reflects the fact that the purchases were chiefly of used cars. At higher income levels, the proportion of families purchasing cars during the report year increased; more than one-third of the Chicago group surveyed at or above the \$5,000 income level reported automobile purchase during the year of the study. The average price paid by these families, in addition to trade-in allowances, was over \$600. (See table 33.)

TABLE 33.—Average money expenditures for automobile purchase and operation, per family reporting such expenditures

Income class	Automobile purchase		Automobile ownership	
	Percentage of families reporting	Average expense	Percentage of families reporting	Average expense for operation
\$500-\$749.....	3	\$33	15	\$27
\$750-\$999.....	1	100	12	58
\$1,000-\$1,249.....	7	114	30	90
\$1,250-\$1,499.....	5	180	28	100
\$1,500-\$1,749.....	7	357	42	95
\$1,750-\$1,999.....	12	300	52	117
\$2,000-\$2,249.....	14	293	66	138
\$2,250-\$2,499.....	11	418	51	139
\$2,500-\$2,999.....	18	317	70	163
\$3,000-\$3,499.....	19	426	62	182
\$3,500-\$3,999.....	16	456	77	208
\$4,000-\$4,999.....	25	480	79	257
\$5,000-\$7,499.....	32	625	89	273
\$7,500-\$9,999.....	39	664	100	382
\$10,000 and over.....	41	722	92	476

*Automobile operation.*—The proportion of families owning cars was, of course, considerably larger than the proportion purchasing, at all income levels. Ownership increased fairly steadily from 10 percent of the families with incomes of \$500 to 750 to 90 percent of all families having incomes of \$5,000 and over. At each level, as might be expected, the average expense of automobile operation for all families was considerably greater than the average expenditure for

automobile purchase. Starting at less than \$10 for families with incomes under \$1,000, the average expense of automobile operation exceeded \$200 for all families at each income level from \$4,000 up. At the lower level, it was less than 1 percent of total money expenditures for all families; at the upper, it took from 4 to over 5 percent of the total. If the average expenditures of operation are computed per family owning an automobile, the increase is very consistent, from less than \$100 among the owning families with incomes below \$1,250 to over \$350 for the families with incomes of \$7,500 or more. (See table 33.)

Much of the rapid increase in average expense, computed on an all-family base, is to be explained in terms of the increasing percentage of families owning and operating automobiles. Some of the increase is attributable to the more extensive use of the automobile by the owning family. Among families with incomes of \$4,000 and over, the data suggest that automobile owners used their cars with increasing frequency for week-end and holiday trips for the family, as well as for local transportation.

At all income levels, the largest single item in automobile operation was the expenditure for gasoline, with repairs, insurance, licenses, and oil following in importance. As might be expected in a metropolitan center such as Chicago, garage rent and parking also constituted an appreciable item.<sup>2</sup>

*Other transportation.*—In contrast to expenditures for automobile purchase and operation, average expenditures for other transportation by the Chicago families studied increased slowly at succeeding income levels. While "other" transportation constituted 80 percent of total transportation expenditures among families with incomes of less than \$1,000, it amounted to only 14 percent of the total for families with incomes of \$5,000 and over. Thus, in the income ranges covered by this investigation, it was at the low income levels that expenditures for public conveyances bulked largest among total transportation expenditures. Among families with incomes higher than those of the families cooperating in this study, however, expenditures for transcontinental and overseas travel may exceed the amounts spent for automobile transportation.

For families with incomes up to \$3,500, expenditures for transportation other than by the family automobile accounted for from 2 to 3 percent of total money expenditures for current family living; at higher incomes they took a slightly smaller share. At all income levels up to \$2,500, these expenditures consisted almost entirely of expenses of local transportation, chiefly trolley car and bus fares.<sup>3</sup> For families with incomes of less than \$1,500, these local transportation

<sup>2</sup> Based on tabulations appearing in a later bulletin.

<sup>3</sup> Based on tabulations appearing in a later bulletin.

outlays on the average exceeded expenditures for automobile operation. At higher income levels, however, local transportation expenses remained remarkably stable, while average expenses of automobile operation shot up rapidly. Among families with incomes of \$7,500 and over, other transportation included a substantial sum for railroad and other interurban travel, which was probably largely pleasure and vacation travel.

*Average transportation expense by occupational group.*—When all transportation expenditures are considered together, families in the salaried professional group tended to rank somewhat higher than any others, particularly at income levels of \$2,250 and above. For the other occupational groups the rankings were by no means consistent. (See table 34.) The average expenditures of families in the wage-earner and salaried business groups showed the most marked increase over the income range in which comparisons are possible. The expenditures of these two groups were six and one-half times as large at the \$4,000 to \$5,000 income level as at the \$1,250 to \$1,500 level. Over this same income range, the average expenditures of families in the independent professional group multiplied less than threefold.

TABLE 34.—Average money expenditures for transportation, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
<b>Total transportation</b>						
\$1,250-\$1,499	\$77	\$75	\$64	\$104	\$64	\$85
\$1,500-\$1,749	101	107	124	83	92	91
\$1,750-\$1,999	141	131	147	135	133	171
\$2,000-\$2,249	165	180	169	207	226	147
\$2,250-\$2,499	172	155	137	142	210	197
\$2,500-\$2,999	206	178	192	258	196	240
\$3,000-\$3,499	228	232	220	214	268	416
\$3,500-\$3,999	292	309	316	249	230	338
\$4,000-\$4,999	480	366	388	308	420	405
<b>Automobile operation and other transportation</b>						
\$1,250-\$1,499	\$64	\$73	\$60	\$104	\$64	\$80
\$1,500-\$1,749	72	84	90	73	79	89
\$1,750-\$1,999	107	101	104	105	126	90
\$2,000-\$2,249	127	150	104	157	97	138
\$2,250-\$2,499	115	125	103	109	135	144
\$2,500-\$2,999	208	150	150	167	150	171
\$3,000-\$3,499	168	159	160	165	198	239
\$3,500-\$3,999	192	222	228	214	191	263
\$4,000-\$4,999	343	278	231	225	269	193
<b>Other transportation</b>						
\$1,250-\$1,499	\$38	\$43	\$27	\$55	\$43	\$42
\$1,500-\$1,749	36	41	29	40	34	62
\$1,750-\$1,999	45	44	33	43	41	43
\$2,000-\$2,249	42	43	36	69	44	59
\$2,250-\$2,499	44	60	31	47	44	60
\$2,500-\$2,999	62	65	44	39	46	53
\$3,000-\$3,499	65	64	42	74	78	64
\$3,500-\$3,999	52	69	48	80	55	55
\$4,000-\$4,999	117	85	49	45	53	73

If comparisons are made of average expenditures for automobile operation and other transportation combined, families in the salaried professional group again rank high, particularly at income levels of \$2,250 and above, while those in the other groups show no consistent relationship. (See table 34.)

When transportation other than by automobile is considered separately, however, families in the independent business group are found to have had the lowest expenditures at almost every income level. (See table 34.) Families in the clerical and salaried professional groups, on the other hand, shared high rank in respect to other transportation expenditures.<sup>4</sup>

Among families with incomes of \$1,250 to \$1,500, except those in the independent business category, other transportation costs exceeded those for automobile purchase or operation. At the income level \$2,250 to \$2,500, and in general at higher incomes, automobile operation constituted the largest transportation expenditure for families in all occupational groups.

When the average automobile operation expenditures of car-owning families in the six occupational groups are compared, no significant differences are to be found. (See table 35.) On the other hand, some variation appears in respect to the average net expense for automobile purchase per family purchasing, as shown on table 35. Wage-earner and business families tended to spend more for purchase than did clerical and professional families. In view of the wide variation from one income level to another in average expense for automobile purchase, however, these differences were probably due in large measure to chance fluctuation.

In view of the elasticity of expenditures for transportation, which has already been commented on, it seems reasonable to expect that if there were marked differences in the general expenditure patterns of families belonging to different occupational categories, these differences would stand out in connection with amounts spent for automobile transportation. So far as the native white families surveyed in Chicago are concerned, however, the average amounts spent at a given income level seem to have little relationship to the occupational group in which the family was classified. Both the expenditures and the share which they took of family expenditures seem to be chiefly a question of income and of the particular tastes and habits of the family.<sup>5</sup>

<sup>4</sup> When family type and income are held constant, a significant occupational difference appears in such expenditures, with independent business families ranking low, doubtless due to the tendency of small entrepreneurs to live near their places of business. (See supplement to Tabular Summary, table B, and appendix D.)

<sup>5</sup> An examination of average expense for automobile ownership and purchase by families of different occupational groups, with family type and income held constant, revealed no significant occupational differences. (See appendix D.)

TABLE 35.—Average money expenditures for automobile operation and purchase, per family reporting, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
Automobile operation, per owning family						
\$1,250-\$1,499	\$100	\$111	\$70	\$100	\$84	\$97
\$1,500-\$1,749	95	93	115	79	107	87
\$1,750-\$1,999	115	112	131	119	157	105
\$2,000-\$2,249	135	147	101	144	143	141
\$2,250-\$2,499	137	144	136	107	147	147
\$2,500-\$2,999	178	144	180	156	149	166
\$3,000-\$3,499	198	161	164	233	179	206
\$3,500-\$3,999	177	207	247	176	177	290
\$4,000-\$4,999	269	268	230	209	260	144
Automobile purchase, per family purchasing						
\$1,250-\$1,499	\$240	\$67	\$27			\$71
\$1,500-\$1,749	362	329	425	\$62	\$217	100
\$1,750-\$1,999	262	300	430	250	380	426
\$2,000-\$2,249	271	231	310	497	806	225
\$2,250-\$2,499	518	333	486	330	682	265
\$2,500-\$2,999	400	215	247	253	383	345
\$3,000-\$3,499	500	384	429	245	438	454
\$3,500-\$3,999	435	483	550	500	355	409
\$4,000-\$4,999	623	463	413	332	604	785

As a matter of fact, there was surprisingly little difference among families of different occupational categories in the proportion reporting automobile ownership. And, in spite of the fact that in a metropolitan center like Chicago automobile ownership might be expected to be less common than in smaller cities, these proportions were uniformly rather high. At income levels of \$1,750 and above, with but few exceptions, half or more of the families in each occupational group reported automobile ownership. (See table 36.) The relatively small differences among families of different occupational groups suggest that the automobile was chiefly a vehicle for recreation and convenience, purchased by most families as soon as their finances made it possible.

TABLE 36.—Proportion of families owning automobiles, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
\$1,250-\$1,499	26	27	47	49	25	39
\$1,500-\$1,749	38	46	53	42	42	31
\$1,750-\$1,999	54	51	54	52	54	40
\$2,000-\$2,249	63	73	67	61	37	56
\$2,250-\$2,499	52	45	53	58	62	57
\$2,500-\$2,999	82	59	59	82	70	71
\$3,000-\$3,499	52	59	72	39	67	85
\$3,500-\$3,999	79	74	73	76	77	82
\$4,000-\$4,999	84	72	79	86	83	80



Among families with no gainfully employed members, the proportion owning cars was below 50 percent at all income levels. A correspondingly small proportion of such families purchased cars during the report year, although the few that did, spent substantial amounts. At several income levels, the average amounts spent for automobile operation were low, but those with incomes between \$1,250 and \$1,750, and between \$2,500 and \$4,000, spent as much on the average as did the families in any of the six occupational groups. At all income levels, their average expenditures for transportation other than by automobile were low. Of course, these families with no employed members had no expenses for transportation to and from work, and their recreational travel seems to have been very largely by automobile.<sup>6</sup>

*Transportation expenditures by families of different type.*—When families are grouped according to composition, a number of significant differences appear. The husband-and-wife families (type I) tended at most income levels to have relatively high total transportation expenditures, while the families containing five to eight members tended to be at the other end of the scale. (See table 37.) If the total figure is separated into its constituent items, however, a somewhat different relationship appears. Two-person families at most income levels spent the most for automobile purchase and operation, but had lower expenditures for other transportation. The largest families studied (type VII), which at most income levels spent least on automobiles (both purchase and operation), ranked high on expenditures for other transportation. Families with three or four children under 16 tended to rank fairly low in all three types of expenditures.

In average expense for transportation other than by the family automobile, the families of seven or eight members (type VII) ranked first or second at most income levels. (See table 37). Next to them came the families containing at least three persons 16 or over (types IV and V). These three types of families were most apt to have two or more earners. The families containing only children under 16, in addition to the husband and wife, tended to have the lowest expense in this field, probably because of the lower fares for children on public vehicles and the tendency of families with children to live within walking distance of schools. The differences among family types in expenditures for "other" transportation were fairly consistent, although they tended to be small, as might be expected in view of the relative inelasticity of such expenditures.<sup>7</sup>

<sup>6</sup> See Tabular Summary, tables 2 and 8.

<sup>7</sup> A test of family type differences, with income and occupational group held constant indicates that in each occupational group the families with children under 16 generally ranked low, and the largest families studied and those containing at least three persons over 16 ranked high. (See supplement to Tabular Summary, table B, and appendix D.)

It is worthy of note that while families of two or three members spent more for automobile operation than for other transportation at all income levels above \$1,750, it was only at the income levels above \$3,500 that this was true among families of seven or eight members.

TABLE 37.—Average money expenditures for transportation, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
	Total transportation						
\$750-\$999.....	\$30	\$37	\$33	\$53	\$70	\$46	\$32
\$1,000-\$1,249.....	65	63	47	110	31	34	57
\$1,250-\$1,499.....	86	55	107	79	47	48	64
\$1,500-\$1,749.....	126	75	89	125	73	99	124
\$1,750-\$1,999.....	160	158	166	120	102	94	97
\$2,000-\$2,249.....	237	202	154	152	122	112	99
\$2,250-\$2,499.....	228	167	174	125	164	120	99
\$2,500-\$2,999.....	273	203	291	224	187	166	148
\$3,000-\$3,499.....	298	256	276	275	202	205	158
\$3,500-\$3,999.....	308	262	277	333	271	178	272
\$4,000-\$4,999.....	473	398	431	381	361	355	336
\$5,000-\$7,499.....	468	832	396	428	470	554	523
\$7,500-\$9,999.....	881	1,259	666	575	615	668	1,349
	Automobile operation and other transportation						
\$750-\$999.....	\$30	\$37	\$33	\$47	\$70	\$46	\$32
\$1,000-\$1,249.....	52	58	41	94	31	34	57
\$1,250-\$1,499.....	83	55	69	71	47	48	53
\$1,500-\$1,749.....	74	68	85	93	73	74	77
\$1,750-\$1,999.....	104	133	97	101	96	72	77
\$2,000-\$2,249.....	170	148	110	127	111	103	87
\$2,250-\$2,499.....	149	107	124	106	141	96	94
\$2,500-\$2,999.....	198	161	189	183	131	128	139
\$3,000-\$3,499.....	206	194	168	160	165	167	145
\$3,500-\$3,999.....	286	208	205	195	220	178	217
\$4,000-\$4,999.....	274	241	332	316	221	251	236
\$5,000-\$7,499.....	280	313	274	309	331	410	375
\$7,500-\$9,999.....	581	486	390	479	339	248	657
	Other transportation						
\$750-\$999.....	\$29	\$37	\$30	\$27	\$22	\$35	\$32
\$1,000-\$1,249.....	28	27	34	32	30	31	44
\$1,250-\$1,499.....	37	43	38	43	37	25	42
\$1,500-\$1,749.....	42	38	42	35	38	24	46
\$1,750-\$1,999.....	44	43	31	53	52	28	53
\$2,000-\$2,249.....	45	34	36	53	53	35	49
\$2,250-\$2,499.....	55	33	34	62	69	34	74
\$2,500-\$2,999.....	55	50	44	75	57	36	70
\$3,000-\$3,499.....	73	47	38	58	90	70	88
\$3,500-\$3,999.....	44	46	54	60	93	53	96
\$4,000-\$4,999.....	76	44	49	98	71	52	73
\$5,000-\$7,499.....	59	40	43	79	84	75	98
\$7,500-\$9,999.....	64	161	65	111	75	18	138

<sup>1</sup> The 7 family types are distinguished on the basis of the number and age of members other than husband and wife, as follows:

Type

- I No other persons (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

A striking feature of average expenditures for "other" transportation was their tendency to increase but little in most family types at successive income levels. In a number of cases, while family income increased \$1,000, average expense in this field rose less than \$10. Among families containing two children under 16, within the income range between \$750 and \$3,500, average expense for transportation other than by the family automobile fluctuated only between \$30 and \$44. A similar though less marked tendency toward "terracing" of these expenditures appears for the other family types (see table 37), and furnishes clear evidence of the inelasticity of this category of expenditure.

The proportion of families owning cars varied rather erratically from one income level to the next, although the general tendency for the proportion to increase over the income range was clearly marked. (See table 38). Among husband-and-wife families (type I) with incomes of \$2,000 and over, more than half owned automobiles. This was true in the case of the families with one or two children (types II and III) at incomes of \$1,750 or more, and of families with three or four children (type VI), at incomes of \$1,500 and over. On the other hand, only at the income levels above \$2,500 was automobile ownership reported by one-half or more of the largest families surveyed (type VII) or those containing five or six members, at least three of them 16 or over.

TABLE 38.—*Proportion of families owning automobiles, by family type*

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750—\$999.....	3	-----	14	31	32	20	-----
\$1,000—\$1,249.....	24	32	14	66	3	10	16
\$1,250—\$1,499.....	36	13	32	31	17	42	32
\$1,500—\$1,749.....	37	34	47	50	32	60	42
\$1,750—\$1,999.....	44	63	64	52	43	51	29
\$2,000—\$2,249.....	82	64	59	70	47	57	37
\$2,250—\$2,499.....	65	54	56	34	51	53	26
\$2,500—\$2,999.....	70	63	75	76	58	72	65
\$3,000—\$3,499.....	64	80	80	54	54	63	51
\$3,500—\$3,999.....	78	87	77	73	72	82	71
\$4,000—\$4,999.....	76	76	95	76	80	82	89
\$5,000—\$7,499.....	80	97	94	94	75	95	93
\$7,500—\$9,999.....	100	100	100	100	100	100	100

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

*Type*

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

On the whole, families with children under 16 tended to report automobile ownership more frequently than did families of the same size containing persons 16 or over, when comparisons are made over

the whole income range. Joint family outings are probably difficult for families with children except in an automobile. It is likely that among families owning cars, at the lower income levels, much of the family recreation was taken in the form of automobile travel.

TABLE 39.—Average money expenditures for automobile operation and purchase, per family reporting, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
Automobile operation, per owning family							
\$750-\$999	\$33		\$21	\$65	\$114	\$55	
\$1,000-\$1,249	100	\$97	50	94	33	30	\$81
\$1,250-\$1,499	128	92	97	90	59	55	34
\$1,500-\$1,749	86	88	91	116	109	83	74
\$1,750-\$1,999	136	143	103	92	102	86	83
\$2,000-\$2,249	152	178	125	106	123	119	103
\$2,250-\$2,499	145	137	161	129	141	117	77
\$2,500-\$2,999	204	176	193	142	128	128	106
\$3,000-\$3,499	208	184	162	189	139	154	112
\$3,500-\$3,999	310	186	196	185	176	152	170
\$4,000-\$4,999	261	259	298	287	188	243	183
\$5,000-\$7,499	276	281	246	245	329	353	298
\$7,500-\$9,999	517	325	325	368	264	230	519
Automobile purchase, per family purchasing							
\$750-\$999				\$150			
\$1,000-\$1,249	\$650	\$56	\$100	89			
\$1,250-\$1,499	50		317	160			\$157
\$1,500-\$1,749	400	140	100	640		\$417	181
\$1,750-\$1,999	467	179	363	271	\$120	169	250
\$2,000-\$2,249	335	338	367	278	85	112	120
\$2,250-\$2,499	564	429	294	317	575	343	56
\$2,500-\$2,999	381	300	378	228	560	271	82
\$3,000-\$3,499	460	344	400	523	308	475	108
\$3,500-\$3,999	367	338	600	476	464		458
\$4,000-\$4,999	585	424	521	464	519	400	294
\$5,000-\$7,499	895	811	530	397	514	343	493
\$7,500-\$9,999	789	1,537	613	436	726	627	692

<sup>1</sup> The 7 family types, distinguished on the basis of the number and age of members other than husband and wife, were as follows:

Type

- I No other person (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

An inverse relationship appeared between family size and average expense for automobile operation per owning family. (See table 39.) Although the rankings were by no means uniform, the husband-and-wife families tended to make the largest average outlays, and the seven- or eight-person families the smallest, with the other family types falling between in the order in which they are numbered. A roughly similar relationship appeared in average expense for automobile purchase per family reporting such purchase during the schedule year. (See table 39.) At most income levels, the two-

person families ranked high and the largest families surveyed (type VII) and those containing three or four children under 16, ranked low with less clearly marked differences among the other families.

In conclusion, it is perhaps worth emphasizing again that the most noteworthy thing about automobile ownership is, not the differences among families of different composition or occupational classification at a given income level, but the rapid increase with family income. The same generalization holds true with reference to transportation expenditures as a whole.

## Chapter VII

### Minor Categories of Expenditure

The major family expenditures, for food, home maintenance, clothing, personal care, and transportation, absorbed about 90 percent of total money expenditures of Chicago native white families with incomes between \$500 and \$1,250; less than 80 percent of such expenditures of families with incomes between \$5,000 and \$10,000; and less than 70 percent of the expenditures of those with incomes of \$10,000 and more. Thus, at succeeding income levels, families had a progressively larger share of their money expenditures to devote to the combination of necessities and luxuries included in the categories of medical care, recreation, tobacco, reading, education, contributions, personal taxes, and other miscellaneous items. (See table 40.)<sup>1</sup>

TABLE 40.—Average money expenditures for the minor categories as a percentage of total money expenditures

Income class	Average total amount	Percentage of total money expenditures <sup>1</sup>							
		All	Medical care	Recreation	Tobacco	Reading	Education	Contributions and personal taxes <sup>2</sup>	Other
\$500-\$749.....	\$74	8.8	2.9	1.4	2.0	1.1	0.2	1.2	-----
\$750-\$999.....	105	10.4	4.4	1.4	2.1	1.2	.2	1.0	0.1
\$1,000-\$1,249.....	123	10.6	3.9	1.8	2.0	1.1	.2	1.4	.2
\$1,250-\$1,499.....	168	12.3	4.3	2.2	2.2	1.2	.4	1.8	.2
\$1,500-\$1,749.....	219	13.6	4.8	2.2	2.4	1.1	.5	2.0	.6
\$1,750-\$1,999.....	248	13.8	4.4	2.6	2.1	1.1	.6	2.4	.6
\$2,000-\$2,249.....	288	14.5	4.6	2.8	2.0	1.1	.8	2.8	.4
\$2,250-\$2,499.....	342	15.4	5.0	3.1	2.1	1.1	.8	2.8	.5
\$2,500-\$2,999.....	394	15.8	4.7	3.3	2.1	1.0	.9	3.3	.5
\$3,000-\$3,499.....	497	18.0	4.7	4.0	2.2	1.0	1.0	4.6	.5
\$3,500-\$3,999.....	520	16.5	4.6	3.3	2.1	1.0	1.0	4.2	.3
\$4,000-\$4,999.....	734	19.5	5.2	3.7	1.9	1.0	1.0	6.5	.2
\$5,000-\$7,499.....	1,012	22.0	5.1	4.7	1.7	.9	1.6	7.5	.5
\$7,500-\$9,999.....	1,566	22.9	4.2	5.3	1.5	1.0	1.6	8.5	.8
\$10,000 and over.....	3,198	31.0	2.3	4.1	1.2	.8	3.4	18.6	.6

<sup>1</sup> See glossary, appendix B, for the definition of expenditures that was used in this study.

<sup>2</sup> Excludes sales taxes, which were included in the expense for the items to which they applied; automobile taxes, which were included in automobile operation expense; taxes on owned homes, included in housing expense; and taxes on other real estate, which were deducted from the gross income from such property.

It should be noted at the outset that there is no clear line of division on the basis of urgency or elasticity of demand between the major

<sup>1</sup> At no income level below \$4,000 was more than 5 percent of total expenditures devoted to any one of these minor categories.

categories of expenditure discussed in previous chapters and the minor categories to be treated in this chapter. At all income levels, but notably at the higher levels, the food budgets of most families included, in addition to a subsistence or even a comfort minimum, expenditures for entertaining and for candy, liquor, and the like for family consumption. Certainly at the higher income levels there is an element of conspicuous consumption in expenditures for home maintenance and for clothing and personal care. Although some expenditures for transportation are an essential part of most family budgets, an automobile is rarely a necessity to a family living in a metropolis with adequate transportation facilities. Yet automobile purchase and operation contributed a substantial sum to the transportation expenditures of many of the Chicago families studied.

Expenditures for medical care, on the other hand, although in the group of minor expenditures, are in but small measure a matter of free consumer choice. Examination of the Chicago schedules indicates that even at the low income levels, families were frequently called on to make very substantial expenditures for medical care. Moreover, emergency expenditures of this type often necessitate subsequent reductions in the so-called major expenditures. Contributions to community welfare and to religious organizations also represent expenditures which low income families may feel obliged to incur, and certainly taxes are involuntary expenditures.

The total amount devoted to these so-called minor categories of expenditure thus depended largely upon the individual family situation during the year for which expenditures were reported. It is quite normal for families to differ widely from the mean with respect to amounts spent on these categories. For that reason, average expenditures for these categories are less representative of the expenditures of an individual family in any given year than are the amounts spent on a more stable and recurrent category such as food or housing. Particularly with reference to the data for families of a given type or occupational group, it must be borne in mind that, more often than not, the averages reflect the presence of some families which reported no expenditure during the year for the specific category, and of others which reported substantial amounts.

*Expenditures for medical care.*—At almost all income levels except the lowest and the highest, expenditures for medical care constituted, on the average, approximately 4 or 5 percent of total money expenditures. (See fig. 8.) These average expenditures ranged from \$24 among families with incomes of \$500 to \$750 to \$266 for families with incomes of \$7,500 or more. For the bulk of the Chicago families, expenditures for medical care exceeded those for any other minor category.

The variations concealed in the average expenditure for medical care, at any given income level, however, tended to be greater than in respect to almost any other category. An examination of the distribution of Chicago families by the amounts spent for medical care, as shown in table 41, supports this generalization. At every income level up to \$7,500, there were a few families that reported no expenditure for medical care, while at all but one income level above \$750, some families incurred expenses exceeding \$400. That expenditures for medical care did tend to increase at succeeding income levels, however, in spite of these wide differences among individual families, is indicated by the shift in the proportion of families that had expenditures under \$40 and over \$200.

TABLE 41.—Percentage distribution of families according to the amount of money expenditure for medical care

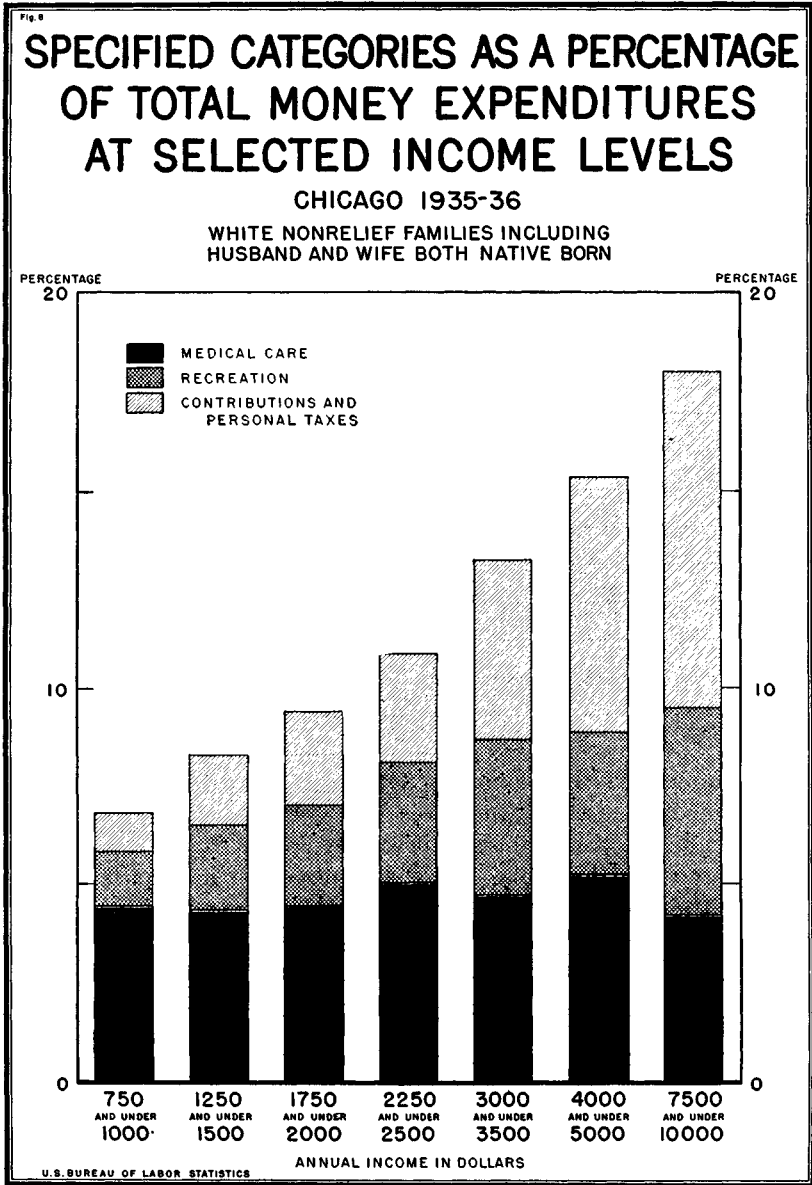
Income class	All families	No expenditure reported	Under \$10	\$10-\$19	\$20-\$39	\$40-\$59	\$60-\$79	\$80-\$99	\$100-\$199	\$200-\$299	\$300-\$399	\$400 and over
\$500-\$749.....	100	7	38	23	12	7	3	4	6			
\$750-\$999.....	100	4	26	16	17	12	7	1	15	1	(*)	1
\$1,000-\$1,249.....	100	4	18	13	28	18	5	2	10	2	(*)	
\$1,250-\$1,499.....	100	4	12	11	22	11	10	7	22	(*)		1
\$1,500-\$1,749.....	100	2	12	12	19	12	11	9	18	2	1	2
\$1,750-\$1,999.....	100	1	9	4	20	15	14	6	26	2	3	(*)
\$2,000-\$2,249.....	100	1	8	8	14	16	13	11	20	3	4	2
\$2,250-\$2,499.....	100	3	3	8	14	15	11	8	21	10	4	3
\$2,500-\$2,999.....	100	(*)	2	3	13	13	13	15	24	9	4	4
\$3,000-\$3,499.....	100	1	4	4	10	13	10	11	30	6	7	4
\$3,500-\$3,999.....	100	2	2	5	9	10	13	12	27	10	4	6
\$4,000-\$4,999.....	100	1	3	1	7	8	9	11	25	18	6	11
\$5,000-\$7,499.....	100	2	1	6	3	6	6	9	25	19	8	16
\$7,500-\$9,999.....	100		5		8	3	5		25	23	4	27
\$10,000 and over.....	100					7	18	11	18	22	9	15

\* Less than 1 percent.

Of the families with incomes of \$500 to \$750, almost three-fourths reported medical care expenditures below \$40 for the year. Even among families at the median interval (\$1,750 to \$2,000), more than two-fifths reported less than \$40. At succeeding income levels, the decline in the proportion reporting these low expenditures was very marked. At incomes of \$3,000 to \$3,500, less than one-fifth of the families, and at incomes of \$5,000 and over, only one-tenth, reported expenditures under \$40. Likewise, taking \$200 as a point of reference, the rise in the proportion of families reporting expenditures for medical care in excess of that amount was correspondingly rapid. Among families with incomes under \$2,000, no more than 5 percent fell in this category, while in the income brackets of \$5,000 and over, almost half the families reported medical expenditures exceeding \$200.

Such marked differences in prevailing expenditures raise the question as to whether the families at low income levels actually had less illness, secured less expensive medical attention, received free clinical





service for major illnesses, or simply went without medical care during illnesses that at higher income levels were professionally attended. Preliminary examination of some of the detailed figures on medical services confirms the evidence derived from other studies<sup>2</sup> that the explanation is not to be found in less illness at the lower income levels. In general, large medical expenditures on the part of the Chicago families studied reflected the cost of hospitalization and emergency surgical attention. The average number of days of hospitalization (for those families reporting hospitalization) tended to be greater among the low income than among the high income families.<sup>3</sup> This suggests that the greater frequency of high medical expenditures among the high income families was in large part a result of more costly treatment and more adequate preventive care, rather than of greater incidence of illness.

When medical care expenditures of Chicago families are analyzed according to constituent items, it is clear that bills of the general practitioner formed the major item of the average family's expenditure at all income levels up to \$5,000. (See table 42.) The proportion of total medical expense absorbed by dental care, which was second in importance, showed a slight tendency to increase with income, matching or exceeding the amount spent in physician's fees at the higher income levels. Medicine and drugs, next in importance, tended on the average to account for a smaller proportion of the total at the high than at the low income levels. The relatively large expenditures of this type among families with low incomes suggest more frequent resort to drug-store remedies than to a physician's care, but may also indicate the utilization of free clinic services, and the payment for prescriptions obtained there.

TABLE 42.—*Distribution of money expenditures for medical care*<sup>1</sup>

Income class	Average total amount	Percentage of total medical care expenditures								
		Physician	Dentist	Oculist	Other specialist	Hospitalization	Eye-glasses	Medicine and drugs	Health and accident insurance <sup>2</sup>	Other <sup>3</sup>
\$500-999.....	\$39	37	21	1	7	10	1	15	1	7
\$1,000-\$1,499.....	52	33	19	(*)	8	10	4	17	4	5
\$1,500-\$1,999.....	78	29	23	1	4	15	4	13	5	6
\$2,000-\$2,999.....	106	30	23	1	5	12	4	14	5	6
\$3,000-\$3,999.....	135	26	24	1	7	10	4	13	5	10
\$4,000-\$4,999.....	194	30	28	1	4	13	5	10	5	4
\$5,000 and over.....	242	26	26	3	9	7	4	10	8	7

<sup>1</sup> Summary of data to be published in a later bulletin.

<sup>2</sup> Excludes automobile accident insurance.

<sup>3</sup> Includes nursing care, examinations and tests, clinic visits, and medical appliances.

\* Less than 1 percent.

<sup>1</sup> For example, the National Health Survey, Sickness and Medical Care Series, Preliminary Bull. No. 2, Illness and Medical Care in Relation to Economic Status, U. S. Public Health Service, Washington, 1938.

<sup>2</sup> Based on a special examination of the data for Chicago families.

Since expenditures for hospitalization represent primarily emergency expenditures, they showed little direct relationship to income as a percentage of total medical expenditures. Similarly, the expenditures for specialists other than dentists or oculists showed little tendency to vary with income. Health and accident insurance took an increasing proportion of total medical expense in successive income classes. The same was true of expenditures for eyeglasses.

Very little was spent on the average by the Chicago families for oculists' care, for nursing services, clinic visits, or medical appliances. The small expenditures for oculists' care as compared with the larger expenditures for eyeglasses suggests the frequent resort to examinations offered as a free service by optical dealers with purchase of eyeglasses. Families with incomes below \$1,500 reported no expenditure for private nurses. Throughout the income range there was likewise practically no expenditure for visiting nurses, although there is evidence that among families with incomes up to \$3,000, some secured free services from the visiting nurses' association. The very small proportion of the medical budget absorbed by clinic visits may be accounted for, not by failure to use the clinic services available in the city, but rather by the fact that merely nominal charges are made at many clinics.

In Chicago, there were families at all income levels except the highest which reported the receipt of some free medical care. It seemed impractical to ask for an estimate of the value of free care, and therefore it cannot be related to the families' expenditures for medical services. Among families in the higher income brackets, at least, it is probable that medical treatment received without money expense was given as a professional courtesy to medical men. Among the low income families, the free care was doubtless that provided by private or public welfare agencies. Among the wage-earner and clerical families with incomes between \$500 to \$1,250, roughly one-sixth to one-eighth received some free care. Above that income level, less than one-tenth of all families received any free care.<sup>4</sup>

*Recreation and leisure-time activities.*—Expenditures for recreation<sup>5</sup> were next largest after medical care at most income levels, tending to be slightly less than that category up to the \$7,500 income level. When average expenditures for tobacco and reading,<sup>6</sup> which are recreational in nature, are grouped with average expenditures for recreation proper, it is found that the combined expenditures were at all income

<sup>4</sup> More than a dozen hospitals and medical agencies in the city furnished free service to families that could demonstrate the need therefor. Most of the hospitals and clinics connected with universities, however, adjusted their fees in accordance with what they could ascertain of the families' financial status, and most families that were not on relief were charged at least a nominal fee.

<sup>5</sup> Include admissions to motion pictures, theatres, spectator sports, dances, concerts and lectures; games and sports; club dues; and recreational supplies and equipment.

<sup>6</sup> Books and journals used in formal study and technical literature, that is occupational rather than recreational in character, were not included in determining the amount spent for reading.

levels equal to or greater than those for medical care, ranging from 5 to 8 percent of total money expenditures, and showing a general tendency to increase more rapidly than income.

Expenditures classified under the category recreation in the present study, however, by no means represented the full amounts devoted to leisure-time activities. Amounts spent for food and liquor used when entertaining friends have not been separated from the family food expenditures. Expenditures for owned and rented vacation homes as well as camping sites used while on vacation were considered housing costs. The cost of cruises was allocated to food and transportation. Expenditures for automobile pleasure trips have been included under automobile operation expense, and similarly, railroad and other fares for vacation trips have been considered transportation expenses.

An approximation to outlays of Chicago families for vacations away from home may be derived by combining available figures on expenditures for food while traveling or on vacation, for vacation housing, and for interurban travel.<sup>7</sup> Average expenditures on these three items were negligible for families with incomes of less than \$3,500 but assumed increasing importance at succeeding income levels. Among families with incomes of \$5,000 to \$7,500, they amounted to about one-third as much as the average expenditures reported for the items classified under the heading "recreation." At higher incomes they amounted to one-half or more. If automobile operation expense could be apportioned between local transportation and vacation travel, the sums allocable to vacations would undoubtedly be substantially increased. Particularly among families with small incomes, an automobile is almost a prerequisite for a vacation trip.

Of the sums spent on recreation, a larger share went for motion picture admission fees than for any other group of related items, as the following figures indicate:

Income class	Average total recreation expense	Percentage of total recreation expense			
		Admissions		Games and sports	Other
		Motion pictures	Other		
Under \$1,000.....	\$13	57	6	4	33
\$1,750-\$1,999.....	47	43	6	12	39
\$5,000 and over.....	260	18	11	17	54

Even for the median income group (\$1,750 to \$2,000), almost half of the total went for motion pictures. Expenditures for other admissions—to theaters, concerts, lectures, spectator sports, dances, etc.—

<sup>7</sup> These figures do not include costs of food prepared and eaten in the family's vacation home. On the other hand, amounts spent on interurban travel include all travel by family members except that undertaken in connection with business, so that the figure for some families doubtless includes expenditures for other than pleasure travel.

increased with income as a proportion of the total recreation outlay, but even in combination were small in relation to expenditures for movies. They were also smaller, at most income levels, than expenditures for equipment and fees for participation in games and sports. These expenditures for active rather than passive leisure-time activities tended in general to increase more rapidly than total recreation expenditures, and much more rapidly than family income.

All other recreation expenditures, including radio and musical instruments, toys, pets, entertaining at home, and club dues, increased with income at a fairly rapid rate. Among families with incomes under \$1,000, they absorbed about one-third of total recreation expenses; but among families with incomes of over \$5,000, they absorbed more than one-half the total. This increasing share was due in considerable measure to the rising importance of club dues among the high income families.

*Tobacco.*—Tobacco was one of the less elastic items in the budgets of Chicago native white families. At the income level \$750 to \$1,000, it accounted for an average of \$21 per family; at the level \$7,500 to \$10,000, where average incomes were more than nine times as large, average expenditures for tobacco were exactly five times as great. The amounts spent for tobacco formed a very constant proportion (from 2.0 to 2.4 percent) of total expenditures of all families with incomes between \$500 and \$4,000. Among those with higher incomes, between 1 and 2 percent of total money expenditures went for tobacco.

*Reading.*—Average expenditures of Chicago native white families for reading, while small, also constituted a relatively constant proportion (about 1 percent) of total money expenditures at most income levels. Among the majority of families, a substantial share of these expenses went for newspapers.<sup>8</sup>

*Education.*—While almost all families reported some expenditures for reading, less than half of them at most income levels reported any expenditures for formal education.<sup>9</sup> The average amounts spent and the proportion of family having expenditures for this category were as follows:

Income class	Average direct expenditures for formal education <sup>1</sup>	Percentage of families reporting such expenditures	Income class	Average direct expenditures for formal education <sup>1</sup>	Percentage of families reporting such expenditures
\$500-\$749 .....	\$2	28	\$2,500-\$2,999 .....	23	47
\$750-\$999 .....	2	30	\$3,000-\$3,499 .....	28	47
\$1,000-\$1,249 .....	2	30	\$3,500-\$3,999 .....	32	51
\$1,250-\$1,499 .....	6	43	\$4,000-\$4,999 .....	36	48
\$1,500-\$1,749 .....	8	44	\$5,000-\$7,499 .....	72	59
\$1,750-\$1,999 .....	10	38	\$7,500-\$9,999 .....	110	56
\$2,000-\$2,249 .....	15	50	\$10,000 and over .....	348	70
\$2,250-\$2,499 .....	17	50			

<sup>1</sup> These averages are based on all families studied, not on those reporting expenditures for education.

<sup>8</sup> Based on tabulations appearing in a later bulletin.

<sup>9</sup> Based on tabulations appearing in a later bulletin.

The small proportions of families reporting direct expenditures for formal education are due chiefly to two factors; first, the large number of families having no children of school age, and second, the extensive facilities in tax-supported education in American cities. The numerous educational classes for adults offered by the WPA in 1935-36 may also help to account for the small average expenditures reported.

At the low income levels most of the amounts expended went for supplies used by children in the public schools. Among families with incomes of \$5,000 and over, the larger amounts chiefly represented tuition fees paid by some families for children at private schools, colleges, or universities.

The expenditures reported for education do not include expenses of room or board at school, which were treated as housing and food costs, respectively. No expenditures for room or board at schools were reported by families with incomes of less than \$2,500, and even among families with higher incomes, the average expenditures of this type were small.<sup>10</sup> This is readily accounted for in the case of families living in Chicago, where the facilities of three large universities are available to college students who can live at home.

*Contributions and personal taxes.*—Expenditures for contributions to individuals and institutions and personal taxes were among the most elastic categories of expenditure. Among families with incomes below \$1,000 the average amount spent was only \$10, while it exceeded \$100 in all groups receiving \$3,000 and over. Families with incomes of \$7,500 to \$10,000 reported expenditures for this category that averaged nearly \$600. The proportion of total money expenditures devoted to contributions and personal taxes rose from 1 to 8 percent between the two lowest income groups and the group at the \$7,500 to \$10,000 level. (See tables 40 and 43 and fig. 8.)

Among the families with incomes below \$2,250, contributions to religious organizations formed the largest portion of the expenditures for this group of items. (See table 43.) The proportion of such contributions in the total for contributions and personal taxes decreased rapidly as income increased, while the proportion spent for the support of relatives increased, and formed the largest portion of these expenditures for families with incomes above \$3,000.

Among families in the two lowest income groups studied average contributions to religious institutions accounted for more than half of all expenditures for contributions and personal taxes, and up to the \$2,000 level this item was substantially larger than any other included in the category. Contributions to the support of relatives increased with income much more rapidly than did those to religious institutions, however, with the result that the former overtook the latter at the \$3,000 level, and amounted to five times as much in the highest

<sup>10</sup> Based on tabulations appearing in a later bulletin.

income group studied. Gifts to persons<sup>11</sup> were also substantial at most economic levels, and generally accounted for between one-fifth and one-third of the total for the category. Contributions to community welfare agencies such as the Community Chest and Red Cross were comparatively small at all income levels, never amounting to more than 8 percent of total expenditures for contributions and personal taxes.

TABLE 43.—*Distribution of money expenditures for contributions and personal taxes*<sup>1</sup>

Income class	Average total amount	Percentage of total contributions and personal taxes					Other
		Religious institutions	Support of relatives <sup>2</sup>	Gifts to other persons <sup>3</sup>	Community welfare agencies	Personal taxes <sup>3</sup>	
\$500-\$749.....	\$10	53	-----	15	3	29	-----
\$750-\$999.....	10	60	13	17	1	5	4
\$1,000-\$1,249.....	17	47	12	29	2	7	3
\$1,250-\$1,499.....	24	40	13	31	3	8	5
\$1,500-\$1,749.....	33	34	24	26	5	6	5
\$1,750-\$1,999.....	43	41	19	27	5	5	3
\$2,000-\$2,249.....	56	33	21	32	6	6	2
\$2,250-\$2,499.....	63	32	17	33	6	6	6
\$2,500-\$2,999.....	82	32	26	28	5	5	4
\$3,000-\$3,499.....	126	29	37	21	4	5	4
\$3,500-\$3,999.....	133	25	26	28	6	11	4
\$4,000-\$4,999.....	246	23	37	21	6	9	4
\$5,000-\$7,499.....	346	17	32	22	8	18	3
\$7,500-\$9,999.....	582	10	29	17	6	31	7
\$10,000 and over.....	1,923	7	37	7	6	36	7

<sup>1</sup> Summary of data to be published in a later bulletin.

<sup>2</sup> Refers to persons outside the economic family.

<sup>3</sup> Amounts reported for taxes under this heading do not include sales taxes, which were included in the expense for the items to which they applied; automobiles taxes, which were included in automobile operation expense; taxes on owned homes, which were treated as an expense of home ownership; nor taxes on other real property, which were deducted from the gross income from such property.

These data thus indicate that, even in a city as large as Chicago, for the great bulk of the families, donations to the needy are still mainly on a personal rather than institutional basis. A very considerable portion of the burden of caring for those requiring assistance is thus borne by direct family action rather than through support of welfare agencies.

Among families with incomes below \$3,500 the taxes included in this category (income and personal property taxes) did not average as much as \$7 a year.<sup>12</sup> Above this level, however, amounts spent for

<sup>11</sup> Included are all nonmoney gifts to persons not members of the economic family. Gifts exchanged within the family are entered in the appropriate sections of the schedule. The character of gifts to nonfamily members is not known, however. Hence, from the point of view of market analysis, a study of aggregate purchases for specific categories, made from these expenditure data, will somewhat underestimate the total purchases made by these families.

A study of check list data gives an indication of the value of clothing and of furnishings or equipment received as gifts from persons outside the family. It seems reasonable to assume that the value of such gifts was roughly equivalent to the amounts spent by members of the families studied for similar gifts to persons outside the family. No information was requested, however, concerning the value of other types of gifts received.

<sup>12</sup> The taxes reported in this section by Chicago families represent an understatement of amounts owing because of the fact that during the time the investigation was made Chicago municipal finances were so disturbed that many families were ignoring personal property tax assessments, and did not even know the amount they had been assessed. In such cases it was necessary to enter "zero" on the schedule opposite this item.

such taxes increased rapidly, and while they accounted for considerably less than 1 percent of total money expenditures among families with incomes under \$5,000, they constituted 3 and 7 percent, respectively, of this total among families in the two highest income classes covered by the Study.

*Total expenditures for minor categories among occupational groups.*—In view of the miscellaneous character of the expenditures covered in this chapter, it is not surprising that no clear occupational differences appear when all minor categories are considered together. The groups which tended to have high expenditures in one field ranked low in another, so that most differences are ironed out when the expenditures for all the minor categories are combined. The only clear differences remaining were that families in the salaried business group, particularly those with incomes of \$2,500 or more, tended to have high expenditures for this group of items, while those in the independent professional category tended at most income levels to have relatively low average expenditures.

At the lowest income level at which all occupational groups are represented (\$1,250 to \$1,500) the families in each group spent an average of between \$135 and \$175 for this group of items. At the upper income level at which all groups can be compared (\$4,000 to \$5,000) they spent between \$640 and \$825 (see table 44).

TABLE 44.—Average money expenditures for the minor categories, combined, by occupational group

Income class	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
\$1,250-\$1,499	\$173	\$164	\$153	\$138	\$173	\$149
\$1,500-\$1,749	223	220	165	222	222	222
\$1,750-\$1,999	251	248	240	203	238	217
\$2,000-\$2,249	292	277	292	413	289	295
\$2,250-\$2,499	320	367	350	286	333	321
\$2,500-\$2,999	397	383	344	375	443	417
\$3,000-\$3,499	477	475	516	509	586	473
\$3,500-\$3,999	454	475	536	466	649	558
\$4,000-\$4,999	823	727	651	642	817	667

*Expenditures for medical care among occupational groups.*—The relatively low expenditures of the independent professional group for the total of the items considered in the present chapter may be accounted for chiefly in terms of their low average expenditures for medical care. Their smaller expenditures for medical care were paralleled by reports of relatively infrequent visits to physicians. Since the principal earners in many of these families were themselves physicians or surgeons, the members of their families doubtless received much care within the home, as well as complimentary services from other members of the medical profession.



As among the other occupational groups, there were few consistent differences in average expenditures for medical care. Families of the wage-earner and clerical groups tended to spend more than those in the business and professional categories at all income levels except \$1,750 to \$2,000 and \$3,500 to \$4,000. At almost all income levels, moreover, the proportion of families spending \$50 or less on medical services during the year was smaller among the wage-earner and clerical families than among those in the business and professional groups. It should be noted, however, that occupational variations in average total expenditures for medical care were small and by no means entirely consistent.<sup>13</sup>

If total expenditures for medical care are analyzed in terms of the constituent items, some fairly clear occupational differences appear. Relatively, clerical families spend more for physician's visits than any other occupational group, while independent professionals spend less. Families of the wage-earner and salaried business group tend to have relatively the largest expenditures for dental care. In the case of the wage-earner group, this is probably to be explained in terms of the larger average size of family. In general, expenditures for dental care averaged considerably less than \$50 for families in all occupational groups, constituting from one-fourth to one-fifth of the average amounts spent on total medical care.

Average expenditures for medicines and drugs did not increase markedly with income. While the data are by no means consistent, families in the wage-earner category tended to have somewhat larger average expenditures for medicines and drugs than any other group. Perhaps, with their larger families, it seemed more important to them than to other families to try to reduce physician's bills by treating themselves. Or perhaps, as some of the other figures suggest, they had more illness to treat.

Average expenditures for health and accident insurance were small, reaching a maximum of \$14 within the income range \$1,250 to \$5,000. Wage-earner families, however, clearly tended to spend more than any other group. This may be because contributory employee health plans and union sick benefit funds are most common among wage earners.<sup>14</sup> Business families, on the average, spent the least on health insurance.

When a comparison is made among the families which received physicians' care during the year, those in the wage-earner group reported more frequent visits than the families in any other occupational group.<sup>15</sup> In addition, wage-earner families in the income intervals between \$1,250 and \$3,500 reported far more use of clinic services

<sup>13</sup> When family type and income are held constant, occupational differences do not appear to have been significant. (See supplement to Tabular Summary, table B, and appendix D.)

<sup>14</sup> Deductions from earnings for health or accident insurance were included here as family expense.

<sup>15</sup> Since the average expenditures of clerical families for physicians' services tended to be slightly larger, it appears that wage-earner families were receiving more frequent but less expensive care.

than did other families. In general, no more than a nominal price is paid for such services. Although expenditures for hospitalization varied widely, it is evident that, among families which reported any hospitalization during the year, those in the clerical and wage-earner groups averaged appreciably more days in the hospital than other families.<sup>16</sup>

*Recreation expenditures among occupational groups.*—Expenditures for recreation vary so much with the tastes and habits of the individual family that clear-cut occupational differences are scarcely to be expected. There was a general tendency, however, for Chicago families in the salaried business and independent professional categories to spend more than others, particularly at income levels above \$2,250. Among all groups, motion-picture admission fees formed the largest single item in the recreation budget. Perhaps the sharpest occupational differences lay in expenditures for club dues.<sup>17</sup> Though the averages were not large for any group of families within the income range now being considered (\$1,250 to \$5,000), there was a tendency for families in the independent professional group to spend the most at given income levels. Average expenditures of \$8 per year for club dues were reported by independent professional families with incomes of \$3,000 to \$4,000, for example, while the amounts spent by families with the same incomes in other occupational groups ranged between \$4 and \$7. At the \$4,000 to \$5,000 level, independent professional families spent \$28, on the average, for club dues, although the average outlays reported by other families did not exceed \$12. Perhaps the larger average expenditures of professional men such as lawyers and doctors reflect their feeling that the kind of social contacts made in clubs are valuable business assets.

When a rough measure is taken of expenditures for vacations,<sup>18</sup> it appears that professional families rather consistently spent more than other families, though too much stress should not be placed on this relationship, in view of the fact that automobile operation costs for vacation trips could not be segregated.

*Expenditures for tobacco among occupational groups.*—Average expenditures for tobacco tended to be largest among families of salaried business men, and smallest among families of professional men. In wage-earner and clerical families the principal earner is frequently unable to smoke at work, but the number of persons, and particularly of adults, was enough greater in these families to raise the average

---

<sup>16</sup> This discussion of the distribution of medical expenses among families in different occupational groups is based on a special tabulation of the data for Chicago families.

<sup>17</sup> Excludes dues to professional associations, which were treated as occupational expense and deducted from income.

<sup>18</sup> See p. 73, above, for a discussion of available data on vacation expenditures.

tobacco expenditures considerably above those of professional families. When the influence of family size variations is eliminated from the averages for each occupational group, the differences in tobacco expenditures are clearly defined, with business families ranking high at most income levels, and professional families, especially those in the salaried group, at the other extreme.

*Expenditures for reading among occupational groups.*—Although expenditures for reading were a small and constant item among the Chicago families studied, there was a definite tendency for independent professional families to spend slightly more for reading than families in other occupational groups. Wage-earner families at almost every income level spent the least on reading.<sup>19</sup>

*Expenditures for education among occupational groups.*—Families in the wage-earner group, together with those in the salaried business classification, ranked high in expenditures for education. The expenditures of wage-earner families went chiefly for supplies, for which they spent more because the average size of family was larger and particularly because they had a larger than proportionate share of family members under 16.<sup>20</sup> In contrast, a smaller proportion of families in the salaried business group reported expenditures for education, but the average amounts reported were high, apparently because these families were more prone to send their children to private schools and to colleges or universities. Examination of the detailed figures shows that their tuition expenditures at most income levels were considerably higher than those of wage-earner families.

*Expenditures for minor categories among family type groups.*—In general, the differences among families of varying composition were no more marked, in average expenditures reported for the minor categories, than were the differences among occupational groups. At the income level \$750 to \$1,000, families of different types spent, on the average, from about \$95 to \$150 on this broad group of items. At the income level \$7,500 to \$10,000, they reported expenditures of from \$825 to \$1,680. Despite this wide range, the different groups of families showed no consistent differences in average expenditures. (See table 45.) The relative change in the average outlay, at succeeding income levels, both for minor categories as a whole and for its component parts, was approximately the same among families of the seven different parts. This general similarity reflects, of course, a considerably higher level of expense per person in the smaller families.

<sup>19</sup> This relationship holds true when simple averages are computed for each occupational group, giving equal weight to the average expenditures of families of each type. See appendix D.

<sup>20</sup> See supplement to Tabular Summary, table C.

TABLE 45.—Average money expenditures for the minor categories, combined, by family type

Income class	Family type <sup>1</sup>						
	I	II	III	IV	V	VI	VII
\$750-\$999.....	\$93	\$116	\$96	\$108	\$152	\$102	\$132
\$1,000-\$1,249.....	120	145	103	110	84	133	210
\$1,250-\$1,499.....	184	174	164	163	134	153	152
\$1,500-\$1,749.....	207	229	229	250	171	180	218
\$1,750-\$1,999.....	229	243	242	277	251	259	235
\$2,000-\$2,249.....	327	275	276	285	241	290	298
\$2,250-\$2,499.....	376	348	355	322	289	328	281
\$2,500-\$2,999.....	412	383	382	393	398	377	374
\$3,000-\$3,499.....	539	501	420	498	489	403	518
\$3,500-\$3,999.....	546	583	489	471	544	529	488
\$4,000-\$4,999.....	826	654	654	767	665	665	735
\$5,000-\$7,499.....	924	1,107	1,139	999	862	681	1,691
\$7,500-\$9,999.....	1,388	1,388	1,655	1,682	1,643	823	1,573

<sup>1</sup> The 7 family types are distinguished on the basis of the number and age of members other than husband and wife, as follows:

Type

- I No other persons (families of 2).
- II 1 child under 16 (families of 3).
- III 2 children under 16 (families of 4).
- IV 1 person 16 or over and 1 or no other person, regardless of age (families of 3 or 4).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).
- VI 3 or 4 children under 16 (families of 5 or 6).
- VII 1 child under 16, and 4 or 5 others, regardless of age (families of 7 or 8).

At least in the income classes between \$2,000 and \$5,000, the two-person families, on the average, spent the most for this miscellaneous group of items. In dollar amounts, the largest families (type VII) were often not far behind, but in relation to total expenditures, the minor categories of expenditure took a smaller share among the large families than among the families of husband and wife alone. The smallest expenditures, both in average amounts and in relation to total expenditures, were in general made by families with three or four members in addition to the husband and wife (types V and VI).

The composition of this group of expenditures differed considerably among different types of families. Families with one child under 16 (type II) tended to spend the most for medical care; families with three or four children (type VI) ranked next. Differences in average outlays for medical care were by no means consistent among the other groups, although the number of family members ranged from two to eight. Physicians' bills were the largest single item in medical care for all families. Those with one child had the greatest expenditures for this item, perhaps because a family tends to consult a physician frequently for even the minor ailments of a first child. The cost of hospitalization also tended to run high for such families. Expenditures for medicines and drugs tended to be low among the two-person families and high among families with three or four members, at least three of them over 16 (type IV). As might be expected, the larger families (type VI and VII) tended to make more extensive use of clinic facilities; they also reported the receipt of free medical care somewhat more frequently than did the smaller families.

Although there was no clear differentiation among family types in respect to average expenditures for recreation, it appears that the young families tended to spend somewhat more than the older and larger families. It may be noted that average expenditures for recreation tended to equal or exceed those for medical care at a point lower in the income scale among small than among large families.

Average amounts spent on motion-picture admissions, at least among families with incomes between \$1,250 and \$5,000, tended to be greatest for the largest families (type VII), followed by the two-person families and those with at least one member over 16 in addition to husband and wife (types I, IV, and V). Families with only children (types II, III, and VI) spent the least. The differences, which are not large, are perhaps attributable chiefly to differences in the admission charges for children and for adults. It is at least suggestive, however, that the families with children under 16, which spent the least on motion pictures, reported automobile ownership most frequently.<sup>21</sup> Expenditures for games and sports averaged somewhat higher for the two-person families and for those with children than for the larger families with adults.

Insofar as the outlay for vacation trips can be approximated<sup>22</sup> it appears that two-person families spent appreciably more than any others for vacations away from home. This was to be expected, in view both of their greater freedom of movement and their greater freedom of choice in the apportionment of expenditures. Equally to be expected was the fact that among families with seven or eight members—at least those with incomes below \$4,000—expenditures for vacation trips were rare. Among the other families, ranging in size from three to six persons, however, there were no consistent differences in expenditures of this type.

With respect to average expenditures for tobacco, which showed only a slow change with income and very little occupational differentiation, fairly clear differences appear among families of different composition. The largest families (type VII) spent the most, while those with only children in addition to husband and wife (types II, III, and VI) spent least. Furthermore, the average expenditures of families with three or four children fell considerably below those of families with one or two children.

Average expenditures for reading were even smaller than those for tobacco, and showed little or no relationship to family size and composition. This might be expected in view of the large share of these expenditures which went for newspapers.

Average amounts spent for education naturally varied rather markedly with family type. The large families tended to spend the

<sup>21</sup> See above, ch. VI.

<sup>22</sup> See above, p. 73.

most, followed by those containing at least one person 16 or over in addition to the husband and wife, and then by the families with three or four children under 16. In the case of families with persons over 16 beside the husband and wife, tuition payment tended to run high, since these families often contained at least one person of college age. In the case of families with three or four children under 16 (type VI), there were often at least three children for whom it was necessary to purchase school supplies.

The proportion of families reporting expenditures for education was greatest among the largest families and those with three or four children under 16, in that order, and smallest among families with three or four members (disregarding husband-and-wife families, where the proportion was naturally negligible). Undoubtedly the one child in families of type II was often not of school age during the report year. Families that contained one or two persons over 16 in addition to husband and wife might well have no members of school age.

It is worth noting that families with three to six members, including at least three over 16, ranked considerably lower in the proportion reporting expense for education than in the average amount spent. In other words, the families that did have such expenditures reported relatively large amounts, which, it is probable, frequently represented tuition payments for children in college. This interpretation is confirmed by the fact that families reporting expenditures for room and board at school most often fell in one or the other of these family types.

With respect to the miscellany of expenditures for contributions and personal taxes, we find that both in average amounts and as a proportion of total expenditures, the two-person families in Chicago tended to spend the most, with the families containing five or more persons at the other extreme. These differences were chiefly due to variations between the small and the large families in average amounts given to relatives and to other persons not members of the economic family. The small families, having fewer persons to support on a given income, are more apt to have funds to be used in this way. They are perhaps more likely, furthermore, to support relatives outside their own homes, while larger families, having more adaptable households, are more apt to bring such individuals into their homes, where they become members of the economic family. Among families with incomes of \$2,500 and more, differences in number of dependents likewise affect the amounts paid in income taxes.

## Chapter VIII

### Surplus and Deficit Items

A summary of the relationship between incomes and expenditures of the families studied in Chicago was presented in chapter II. There it was shown that a majority of families with incomes of less than \$1,000 reported expenditures for the year in excess of their current incomes. At higher incomes levels, however, a rising proportion of families reported surpluses of rather rapidly increasing average amounts. The result was an average net deficit of about \$100 for all families with incomes of less than \$1,000, while those with incomes of \$5,000 or more had average net surpluses of over \$1,700.

*The nature of changes in assets and liabilities.*—Many of the families which ended the year with a surplus incurred deficits with respect to one or more of the items which went to make up the balance sheet. On the other hand, most of those families who “went into the red” for the year reported some surplus items; most of them, for instance, paid insurance premiums.

The purpose of the present chapter is to make a more detailed analysis of surplus and deficit, in order to show the relative importance, among families at different income levels, of negative and positive changes in family assets and liabilities, and of the various asset and liability items.<sup>1</sup> We will thus be investigating the component changes which, balanced against one another, made up the average net surplus or deficit discussed in chapter II.

It must be recognized at the start that it was not one of the aims of the Study of Consumer Purchases to measure the total net worth of the families interviewed. The family was asked to report, not the total amount of its bank accounts, or its outstanding bills, but only the increases and decreases in the various items that had taken place during the schedule year. As was noted above, almost all families had paid some insurance premiums for the year, which meant an increase in assets. Some families, in order to make these payments, had withdrawn sums from bank accounts, which decreased their assets. Purchases of property would increase the family's investments, but might involve a corresponding change on the other side of the ledger, through withdrawals from the savings account, or the signing of a note at the bank.

<sup>1</sup> The following discussion is based on a summary of detailed data to be presented in a later bulletin.

Payments on the principal of a mortgage reduced liabilities, as did payments on bills incurred before the beginning of the schedule year.<sup>2</sup> On the other hand, taking out a mortgage on property, or increasing the principal of an existing mortgage, meant an increase in liabilities. So also did installments or other credit purchases made during the year and not completely paid for by the end of the year. Loans obtained from a bank or from other sources likewise increased liabilities.

*Important surplus items.*<sup>3</sup>—The figures in table 46 bear out the statement that the amount of surplus items was not inconsiderable, even for the families at income levels where there was a sizeable average net deficit. On the other hand, while there were substantial deficit items at the upper income levels, they were far outweighed by the surplus categories which averaged several thousand dollars per family.

A closer examination of these figures shows that the change from average net deficit to average net surplus was chiefly the result of the growing importance of those items which went to increase assets—chiefly insurance, bank accounts and, at the upper income levels, investments of one kind or another. These items, which, with one exception, did not total on the average as much as \$100 among families with incomes of less than \$1,750, amounted to more than \$1,000 in the \$5,000 to \$7,500 bracket, and progressively larger amounts at higher income levels.

Among the increases in assets, the item of greatest general importance among all families with incomes up to \$4,000 was insurance premiums.<sup>4</sup> Amounting to \$33, on the average, even for families with incomes of less than \$750, the average value of these premiums rose steadily at successive income levels. Insurance premiums alone accounted for more than half of all surplus items among families with incomes of \$750 to \$2,000, and for at least one-third of surplus items up to the \$7,500 level. The importance attributed to insurance by urban families is further attested by the remarkably constant ratio of insurance premiums paid to money income. (See table 47.) The proportion was 5 or 6 percent among all families with incomes of less than \$4,000. At higher incomes, it was somewhat greater.

<sup>2</sup> This was true, whether the payment was made from current income, or was defrayed through a change in some asset or some other liability.

<sup>3</sup> "Surplus items" has been used to mean items of increase in assets or decrease in liabilities. These are distinguished from "deficit items," i. e., items of decrease in assets or increase in liabilities. The final family surplus or deficit (as distinguished from surplus or deficit items) may be computed as the balance between these two sets of items. It will be seen that this balance is (except for the balancing difference, see glossary, p. 226) necessarily the same as the difference between current money income and current money expenditure.

<sup>4</sup> 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 and 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 schedule year.



TABLE 46.—Component items making up surpluses and deficits

Item	\$500- \$749	\$750- \$999	\$1,000- \$1,249	\$1,250- \$1,499	\$1,500- \$1,749	\$1,750- \$1,999	\$2,000- \$2,249	\$2,250- \$2,499
Average net change <sup>1</sup> .....	-\$204	-\$113	-\$63	-\$29	-\$3	\$42	\$87	\$98
Increases in assets.....	122	63	77	75	88	154	224	281
Bank accounts.....	(*)	3	3	8	12	38	34	50
Investments.....			17	1	2	13	59	94
Insurance.....	33	50	56	66	74	101	117	132
Other.....	89	1	1	(*)	(*)	2	14	5
Decreases in liabilities.....	15	4	17	15	25	34	54	48
Mortgage payments.....		1	11	8	12	14	39	25
Loans due.....	(*)		1	2	4	6	5	7
Balances due.....	13	3	5	4	7	6	8	10
Other.....		(*)	(*)	1	2	8	2	6
Decreases in assets.....	241	84	92	56	55	73	95	110
Bank accounts.....	86	38	56	34	33	49	47	63
Investments.....	106	8	8	6	4	3	22	6
Insurance.....	47	36	17	16	14	20	23	33
Other.....	2	2	11	(*)	2	1	1	8
Increases in liabilities.....	98	86	65	63	65	73	98	121
Mortgages payable.....		7			2	16	43	64
Loans due.....	38	45	31	30	23	19	23	11
Balances due.....	27	21	20	22	28	32	26	41
Other.....	33	13	14	11	10	6	6	5

Item	\$2,500- \$2,999	\$3,000- \$3,499	\$3,500- \$3,999	\$4,000- \$4,999	\$5,000- \$7,499	\$7,500- \$9,999	\$10,000 and over
Average net change <sup>1</sup> .....	\$185	\$371	\$491	\$589	\$1,181	\$1,599	\$5,647
Increases in assets.....	376	453	625	675	1,221	1,341	5,350
Bank accounts.....	106	199	210	252	477	371	1,834
Investments.....	100	64	153	112	220	872	2,183
Insurance.....	147	172	232	287	437	528	1,547
Other.....	23	18	30	24	87	70	286
Decreases in liabilities.....	70	63	94	112	155	257	263
Mortgage payments.....	42	39	62	57	54	18	215
Loans due.....	5	11	5	18	15	27	37
Balances due.....	14	10	25	30	36	149	3
Other.....	9	3	2	7	30	63	8
Decreases in assets.....	117	73	115	149	105	357	408
Bank accounts.....	73	52	78	125	53	160	23
Investments.....	28	8	23	10	31	126	365
Insurance.....	14	9	11	13			2
Other.....	2	4	3	1	21	71	18
Increases in liabilities.....	144	72	113	49	70	142	58
Mortgages payable.....	34	7	55	22		60	
Loans due.....	54	20	20	1	51	9	
Balances due.....	46	39	33	21	10	57	
Other.....	10	6	5	5	9	16	(*)

<sup>1</sup> This net figure was derived through computing the algebraic sum of all increases in assets and decreases in liabilities on the positive side, and of decreases in assets and increases in liabilities on the negative side.

\* Less than \$1.

Aside from insurance, increases in family assets consisted chiefly of additions to bank accounts or investments in business, real property, or securities. Increases in bank accounts were relatively unimportant among families with incomes of less than \$1,750. Above \$2,500, such increases were about as important as insurance. The amount of increases in investments <sup>5</sup> varied somewhat more erratically, as might be expected, since individual families at given income levels differ rather widely in the manner of disposition of their accumulated sur-

<sup>5</sup> This item took no account of changes in the market value of securities or real estate held; the amounts reported were the cost of new investments.

TABLE 47.—Average insurance premiums paid as a percentage of average money income and of all surplus items

Income class	Percentage of money income	Percentage of all surplus items <sup>1</sup>	Income class	Percentage of money income	Percentage of all surplus items <sup>1</sup>
\$500-\$749	5	24	\$2,500-\$2,999	6	33
\$750-\$999	6	89	\$3,000-\$3,499	6	33
\$1,000-\$1,249	5	59	\$3,500-\$3,999	6	32
\$1,250-\$1,499	5	74	\$4,000-\$4,999	7	36
\$1,500-\$1,749	5	65	\$5,000-\$7,499	8	32
\$1,750-\$1,999	6	54	\$7,500-\$9,999	6	25
\$2,000-\$2,249	6	42	\$10,000 and over	10	25
\$2,250-\$2,499	6	40			

<sup>1</sup> Surplus items consist of increases in assets and decreases in liabilities.

pluses. It was the most important constituent in increases in assets, however, among families with incomes of \$7,500 and over.

"Other" increases in assets were generally of minor importance. Included here were such items as the value of improvements on owned home or other real estate.

By comparison with the increases in assets reported by Chicago families, their decreases in liabilities, which also went to build up surpluses, were of minor importance. (See table 46). In general, such decreases were achieved mainly by reduction in the principal of mortgages, which, though the average amounts varied rather erratically at successive income levels, generally constituted about half the total decreases in liabilities. Repayments on loans averaged less than \$40 at all income levels, and generally amounted to less than \$10, as an average. While the average amounts by which bills due were reduced (charge accounts, installment accounts, grocery bills, doctor bills, and the like) were generally somewhat larger than the decreases in loans, they averaged less than \$30 at all income levels below \$4,000. Other decreases in liabilities, which included chiefly rents due and taxes due, were insignificant in their effect on the total picture, averaging as much as \$10 only among families with incomes between \$5,000 and \$10,000.

*How Chicago families met deficits.*—If we turn to the deficit side of the picture, we find that decreases in assets and increases in liabilities were of about equal importance up to the \$4,000 income level, above which the former took precedence. It is to be expected that these high-income families would have more substantial assets on which to draw to meet deficits.

At all income levels from \$750 to \$10,000, withdrawals from bank accounts constituted the chief item in decreases in assets, at most income levels exceeding in value any of the items making for increase in family liabilities. This suggests that, even at the low income levels, many families were drawing on past accumulations to finance current living. The importance of these reductions in bank accounts should not be overemphasized, however, since the average amounts exceeded \$100 at only two income levels. While a number of families reduced their investments during the year, the average amounts involved were

less, at all income levels above \$1,750, than the increases in investments reported on the surplus side. The insurance item on the deficit side represented insurance policies settled or surrendered, and varied erratically over the income range, tending in general to decrease in average amount. Other decreases in assets were generally insignificant.

Increases in liabilities generally contributed about the same amount to deficits as did decreases in assets, up to the \$4,000 income level; above that level they were definitely smaller. It is, however, worth noting that up to the \$4,000 level, they were larger in average amount than were the decreases in liabilities recorded on the surplus side. That is, the Chicago families studied, in general, carried over heavier liabilities into the year following the Study than they had at the beginning of the year. This was perhaps natural for a period marked by improving economic conditions after a severe depression.

There was no one liability category that accounted for a major part of all deficit items. At some income levels, increases in loans due to banks or individuals were the most important, at others it was increases in mortgages payable, and at still others increases in amounts due on installment or other credit purchases or other bills incurred during the year. For no one of them did the average increase during the year of the Study amount to as much as \$65 for the families at any income level, and none, furthermore, showed a clear tendency to increase over the income range. "Other" increases in liabilities, which consisted chiefly of rents due, and, to a lesser extent, of taxes due, amounted to as much as \$33 only among the families at the lowest income level, where almost one-third of the families reported increases in rents due, averaging \$75 in amount for those families which reported the item.

*Installment purchases.*—The general situation with respect to increases in liabilities can perhaps be most effectively illustrated by a more detailed examination of the figures on installment accounts, which are included under "Balances due" in table 46. If the figures on increase and decrease in amounts due on installment purchases are compared, as in table 48, it will be seen that, while a number of the Chicago families studied reduced their obligations of this type during the year of the Study, the families which reported an increase were more numerous at every income level between \$1,000 and \$4,000. The differences were most marked at the income levels between \$1,250 and \$3,500, where the percentage of families reporting increases was two to three times as great as the percentage reporting decreases.<sup>6</sup>

<sup>6</sup> In this connection it is pertinent to note estimates of the volume of credit sales in relation to total retail sales in recent years. The Retail Credit Survey (U. S. Department of Commerce) for 1937 points out that between 1929 and 1933, credit sales declined both absolutely and in proportion to total retail sales, comprising 34 percent of all retail sales in 1929, and only 28 percent in 1933. The trend since then has been in the opposite direction, so that credit sales bore somewhat the same relation to total retail sales in 1937 as in 1929. It is estimated that installment sales (as a part of credit sales) reached a peak of 13 percent of total retail sales in 1929, and since then have not exceeded 12 percent of the total. Between 1935 and 1937 they increased from 10.9 to 11.7 of the total.

Furthermore, the average amounts of increase exceeded the average decreases at all but one income level between \$750 and \$4,000.<sup>7</sup>

TABLE 48.—*Increases and decreases in amounts due on installment purchases*

Income class	Families reporting increases		Families reporting decreases	
	Percentage	Average amount	Percentage	Average amount
\$500-\$749.....			11	\$120
\$750-\$999.....	8	\$98	9	33
\$1,000-\$1,249.....	12	79	9	43
\$1,250-\$1,499.....	14	90	4	70
\$1,500-\$1,999.....	16	98	5	124
\$2,000-\$2,499.....	16	138	6	123
\$2,500-\$2,999.....	15	229	7	186
\$3,000-\$3,499.....	13	287	6	143
\$3,500-\$3,999.....	9	292	7	291
\$4,000-\$4,999.....	8	204	12	245
\$5,000 and over.....	4	348	7	666

It should prove illuminating to check the results of the present study against comparable figures from investigations carried out in a subsequent year which represents a different phase of the business cycle. In order to understand the nature of deficit financing in consumer purchasing, one needs to study family balance sheets for a number of successive years, to determine the regularity with which families balance net increases in assets or liabilities against net decreases, particularly with reference to such an item as installment balances.

Preliminary examination of the detailed figures on installment obligations indicates that at most income levels the most substantial amounts of increase were in connection with automobile purchase, furniture being second in importance, and electric refrigerators third. Changes in amounts due on such goods as other electrical equipment, radios, and clothing rarely averaged as much as \$5 among the families at any income level.

*Occupational variations in changes in assets and liabilities.*—A special analysis of the Chicago data makes possible a comparison of changes in assets and liabilities among the various occupational groups at income levels between \$1,250 to \$5,000. Figures for three selected income levels are presented in table 49 as illustrative of the relation-

<sup>7</sup> In the process of coding and tabulation only net amounts were tabulated for the smaller items on which there would be recurring installment purchases. Thus, for example, if the family had \$30 outstanding at the beginning of the year for installment purchases of clothing which were paid up during the year, and \$100 due on installment clothing purchases at the end of the year, the family's record would show a net increase in liabilities of \$70 on clothing installments. Moreover, the liabilities account of the family was not affected by installment purchases made and cleared up within the schedule year. Thus the net figures given in the summary which accompanies the text must not be used as representing an aggregate of installment purchases by the families.

TABLE 49.—*Surplus and deficit items at selected income intervals, by occupational group*

Item	\$1,250-\$1,499						\$2,250-\$2,499						\$4,000-\$4,999					
	Wage earner	Cleri- cal	Independent		Salaried		Wage earner	Cleri- cal	Independent		Salaried		Wage earner	Cleri- cal	Independent		Salaried	
			Busi- ness	Profes- sional	Busi- ness	Profes- sional			Busi- ness	Profes- sional	Busi- ness	Profes- sional			Busi- ness	Profes- sional	Busi- ness	Profes- sional
Average net change <sup>1</sup> .....	-\$37	-\$19	-\$5	-\$81	-\$97	\$28	\$90	\$93	\$119	\$39	\$82	\$177	\$534	\$556	\$722	\$665	\$504	\$661
<b>Increases in assets.....</b>	<i>81</i>	<i>66</i>	<i>61</i>	<i>61</i>	<i>53</i>	<i>108</i>	<i>508</i>	<i>243</i>	<i>390</i>	<i>186</i>	<i>157</i>	<i>381</i>	<i>601</i>	<i>633</i>	<i>747</i>	<i>727</i>	<i>566</i>	<i>863</i>
Bank accounts.....	10	3	6			23	51	49	30	16	37	87	209	342	241	203	184	248
Investments.....		4	3				116	53	229	32		168	175	10	155	122	90	221
Insurance.....	71	58	52	61	52	77	137	133	127	116	120	126	206	277	337	309	281	334
Other.....	(*)	1			1	2	4	8	4	22	(*)		11	4	14	93	11	60
<b>Decreases in liabilities.....</b>	<i>14</i>	<i>18</i>	<i>14</i>	<i>48</i>	<i>5</i>	<i>1</i>	<i>46</i>	<i>57</i>	<i>64</i>	<i>34</i>	<i>14</i>	<i>40</i>	<i>140</i>	<i>160</i>	<i>72</i>	<i>91</i>	<i>94</i>	<i>66</i>
Mortgage payments.....	7	9	11	41			25	26	41	6	6	26	54	86	53	28	45	38
Loans due.....	3	1				1	7	5	12		5	14	25		19	19	32	27
Balances due.....	2	7	2	4	3		14	12	3	28		47	64		26	12	1	
Other.....	2	1	1	3			14	14	8		3	14	10		18	5		
<b>Decreases in assets.....</b>	<i>58</i>	<i>66</i>	<i>17</i>	<i>127</i>	<i>92</i>	<i>51</i>	<i>98</i>	<i>109</i>	<i>301</i>	<i>146</i>	<i>25</i>	<i>62</i>	<i>42</i>	<i>199</i>	<i>85</i>	<i>102</i>	<i>126</i>	<i>251</i>
Bank accounts.....	30	40	13	88	92	51	63	73	71	100	12	52	35	172	73	88	93	216
Investments.....	6	9		10			11		3	28	6			9	14	33		
Insurance.....	22	7	4	29			12	27	227	18	4	8	7		8			35
Other.....	(*)						12	9			3	2		1	4			
<b>Increases in liabilities.....</b>	<i>74</i>	<i>47</i>	<i>63</i>	<i>63</i>	<i>61</i>	<i>24</i>	<i>166</i>	<i>98</i>	<i>54</i>	<i>35</i>	<i>64</i>	<i>182</i>	<i>165</i>	<i>53</i>	<i>12</i>	<i>51</i>	<i>30</i>	<i>17</i>
Mortgages payable.....							87	52				150	135		25			
Loans due.....	28	32	46	47	51	18	15	12			9	3	5	5	7			1
Balances due.....	31	11	3	2	7	3	60	26	26	16	52	28	16	37	9	8	23	13
Other.....	15	4	14	14	3	3	4	8	8	19	3	1	9	1	3	11	7	3

<sup>1</sup> This figure is derived by computing the algebraic sum of increases in assets and decreases in liabilities on the positive side, and of decreases in assets and increases in liabilities on the negative side.

\* Less than \$1.

ship among the occupational groups. In all groups, surpluses consisted mainly of increases in assets, which averaged more than \$100 per family among those with incomes of \$1,750 and over. Decreases in liabilities, on the other hand, rarely averaged as much as \$100. This suggests that most Chicago families did not carry over heavy obligations into the year covered by the schedules. The fact that average increases in liabilities were greater than average decreases among all occupational groups at most income levels indicates that in the year of the Study it was usual for families to increase their debts.

As regards changes in assets, in general, increases outweighed the decreases among all occupational groups. This was true at all income levels in four of the occupational groups. Among families in the salaried business category, however, there was a net decrease in assets at the \$1,250 to \$1,500 income level, and in the independent professional group this was true at three of the four income levels between \$1,250 and \$2,250. Perhaps some of these families had enjoyed more substantial incomes in the past, and looked forward to increased incomes as business conditions improved. In any case, some of them had past accumulations to draw upon for part of their current living.

On the deficit side, some rather interesting differences appear between families in the several occupational categories. Wage-earner families generally met deficits by increasing liabilities rather than decreasing assets, probably because they had less reserves to draw upon. This was generally true of the independent business group up to incomes of \$3,500. Among the independent professional and salaried business families, on the other hand, average decreases in assets usually exceeded increases in liabilities, again suggesting that this group of families had more substantial reserves on which to draw. Among the clerical and salaried professional families, deficits were sometimes met chiefly by decreases in assets, sometimes by larger increases in liabilities.

*Important items in surplus and deficit by occupational group.*—The importance of the several surplus and deficit items varied somewhat among the occupational groups. Insurance was always the chief item in increases in assets, at least to the \$2,500 income level, except among salaried professional families, which at several income levels below \$2,500 reported increases in bank accounts that exceeded insurance payments. In general, increases in investments in stocks and bonds and real estate were more consistently large among the salaried professional families than among those in any other occupational group. Payments on the principal of outstanding mortgages contributed somewhat more to the reduction of liabilities among wage-earner, clerical, and independent business families than among salaried or independent professional families. Clerical families tended to make

the most substantial payments on installment and other credit purchases during the schedule year.

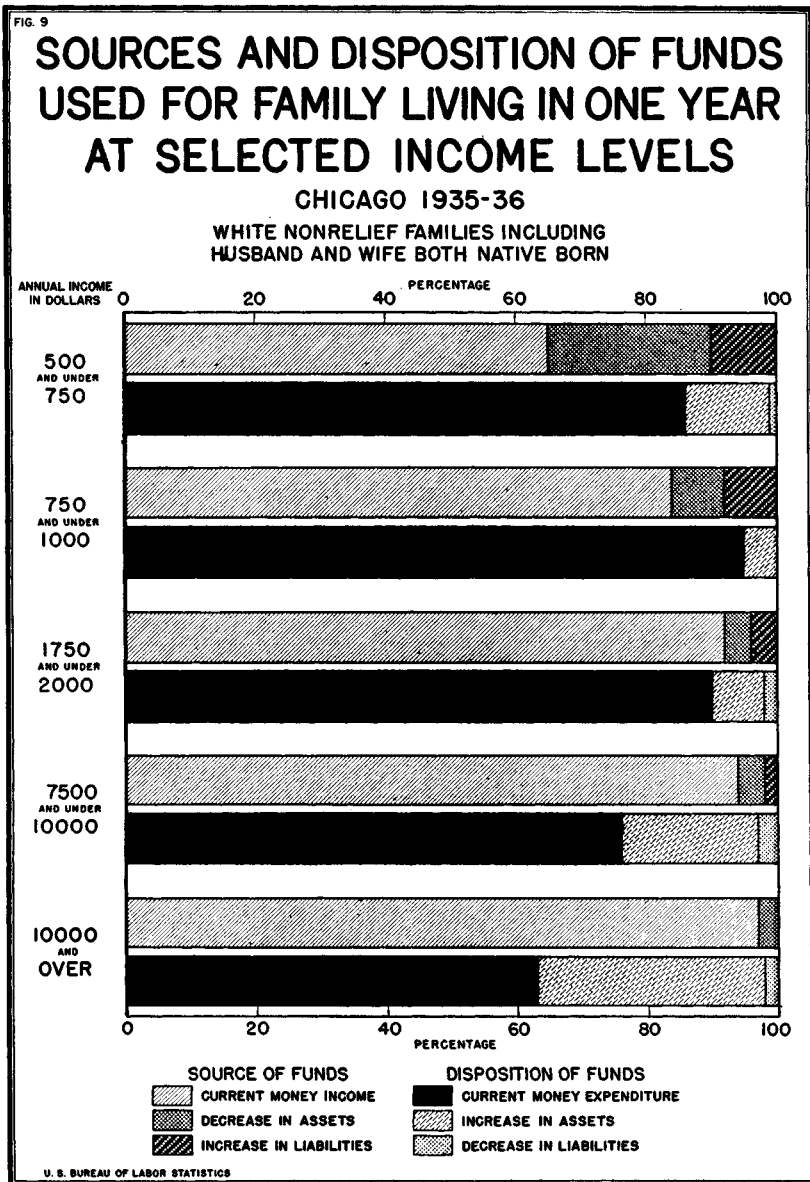
On the deficit side, withdrawals from bank accounts usually constituted the chief item under decreases in assets. These withdrawals were generally more substantial among families in the business and professional groups than among wage-earner and clerical families, as would perhaps be expected. Increases in liabilities most commonly comprised increases in loans or balances due (charge or installment purchases and other bills due), although increases in the principal of mortgages were more important at scattered income levels.

*Source and disposition of funds used for family living.*—By way of conclusion, it will perhaps be worthwhile to consider the source of all the funds used for family living at selected income levels and the total disbursements of families at those levels. The funds used included current money income, together with amounts withdrawn from accumulations of previous years and unpaid obligations incurred during the year covered by the survey. Disbursements, on the other hand, comprised money expenditures for consumer goods and services, increases in assets, and decreases in previously incurred obligations.

In figure 9, the source and distribution of total funds used are presented for Chicago families at several income levels. It will be seen that at the lowest income level (\$500 to \$750) money income provided only 65 percent of the funds disbursed during the year, decreases in assets supplying no less than one-fourth of this total. The other 10 percent of funds used came from increases in liabilities. Money expenditures for current family living, on the other hand, considerably exceeded money income, and constituted all but 13 percent of total disbursements, the balance being made up almost entirely of increases in assets. The latter, however, were only about half as great as decreases in assets; decreases in liabilities were only one-tenth as great as increases in liabilities.

At the next income level, money income took care of a much larger share of total disbursements, the remainder being provided half by decreases in assets, and half by increases in liabilities. Money expenditures still exceeded money income, comprising 95 percent of total disbursements. At the median income interval (\$1,750 to \$2,000), current money income slightly exceeded expenditures, comprising 92 percent of all funds disbursed. The remaining 8 percent was provided in equal proportions by decreases in assets and increases in liabilities. Disbursements other than expenditures for current living consisted mainly of increases in assets, which were twice as large as decreases in liabilities.

At the two high income levels, the funds used for family living came almost entirely from current money income; increases in obligations were negligible. Expenditures for current living, on the other hand,





decreased sharply in relation to total disbursements, constituting, among the families with incomes of \$10,000 and over, less than two-thirds of the total. Increases in assets increased markedly, while decreases in liabilities had about the same relative importance as among the families at the lower income levels.

The most striking feature of this summary picture is the shift from heavy drawing on past accumulations among the nonrelief families covered at low-income levels by this survey to the building up of substantial savings on the part of the high-income families.

## Chapter IX

### Summary

*Variation of expenditures among families with similar incomes.*—So far in this report expenditures have been discussed primarily as the average expenditures of groups of families. These averages have cut through the inherent differences between individual families and have indicated certain characteristics of the general pattern of expenditure. In the last chapter, however, there was some discussion of the variation in surpluses and deficits. This variation was the inevitable consequence of very considerable variations in total expenditures for consumer goods and services found in given income classes. Differences in family responsibilities, in the emergencies met during the year, in standards of living, in savings habits, in savings accumulated in previous years, and in ability to secure credit combine to produce great differences in expenditures among families with almost identical incomes.

Even at low income levels, there is a wide dispersion of total family expenditures. Among families with current incomes of \$500 to \$750, expenditures for current family living ranged from less than \$500 to more than \$1,700. (See table 50.) The expenditures of more than one-half of these families were above the upper limits of the income interval in which they fell. Among families with incomes between \$750 and \$1,750 expenditures in 50 to 60 percent of the cases fell within the limits of the income levels in which the families were classified. Of the remainder a considerable fraction reported expenditures above these income limits. At higher income levels, smaller proportions of the families reported expenditures that equaled or exceeded the income interval in which they were classified, and progressively larger proportions fell below the lower limits. The degree of variation in expenditures, however, showed no tendency to diminish at successively higher income levels. Among families with incomes of \$500 to \$750, the largest total expenditure reported was almost four times as great as the smallest. In the three modal income groups between \$1,250 and \$2,000 the largest was at least four times the size of the smallest, and at incomes of \$5,000 to \$10,000, the largest family expenditure reported was nearly five times as great as the smallest.

TABLE 50.—Percentage distribution of families according to total money value of current family living <sup>1</sup>

Income class	Total <sup>2</sup>	\$400-\$499	\$500-\$599	\$600-\$699	\$700-\$799	\$800-\$899	\$900-\$999	\$1,000-\$1,099	\$1,100-\$1,199	\$1,200-\$1,299	\$1,300-\$1,399	\$1,400-\$1,499	\$1,500-\$1,599	\$1,600-\$1,699	\$1,700-\$1,799	\$1,800-\$1,899	\$1,900-\$1,999	\$2,000-\$2,099	\$2,100-\$2,199	\$2,200-\$2,299	\$2,300-\$2,399	\$2,400-\$2,499	\$2,500-\$2,599	\$2,600-\$2,699	\$2,700-\$2,799	\$2,800-\$2,899	\$2,900-\$2,999	\$3,000-\$3,499	\$3,500-\$3,999	\$4,000-\$4,499	\$4,500-\$4,999	\$5,000-\$7,499	\$7,500-\$9,999	\$10,000 and over		
\$500-\$749.....	100	4	2	19	24	17	8	6	5	1	5	5	4	(*)	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
\$750-\$999.....	100				8	21	29	17	6	7	3	1	4	(*)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
\$1,000-\$1,249.....	100				2	1	10	24	20	19	12	3	3	2	1	(*)	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
\$1,250-\$1,499.....	100							1	4	27	29	16	10	4	3	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
\$1,500-\$1,749.....	100						(*)	(*)	1	2	3	19	19	26	17	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
\$1,750-\$1,999.....	100								2		2	7	4	7	29	21	11	4	5	1	2	4	4	1	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
\$2,000-\$2,249.....	100											1	4	5	10	18	18	20	15	6	3	4	4	3	1	1	1	1	1	1	1	1	1	1	1	1
\$2,250-\$2,499.....	100											(*)	(*)	(*)	2	3	7	15	13	19	13	11	8	4	3	3	3	3	3	3	3	3	3	3	3	3
\$2,500-\$2,999.....	100									1			(*)	(*)	1	1	3	4	4	5	10	8	15	4	4	4	4	4	4	4	4	4	4	4	4	4
\$3,000-\$3,499.....	100												(*)	(*)	1	1	3	1	4	5	19	13	11	4	4	4	4	4	4	4	4	4	4	4	4	4
\$3,500-\$3,999.....	100												(*)	(*)	2	2	3	4	4	5	10	8	15	4	4	4	4	4	4	4	4	4	4	4	4	4
\$4,000-\$4,999.....	100												(*)	(*)	2	2	3	4	4	5	10	8	15	4	4	4	4	4	4	4	4	4	4	4	4	4
\$5,000-\$7,499.....	100												(*)	(*)	2	2	3	4	4	5	10	8	15	4	4	4	4	4	4	4	4	4	4	4	4	4
\$7,500-\$9,999.....	100												(*)	(*)	1	1	3	4	4	5	10	8	15	4	4	4	4	4	4	4	4	4	4	4	4	4
\$10,000 and over.....	100												(*)	(*)	1	1	3	4	4	5	10	8	15	4	4	4	4	4	4	4	4	4	4	4	4	4

<sup>1</sup>Less than 1 percent.  
<sup>2</sup>Includes money expenditures plus the value of food, housing, and fuel received without money expense in the year of the survey. This total is also referred to as "total expenditure."  
<sup>3</sup>Excludes families with no gainfully employed members.

When a distribution is made of families in each of the six occupational groups (at the comparable income levels between \$1,250 and \$5,000) according to money expenditures, it is found that some wage-earner and clerical families built up substantial surpluses, while others spent all or more than their current incomes. But neither of these conditions was typical of these occupational groups. In general, at least among those families with incomes of \$1,250 to \$2,500, there is a pronounced tendency for expenditures to be closely related to income. In this respect the wage-earner and clerical families differ from those of the business and professional groups. At all income levels the expenditures of the groups last named tend to be much less closely related to income. In other words, large savings and large deficits are both more common among business and professional families than among clerical and wage-earner families with incomes of more than \$1,250.

The greater frequency of deficits among business and professional families may well reflect in part a difference among occupational groups in their attitude toward future income. It may be that a significant proportion of the business and professional men in the families studied regarded the income level at which they found themselves in 1935-36 as below their normal expectations. Either because of their past incomes or because of their parents' economic status and their own training for business or the professions, many of them may have looked forward to larger purchasing power in the future. On the other hand, wage-earner families with incomes of \$1,250 to \$2,500 were probably nearer to the income level which they regarded as normal and were therefore more apt, apart from emergencies, to keep expenses in line with income.

When the families interviewed are grouped according to number and age of family members, the differences in the range of money expenditures among families of different types are but slight. In the income classes between \$1,000 and \$3,000, there was more concentration at the higher levels of expenditure for the large than for the small families. Among families with incomes outside these limits—that is, below \$1,000 and above \$3,000—there was a wide dispersion of expenditures by the families in each income class, with little difference in the degree of dispersion among families of different types.

The families of seven or eight members (type VII) constitute an exception to this statement. They showed somewhat less dispersion in their total expenditures than did the smaller families. Perhaps this was because, having so many members to support on a given income, they could not pare their total expenditures down so far as did some of the smaller families, yet were reluctant, except in the face of pressing need, to spend beyond their current income.

When the data are further subdivided to show expenditures for the individual categories, the variations from family to family are even wider, relatively, than are found in total expenditures for current living. Such variations reflect the wide differences among families in their habits and tastes, as well as in the circumstances that operate in any given year to modify their usual pattern of spending.<sup>1</sup>

*The share of food, shelter, and clothing in family expense.*—Despite the wide range in total expenditures at any given income level, certain limits (elastic to be sure) are set to a family's expenditures for many consumption goods and services by the sums absorbed by the three necessities of life—food, shelter, and clothing. Attention has already been drawn to the fact that, at the upper income levels, all three of these categories, and particularly clothing and food, include a considerable proportion of luxury items. Indeed, expenditures for clothing behave like those for a luxury commodity, increasing in relative importance as we move up the income scale. Nevertheless, these three groups of expenditure ordinarily take precedence over all other items in the budget. Their importance is attested by the fact, that, among the Chicago families studied, excepting the few with incomes of \$10,000 or over, more than one-half of average total expenditures went for these three categories. (See table 51.) Among families with incomes of less than \$1,250, more than three-quarters of total expenditures went for food, clothing, and housing; up to the \$2,500 income level, they accounted for at least two-thirds of the total.

TABLE 51.—*Expenditures for food, clothing, and housing, combined: Average amounts and percentage of average total expenditures and of average adjusted income*<sup>1</sup>

Income class	Average expenditures for these items	Percentage of—	
		Average total expenditures <sup>1</sup>	Average adjusted income <sup>1</sup>
\$500-\$749.....	\$743	83.2	108.6
\$750-\$999.....	824	79.5	90.7
\$1,000-\$1,249.....	927	76.9	81.9
\$1,250-\$1,499.....	1,059	76.2	77.4
\$1,500-\$1,749.....	1,185	72.4	73.1
\$1,750-\$1,999.....	1,291	70.1	68.8
\$2,000-\$2,249.....	1,383	67.9	65.6
\$2,250-\$2,499.....	1,551	67.9	65.4
\$2,500-\$2,999.....	1,678	65.7	61.4
\$3,000-\$3,499.....	1,812	63.4	56.0
\$3,500-\$3,999.....	2,062	63.7	55.3
\$4,000-\$4,999.....	2,309	59.6	51.9
\$5,000-\$7,499.....	2,637	55.2	44.2
\$7,500-\$9,999.....	3,689	52.8	42.7
\$10,000 and over.....	4,962	47.0	30.5

<sup>1</sup> The income and expenditure figures used in preparing this table include the money value of food, housing, and fuel received without money expense in the year covered by the schedule. The housing figure includes expenditures for fuel, light, and refrigeration, but does not include expenditures for household help, other types of household operation, or furnishings and equipment.

<sup>1</sup> See appendix E, for further discussion of variability in family expenditures.

At succeeding income levels, therefore, steadily increasing proportions of total expenditures were available for other consumption purposes. In terms of income, the showing was much more striking. For families at the lowest income level (wage-earner families with incomes of \$500 to \$750), current income did not, on the average, suffice to cover even these necessities. At higher income levels, however, the proportion devoted to these essentials of family living declined rapidly: to less than 75 percent at the \$1,500 level; to about 50 percent at the \$5,000 level; and to 30 percent for the small number of families whose incomes were \$10,000 or over.

*Expenditures for recreation, automobiles, and household help.*—In contrast to the large but declining share of the total absorbed by food, clothing, and housing may be placed average expenditures for the categories which to most city families are luxuries—automobiles (purchase and operation combined), recreation, and household help. (See table 52.) These expenditures increased much more rapidly than did total expenditures, and more rapidly even than total income. They accounted for less than 4 percent of the aggregate expenditures of families with incomes of less than \$1,250, and for about 20 percent among families with incomes of \$5,000 or more. The share both of total expenditures and of income absorbed by these “luxury” categories showed a rather clear tendency to rise with income until the \$10,000 income level was reached. Thus, while the share of income devoted to food, clothing, and housing declined by half (from the income levels under \$1,000 to those over \$5,000), the portion absorbed by these three “luxury” items multiplied roughly four times.

TABLE 52.—*Expenditures for automobiles, recreation, and household help, combined: Average amounts, and percentage of average total expenditures and of average adjusted income*<sup>1</sup>

Income class	Average expenditure for these items	Percentage of—	
		Average total expenditures <sup>1</sup>	Average adjusted income <sup>1</sup>
\$500-\$749.....	\$17	1.9	2.5
\$750-\$999.....	22	2.1	2.4
\$1,000-\$1,249.....	68	4.8	5.1
\$1,250-\$1,499.....	68	4.8	4.9
\$1,500-\$1,749.....	101	6.2	6.2
\$1,750-\$1,999.....	147	8.0	7.8
\$2,000-\$2,249.....	197	9.7	9.3
*2,250-\$2,499.....	203	8.9	8.6
\$2,500-\$2,999.....	280	10.9	10.2
\$3,000-\$3,499.....	351	12.3	10.8
\$3,500-\$3,999.....	406	12.5	10.9
\$4,000-\$4,999.....	582	15.0	13.1
\$5,000-\$7,499.....	904	18.9	15.2
\$7,500-\$9,999.....	1,453	20.8	16.8
\$10,000 and over.....	1,862	17.6	11.4

<sup>1</sup> Both the income and expenditure figures used in computing these percentages include the money value of food, housing, and fuel received without money expense during the year covered by the survey.

*Relative changes in expenditures with changes in income.*—The foregoing chapters have shown differences in the relative increases in expenditures for the several categories of goods and services as successively larger incomes make possible greater latitude in consumers' choices.

It is possible to obtain a rough measure of the elasticity of various types of expenditures over a given income range by comparing the average expenditures of families at the lower and upper ends of that range on a percentage basis. Elasticity varies in different parts of the income scale, and, since average expenditures increase in successive income classes, is also greater or less, depending on the length of the range selected for the comparison.

When average expenditures are compared over a range that begins with the groups receiving \$500 to \$1,250 and ends with those receiving \$5,000 and over, the following percentage increases in expenditures are obtained for the individual categories, arranged in order from the smallest relative increase to the greatest:

	<i>Percentage increase</i>
Food <sup>1</sup> .....	188
Transportation other than by automobile.....	217
Housing <sup>2</sup> .....	228
Tobacco.....	314
Reading.....	325
Personal care.....	370
Medical care.....	476
Furnishings and equipment.....	568
Clothing.....	726
Recreation.....	1, 429
Household operation.....	1, 494
Automobile operation.....	1, 582
Contributions and personal taxes.....	4, 246
Automobile purchase.....	4, 300
Education.....	5, 450

<sup>1</sup> Including the value of food received without money expense.

<sup>2</sup> Including fuel, light, and refrigeration and the value of housing and fuel obtained without money expense.

Over this range, which represents a 675 percent increase in income,<sup>2</sup> total expenditures rose 425 percent, while the increase in outlay for the individual categories varied from 188 percent for food to 5,450 percent for education. At the lower limit of the income scale covered by this comparison, families were spending \$111 more than their incomes for current living, at the upper limit the group was saving on the average about \$1,800 a year.

The manner in which income elasticity in expenditures varies in different parts of the income scale is indicated by the lists appearing below, which represent the individual categories arranged according to the percentage increase in average expenditures over the income ranges from \$500–\$749 to \$1,000–\$1,249 and from \$4,000–\$4,999 to

<sup>2</sup> Money income and total income increased by almost identical percentages.

\$7,500–\$9,999. The first involves an increase in average income of about 75 percent, an increase in average total expenditures for current living of 40 percent, and a reduction in average deficit of 70 percent. The range between \$4,000 and \$10,000 represents an increase in the average incomes compared of approximately 95 percent; a growth in expenditures of 82 percent and an increase in net savings of 172 percent.

<i>\$500–\$749 to \$1,000–\$1,249</i>	<i>Percent- age increase</i>	<i>\$4,000–\$4,999 to \$7,500–\$9,999</i>	<i>Percent- age increase</i>
Education.....	0	Transportation other than by automobile.....	20
Housing <sup>1</sup> .....	17	Food <sup>2</sup> .....	35
Food <sup>2</sup> .....	22	Tobacco.....	45
Tobacco.....	35	Medical care.....	48
Household operation.....	38	Housing <sup>1</sup> .....	66
Personal care.....	39	Furnishings and equipment.....	68
Transportation other than by automobile.....	43	Reading.....	74
Reading.....	44	Automobile operation.....	88
Contributions and personal taxes.....	60	Personal care.....	104
Recreation.....	75	Clothing.....	108
Medical care.....	88	Automobile purchase.....	114
Clothing.....	102	Contributions and personal taxes.....	137
Furnishings and equipment.....	400	Recreation.....	157
Automobile operation.....	575	Household operation.....	163
Automobile purchase.....	700	Education.....	206

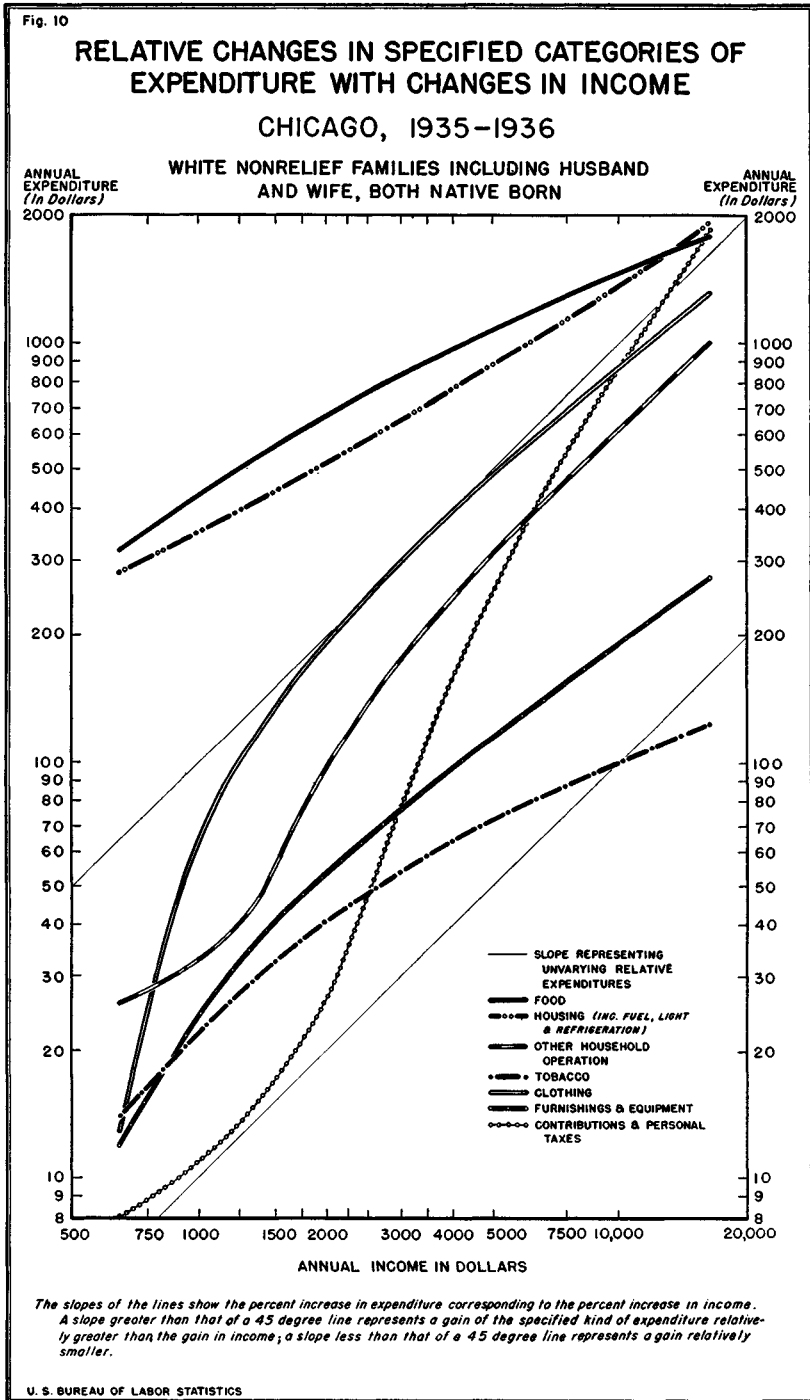
<sup>1</sup> Including fuel, light, and refrigeration, and the value of housing and fuel obtained without money expense.

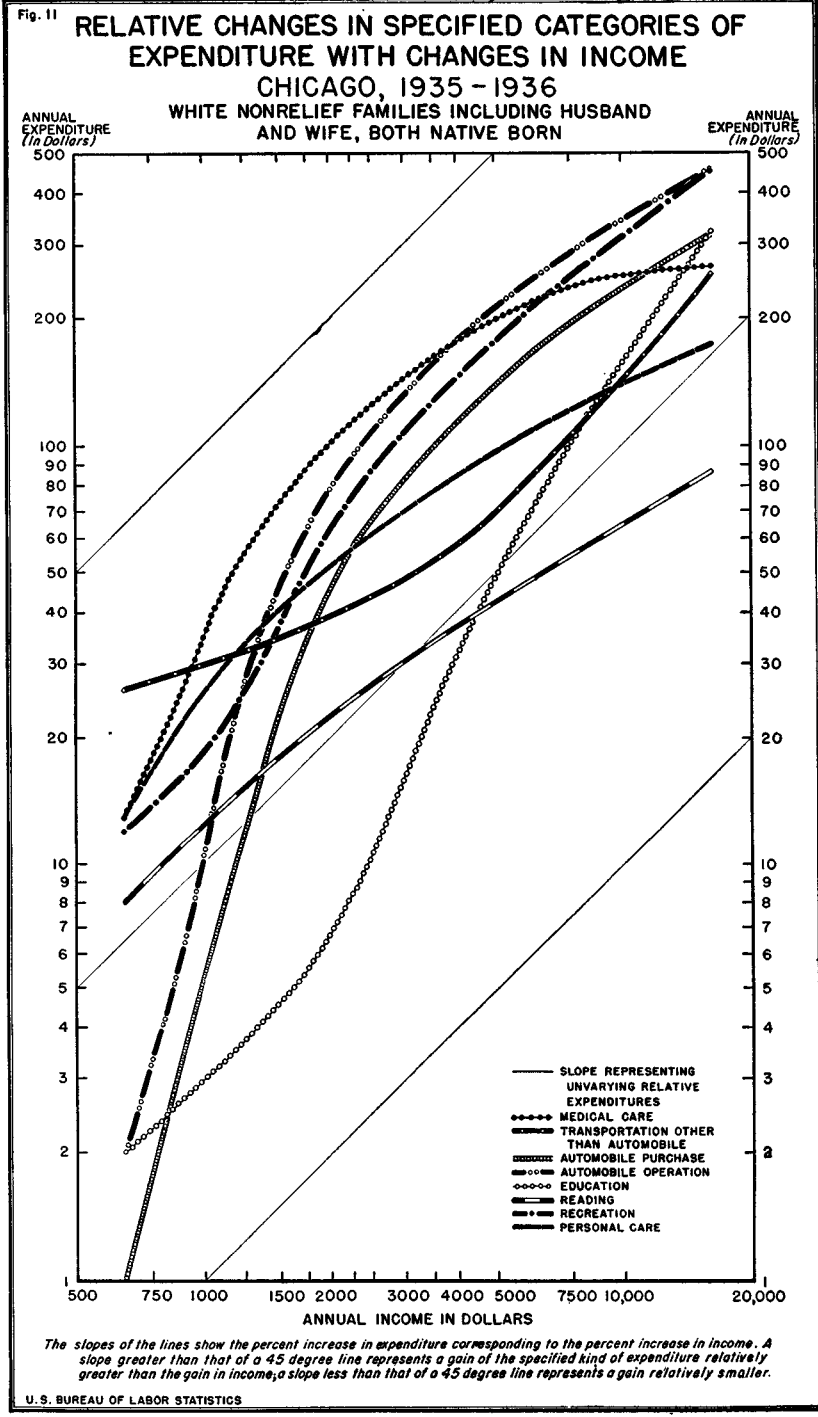
<sup>2</sup> Including the value of food received without money expense.

The most striking change in elasticity between the lower income range and the upper is found in the case of education. Average outlay for education by Chicago families in the income class \$1,000 to \$1,250 was the same as the average outlay of families in the \$500 to \$750 group. Children among the lower income groups are almost invariably sent to public schools, and direct expenditures for formal education are kept to the minimum necessary for the purchase of school supplies. Between the income levels \$4,000 to \$5,000 and \$7,500 to \$10,000, on the other hand, average expenditures for school equipment, and school and college tuition increased over 200 percent. Expenditures for medical care ranked considerably higher in elasticity at the lower part of the income scale than at the upper, as did also expenditures for furnishings and equipment, automobile purchase, and automobile operation. Because of the fact that the range over which the increases were measured was greater both absolutely and relatively at the higher level than at the lower, the percentage increases in the two ranges are not wholly comparable. It is noteworthy, however, that elasticity in expenditures for food and clothing were very similar at both ends of the income scale.

The change over the income range in average expenditures by Chicago families for the main categories is shown graphically in







113992-39-8

figures 10 and 11. These figures indicate both the level of outlay and the relative increase in different parts of the income range.<sup>3</sup> The relatively moderate increase for both food and housing, noted in chapters III and IV, are strikingly shown in figure 10. Among the other categories a number show very similar relative increases. All categories of expenditure showed a definite tendency toward a slower relative increase at the higher income levels, although this is least clearly marked with respect to contributions and direct personal taxes, and "other" transportation. This flattening of the curves at the upper income levels reflects the growing importance of various forms of savings with increases in incomes.

*Expenditures at successive income levels.*—In spite of the considerable variation in the expenditures of families of the same composition, occupational group, and income, there is a very high degree of consistency in the average expenditures of groups of families in the same income class that are similar in most other respects, and in the average expenditures of families in adjacent income brackets. In other words when Chicago families are considered one at a time, there is found to be a very great variety in the way they plan their family budgets. When they are classified into relatively homogeneous groups, however, their average expenditures assume such regularity of design that it becomes quite reasonable to speak of the "patterns of expenditures" at successive income levels in this metropolitan area.

The design becomes even more pronounced when all the families studied are grouped into five broad income classes, and the pattern of expenditures is considered for families with incomes: \$500 to \$1,000; \$1,000 to \$2,000; \$2,000 to \$3,000; \$3,000 to \$5,000; \$5,000 and up. (See table 53.)

TABLE 53.—*Distribution of adjusted family income*<sup>1</sup>

Income class	Total adjusted income	Total money value of current family living	Food	Home maintenance	Clothing and personal care	Transportation	Medical care	Contributions and personal taxes	Other
Average amount									
\$500-\$999.....	\$846	\$996	\$410	\$369	\$86	\$35	\$39	\$10	\$47
\$1,000-\$1,999.....	1,522	1,543	561	531	159	98	66	30	98
\$2,000-\$2,999.....	2,391	2,278	737	744	269	190	106	66	166
\$3,000-\$4,999.....	3,694	3,233	950	996	418	304	151	159	255
\$5,000 and over.....	7,558	5,769	1,267	1,788	769	597	242	565	641
Percentage of income									
\$500-\$999.....	100.0	117.7	48.4	43.6	10.2	4.1	4.6	1.2	5.6
\$1,000-\$1,999.....	100.0	101.4	36.9	34.9	10.5	6.4	4.3	2.0	6.4
\$2,000-\$2,999.....	100.0	95.3	30.9	31.1	11.3	7.9	4.4	2.8	6.9
\$3,000-\$4,999.....	100.0	87.5	25.7	27.0	11.3	8.2	4.1	4.3	6.9
\$5,000 and over.....	100.0	76.3	16.7	23.6	10.2	7.9	3.2	7.5	7.2

<sup>1</sup> See glossary for definition of items included in each category.

<sup>3</sup> Average expenditures were plotted on semilogarithmic paper and smoothed by fitting curves based on the following formula:  $y = a + b\sqrt{x} + cx$ .

*Families with incomes from \$500 to \$1,000.*—Among families in this income group, total incomes averaged \$846, and total current expenditures, \$996.<sup>4</sup> Food alone took 48 percent of the average family's income, home maintenance another 44 percent, while clothing and personal care expenses came to 10 percent. The family outlay for medical care represented almost 5 percent of income and for transportation about 4 percent. Expenditures for the minor categories in the family budget, recreation, reading, tobacco, education, gifts, contributions to religious and community welfare organizations, and personal taxes, averaged \$57 at this level, and brought the total expenditure per family to a point 18 percent above current income.

*Families with incomes from \$1,000 to \$2,000.*—Current incomes in this next income bracket averaged \$1,522, and came within one percent of balancing with current family expenditures. Expenditures for food and home maintenance still predominated in family spending, amounting to 72 percent of total income. Clothing and personal care expense, with almost 11 percent, exceeded all the remaining categories. Expenditures for transportation showed a marked gain over those in the lowest income group. They climbed from \$35 to \$98, and secured 6.4 percent of income, while medical care expense, which increased from \$39 to \$66, received the same share at both income levels. The percentage of income going to the other minor categories in the family budget rose to slightly more than 8 percent.

*Families with incomes from \$2,000 to \$3,000.*—Expenditure patterns in this income group continue the tendency observed in the two lower groups but in some ways are strikingly different. Expenditures for food, home maintenance, clothing, and personal care took less than 75 percent of total income, leaving a balance which provided for the other items characteristic of the city family's budget and a margin for savings beside. At this level 5 percent of current income was used for reducing deficits accumulated in the past and for providing reserves for future use. The average family in this group spent 8 percent of total income, \$190, for transportation of all kinds, including the purchase of automobiles. The share of income received by the minor categories increased still further above the shares received below the \$2,000 level.

*Families with incomes from \$3,000 to \$5,000.*—Families in the bracket next higher, with incomes averaging almost \$3,700, are distinguished by the relatively small proportion of their incomes going to food, home maintenance, clothing, and personal care, and the relatively large proportion going to savings. Only 64 percent of income was used for these three important categories, while 12 percent was saved. Expenditures for transportation, medical care, and the other items covered by the family budget were larger than in the lower income groups, but their share of income was the same, except in the case of gifts, contributions

<sup>4</sup> Both these figures include food, housing, and fuel received without money expense in the year of the survey.

to community organizations, and personal taxes. The share of this last group of items amounted to 4.3 percent of total income as compared with 2.8 percent in the income bracket just lower.

*Families with incomes of \$5,000 and over.*—The incomes of families in the highest of the broad groups covered by the Chicago survey average \$7,558. At this level only 76 percent was spent for all items of current consumption. Expenditures for food and home maintenance took a much smaller proportion of the total than at lower income levels, the proportion received by clothing and personal care, transportation, medical care, and the minor categories remained about the same, but the share received by gifts, contributions to the church and community welfare organizations, and personal taxes rose to \$565, or 7.5 percent of total income. Of this amount, \$304 was spent for gifts to persons outside the family, \$67 to religious organizations, \$41 to community welfare organizations, and \$153 for personal taxes.

*Disposition of purchasing power at different income levels.*—It is apparent from these figures that 1 million dollars of current income spent by Chicago families above the \$5,000 level affects the market quite differently than 1 million dollars spent by families at the \$1,500 level. One million dollars spent by 660 families with incomes between \$1,000 and \$2,000 is used to buy about \$370,000 worth of food products, including food served in restaurants and hotels. About \$350,000 goes to home maintenance, including current expenditures for household operation, and additions to furniture and equipment; \$110,000 goes to clothing and personal care, about \$65,000 to transportation expense of all kinds, including the purchase and operation of automobiles. Expenditures for drugs, medicines, medical appliances, and medical services receive about \$40,000 while the category representing gifts, contributions, and personal taxes, receives about \$20,000 and that representing other consumption goods about \$65,000. At this income level current expenditures slightly exceed income and about 1 percent of total expense is financed by withdrawals from past reserves, or by borrowing.

The disposition of 1 million dollars by Chicago families with incomes above \$5,000 is quite different. At this level 1 million dollars is divided among about 130 families. Only about \$170,000 is spent for food; \$240,000 goes to home maintenance; \$100,000 to clothing and personal care, about \$80,000 to transportation, and \$30,000 to medical care. At this income level \$75,000 is spent for gifts, contributions to community organizations, and personal taxes, and approximately the same amount for the goods and services classified in the minor consumption categories. The balance of this 1 million dollars (about \$240,000) reaches the banks and the investment market, either directly or indirectly. It is used to cancel obligations incurred in the past, or reserved for future use, either in the form of bank deposits, insurance premiums, or in capital investments.

## TABULAR SUMMARY

The data presented in the following tables summarize, by major groups, the expenditures of native white families living in Chicago. The data on expenditures were obtained only from nonrelief families containing husband and wife, both native born. Not all families meeting these qualifications were scheduled, but the number of eligible families in the different income, occupational, and family type groups is given in column 2 of all tables in order to show their relative frequency in the community. (See statement, in section on sampling, appendix A, regarding the "eligible" sample.)

Data presented for "All families" and for each family type group represent only families of wage earners at the income level \$500 to \$750, and only those of wage earners and clerical workers at the income levels \$750 to \$1,250. At income levels between \$1,250 and \$5,000, all occupational groups are represented, while at incomes of \$5,000 and above, only families in the business and professional categories are included.

Data presented for "All families" and for each occupational group include families of types I through VII. Data for "All families" are weighted according to the frequency in the eligible sample of the six occupational groups and seven family types. Data for the six occupational groups are weighted by the frequency of the family types, and data for the family types are weighted by the frequency of the various occupational groups at the income levels where they are represented (see section on sampling, appendix A). Averages are in all cases, except as indicated in table 1-A, based on the number of families reporting expenditures (column 3 on all tables), whether or not they reported expenditure for the particular item.

Data on families with no gainfully employed members are not included in any of the tables for "All families," nor in the tabulations by family type. The data on this group of families are separately tabulated; they are not weighted by family type, but are pooled within a given income bracket for all families classified in this category (see section on sampling).

### SUPPLEMENT TO TABULAR SUMMARY

Tables A, B, C, and D are presented for the use of students who are interested in studying expenditures with three control factors—occupation, family type, and income. It will be noted, on examination of column 3 on these tables, that in many cells the number of cases is very small. As a result, the averages are subject to large

random fluctuations, especially with reference to such items as medical care and furnishings and equipment, where, even with a relatively large number of families represented, the variation among families is very high.

In contrast to the data appearing in the main part of the Tabular Summary, based on two controls, these figures, controlled by income, occupational group, and family type, are presented even when they are based on fewer than three cases. This has been done in part to show the basis of the data presented in more summarized form, and partly in order to give special students in the field all the material available. It will be noted that, in some cases, averages based on one or two families vary no more erratically than those based on six or eight, the variation depending on both the character of the expenditure category and the extent to which the families represented might be said to have a typical expenditure pattern.

Table A shows, for each family type within each occupational group, the percentage of families having a surplus or deficit, and the average amount of surplus or deficit, by income levels. Table B shows, for the same groups, average total money expenditures and money expenditures for 16 groups of commodities and services.

Tables C and D show the distribution by income of family types within the occupational groups, and of occupational groups within the several family types eligible for the expenditure schedule. The distributions exclude families with no gainfully employed members.

#### CONTENTS

	Page
<b>TABLE 1.—BALANCE OF FAMILY INCOME AND EXPENDITURE:</b> Number of eligible families, number reporting expenditures, average net money and nonmoney income, average money expenditure for family living, net surplus or deficit, and balancing difference, by occupation, family type, and income, in 1 year, 1935-36.....	110
1-A.— <b>NET SURPLUS OR DEFICIT:</b> Percentage of families having a surplus or deficit, and average amounts reported, by occupation, family type, and income, in 1 year, 1935-36.....	114
2.— <b>SUMMARY OF FAMILY EXPENDITURE:</b> Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36.....	118
3.— <b>FOOD:</b> Average value of all family food, money expenditure for food at home and away from home, average value of food home-produced or received as gift or pay, and money expense per meal per food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36.....	134
4.— <b>HOUSING:</b> Average value of housing secured with and without money expenditure, by occupation, family type, and income, in 1 year, 1935-36.....	139
4-A.— <b>MONEY EXPENDITURES FOR FAMILY HOME BY OWNERS AND RENTERS, AND FACILITIES INCLUDED IN RENT FOR FAMILY HOME:</b> By occupation, family type, and income, in 1 year, 1935-36.....	144
5.— <b>HOUSEHOLD OPERATION:</b> Average money expenditure for groups of items of household operation and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36.....	149

	Page
TABLE 6.—CLOTHING: Average money expenditure for clothing for husband and wife and other family members, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36.....	154
7.—PERSONAL CARE: Average money expenditure for toilet articles and preparations, and services, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36.....	158
8.—AUTOMOBILE OPERATION AND PURCHASE: Percentage of families owning and purchasing automobiles, average money expenditure for all families for operation and purchase, by occupation, family type, and income, in 1 year, 1935-36.....	162
9.—RECREATION: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36.....	166

SUPPLEMENT TO TABULAR SUMMARY

TABLE A.—NET SURPLUS OR DEFICIT: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36.....	172
B.—SUMMARY OF FAMILY EXPENDITURE: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36.....	183
C.—Distribution of families of specified occupational groups according to family type, by income, in 1 year, 1935-36.....	200
D.—Distribution of families of specified types according to occupational group, by income, in 1 year, 1935-36.....	202



**TABLE 1.—Balance of family income and expenditure: Number of eligible families, number reporting expenditures, average net money and nonmoney income, average money expenditure for family living, net surplus or deficit, and balancing difference, by occupation, family type and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living <sup>4</sup>	Average net surplus or deficit (-) <sup>5</sup>	Average net balancing difference <sup>6</sup>
	Eligible <sup>1</sup>	Reporting expenditures (3)	Total (4)	Money <sup>2</sup>	Non-money from housing <sup>3</sup>			
<i>All families</i>								
\$500-\$749.....	5,940	50	\$645	\$621	\$24	\$830	-\$204	-\$5
\$750-\$999.....	15,480	110	891	887	4	1,015	-113	-15
\$1,000-\$1,249.....	22,040	139	1,120	1,090	30	1,165	-63	-12
\$1,250-\$1,499.....	25,150	238	1,361	1,314	47	1,353	-29	-10
\$1,500-\$1,749.....	27,330	217	1,617	1,589	28	1,605	-3	-13
\$1,750-\$1,999.....	27,590	264	1,869	1,833	36	1,799	42	-8
\$2,000-\$2,249.....	23,110	256	2,109	2,063	46	1,986	87	-10
\$2,250-\$2,499.....	17,960	269	2,368	2,311	57	2,222	98	-9
\$2,500-\$2,999.....	19,700	295	2,726	2,668	68	2,479	185	-6
\$3,000-\$3,499.....	11,730	226	3,230	3,121	109	2,741	371	9
\$3,500-\$3,999.....	7,440	206	3,718	3,635	83	3,145	491	-1
\$4,000-\$4,999.....	6,700	197	4,439	4,334	105	3,760	589	-15
\$5,000-\$7,499.....	4,220	102	5,943	5,809	134	4,619	1,181	9
\$7,500-\$9,999.....	810	37	8,631	8,505	126	6,851	1,599	55
\$10,000 and over.....	670	29	16,269	16,047	222	10,322	5,647	78
<i>Occupational group: Wage earner</i>								
\$500-\$749.....	5,940	50	646	621	25	830	-204	-5
\$750-\$999.....	11,820	58	889	883	6	1,021	-120	-18
\$1,000-\$1,249.....	15,380	75	1,112	1,081	31	1,124	-30	-13
\$1,250-\$1,499.....	15,020	91	1,361	1,315	46	1,356	-37	-4
\$1,500-\$1,749.....	14,450	68	1,621	1,581	40	1,613	-15	-17
\$1,750-\$1,999.....	13,370	82	1,884	1,844	40	1,773	70	1
\$2,000-\$2,249.....	9,500	68	2,112	2,067	45	1,964	110	-7
\$2,250-\$2,499.....	6,840	75	2,358	2,319	39	2,236	90	-7
\$2,500-\$2,999.....	6,630	72	2,738	2,694	44	2,557	138	-1
\$3,000-\$3,499.....	3,000	55	3,233	3,123	110	2,668	429	26
\$3,500-\$3,999.....	1,370	44	3,715	3,550	165	2,953	615	-18
\$4,000-\$4,999.....	1,000	18	4,365	4,226	139	3,690	534	2
<i>Clerical</i>								
\$750-\$999.....	3,660	52	903	903	-----	999	-93	-3
\$1,000-\$1,249.....	6,660	64	1,138	1,110	28	1,259	-138	-11
\$1,250-\$1,499.....	7,230	75	1,362	1,315	47	1,356	-19	-22
\$1,500-\$1,749.....	9,200	69	1,619	1,610	9	1,616	-1	-5
\$1,750-\$1,999.....	9,830	71	1,856	1,828	28	1,811	36	-19
\$2,000-\$2,249.....	9,360	77	2,108	2,053	55	1,971	94	-12
\$2,250-\$2,499.....	6,720	81	2,365	2,288	77	2,211	93	-16
\$2,500-\$2,999.....	7,040	79	2,714	2,634	80	2,388	255	-9
\$3,000-\$3,499.....	3,920	65	3,252	3,115	137	2,616	451	18
\$3,500-\$3,999.....	2,640	53	3,694	3,612	82	3,057	545	10
\$4,000-\$4,999.....	1,970	26	4,440	4,377	63	3,857	556	-36
<i>Independent business</i>								
\$1,250-\$1,499.....	1,680	29	1,359	1,276	83	1,293	-5	-12
\$1,500-\$1,749.....	1,610	24	1,585	1,550	35	1,518	56	-24
\$1,750-\$1,999.....	1,790	40	1,854	1,803	51	1,868	-45	-20
\$2,000-\$2,249.....	1,410	35	2,109	2,071	38	2,026	46	-3
\$2,250-\$2,499.....	1,350	29	2,387	2,313	74	2,202	119	-8
\$2,500-\$2,999.....	1,750	41	2,714	2,648	66	2,401	273	-26
\$3,000-\$3,499.....	1,150	27	3,250	3,142	117	2,945	202	-5
\$3,500-\$3,999.....	770	27	3,719	3,674	45	3,286	411	-23
\$4,000-\$4,999.....	860	38	4,451	4,311	140	3,588	722	1
\$5,000-\$7,499.....	910	26	5,926	5,725	201	4,580	1,105	40
\$7,500-\$9,999.....	160	12	8,543	8,226	317	6,068	2,033	125
\$10,000 and over.....	120	3	14,044	13,814	230	11,573	2,191	50

See p. 170 for notes on this table.

**TABLE 1.—Balance of family income and expenditure: Number of eligible families, number reporting expenditures, average net money and nonmoney income, average money expenditure for family living, net surplus or deficit, and balancing difference, by occupation, family type and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living (7)	Average net surplus or deficit (—) (8)	Average net balancing difference (9)
	Eligible (2)	Reporting expenditures (3)	Total (4)	Money (5)	Non-money from housing (6)			
<i>Independent professional</i>								
\$1,250-\$1,499	140	11	\$1,379	\$1,330	\$49	\$1,436	-\$81	-\$25
\$1,500-\$1,749	230	10	1,589	1,572	17	1,641	-73	4
\$1,750-\$1,999	320	16	1,871	1,834	37	1,819	11	4
\$2,000-\$2,249	250	13	2,123	2,061	62	2,335	-259	-15
\$2,250-\$2,499	320	24	2,400	2,334	66	2,326	39	-31
\$2,500-\$2,999	610	25	2,758	2,689	69	2,593	89	7
\$3,000-\$3,499	470	16	3,161	3,131	30	2,943	187	1
\$3,500-\$3,999	370	22	3,773	3,707	66	3,335	398	-26
\$4,000-\$4,999	520	31	4,515	4,369	146	3,708	665	-4
\$5,000-\$7,499	720	22	6,120	5,940	180	4,542	1,451	-53
\$7,500-\$9,999	150	6	8,423	8,331	92	7,234	991	106
\$10,000 and over	70	5	12,363	12,252	111	9,399	2,875	-22
<i>Salaried business</i>								
\$1,250-\$1,499	370	13	1,314	1,314	-----	1,407	-97	4
\$1,500-\$1,749	870	21	1,591	1,592	-1	1,599	8	-15
\$1,750-\$1,999	1,230	32	1,868	1,820	48	1,819	5	-4
\$2,000-\$2,249	1,220	26	2,073	2,033	40	2,117	-54	-30
\$2,250-\$2,499	1,420	30	2,383	2,348	35	2,273	82	-7
\$2,500-\$2,999	1,770	36	2,755	2,702	53	2,640	78	-16
\$3,000-\$3,499	1,640	35	3,175	3,101	74	2,899	223	-21
\$3,500-\$3,999	1,380	31	3,739	3,705	34	3,288	394	23
\$4,000-\$4,999	1,230	39	4,506	4,419	87	3,954	504	-39
\$5,000-\$7,499	1,670	33	5,797	5,700	97	4,722	937	41
\$7,500-\$9,999	370	12	8,849	8,764	85	7,215	1,529	20
\$10,000 and over	370	11	18,937	18,700	237	10,664	7,981	55
<i>Salaried professional</i>								
\$1,250-\$1,499	710	19	1,396	1,386	10	1,372	28	-14
\$1,500-\$1,749	970	25	1,608	1,572	36	1,518	75	-21
\$1,750-\$1,999	1,050	23	1,846	1,801	45	1,867	-51	-15
\$2,000-\$2,249	1,370	37	2,114	2,112	2	2,020	107	-15
\$2,250-\$2,499	1,310	30	2,386	2,339	47	2,147	177	15
\$2,500-\$2,999	1,900	42	2,702	2,577	125	2,430	137	10
\$3,000-\$3,499	1,550	28	3,226	3,131	95	2,813	320	-2
\$3,500-\$3,999	910	29	3,736	3,666	70	3,278	398	-10
\$4,000-\$4,999	1,120	45	4,384	4,263	121	3,590	661	12
\$5,000-\$7,499	920	21	6,092	5,992	100	4,527	1,498	-33
\$7,500-\$9,999	130	7	8,355	8,306	49	6,337	1,963	6
\$10,000 and over	110	10	12,211	11,973	238	8,395	3,331	247
<i>No gainfully employed members</i>								
\$500-\$749	450	7	631	550	81	687	-127	-10
\$750-\$999	300	7	830	656	174	867	-212	1
\$1,000-\$1,249	500	13	1,143	1,024	119	1,160	-155	19
\$1,250-\$1,499	370	8	1,382	1,296	86	1,295	-10	11
\$1,500-\$1,749	330	8	1,598	1,291	307	1,369	-70	-8
\$1,750-\$1,999	130	6	1,857	1,574	283	1,496	48	28
\$2,000-\$2,249	80	4	2,118	2,118	-----	1,992	190	-64
\$2,250-\$2,499	80	7	2,375	2,055	320	1,807	259	-11
\$2,500-\$2,999	70	3	2,695	2,494	201	2,021	470	3
\$3,000-\$3,999	160	8	3,346	3,217	129	3,162	7	48
\$4,000-\$4,999	90	5	4,355	4,231	124	2,633	1,554	44
<i>Family type: Type I</i>								
\$500-\$749	1,850	8	636	608	28	692	-79	-5
\$750-\$999	4,880	17	883	883	-----	945	-43	-19
\$1,000-\$1,249	6,190	25	1,096	1,029	67	1,104	-71	-4
\$1,250-\$1,499	7,020	41	1,361	1,297	64	1,355	-54	-4
\$1,500-\$1,749	7,210	38	1,602	1,590	12	1,560	36	-6

**TABLE 1.—Balance of family income and expenditure: Number of eligible families, number reporting expenditures, average net money and nonmoney income, average money expenditure for family living, net surplus or deficit, and balancing difference, by occupation, family type and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class (1)	Number of families		Average net income			Average money expenditure for family living (7)	Average net surplus or deficit (-) (8)	Average net balancing difference (9)
	Eligible (2)	Reporting expenditures (3)	Total (4)	Money (5)	Non-money from housing (6)			
<i>Family type: Type I—Con.</i>								
\$1,750-\$1,999	7,270	45	\$1,845	\$1,822	\$23	\$1,745	\$85	-\$8
\$2,000-\$2,249	5,450	43	2,099	2,084	15	1,982	98	4
\$2,250-\$2,499	4,160	43	2,368	2,314	54	2,185	130	-1
\$2,500-\$2,999	4,190	42	2,713	2,654	59	2,371	270	13
\$3,000-\$3,499	2,650	38	3,249	3,128	121	2,731	388	9
\$3,500-\$3,999	1,480	39	3,760	3,701	59	3,120	546	35
\$4,000-\$4,999	1,230	32	4,398	4,344	54	3,607	734	3
\$5,000-\$7,499	1,010	20	6,048	5,922	126	4,118	1,822	-18
\$7,500-\$9,999	160	3	8,328	8,280	38	6,889	1,222	179
\$10,000 and over	120	9	13,070	13,000	70	8,974	3,969	57
<i>Type II</i>								
\$500-\$749	1,640	8	642	633	9	720	-95	8
\$750-\$999	3,690	16	897	897		963	-59	-7
\$1,000-\$1,249	5,420	24	1,156	1,154	2	1,182	-16	-12
\$1,250-\$1,499	5,730	36	1,333	1,306	27	1,279	39	-12
\$1,500-\$1,749	5,930	36	1,615	1,600	15	1,593	22	-15
\$1,750-\$1,999	5,700	41	1,871	1,852	19	1,762	94	-4
\$2,000-\$2,249	4,650	40	2,097	2,068	29	1,967	100	1
\$2,250-\$2,499	3,710	43	2,382	2,344	38	2,244	109	-9
\$2,500-\$2,999	3,100	51	2,713	2,691	22	2,458	262	-29
\$3,000-\$3,499	1,740	37	3,202	3,157	45	2,840	325	-8
\$3,500-\$3,999	1,160	34	3,716	3,687	29	3,328	391	-32
\$4,000-\$4,999	930	26	4,415	4,366	49	3,793	618	-45
\$5,000-\$7,499	630	18	5,793	5,766	27	5,040	723	3
\$7,500-\$9,999	30	3	8,800	8,800		6,705	1,960	135
\$10,000 and over	10	1	(f)	(f)	(f)	(f)	(f)	(f)
<i>Type III</i>								
\$500-\$749	810	8	656	656		942	-283	-3
\$750-\$999	2,420	20	898	876	22	990	-99	-15
\$1,000-\$1,249	3,010	24	1,101	1,095	6	1,126	-13	-18
\$1,250-\$1,499	4,080	35	1,387	1,368	19	1,411	-39	-4
\$1,500-\$1,749	3,980	31	1,637	1,613	24	1,636	-10	-13
\$1,750-\$1,999	3,740	43	1,874	1,847	27	1,845	20	-18
\$2,000-\$2,249	3,540	34	2,121	2,061	60	2,020	59	-18
\$2,250-\$2,499	2,460	49	2,364	2,350	14	2,264	104	-18
\$2,500-\$2,999	2,400	42	2,725	2,648	77	2,638	23	-13
\$3,000-\$3,499	1,000	32	3,195	3,061	134	2,675	365	21
\$3,500-\$3,999	810	26	3,700	3,678	22	3,204	497	-23
\$4,000-\$4,999	560	31	4,530	4,467	63	3,996	517	-46
\$5,000-\$7,499	570	13	5,705	5,581	124	4,652	944	-15
\$7,500-\$9,999	140	10	8,715	8,565	150	6,849	1,559	157
\$10,000 and over	130	6	13,307	12,883	424	8,637	4,536	-290
<i>Type IV</i>								
\$500-\$749	840	6	659	570	89	1,070	-474	-26
\$750-\$999	2,590	14	896	877	19	1,085	-186	-22
\$1,000-\$1,249	3,920	18	1,130	1,098	32	1,245	-126	-21
\$1,250-\$1,499	4,210	33	1,362	1,293	69	1,372	-64	-16
\$1,500-\$1,749	5,320	40	1,632	1,585	47	1,638	-44	-9
\$1,750-\$1,999	5,760	42	1,891	1,819	72	1,788	34	-3
\$2,000-\$2,249	4,770	39	2,107	2,022	85	1,950	112	-40
\$2,250-\$2,499	4,380	43	2,358	2,267	91	2,219	67	-19
\$2,500-\$2,999	5,650	48	2,756	2,670	86	2,460	214	-4
\$3,000-\$3,499	3,590	30	3,253	3,105	148	2,588	501	16

†Averages and percentages not computed for fewer than 3 cases.

**TABLE 1.—Balance of family income and expenditure: Number of eligible families, number reporting expenditures, average net money and nonmoney income, average money expenditure for family living, net surplus or deficit, and balancing difference, by occupation, family type and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living (7)	Average net surplus or deficit (-) (8)	Average net balancing difference (9)
	Eligible (2)	Reporting expenditures (3)	Total (4)	Money (5)	Non-money from housing (6)			
<i>Family type: Type IV—Con.</i>								
\$3,500-\$3,999	2,260	39	\$3,720	\$3,600	\$120	\$2,936	\$665	-\$1
\$4,000-\$4,999	2,290	40	4,458	4,344	114	3,703	650	-9
\$5,000-\$7,499	1,230	23	6,070	5,944	126	4,610	1,320	14
\$7,500-\$9,999	320	8	8,890	8,750	140	6,886	1,872	-8
\$10,000 and over	230	6	13,879	13,646	233	9,917	3,758	-29
<i>Type V</i>								
\$500-\$749	320	7	635	635	-----	1,126	-467	-24
\$750-\$999	770	14	873	932	-59	1,453	-517	-4
\$1,000-\$1,249	1,250	17	1,119	1,073	46	1,204	-112	-19
\$1,250-\$1,499	1,940	32	1,390	1,332	58	1,332	2	-2
\$1,500-\$1,749	2,200	26	1,610	1,541	69	1,565	-6	-18
\$1,750-\$1,999	2,450	36	1,867	1,806	61	1,908	-90	-12
\$2,000-\$2,249	2,500	46	2,129	2,082	47	1,993	82	7
\$2,250-\$2,499	1,790	35	2,365	2,272	93	2,179	80	13
\$2,500-\$2,999	2,410	34	2,667	2,586	81	2,549	67	-20
\$3,000-\$3,499	1,710	39	3,221	3,139	82	2,987	200	2
\$3,500-\$3,999	1,070	30	3,680	3,547	133	3,266	280	1
\$4,000-\$4,999	890	29	4,450	4,266	184	3,888	384	-6
\$5,000-\$7,499	440	14	5,907	5,604	303	4,753	857	-5
\$7,500-\$9,999	80	6	7,957	7,804	153	6,339	1,453	12
\$10,000 and over	90	2	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type VI</i>								
\$500-\$749	390	9	666	657	9	948	-289	-2
\$750-\$999	920	18	900	889	11	1,078	-175	-14
\$1,000-\$1,249	1,790	19	1,106	1,099	7	1,101	9	-11
\$1,250-\$1,499	1,540	34	1,359	1,309	50	1,390	-62	-29
\$1,500-\$1,749	1,840	28	1,592	1,572	20	1,634	-27	-35
\$1,750-\$1,999	1,990	32	1,874	1,864	10	1,889	-13	-12
\$2,000-\$2,249	1,540	31	2,125	2,085	40	2,042	62	-19
\$2,250-\$2,499	960	31	2,365	2,341	24	2,268	95	-22
\$2,500-\$2,999	1,000	41	2,720	2,632	88	2,459	185	-12
\$3,000-\$3,499	480	24	3,195	3,155	40	2,846	311	-2
\$3,500-\$3,999	290	19	3,642	3,574	68	3,309	290	-25
\$4,000-\$4,999	360	21	4,373	4,176	197	3,754	494	-72
\$5,000-\$7,499	190	6	5,671	5,487	184	4,077	1,305	105
\$7,500-\$9,999	30	3	8,702	8,364	338	6,131	2,223	10
\$10,000 and over	70	3	11,570	10,996	574	8,713	2,276	7
<i>Type VII</i>								
\$500-\$749	90	4	657	649	8	871	-209	-13
\$750-\$999	210	11	904	928	-24	1,153	-206	-19
\$1,000-\$1,249	460	12	1,118	1,078	40	1,489	-411	(*)
\$1,250-\$1,499	630	27	1,372	1,343	29	1,486	-98	-45
\$1,500-\$1,749	850	18	1,640	1,578	62	1,751	-143	-30
\$1,750-\$1,999	680	25	1,904	1,844	60	1,880	-10	-26
\$2,000-\$2,249	660	23	2,098	2,026	72	2,082	-57	1
\$2,250-\$2,499	500	25	2,356	2,302	54	2,250	45	7
\$2,500-\$2,999	950	37	2,804	2,728	76	2,586	120	22
\$3,000-\$3,499	560	26	3,201	3,096	105	2,873	196	27
\$3,500-\$3,999	370	19	3,751	3,635	116	3,343	268	24
\$4,000-\$4,999	440	18	4,420	4,289	131	3,852	407	30
\$5,000-\$7,499	150	8	6,208	6,029	179	6,439	-600	190
\$7,500-\$9,999	50	4	8,635	8,472	163	7,860	803	-191
\$10,000 and over	20	2	(†)	(†)	(†)	(†)	(†)	(†)

†Averages and percentages not computed for fewer than 3 cases.  
\*Less than \$1.

**TABLE 1-A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by occupation, family type and income, in 1 year, 1935-36<sup>1</sup>**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>3</sup> —	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>All families</i>							
\$500-\$749	5,940	50	-\$204	22	70	\$78	\$316
\$750-\$999	15,480	110	-113	44	55	41	237
\$1,000-\$1,249	22,040	139	-63	52	43	60	218
\$1,250-\$1,499	25,150	238	-29	58	38	79	199
\$1,500-\$1,749	27,330	217	-3	66	28	88	215
\$1,750-\$1,999	27,590	264	42	76	26	163	298
\$2,000-\$2,249	23,110	256	87	77	21	184	265
\$2,250-\$2,499	17,960	269	98	75	23	217	278
\$2,500-\$2,999	19,700	295	185	76	22	329	292
\$3,000-\$3,499	11,730	226	371	85	14	498	379
\$3,500-\$3,999	7,440	206	491	90	10	587	354
\$4,000-\$4,999	6,700	197	589	88	12	728	421
\$5,000-\$7,499	4,220	102	1,181	94	5	1,353	1,288
\$7,500-\$9,999	810	37	1,599	99	1	1,617	1,000
\$10,000 and over	670	29	5,647	100	-----	5,647	-----
<i>Occupational group: Wage earner</i>							
\$500-\$749	5,940	50	-204	22	70	78	316
\$750-\$999	11,820	58	-120	43	56	42	244
\$1,000-\$1,249	15,380	75	-30	55	37	60	171
\$1,250-\$1,499	15,020	91	-37	61	37	75	223
\$1,500-\$1,749	14,450	68	-15	63	30	87	229
\$1,750-\$1,999	13,370	82	70	77	23	172	275
\$2,000-\$2,249	9,500	68	110	84	16	170	265
\$2,250-\$2,499	6,840	75	90	72	26	218	258
\$2,500-\$2,999	6,630	72	138	75	25	290	324
\$3,000-\$3,499	3,000	55	429	86	14	587	543
\$3,500-\$3,999	1,370	44	615	93	7	675	224
\$4,000-\$4,999	1,000	18	534	93	7	582	134
<i>Clerical</i>							
\$750-\$999	3,660	52	-93	44	51	41	214
\$1,000-\$1,249	6,660	64	-138	44	56	50	292
\$1,250-\$1,499	7,230	75	-19	51	39	91	171
\$1,500-\$1,749	9,200	69	-1	66	28	84	205
\$1,750-\$1,999	9,830	71	36	75	24	153	326
\$2,000-\$2,249	9,360	77	94	74	24	195	207
\$2,250-\$2,499	6,720	81	93	72	25	233	308
\$2,500-\$2,999	7,040	79	255	77	18	401	309
\$3,000-\$3,499	3,920	65	481	91	8	555	321
\$3,500-\$3,999	2,640	53	545	91	9	618	202
\$4,000-\$4,999	1,970	26	556	80	20	808	433
<i>Independent business</i>							
\$1,250-\$1,499	1,680	29	-5	60	33	78	156
\$1,500-\$1,749	1,610	24	56	77	23	102	100
\$1,750-\$1,999	1,790	40	-45	54	40	129	291
\$2,000-\$2,249	1,410	35	48	66	22	169	289
\$2,250-\$2,499	1,350	29	119	85	12	196	398
\$2,500-\$2,999	1,750	41	273	93	7	308	203
\$3,000-\$3,499	1,150	27	202	72	22	357	255
\$3,500-\$3,999	770	27	411	89	11	525	523
\$4,000-\$4,999	860	38	722	91	9	826	368
\$5,000-\$7,499	910	26	1,105	89	11	1,313	611
\$7,500-\$9,999	160	12	2,033	94	6	2,230	952
\$10,000 and over	120	3	2,191	100	-----	2,191	-----

See p. 170 for notes on this table.

**TABLE 1-A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by occupation, family type and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (—)  (4)	Percentage of families having—		Average amount for families having—	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Independent professional</i>							
\$1,250-\$1,499	140	11	-\$81	37	56	\$135	\$235
\$1,500-\$1,749	230	10	-73	65	35	41	287
\$1,750-\$1,999	320	16	-11	73	27	184	466
\$2,000-\$2,249	250	13	-259	50	50	150	669
\$2,250-\$2,499	320	24	39	72	22	177	402
\$2,500-\$2,999	610	25	89	63	32	331	375
\$3,000-\$3,499	470	16	187	78	22	435	691
\$3,500-\$3,999	370	22	398	79	21	655	557
\$4,000-\$4,999	520	31	665	94	6	733	308
\$5,000-\$7,499	720	22	1,451	90	10	1,867	2,378
\$7,500-\$9,999	150	6	991	100		991	
\$10,000 and over	70	5	2,875	100		2,875	
<i>Salaried business</i>							
\$1,250-\$1,499	370	13	-97	51	45	70	296
\$1,500-\$1,749	870	21	8	75	23	88	250
\$1,750-\$1,999	1,230	32	5	66	34	168	319
\$2,000-\$2,249	1,220	26	-54	52	41	184	364
\$2,250-\$2,499	1,420	30	82	72	24	184	205
\$2,500-\$2,999	1,770	36	78	68	28	183	166
\$3,000-\$3,499	1,640	35	223	84	16	305	194
\$3,500-\$3,999	1,380	31	394	87	13	526	512
\$4,000-\$4,999	1,230	39	504	85	15	677	483
\$5,000-\$7,499	1,670	33	937	97	3	999	1,100
\$7,500-\$9,999	370	12	1,529	100		1,529	
\$10,000 and over	370	11	7,981	100		7,981	
<i>Salaried professional</i>							
\$1,250-\$1,499	710	19	28	60	36	119	123
\$1,500-\$1,749	970	25	75	77	14	114	91
\$1,750-\$1,999	1,050	23	-51	52	48	147	267
\$2,000-\$2,249	1,370	37	107	80	16	173	191
\$2,250-\$2,499	1,310	30	177	92	8	200	86
\$2,500-\$2,999	1,900	42	137	66	34	343	271
\$3,000-\$3,499	1,550	28	320	81	19	477	354
\$3,500-\$3,999	910	29	398	88	8	468	190
\$4,000-\$4,999	1,120	45	661	96	4	722	659
\$5,000-\$7,499	920	21	1,498	94		1,588	
\$7,500-\$9,999	130	7	1,963	100		1,963	
\$10,000 and over	110	10	3,331	100		3,331	
<i>No gainfully employed members</i>							
\$500-\$749	450	7	-127	14	29	12	452
\$750-\$999	300	7	-212	29	57	56	399
\$1,000-\$1,249	500	13	-155	62	31	75	657
\$1,250-\$1,499	370	8	-10	75	12	130	956
\$1,500-\$1,749	330	8	-70	62	25	57	424
\$1,750-\$1,999	130	6	48	67	17	117	181
\$2,000-\$2,249	80	4	190	75	25	374	362
\$2,250-\$2,499	80	7	259	86	14	338	213
\$2,500-\$2,999	70	3	470	100		470	
\$3,000-\$4,000	160	8	7	38	25	221	304
\$4,000-\$5,000	90	5	1,554	100		1,554	
<i>Family type: Type I</i>							
\$500-\$749	1,850	8	-79	50	38	96	339
\$750-\$999	4,880	17	-43	55	45	37	139
\$1,000-\$1,249	6,190	25	-71	54	34	80	331
\$1,250-\$1,499	7,020	41	-54	45	55	90	174
\$1,500-\$1,749	7,210	38	36	68	22	80	85

**TABLE 1-A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by occupation, family type and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having—		Average amount for families having—	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Family type: Type I—Con.</i>							
\$1,750-\$1,999.....	7,270	45	\$85	77	23	\$184	\$239
\$2,000-\$2,249.....	5,450	43	98	74	24	193	185
\$2,250-\$2,499.....	4,160	43	130	86	13	248	636
\$2,500-\$2,999.....	4,190	42	270	87	10	360	417
\$3,000-\$3,499.....	2,650	38	388	87	13	549	698
\$3,500-\$3,999.....	1,480	39	546	96	4	609	1,081
\$4,000-\$4,999.....	1,230	32	734	86	14	881	118
\$5,000-\$7,499.....	1,010	20	1,822	95	-----	1,922	-----
\$7,500-\$9,999.....	160	3	1,222	100	-----	1,222	-----
\$10,000 and over.....	120	9	3,969	100	-----	3,969	-----
<i>Type II</i>							
\$500-\$749.....	1,640	8	-95	12	75	32	132
\$750-\$999.....	3,690	16	-59	49	48	45	167
\$1,000-\$1,249.....	5,420	24	-16	66	34	52	145
\$1,250-\$1,499.....	5,730	36	39	73	16	70	75
\$1,500-\$1,749.....	5,930	36	22	78	18	94	282
\$1,750-\$1,999.....	5,700	41	94	85	15	162	297
\$2,000-\$2,249.....	4,650	40	100	82	18	184	284
\$2,250-\$2,499.....	3,710	43	109	68	30	209	112
\$2,500-\$2,999.....	3,100	51	262	83	14	355	222
\$3,000-\$3,499.....	1,740	37	325	86	14	432	363
\$3,500-\$3,999.....	1,160	34	391	81	19	573	384
\$4,000-\$4,999.....	930	26	618	88	12	707	512
\$5,000-\$7,499.....	630	18	723	93	7	834	662
\$7,500-\$9,999.....	30	3	1,960	100	-----	1,960	-----
\$10,000 and over.....	10	1	3,468	100	-----	3,468	-----
<i>Type III</i>							
\$500-\$749.....	810	8	-283	12	88	24	327
\$750-\$999.....	2,420	20	-99	30	68	27	157
\$1,000-\$1,249.....	3,010	24	-13	58	42	51	103
\$1,250-\$1,499.....	4,080	35	-39	64	33	90	296
\$1,500-\$1,749.....	3,980	31	-10	65	30	92	235
\$1,750-\$1,999.....	3,740	43	20	74	26	135	307
\$2,000-\$2,249.....	3,540	34	59	74	26	164	244
\$2,250-\$2,499.....	2,460	49	104	67	28	246	205
\$2,500-\$2,999.....	2,400	42	23	54	43	317	347
\$3,000-\$3,499.....	1,000	32	365	87	13	469	316
\$3,500-\$3,999.....	810	26	497	90	10	561	80
\$4,000-\$4,999.....	560	31	517	83	17	778	724
\$5,000-\$7,499.....	570	13	944	86	14	1,357	1,490
\$7,500-\$9,999.....	140	10	1,559	100	-----	1,559	-----
\$10,000 and over.....	130	6	4,536	100	-----	4,536	-----
<i>Type IV</i>							
\$500-\$749.....	840	6	-474	-----	100	-----	474
\$750-\$999.....	2,590	14	-186	40	60	57	351
\$1,000-\$1,249.....	3,920	18	-126	28	72	43	191
\$1,250-\$1,499.....	4,210	33	-64	52	48	79	221
\$1,500-\$1,749.....	5,320	40	-44	56	39	88	237
\$1,750-\$1,999.....	5,760	42	34	70	26	185	366
\$2,000-\$2,249.....	4,770	39	112	81	14	181	255
\$2,250-\$2,499.....	4,380	43	67	71	25	211	333
\$2,500-\$2,999.....	5,650	48	214	77	19	332	211
\$3,000-\$3,499.....	3,590	30	501	86	12	613	237
\$3,500-\$3,999.....	2,260	39	665	94	6	723	327
\$4,000-\$4,999.....	2,290	40	650	94	6	729	638
\$5,000-\$7,499.....	1,230	23	1,320	100	-----	1,320	-----
\$7,500-\$9,999.....	320	8	1,872	100	-----	1,872	-----
\$10,000 and over.....	230	6	3,758	100	-----	3,758	-----

**TABLE 1-A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by occupation, family type and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having—		Average amount for families having—	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Type V</i>							
\$500-\$749.....	320	7	-\$467	86	86		\$545
\$750-\$999.....	770	14	-517	10	90	\$200	601
\$1,000-\$1,249.....	1,250	17	-112	42	58	53	228
\$1,250-\$1,499.....	1,940	32	2	71	22	82	249
\$1,500-\$1,749.....	2,200	26	-6	62	38	103	186
\$1,750-\$1,999.....	2,450	36	-90	60	38	102	396
\$2,000-\$2,249.....	2,500	46	82	79	19	195	371
\$2,250-\$2,499.....	1,790	35	80	76	20	153	179
\$2,500-\$2,999.....	2,410	34	57	61	39	270	278
\$3,000-\$3,499.....	1,710	39	200	80	18	313	271
\$3,500-\$3,999.....	1,070	30	280	83	13	388	331
\$4,000-\$4,999.....	890	29	384	81	19	651	749
\$5,000-\$7,499.....	440	14	857	100		852	
\$7,500-\$9,999.....	80	6	1,453	100		1,453	
\$10,000 and over.....	90	2	17,519	100		17,519	
<i>Type VI</i>							
\$500-\$749.....	390	9	-289	11	89	45	331
\$750-\$999.....	920	18	-175	40	58	25	319
\$1,000-\$1,249.....	1,790	19	9	54	18	71	166
\$1,250-\$1,499.....	1,540	34	-52	49	35	69	246
\$1,500-\$1,749.....	1,840	28	-27	55	38	85	196
\$1,750-\$1,999.....	1,990	32	-13	54	45	144	201
\$2,000-\$2,249.....	1,540	31	62	75	25	190	343
\$2,250-\$2,499.....	960	31	95	82	18	186	330
\$2,500-\$2,999.....	1,000	41	185	82	18	316	399
\$3,000-\$3,499.....	480	24	311	92	8	378	494
\$3,500-\$3,999.....	290	19	290	76	24	470	269
\$4,000-\$4,999.....	360	21	494	79	21	718	361
\$5,000-\$7,499.....	190	6	1,305	100		1,305	
\$7,500-\$9,999.....	30	3	2,223	100		2,223	
\$10,000 and over.....	70	3	2,276	100		2,275	
<i>Type VII</i>							
\$500-\$749.....	90	4	-209	25	75	8	281
\$750-\$999.....	210	11	-206	16	74	26	285
\$1,000-\$1,249.....	460	12	-411	34	58	27	729
\$1,250-\$1,499.....	630	27	-98	37	61	68	202
\$1,500-\$1,749.....	850	18	-143	63	33	68	559
\$1,750-\$1,999.....	680	25	-10	62	37	105	205
\$2,000-\$2,249.....	660	23	-57	47	53	120	217
\$2,250-\$2,499.....	500	25	45	70	30	178	268
\$2,500-\$2,999.....	950	37	120	80	20	225	302
\$3,000-\$3,499.....	560	26	196	71	29	400	297
\$3,500-\$3,999.....	370	19	268	88	12	315	75
\$4,000-\$4,999.....	440	18	407	89	11	468	92
\$5,000-\$7,499.....	150	8	-600	40	60	648	1,432
\$7,500-\$9,999.....	50	4	803	80	20	1,241	950
\$10,000 and over.....	20	2	4,120	100		4,120	



TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36<sup>1</sup>

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class	Number of families		Average number of persons per family	Total	Food	Housing	Household operation		Furnishings and equipment	Clothing	Automobile	Other transportation	Personal care	Medical care	Recreation	Tobacco	Reading	Formal education	Contributions and personal taxes	Other items
	Eligible	Reporting expenditures					Fuel, light, and refrigeration	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Average money expenditure in dollars																				
<i>All families</i>																				
\$500-\$749	5,940	50	3.2	830	348	203	83	26	6	46	5	21	18	24	12	17	9	2	10	(*) 1
\$750-\$999	15,480	110	3.3	1,015	404	240	85	30	17	74	8	31	21	45	14	21	12	2	10	3
\$1,000-\$1,249	22,040	139	3.4	1,165	457	243	92	36	30	93	35	30	25	45	21	23	13	2	17	3
\$1,250-\$1,499	25,150	238	3.4	1,353	529	277	89	48	30	109	37	39	28	58	30	30	16	6	24	3
\$1,500-\$1,749	27,330	217	3.4	1,605	589	333	95	57	38	136	65	38	35	78	35	38	18	8	33	4
\$1,750-\$1,999	27,590	264	3.5	1,799	619	358	107	68	58	164	97	44	36	79	47	38	20	10	43	11
\$2,000-\$2,249	23,110	256	3.6	1,986	660	380	101	84	64	192	132	43	42	92	56	40	22	15	56	7
\$2,250-\$2,499	17,960	269	3.5	2,222	761	402	115	105	68	212	117	51	49	111	69	46	24	17	63	12
\$2,500-\$2,999	19,700	295	3.7	2,479	786	441	113	124	76	261	171	59	54	117	81	53	26	23	82	12
\$3,000-\$3,499	11,730	226	3.7	2,741	863	428	117	153	79	287	194	64	59	130	109	60	29	28	126	15
\$3,500-\$3,999	7,440	206	3.7	3,145	944	534	117	181	116	371	233	60	70	144	103	64	32	32	133	11
\$4,000-\$4,999	6,700	197	3.8	3,760	1,063	559	129	259	98	440	323	75	80	194	140	71	38	36	246	9
\$5,000-\$7,499	4,220	102	3.6	4,619	1,125	692	150	407	122	513	443	65	91	234	216	77	44	72	346	22
\$7,500-\$9,999	810	37	4.1	6,851	1,445	1,041	150	682	165	913	641	90	158	287	360	103	66	110	582	58
\$10,000 and over	670	29	3.9	10,322	1,780	1,439	224	950	285	1,289	734	272	151	240	419	129	80	348	1,923	59
Percentage of total money expenditures																				
<i>All families</i>																				
\$500-\$749	5,940	50	3.2	100.0	42.0	24.5	10.1	3.1	0.7	5.5	0.6	2.5	2.2	2.9	1.4	2.0	1.1	0.2	1.2	(*) 0.1
\$750-\$999	15,480	110	3.3	100.0	39.8	23.6	8.4	2.9	1.7	7.3	.8	3.0	2.1	4.4	1.4	2.1	1.2	.2	1.0	.2
\$1,000-\$1,249	22,040	139	3.4	100.0	39.2	20.9	7.9	3.1	2.6	8.0	3.0	2.6	2.1	3.9	1.8	2.0	1.1	.2	1.4	.2
\$1,250-\$1,499	25,150	238	3.4	100.0	39.1	20.5	6.6	3.5	2.2	8.0	2.8	2.9	2.1	4.3	2.2	2.2	1.2	.4	1.8	.2
\$1,500-\$1,749	27,330	217	3.4	100.0	36.7	20.7	5.9	3.5	2.4	8.5	4.1	2.4	2.2	4.8	2.2	2.4	1.1	.5	2.0	.6

113992-39

\$1,750-\$1,999	27,590	264	3.5	100.0	34.5	19.9	5.9	3.8	3.2	9.1	5.4	2.4	2.0	4.4	2.6	2.1	1.1	.6	2.4	.6
\$2,000-\$2,249	23,110	236	3.6	100.0	33.2	19.1	5.1	4.2	3.2	9.7	6.7	2.2	2.1	4.6	2.8	2.0	1.1	.8	2.8	.4
\$2,250-\$2,499	17,960	269	3.5	100.0	34.2	18.1	5.2	4.7	3.1	9.5	5.3	2.3	2.2	5.0	3.1	2.1	1.1	.8	2.8	.5
\$2,500-\$2,999	19,700	295	3.7	100.0	31.7	17.8	4.6	5.0	3.1	10.5	6.9	2.4	2.2	4.7	3.3	2.1	1.0	.9	3.3	.5
\$3,000-\$3,499	11,730	226	3.7	100.0	31.5	15.6	4.3	5.6	2.9	10.5	7.1	2.3	2.2	4.7	4.0	2.2	1.0	1.0	4.6	.5
\$3,500-\$3,999	7,440	206	3.7	100.0	30.1	17.0	3.7	5.7	3.7	11.8	7.4	1.9	2.2	4.6	3.3	2.1	1.0	1.0	4.2	.3
\$4,000-\$4,999	6,700	197	3.8	100.0	28.3	14.9	3.4	6.9	2.6	11.7	8.6	2.0	2.1	5.2	3.7	1.9	1.0	1.0	6.5	.2
\$5,000-\$7,499	4,220	102	3.6	100.0	24.3	15.0	3.2	8.8	2.6	11.1	9.6	1.4	2.0	5.1	4.7	1.7	.9	1.6	7.5	.5
\$7,500-\$9,999	810	37	4.1	100.0	21.1	15.2	2.2	9.9	2.4	13.3	9.4	1.3	2.3	4.2	5.3	1.5	1.0	1.6	8.5	.8
\$10,000 and over	670	29	3.9	100.0	17.2	13.9	2.2	9.2	2.8	12.5	7.1	2.6	1.5	2.3	4.1	1.2	.8	3.4	18.6	.6
<b>Average money expenditure in dollars</b>																				
\$500-\$749	5,940	50	3.2	830	348	203	83	26	6	46	5	21	18	24	12	17	9	2	10	(*)
\$750-\$999	11,820	58	3.3	1,021	403	240	86	32	16	89	7	30	21	45	14	22	12	3	10	(*)
\$1,000-\$1,249	15,350	75	3.4	1,124	458	223	96	34	28	86	32	26	24	44	18	22	12	2	16	3
\$1,250-\$1,499	15,020	91	3.5	1,356	549	248	97	44	37	105	39	38	26	63	29	30	16	6	25	4
\$1,500-\$1,749	14,450	68	3.5	1,613	602	315	100	50	48	140	65	36	34	78	34	38	17	6	34	16
\$1,750-\$1,999	13,370	82	3.6	1,773	619	331	117	59	62	158	96	45	35	75	51	40	19	15	34	17
\$2,000-\$2,249	9,500	68	3.7	1,964	666	351	111	74	68	198	123	42	39	105	55	36	23	22	46	5
\$2,250-\$2,499	6,840	75	3.6	2,236	794	389	134	93	88	200	128	44	46	108	67	45	22	16	50	12
\$2,500-\$2,999	6,630	72	4.0	2,557	846	398	125	107	90	245	234	62	53	111	72	65	24	30	79	16
\$3,000-\$3,499	3,000	55	4.1	2,668	907	321	145	106	116	309	163	65	59	144	103	68	26	13	107	16
\$3,500-\$3,999	1,370	44	4.0	2,953	997	416	140	128	133	326	240	52	67	121	85	61	27	38	114	8
\$4,000-\$4,999	1,000	18	4.4	3,690	1,074	353	147	182	103	445	363	117	83	243	175	92	34	53	204	22
<b>Percentage of total money expenditures</b>																				
\$500-\$749	5,940	50	3.2	100.0	42.1	24.5	10.0	3.1	0.7	5.5	0.6	2.5	2.2	2.9	1.4	2.0	1.1	0.2	1.2	(*)
\$750-\$999	11,820	58	3.3	100.0	39.5	23.5	8.4	3.1	1.6	7.8	.7	2.9	2.0	4.4	1.4	2.2	1.2	.3	1.0	(*)
\$1,000-\$1,249	15,350	75	3.4	100.0	40.7	19.8	8.5	3.0	2.5	7.7	2.9	2.3	2.1	3.9	1.6	2.0	1.1	.2	1.4	0.3
\$1,250-\$1,499	15,020	91	3.5	100.0	40.7	18.4	7.2	3.2	2.7	7.7	2.8	2.8	1.9	4.6	2.1	2.2	1.2	.4	1.8	.3
\$1,500-\$1,749	14,450	68	3.5	100.0	37.3	19.5	6.2	3.1	3.0	8.7	4.0	2.2	2.1	4.8	2.1	2.4	1.1	.4	2.1	1.0
\$1,750-\$1,999	13,370	82	3.6	100.0	34.9	18.7	6.6	3.3	3.5	8.9	5.4	2.5	2.0	4.2	2.9	2.3	1.1	.8	1.9	1.0
\$2,000-\$2,249	9,500	68	3.7	100.0	33.9	17.9	5.7	3.8	3.5	10.1	6.2	2.1	2.0	5.3	2.8	1.8	1.2	1.1	2.3	.3
\$2,250-\$2,499	6,840	75	3.6	100.0	35.6	17.4	6.0	4.2	3.9	8.9	5.7	2.0	2.1	4.8	3.0	2.0	1.0	.7	2.2	.5
\$2,500-\$2,999	6,630	72	4.0	100.0	33.2	15.6	4.9	4.2	3.5	9.6	9.1	2.4	2.1	4.3	2.8	2.5	.9	1.2	3.1	.6
\$3,000-\$3,499	3,000	55	4.1	100.0	34.1	12.0	5.4	4.0	4.3	11.6	6.1	2.4	2.2	5.4	3.9	2.5	1.0	.5	4.0	.6
\$3,500-\$3,999	1,370	44	4.0	100.0	33.7	14.0	4.7	4.3	4.5	11.0	8.2	1.8	2.3	4.1	2.9	2.1	.9	1.3	3.9	.3
\$4,000-\$4,999	1,000	18	4.4	100.0	29.2	9.6	4.0	4.9	2.8	12.1	9.8	3.2	2.2	6.6	4.7	2.5	.9	1.4	5.5	.6

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

TABULAR SUMMARY

119

TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Clerical</i>																				
\$750-\$999	3,660	52	3.0	999	408	239	82	24	19	55	13	34	20	48	12	20	12	1	11	3
\$1,000-\$1,249	6,660	64	3.2	1,259	456	290	83	43	33	109	43	40	27	44	28	25	15	2	18	3
\$1,250-\$1,499	7,230	75	3.3	1,356	504	321	73	53	18	117	32	43	31	54	31	31	18	5	22	3
\$1,500-\$1,749	9,200	69	3.4	1,616	581	354	92	67	28	132	66	41	35	88	33	38	19	9	32	1
\$1,750-\$1,999	9,830	71	3.4	1,811	611	382	101	71	55	174	87	44	38	83	43	38	19	4	54	7
\$2,000-\$2,249	9,360	77	3.5	1,971	648	382	98	85	64	193	137	43	44	81	51	42	22	7	65	9
\$2,250-\$2,499	6,720	81	3.6	2,211	762	378	115	109	59	216	95	60	50	117	70	47	24	20	77	12
\$2,500-\$2,999	7,040	79	3.7	2,388	745	450	109	133	68	268	113	65	54	129	86	42	24	18	72	12
\$3,000-\$3,499	3,920	65	3.6	2,616	852	404	108	148	70	274	168	64	55	121	109	58	27	19	125	16
\$3,500-\$3,999	2,640	53	3.7	3,057	918	508	111	164	129	375	240	69	68	131	98	64	33	29	112	8
\$4,000-\$4,999	1,970	26	3.9	3,857	1,197	593	112	249	88	435	281	85	90	196	120	72	38	21	275	5
Percentage of total money expenditures																				
<i>Clerical</i>																				
\$750-\$999	3,660	52	3.0	100.0	40.9	23.9	8.2	2.4	1.9	5.5	1.3	3.4	2.0	4.8	1.2	2.0	1.2	0.1	1.1	0.1
\$1,000-\$1,249	6,660	64	3.2	100.0	36.2	23.0	6.6	3.4	2.6	8.7	3.5	3.2	2.1	3.5	2.2	2.0	1.2	.2	1.4	.2
\$1,250-\$1,499	7,230	75	3.3	100.0	37.2	23.7	5.4	3.9	1.3	8.6	2.3	3.2	2.3	4.0	2.3	2.3	1.3	.4	1.6	.2
\$1,500-\$1,749	9,200	69	3.4	100.0	35.9	22.0	5.7	4.1	1.7	8.2	4.1	2.5	2.2	5.4	2.0	2.3	1.2	.6	2.0	.1
\$1,750-\$1,999	9,830	71	3.4	100.0	33.8	21.1	5.6	3.9	3.0	9.6	4.8	2.4	2.1	4.6	2.4	2.1	1.0	.2	3.0	.4
\$2,000-\$2,249	9,360	77	3.5	100.0	32.9	19.4	5.0	4.3	3.2	9.8	7.0	2.2	2.2	4.1	2.6	2.1	1.1	.4	3.3	.4
\$2,250-\$2,499	6,720	81	3.6	100.0	34.4	17.1	5.2	4.9	2.7	9.8	4.3	2.7	2.3	5.3	3.2	2.1	1.1	.9	3.5	.5
\$2,500-\$2,999	7,040	79	3.7	100.0	31.2	18.8	4.6	5.6	2.8	11.2	4.7	2.7	2.3	5.4	3.6	1.8	1.0	.8	3.0	.5
\$3,000-\$3,499	3,920	65	3.6	100.0	32.7	15.4	4.1*	5.6	2.7	10.5	6.4	2.4	2.1	4.6	4.2	2.2	1.0	.7	4.8	.6
\$3,500-\$3,999	2,640	53	3.7	100.0	30.0	16.6	3.6	5.4	4.2	12.3	7.8	2.2	2.2	4.3	3.2	2.1	1.1	1.0	3.7	.3
\$4,000-\$4,999	1,970	26	3.9	100.0	31.0	15.4	2.9	6.5	2.3	11.3	7.3	2.2	2.3	5.1	3.1	1.9	1.0	.5	7.1	.1

				Average money expenditure in dollars																
<i>Independent business</i>																				
\$1,250-\$1,499	1,680	29	3.2	1,293	483	298	94	55	9	110	37	27	27	48	39	29	13	4	19	1
\$1,500-\$1,749	1,610	24	3.4	1,518	590	315	90	56	21	123	95	29	34	32	30	51	19	4	28	1
\$1,750-\$1,999	1,790	40	3.5	1,868	668	390	100	94	31	160	114	33	38	87	45	36	20	4	45	3
\$2,000-\$2,249	1,410	35	3.5	2,026	668	443	93	85	59	180	133	36	37	83	80	44	19	7	52	7
\$2,250-\$2,499	1,350	29	3.5	2,202	697	447	110	131	45	230	106	31	55	130	52	45	22	10	70	21
\$2,500-\$2,999	1,750	41	3.6	2,401	767	474	102	140	73	256	148	44	53	98	73	56	27	12	72	6
\$3,000-\$3,499	1,150	27	3.7	2,945	886	557	130	211	67	299	178	42	59	113	110	55	29	36	155	18
\$3,500-\$3,999	770	27	3.6	3,286	959	526	105	207	126	434	268	48	77	127	118	81	28	12	157	13
\$4,000-\$4,999	860	38	3.7	3,588	976	547	147	269	131	405	339	49	74	190	101	69	41	21	223	6
\$5,000-\$7,499	910	26	3.7	4,580	1,100	683	160	475	90	544	396	36	93	216	244	89	40	77	327	10
\$7,500-\$9,999	160	12	4.4	6,068	1,426	894	214	635	199	743	552	37	107	213	171	69	55	161	567	25
\$10,000 and over	120	3	3.9	11,573	2,391	1,056	215	1,320	270	1,287	716	154	156	264	536	153	59	1,165	1,822	9
				Percentage of total money expenditures																
<i>Independent business</i>																				
\$1,250-\$1,499	1,680	29	3.2	100.0	37.4	23.0	7.3	4.2	0.7	8.5	2.9	2.1	2.1	3.7	3.0	2.2	1.0	0.3	1.5	0.1
\$1,500-\$1,749	1,610	24	3.4	100.0	38.9	20.8	5.9	3.7	1.4	8.1	6.2	1.9	2.2	2.1	2.0	3.4	1.2	.3	1.8	.1
\$1,750-\$1,999	1,790	40	3.5	100.0	35.8	20.9	5.4	5.0	1.6	8.6	6.1	1.8	2.0	4.6	2.4	1.9	1.1	.2	2.4	.2
\$2,000-\$2,249	1,410	35	3.5	100.0	33.1	21.9	4.6	4.2	2.9	8.9	6.5	1.8	1.8	4.1	3.9	2.2	.9	.3	2.6	.3
\$2,250-\$2,499	1,350	29	3.5	100.0	31.7	20.3	5.0	5.9	2.0	10.4	4.8	1.4	2.5	5.9	2.4	2.0	1.0	.5	3.2	1.0
\$2,500-\$2,999	1,750	41	3.6	100.0	32.0	19.8	4.2	5.8	3.0	10.8	6.2	1.8	2.2	4.1	3.0	2.3	1.1	.5	3.0	.2
\$3,000-\$3,499	1,150	27	3.7	100.0	30.1	18.9	4.4	7.2	2.3	10.2	6.0	1.4	2.0	3.8	3.7	1.9	1.0	1.2	5.3	.6
\$3,500-\$3,999	770	27	3.6	100.0	29.1	16.0	3.2	6.3	3.8	13.2	8.2	1.5	2.3	3.9	3.6	2.5	.8	.4	4.8	.4
\$4,000-\$4,999	860	38	3.7	100.0	27.2	15.2	4.1	7.5	3.6	11.3	9.5	1.4	2.1	5.3	2.8	1.9	1.1	.6	6.2	.2
\$5,000-\$7,499	910	26	3.7	100.0	24.0	14.9	3.5	10.4	2.0	11.9	8.7	.8	2.0	4.7	5.3	1.9	.9	1.7	7.1	.2
\$7,500-\$9,999	160	12	4.4	100.0	23.6	14.7	3.5	10.5	3.3	12.2	9.1	.6	1.8	3.5	2.8	1.1	.9	2.7	9.3	.4
\$10,000 and over	120	3	3.9	100.0	20.7	9.1	1.9	11.4	2.3	11.1	6.2	1.3	1.3	2.3	4.6	1.3	.5	10.1	15.8	.1

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class	Number of families		Average number of persons per family	Total	Food	Housing	Household operation		Furnishings and equipment	Clothing	Automobile	Other transportation	Personal care	Medical care	Recreation	Tobacco	Reading	Formal education	Contributions and personal tax	Other items
	Eligible	Reporting expenditures					Fuel, light, and refrigeration	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Average money expenditure in dollars																				
<i>Independent professional</i>																				
\$1,250-\$1,499.....	140	11	3.4	1,436	500	346	115	77	24	95	49	55	37	29	28	26	23	7	20	5
\$1,500-\$1,749.....	230	10	2.7	1,641	558	432	68	68	33	140	43	40	37	72	65	37	21	1	25	1
\$1,750-\$1,999.....	320	16	3.2	1,810	645	454	81	99	27	139	92	43	36	69	35	31	25	2	39	2
\$2,000-\$2,249.....	250	13	2.9	2,335	689	449	77	107	81	203	198	69	69	143	70	38	24	14	121	3
\$2,250-\$2,499.....	320	24	3.3	2,926	741	547	90	174	29	254	95	47	63	56	71	48	29	5	70	7
\$2,500-\$2,999.....	610	25	3.3	2,593	775	508	111	183	50	280	219	39	53	113	90	47	32	12	69	12
\$3,000-\$3,499.....	470	16	3.6	2,943	905	567	90	237	73	286	140	74	62	95	150	64	40	39	107	14
\$3,500-\$3,999.....	370	22	3.6	3,335	942	673	99	309	109	416	169	80	72	147	82	54	25	46	106	6
\$4,000-\$4,999.....	520	31	3.5	3,708	1,042	676	146	373	73	379	263	45	60	111	200	65	38	49	172	7
\$5,000-\$7,499.....	720	22	3.6	4,542	1,111	657	169	428	118	485	444	78	91	189	191	62	35	94	369	21
\$7,500-\$9,999.....	150	6	3.6	7,234	1,572	1,307	149	869	213	844	389	94	154	499	213	159	89	152	415	116
\$10,000 and over.....	70	5	3.9	9,399	1,498	1,190	168	1,170	351	1,134	971	112	176	159	720	131	125	162	1,327	5
Percentage of total money expenditures																				
<i>Independent professional</i>																				
\$1,250-\$1,499.....	140	11	3.4	100.0	34.9	24.1	8.0	5.4	1.7	6.6	3.4	3.8	2.6	2.0	1.9	1.8	1.6	0.5	1.4	0.3
\$1,500-\$1,749.....	230	10	2.7	100.0	34.0	26.3	4.1	4.1	2.0	8.5	2.6	2.4	2.3	4.4	4.0	2.3	1.3	.1	1.5	.1
\$1,750-\$1,999.....	320	16	3.2	100.0	35.5	25.0	4.5	5.4	1.5	7.6	5.0	2.4	2.0	3.8	1.9	1.7	1.4	.1	2.1	.1
\$2,000-\$2,249.....	250	13	2.9	100.0	28.7	19.2	3.3	4.6	3.5	8.7	8.4	3.0	3.0	6.1	3.0	1.6	1.0	.6	5.2	.1
\$2,250-\$2,499.....	320	24	3.3	100.0	31.9	23.5	3.9	7.5	1.2	10.9	4.1	2.0	2.7	2.4	3.0	2.1	1.3	.2	3.0	.3
\$2,500-\$2,999.....	610	25	3.3	100.0	29.9	19.6	4.3	7.0	1.9	10.8	8.4	1.5	2.0	4.4	3.5	1.8	1.2	.5	2.7	.5
\$3,000-\$3,499.....	470	16	3.6	100.0	30.8	19.3	3.0	8.0	2.5	9.7	4.8	2.5	2.1	3.2	5.1	2.2	1.4	1.3	3.6	.5
\$3,500-\$3,999.....	370	22	3.6	100.0	28.2	20.2	3.0	9.3	3.3	12.5	5.1	2.4	2.1	4.4	2.4	1.6	.7	1.4	3.2	.2
\$4,000-\$4,999.....	520	31	3.5	100.0	28.1	18.2	3.9	10.1	2.0	10.2	7.1	1.2	1.9	3.0	5.4	1.8	1.0	1.3	4.6	.2
\$5,000-\$7,499.....	720	22	3.6	100.0	24.4	14.4	3.7	9.4	2.6	10.7	9.8	1.7	2.0	4.2	4.2	1.4	.8	2.1	8.1	.5

	150	6	3.6	100.0	21.8	18.2	2.1	12.0	2.9	11.7	5.3	1.3	2.1	6.9	2.9	2.2	1.2	2.1	5.7	1.6	
	70	5	3.9	100.0	15.9	12.7	1.8	12.4	3.7	12.1	10.3	1.2	1.9	1.7	7.7	1.4	1.3	1.7	14.1	.1	
<b>Average money expenditure in dollars</b>																					
<i>Salaried business</i>																					
\$1,250-\$1,499.....	370	13	3.3	1,407	486	375	55	67	46	107	21	43	34	49	39	37	20	5	20	3	
\$1,500-\$1,749.....	870	21	3.4	1,599	549	393	75	58	35	135	58	34	40	59	44	41	24	24	27	3	
\$1,750-\$1,999.....	1,230	32	3.3	1,819	603	369	91	85	54	160	142	41	36	85	39	34	20	6	50	4	
\$2,000-\$2,249.....	1,220	26	3.5	2,117	693	431	75	105	56	196	182	44	46	74	57	48	22	31	56	1	
\$2,250-\$2,499.....	1,420	30	3.2	2,273	738	473	67	115	48	234	166	44	55	79	87	51	31	17	61	7	
\$2,500-\$2,999.....	1,770	36	3.6	2,640	830	534	104	130	77	265	150	46	61	104	112	61	29	16	115	6	
\$3,000-\$3,499.....	1,640	35	3.5	2,899	845	498	93	166	66	291	190	78	66	149	126	71	35	60	136	9	
\$3,500-\$3,999.....	1,380	31	3.6	3,288	908	661	123	215	85	347	175	55	70	202	132	74	33	38	160	10	
\$4,000-\$4,999.....	1,230	39	3.5	3,954	1,021	628	130	302	67	499	367	53	70	207	168	72	37	51	276	6	
\$5,000-\$7,499.....	1,670	33	3.6	4,722	1,150	767	141	382	137	566	465	74	98	199	236	75	46	59	316	11	
\$7,500-\$9,999.....	370	12	4.1	7,215	1,449	1,057	104	670	134	994	846	97	198	263	500	100	58	27	679	39	
\$10,000 and over.....	370	11	4.2	10,664	1,668	1,616	241	890	316	1,359	811	207	143	229	364	113	76	205	2,362	94	
<b>Percentage of total money expenditures</b>																					
<i>Salaried business</i>																					
\$1,250-\$1,499.....	370	13	3.3	100.0	34.5	26.7	3.9	4.8	3.3	7.6	1.5	3.0	2.4	3.5	2.8	2.6	1.4	0.4	1.4	0.2	
\$1,500-\$1,749.....	870	21	3.4	100.0	34.3	24.6	4.7	3.6	2.2	8.4	3.6	2.1	2.5	3.7	2.8	2.6	1.5	1.5	1.7	.2	
\$1,750-\$1,999.....	1,230	32	3.3	100.0	33.2	20.3	5.0	4.7	3.0	8.8	7.8	2.2	2.0	4.7	2.1	1.9	1.1	.3	2.7	.2	
\$2,000-\$2,249.....	1,220	26	3.5	100.0	32.7	20.4	3.5	5.0	2.6	9.3	8.6	2.1	2.2	3.5	2.7	2.3	1.0	1.5	2.6	(*)	
\$2,250-\$2,499.....	1,420	30	3.2	100.0	32.5	20.8	2.9	5.1	2.1	10.3	7.3	1.9	2.4	3.5	2.9	2.2	1.4	.7	2.7	.3	
\$2,500-\$2,999.....	1,770	36	3.6	100.0	31.6	20.3	3.9	4.9	2.9	10.0	5.7	1.7	2.3	3.9	4.2	2.3	1.1	.6	4.4	.2	
\$3,000-\$3,499.....	1,640	35	3.5	100.0	29.2	17.3	3.2	6.4	2.3	10.0	6.5	2.7	2.3	5.1	4.3	2.4	1.2	2.1	4.7	.3	
\$3,500-\$3,999.....	1,380	31	3.6	100.0	27.7	20.1	3.7	6.5	2.6	10.6	5.3	1.7	2.1	6.1	4.0	2.3	1.0	1.2	4.8	.3	
\$4,000-\$4,999.....	1,230	39	3.5	100.0	25.9	15.9	3.3	7.6	1.7	12.6	9.3	1.3	1.8	5.2	4.2	1.8	.9	1.3	7.0	.2	
\$5,000-\$7,499.....	1,670	33	3.6	100.0	24.3	16.2	3.0	8.1	2.9	12.0	9.9	1.6	2.1	4.2	5.0	1.6	1.0	1.2	6.7	.2	
\$7,500-\$9,999.....	370	12	4.1	100.0	20.1	14.7	1.4	9.3	1.9	13.8	11.7	1.3	2.7	3.6	7.0	1.4	.8	.4	9.4	.5	
\$10,000 and over.....	370	11	4.2	100.0	15.7	15.2	2.3	8.1	3.0	12.7	7.6	1.9	1.3	2.1	3.4	1.1	.7	1.9	22.1	.9	

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class	Number of families		Average number of persons per family	Total	Food	Housing	Household operation		Furnishings and equipment	Clothing	Automobile	Other transportation	Personal care	Medical care	Recreation	Tobacco	Reading	Formal education	Contributions and personal taxes	Other items
	Eligible	Reporting expenditures					Fuel, light, and refrigeration	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Average money expenditure in dollars																				
<i>Salaried professional</i>																				
\$1,250-\$1,499.....	710	19	2.9	1,372	504	325	79	53	36	109	43	42	32	41	30	31	15	1	30	1
\$1,500-\$1,749.....	970	25	3.1	1,518	516	352	81	60	20	141	29	62	35	60	62	16	21	30	33	(*)
\$1,750-\$1,999.....	1,050	23	3.0	1,867	604	392	83	77	109	174	123	48	40	64	48	31	21	5	46	2
\$2,000-\$2,249.....	1,370	37	3.2	2,020	661	451	90	127	40	167	88	59	42	99	61	37	22	6	61	9
\$2,250-\$2,499.....	1,310	30	3.1	2,147	688	430	85	100	64	212	137	60	50	113	70	42	26	10	58	2
\$2,500-\$2,999.....	1,900	42	3.4	2,430	712	423	107	115	73	293	187	53	50	129	71	40	31	36	106	4
\$3,000-\$3,499.....	1,550	28	3.2	2,813	791	488	110	156	54	267	352	64	58	127	92	40	31	35	137	11
\$3,500-\$3,999.....	910	29	3.5	3,278	986	540	113	179	94	394	283	55	76	143	101	50	40	34	168	22
\$4,000-\$4,999.....	1,120	45	3.6	3,590	943	566	122	238	134	437	327	78	78	171	115	47	41	33	249	11
\$5,000-\$7,499.....	920	21	3.5	4,527	1,117	592	141	370	130	406	447	64	74	352	171	78	51	77	401	56
\$7,500-\$9,999.....	130	7	4.1	6,337	1,312	865	204	552	157	968	462	132	114	205	365	86	73	238	519	85
\$10,000 and over.....	110	10	3.2	8,395	1,670	1,420	215	710	188	1,155	338	725	158	301	284	152	86	56	937	30
Percentage of total money expenditures																				
<i>Salaried professional</i>																				
\$1,250-\$1,499.....	710	19	2.9	100.0	36.7	23.7	5.7	3.9	2.6	7.9	3.2	3.1	2.3	3.0	2.2	2.2	1.1	0.1	2.2	0.1
\$1,500-\$1,749.....	970	25	3.1	100.0	33.9	23.2	5.3	4.0	1.3	9.3	1.9	4.1	2.3	4.0	4.1	1.0	1.4	2.0	2.2	(*)
\$1,750-\$1,999.....	1,050	23	3.0	100.0	32.5	21.0	4.4	4.1	5.8	9.3	6.5	2.6	2.1	3.4	2.6	1.7	1.1	.3	2.5	.1
\$2,000-\$2,249.....	1,370	37	3.2	100.0	32.8	22.3	4.5	6.3	2.0	8.3	4.3	2.9	2.1	4.9	3.0	1.8	1.1	.3	3.0	.4
\$2,250-\$2,499.....	1,310	30	3.1	100.0	32.0	20.0	4.0	4.6	3.0	9.9	6.4	2.8	2.3	5.3	3.3	1.9	1.2	.5	2.7	.1
\$2,500-\$2,999.....	1,900	42	3.4	100.0	29.3	17.3	4.4	4.7	3.0	12.1	7.7	2.2	2.0	5.3	2.9	1.6	1.3	1.5	4.4	.2
\$3,000-\$3,499.....	1,550	28	3.2	100.0	28.2	17.4	3.9	5.5	1.9	9.5	12.5	2.3	2.1	4.5	3.3	1.4	1.1	1.2	4.9	.4
\$3,500-\$3,999.....	910	29	3.5	100.0	30.0	16.5	3.4	5.5	2.9	12.0	8.7	1.7	2.3	4.4	3.1	1.5	1.2	1.0	5.1	.7
\$4,000-\$4,999.....	1,120	45	3.6	100.0	26.3	15.8	3.4	6.6	3.7	12.2	9.1	2.2	2.2	4.8	3.2	1.3	1.1	.9	6.9	.3
\$5,000-\$7,499.....	920	21	3.5	100.0	24.7	13.1	3.1	8.2	2.9	9.0	9.9	1.4	1.6	7.8	3.8	1.7	1.1	1.7	8.8	1.2

\$7,500-\$9,999.....	130	7	4.1	100.0	20.7	13.6	3.2	8.7	2.5	15.3	7.3	2.1	1.8	3.2	5.8	1.3	1.2	3.8	8.2	1.3
\$10,000 and over.....	110	10	3.2	100.0	19.9	16.9	2.6	8.4	1.9	13.8	4.0	8.6	1.9	3.6	3.4	1.8	1.0	.7	11.2	.3
<b>Average money expenditure in dollars</b>																				
<i>No gainfully employed members</i>																				
\$500-\$749.....	450	7	2.1	687	281	189	58	24	2	26	10	15	45	1	13	9			14	
\$750-\$999.....	300	7	2.3	967	327	143	120	34	26	37	17	10	10	104	9	2	8		18	2
\$1,000-\$1,249.....	500	13	2.8	1,160	433	313	113	77	20	52	4	12	17	56	7	12	13	(*)	30	1
\$1,250-\$1,499.....	370	8	2.6	1,295	396	347	102	60	24	82	107	21	27	57	15	11	15	3	25	3
\$1,500-\$1,749.....	330	8	2.1	1,369	400	332	114	100	20	69	100	18	18	28	11	14	17	20	103	5
\$1,750-\$1,999.....	130	6	3.2	1,498	551	307	101	66	23	127	14	27	33	111	27	34	19	20	37	1
\$2,000-\$2,249.....	80	4	3.0	1,992	503	564	79	208	61	212	45	15	27	129	32	33	16	(*)	66	2
\$2,250-\$2,499.....	80	7	2.7	1,807	623	290	175	130	22	115	36	38	39	151	49	33	24	(*)	80	2
\$2,500-\$2,999.....	70	3	3.7	2,021	605	324	129	210	38	215	166	27	42	55	69	22	11	1	106	1
\$3,000-\$3,999.....	160	8	2.2	3,162	720	665	124	328	93	271	273	74	46	189	64	31	33		150	96
\$4,000-\$4,999.....	90	5	2.0	2,633	693	511	83	259	61	194	343	28	39	133	80	38	21		138	12
<b>Percentage of total money expenditures</b>																				
<i>No gainfully employed members</i>																				
\$500-\$749.....	450	7	2.1	100.0	40.9	27.5	8.4	3.5	0.3	3.8		1.5	2.2	6.6	0.1	1.9	1.3		2.0	
\$750-\$999.....	300	7	2.3	100.0	37.7	16.5	13.8	3.9	3.0	4.3	2.0	1.2	1.2	12.0	1.0	.2	.9		2.1	0.2
\$1,000-\$1,249.....	500	13	2.8	100.0	37.4	27.1	9.7	6.6	1.7	4.5	.3	1.0	1.5	4.8	.6	1.0	1.1	(*)	2.6	.1
\$1,250-\$1,499.....	370	8	2.6	100.0	30.6	26.8	7.9	4.6	1.9	6.3	8.3	1.6	2.1	4.4	1.2	.8	1.2	0.2	1.9	.2
\$1,500-\$1,749.....	330	8	2.1	100.0	29.3	24.3	8.3	7.3	1.5	5.0	7.3	1.3	1.3	2.0	.8	1.0	1.2	1.5	7.5	.4
\$1,750-\$1,999.....	130	6	3.2	100.0	36.8	20.5	6.7	4.4	1.5	8.5	.9	1.8	2.2	7.4	1.8	2.3	1.3	1.3	2.5	.1
\$2,000-\$2,249.....	80	4	3.0	100.0	25.3	28.3	4.0	10.4	3.1	10.6	2.2	.8	1.4	6.5	1.6	1.6	.8	(*)	3.3	.1
\$2,250-\$2,499.....	80	7	2.7	100.0	34.5	16.0	9.7	7.2	1.2	6.4	2.0	2.1	2.2	8.4	2.7	1.8	1.3	(*)	4.4	.1
\$2,500-\$2,999.....	70	3	3.7	100.0	30.1	16.1	6.4	10.4	1.9	10.6	8.2	1.3	2.1	2.7	3.4	1.1	.5	(*)	5.2	(*)
\$3,000-\$3,999.....	160	8	2.2	100.0	22.8	21.1	3.9	10.4	2.9	8.6	8.6	2.3	1.5	6.0	2.0	1.0	1.2		4.7	3.0
\$4,000-\$4,999.....	90	5	2.0	100.0	26.3	19.4	3.2	9.8	2.3	7.4	13.0	1.1	1.5	5.1	3.0	1.4	.8		5.2	.5

See p. 170 for notes on this table.  
 \*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.



TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class	Number of families		Average number of persons per family	Total	Food	Hous- ing	Household operation		Furn- ish- ings and equip- ment	Cloth- ing	Auto- mo- bile	Other trans- porta- tion	Per- sonal care	Medi- cal care	Recre- ation	To- bacco	Read- ing	For- mal educa- tion	Con- tribu- tions and per- sonal taxes	Other items
	Eligible	Report- ing ex- pendi- tures					Fuel, light, and re- frigera- tion	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Average money expenditure in dollars																				
<i>Family type: Type I</i>																				
\$500-\$749.....	1,850	8	2.0	692	254	211	60	26	1	30	7	24	14	17	8	17	9	-----	14	-----
\$750-\$999.....	4,880	17	2.0	945	356	251	70	28	24	74	1	29	19	36	12	22	13	-----	9	-----
\$1,000-\$1,249.....	6,190	25	2.0	1,104	399	255	87	41	33	82	37	28	22	37	21	20	13	-----	27	-----
\$1,250-\$1,499.....	7,020	41	2.0	1,355	496	274	71	51	46	121	49	37	26	58	37	33	18	-----	1	-----
\$1,500-\$1,749.....	7,210	38	2.0	1,560	525	361	79	62	34	129	84	42	37	58	46	45	17	-----	4	-----
\$1,750-\$1,999.....	7,270	45	2.0	1,745	536	407	68	74	71	163	116	44	37	73	42	41	20	(*)	47	6
\$2,000-\$2,249.....	5,450	43	2.0	1,982	523	423	76	98	71	185	192	45	42	120	55	40	24	14	67	7
\$2,250-\$2,499.....	4,160	43	2.0	2,185	627	405	98	117	79	207	173	55	48	122	65	53	25	-----	1	-----
\$2,500-\$2,999.....	4,190	42	2.0	2,371	644	512	66	124	67	218	223	55	50	111	80	49	28	-----	1	-----
\$3,000-\$3,499.....	2,650	38	2.0	2,731	738	461	75	160	101	294	225	73	65	110	113	67	30	-----	1	-----
\$3,500-\$3,999.....	1,480	39	2.0	3,120	827	570	76	193	165	356	264	44	79	116	117	67	35	10	188	13
\$4,000-\$4,999.....	1,230	32	2.0	3,607	808	573	84	256	108	412	397	76	67	204	164	60	38	12	333	15
\$5,000-\$7,499.....	1,010	20	2.0	4,118	903	608	128	425	144	434	409	59	84	168	186	95	44	14	409	8
\$7,500-\$9,999.....	160	3	2.0	6,889	1,296	1,302	45	826	163	852	817	64	136	299	294	79	48	-----	5	-----
\$10,000 and over.....	120	9	2.0	8,974	1,464	1,702	95	722	115	1,200	665	712	114	298	324	91	48	-----	1,376	23
Percentage of total money expenditures																				
<i>Family type: Type I</i>																				
\$500-\$749.....	1,850	8	2.0	100.0	36.7	30.5	8.7	3.7	0.1	4.3	1.0	3.5	2.0	2.5	1.2	2.5	1.3	-----	2.0	-----
\$750-\$999.....	4,880	17	2.0	100.0	37.7	26.6	7.4	3.0	2.5	7.8	1	3.1	2.0	3.8	1.3	2.3	1.4	-----	9	-----
\$1,000-\$1,249.....	6,190	25	2.0	100.0	36.1	23.1	7.9	3.7	3.0	7.4	3.4	2.5	2.0	3.4	1.9	1.8	1.2	0.1	2.4	0.1
\$1,250-\$1,499.....	7,020	41	2.0	100.0	36.7	20.3	5.2	3.8	3.4	8.9	3.6	2.7	1.9	4.3	2.7	2.4	1.3	-----	2.6	-----
\$1,500-\$1,749.....	7,210	38	2.0	100.0	33.6	23.1	5.1	4.0	2.2	8.3	5.4	2.7	2.4	3.7	2.9	1.1	1.1	-----	2.3	-----
\$1,750-\$1,999.....	7,270	45	2.0	100.0	30.9	23.4	3.9	4.2	4.1	9.3	6.6	2.5	2.1	4.2	2.4	2.3	1.1	(*)	2.7	.3
\$2,000-\$2,249.....	5,450	43	2.0	100.0	26.4	21.3	3.8	4.9	3.6	9.3	9.7	2.3	2.1	6.1	2.8	2.0	1.2	-----	3.4	-----
\$2,250-\$2,499.....	4,160	43	2.0	100.0	28.8	18.5	4.5	5.4	3.6	9.5	7.9	2.5	2.2	5.6	3.0	2.4	1.1	(*)	4.2	.8
\$2,500-\$2,999.....	4,190	42	2.0	100.0	27.1	21.6	2.8	5.2	2.8	9.2	9.4	2.3	2.1	4.7	3.4	2.1	1.2	-----	5.4	-----
\$3,000-\$3,499.....	2,650	38	2.0	100.0	27.0	16.9	2.7	5.9	3.7	10.8	8.3	2.7	2.4	4.0	4.1	2.4	1.1	(*)	7.3	.7

\$3,500-\$3,999	1,480	39	2.0	100.0	26.7	18.3	2.4	6.2	5.3	11.4	8.5	1.4	2.5	3.7	3.7	2.1	1.1	.3	6.0	.4
\$4,000-\$4,999	1,230	32	2.0	100.0	22.4	15.9	2.3	7.1	3.0	11.4	11.0	2.1	1.9	5.7	4.5	1.7	1.1	.3	9.2	.4
\$5,000-\$7,499	1,010	20	2.0	100.0	22.0	14.8	3.1	10.3	3.5	10.5	10.0	1.4	2.0	4.1	4.5	2.3	1.1	.3	9.9	.2
\$7,500-\$9,999	160	3	2.0	100.0	18.8	18.9	.6	12.0	2.4	12.4	11.9	.9	2.0	4.3	4.3	1.1	.7	---	9.6	.1
\$10,000 and over	120	9	2.0	100.0	16.3	19.0	1.1	8.0	1.3	13.4	7.4	7.9	1.3	3.3	3.6	1.0	.8	---	15.3	.3
Average money expenditure in dollars																				
\$500-\$749	1,640	8	3.0	720	319	171	74	26	2	28	5	7	14	28	12	20	6	2	6	---
\$750-\$999	3,690	16	3.0	963	386	205	79	28	11	78	---	37	23	60	17	19	11	1	8	(*)
\$1,000-\$1,249	5,420	24	3.0	1,182	450	257	70	31	30	110	36	27	26	67	34	26	12	1	13	2
\$1,250-\$1,499	5,730	36	3.0	1,279	473	310	76	51	17	93	12	43	30	77	29	28	17	4	15	4
\$1,500-\$1,749	5,930	36	3.0	1,593	582	346	84	60	41	141	37	38	35	88	38	41	19	2	39	2
\$1,750-\$1,999	5,700	41	3.0	1,762	590	358	92	66	69	153	115	43	33	78	41	38	17	2	65	2
\$2,000-\$2,249	4,650	40	3.0	1,967	629	417	86	84	54	183	168	34	37	80	60	37	21	7	66	4
\$2,250-\$2,499	3,710	43	3.0	2,244	768	426	93	126	60	205	134	33	51	133	80	44	28	9	48	6
\$2,500-\$2,999	3,100	51	3.0	2,458	734	506	89	151	93	248	153	50	51	112	75	58	27	9	79	23
\$3,000-\$3,499	1,740	37	3.0	2,840	806	548	98	208	96	272	209	47	55	171	114	56	30	19	99	12
\$3,500-\$3,999	1,160	34	3.0	3,328	903	604	94	256	155	399	216	46	72	221	117	55	37	16	124	13
\$4,000-\$4,999	930	26	3.0	3,793	1,053	689	95	351	58	423	354	44	72	177	141	69	38	25	199	5
\$5,000-\$7,499	630	18	3.0	5,040	1,068	786	101	481	84	479	792	40	102	279	204	52	39	109	408	16
\$7,500-\$9,999	30	3	3.0	6,705	1,100	1,102	152	630	365	622	1,098	161	87	362	220	63	33	60	643	7
\$10,000 and over	10	1	3.0	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)
Percentage of total money expenditure																				
\$500-\$749	1,640	8	3.0	100.0	44.3	23.7	10.3	3.6	0.3	3.9	0.7	1.0	1.9	3.9	1.7	2.8	0.8	0.3	0.8	---
\$750-\$999	3,690	16	3.0	100.0	40.2	21.3	8.2	2.9	1.1	8.1	---	3.8	2.4	6.2	1.8	2.0	1.1	.1	.8	(*)
\$1,000-\$1,249	5,420	24	3.0	100.0	38.1	21.7	5.9	2.6	2.5	9.3	3.1	2.3	2.2	5.7	2.0	2.2	1.0	.1	1.1	0.2
\$1,250-\$1,499	5,730	36	3.0	100.0	37.1	24.2	5.9	4.0	1.3	7.3	.9	3.4	2.3	6.0	2.3	2.2	1.3	.3	1.2	.3
\$1,500-\$1,749	5,930	36	3.0	100.0	36.5	21.7	5.3	3.8	2.6	8.9	2.3	2.4	2.2	5.5	2.4	2.6	1.2	.1	2.4	.1
\$1,750-\$1,999	5,700	41	3.0	100.0	33.6	20.3	5.2	3.7	3.9	8.7	6.5	2.4	1.9	4.4	2.3	2.2	1.0	.1	3.7	.1
\$2,000-\$2,249	4,650	40	3.0	100.0	32.0	21.2	4.4	4.3	2.7	9.3	8.5	1.7	1.9	4.1	3.0	1.9	1.1	.4	3.3	.2
\$2,250-\$2,499	3,710	43	3.0	100.0	34.2	19.0	4.1	5.6	2.7	9.1	6.0	1.5	2.3	5.9	3.6	2.0	1.2	.4	2.1	.3
\$2,500-\$2,999	3,100	51	3.0	100.0	29.9	20.6	3.6	6.1	3.8	10.1	6.2	2.0	2.1	4.6	3.0	2.4	1.1	.4	3.2	.9
\$3,000-\$3,499	1,740	37	3.0	100.0	28.4	19.3	3.4	7.3	3.4	9.6	7.4	1.7	1.9	6.0	4.0	2.0	1.0	.7	3.5	.4
\$3,500-\$3,999	1,160	34	3.0	100.0	27.1	18.1	2.8	7.7	4.7	12.0	6.5	1.4	2.2	6.6	3.5	1.7	1.1	.5	3.7	.4
\$4,000-\$4,999	930	26	3.0	100.0	27.8	18.2	2.5	9.3	1.5	11.2	9.3	1.2	1.9	4.7	3.7	1.8	1.0	.6	5.2	.1
\$5,000-\$7,499	630	18	3.0	100.0	21.3	15.6	2.0	9.5	1.7	9.5	15.7	.8	2.0	5.4	4.0	1.0	.8	2.2	8.1	.3
\$7,500-\$9,999	30	3	3.0	100.0	16.4	16.4	2.3	9.4	5.4	9.3	16.4	2.4	1.3	5.4	3.3	.9	.5	.9	9.6	.1
\$10,000 and over	10	1	3.0	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)

See p. 170 for notes on this table. \*Average amounts of less than \$1 and percentages of less than 0.1 are not shown. \*Averages and percentages not computed for fewer than 3 cases.

TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Type III</i>																				
\$500-\$749	810	8	4.0	942	393	228	95	19	14	73	-----	24	24	26	14	11	8	6	7	(*)
\$750-\$999	2,420	20	4.0	990	436	183	94	35	19	76	3	30	18	37	15	22	8	3	9	2
\$1,000-\$1,249	3,010	24	4.0	1,126	481	209	102	33	32	96	13	34	23	35	19	24	15	3	7	(*)
\$1,250-\$1,499	4,080	35	4.0	1,411	565	258	104	46	38	104	69	38	25	49	34	30	16	8	24	3
\$1,500-\$1,749	3,980	31	4.0	1,636	632	319	90	48	57	139	47	42	33	102	33	35	19	8	26	6
\$1,750-\$1,999	3,740	43	4.0	1,845	670	357	106	69	44	155	135	31	36	78	66	38	22	5	29	4
\$2,000-\$2,249	3,540	34	4.0	2,020	729	337	92	93	90	207	118	36	42	90	61	38	20	9	51	7
\$2,250-\$2,499	2,460	49	4.0	2,264	770	437	105	98	65	212	140	34	48	100	92	47	24	13	72	7
\$2,500-\$2,999	2,400	42	4.0	2,638	816	453	135	153	96	262	247	44	50	116	97	46	26	20	67	10
\$3,000-\$3,499	1,000	32	4.0	2,675	868	414	127	139	76	302	238	38	53	125	89	42	36	23	101	4
\$3,500-\$3,999	810	26	4.0	3,204	961	596	144	256	77	343	223	54	61	105	114	69	31	28	133	9
\$4,000-\$4,999	560	31	4.0	3,996	1,099	695	133	370	86	441	382	49	87	169	136	64	40	41	193	11
\$5,000-\$7,499	570	13	4.0	4,652	1,129	764	120	383	116	528	353	43	77	277	323	56	50	12	400	21
\$7,500-\$9,999	140	10	4.0	6,849	1,393	1,044	166	754	292	750	601	65	129	218	346	67	66	171	695	92
\$10,000 and over	130	6	4.0	8,637	1,542	1,300	180	939	266	908	670	215	160	183	513	106	91	147	1,388	29
Percentage of total money expenditures																				
<i>Type III</i>																				
\$500-\$749	810	8	4.0	100.0	41.8	24.3	10.0	2.0	1.5	7.7	-----	2.5	2.5	2.8	1.5	1.2	0.8	0.6	0.7	(*)
\$750-\$999	2,420	20	4.0	100.0	44.2	18.5	9.5	3.5	1.9	7.7	0.3	3.0	1.8	3.7	1.5	2.2	.8	.3	.9	0.2
\$1,000-\$1,249	3,010	24	4.0	100.0	42.3	18.6	9.1	2.9	2.8	8.5	1.2	3.0	2.0	3.1	1.7	2.1	1.3	.3	.6	(*)
\$1,250-\$1,499	4,080	35	4.0	100.0	39.9	18.3	7.4	3.3	2.7	7.4	4.9	2.7	1.8	3.5	2.4	2.1	1.1	.6	1.7	.2
\$1,500-\$1,749	3,980	31	4.0	100.0	38.7	19.5	5.5	2.9	3.5	8.5	2.8	2.6	2.0	6.2	2.0	2.1	1.2	.5	1.6	.4
\$1,750-\$1,999	3,740	43	4.0	100.0	36.3	19.3	5.7	3.7	2.4	8.4	7.3	1.7	2.0	4.2	3.6	2.1	1.2	.3	1.6	.2
\$2,000-\$2,249	3,540	34	4.0	100.0	36.1	16.7	4.5	4.6	4.5	10.2	5.9	1.8	2.1	4.5	3.0	1.9	1.0	.4	2.5	.3
\$2,250-\$2,499	2,460	49	4.0	100.0	33.9	19.3	4.6	4.3	2.9	9.4	6.2	1.5	2.1	4.4	4.1	2.1	1.1	.6	3.2	.3
\$2,500-\$2,999	2,400	42	4.0	100.0	30.9	17.2	5.1	5.8	3.6	9.9	9.4	1.7	1.9	4.4	3.7	1.7	1.0	.8	2.5	.4
\$3,000-\$3,499	1,000	32	4.0	100.0	32.5	15.5	4.7	5.2	2.8	11.3	8.9	1.4	2.0	4.7	3.3	1.6	1.3	.9	3.8	.1

\$3,500-\$3,999.....	810	26	4.0	100.0	30.0	18.6	4.5	8.0	2.4	10.7	6.9	1.7	1.9	3.3	3.5	2.2	1.0	.9	4.1	.3
\$4,000-\$4,999.....	560	31	4.0	100.0	27.5	17.4	3.3	9.3	2.2	11.0	9.6	1.2	2.2	4.2	3.4	1.6	1.0	1.0	4.8	.3
\$5,000-\$7,499.....	570	13	4.0	100.0	24.3	16.4	2.6	8.2	2.5	11.3	7.6	.9	1.7	6.0	6.9	1.2	1.1	.2	8.6	.5
\$7,500-\$9,999.....	140	10	4.0	100.0	20.4	15.2	2.4	11.0	4.3	11.0	8.7	.9	1.9	3.2	5.1	1.0	1.0	2.5	10.1	1.3
\$10,000 and over.....	130	6	4.0	100.0	17.9	15.1	2.1	10.9	3.1	10.5	7.7	2.5	1.9	2.1	5.9	1.2	1.0	1.7	16.1	.3

Average money expenditure in dollars

<i>Type IV</i>																					
\$500-\$749.....	840	6	3.2	1,070	456	203	129	31	20	81	7	31	25	22	19	16	12	1	16	1	
\$750-\$999.....	2,590	14	3.6	1,085	429	279	96	32	3	65	26	27	20	47	8	21	15	3	14	-----	
\$1,000-\$1,249.....	3,920	18	3.7	1,245	481	243	109	40	34	90	78	32	28	38	19	22	14	1	14	2	
\$1,250-\$1,499.....	4,210	33	3.5	1,372	548	285	96	45	13	114	36	43	29	55	24	33	16	12	22	1	
\$1,500-\$1,749.....	5,320	40	3.4	1,638	560	348	96	60	38	126	90	35	35	100	17	36	18	12	37	30	
\$1,750-\$1,999.....	5,760	42	3.6	1,788	607	314	147	62	49	173	67	53	39	86	53	34	20	23	34	27	
\$2,000-\$2,249.....	4,770	39	3.6	1,950	684	339	116	75	62	190	99	53	47	70	55	52	25	23	52	8	
\$2,250-\$2,499.....	4,380	43	3.6	2,219	816	387	139	96	74	214	63	62	46	92	62	42	21	31	58	16	
\$2,500-\$2,999.....	5,650	48	3.6	2,460	805	403	122	118	64	274	149	75	57	123	74	55	24	45	68	4	
\$3,000-\$3,499.....	3,590	30	3.6	2,588	842	337	126	142	62	253	217	58	53	125	110	61	26	36	127	13	
\$3,500-\$3,999.....	2,260	39	3.5	2,936	911	493	115	120	75	350	273	60	68	118	80	63	29	45	127	9	
\$4,000-\$4,999.....	2,290	40	3.5	3,703	1,036	534	130	210	108	455	283	98	82	217	138	73	35	36	262	6	
\$5,000-\$7,499.....	1,230	23	3.7	4,610	1,171	742	147	385	123	525	349	79	90	250	190	84	45	87	297	46	
\$7,500-\$9,999.....	320	8	4.0	6,886	1,428	1,009	156	651	99	1,084	464	111	202	326	441	125	76	103	521	90	
\$10,000 and over.....	230	6	3.7	9,917	1,733	1,186	299	804	290	999	687	142	151	186	364	189	88	760	2,034	5	

Percentage of total money expenditures

<i>Type IV</i>																					
\$500-\$749.....	840	6	3.2	100.0	42.6	19.0	12.1	2.9	1.9	7.6	0.6	2.9	2.3	2.0	1.8	1.5	1.1	0.1	1.5	0.1	
\$750-\$999.....	2,590	14	3.6	100.0	39.6	25.8	8.8	2.9	.3	6.0	2.4	2.5	1.8	4.3	.7	1.9	1.4	.8	1.3	-----	
\$1,000-\$1,249.....	3,920	18	3.7	100.0	38.6	19.5	8.8	3.2	2.7	7.2	2.3	2.6	2.2	3.1	1.5	1.8	1.1	.1	1.1	2	
\$1,250-\$1,499.....	4,210	33	3.5	100.0	40.0	20.8	7.0	3.3	.9	8.3	2.6	3.1	2.1	4.0	1.7	2.4	1.2	.9	1.6	1	
\$1,500-\$1,749.....	5,320	40	3.4	100.0	34.2	21.3	5.9	3.7	2.3	7.7	5.5	2.1	2.1	6.1	1.0	2.2	1.1	.7	2.3	1.8	
\$1,750-\$1,999.....	5,760	42	3.6	100.0	33.8	17.6	8.2	3.5	2.7	9.7	3.8	3.0	2.2	4.8	3.0	1.9	1.1	1.3	1.9	1.5	
\$2,000-\$2,249.....	4,770	39	3.6	100.0	35.2	17.4	5.9	3.8	3.2	9.7	5.0	2.7	2.4	3.6	2.8	2.7	1.3	1.2	2.7	4	
\$2,250-\$2,499.....	4,380	43	3.6	100.0	36.8	17.5	6.3	4.3	3.3	9.6	2.9	2.8	2.1	4.1	2.8	1.9	.9	1.4	2.6	7	
\$2,500-\$2,999.....	5,650	48	3.6	100.0	32.7	16.4	5.0	4.8	2.6	11.1	6.1	3.0	2.3	5.0	3.0	2.2	1.0	1.8	2.8	2	
\$3,000-\$3,499.....	3,590	30	3.6	100.0	32.6	13.0	4.9	5.5	2.4	9.8	8.3	2.2	2.0	4.8	4.3	2.4	1.0	1.4	4.9	5	
\$3,500-\$3,999.....	2,260	39	3.5	100.0	31.2	16.8	3.9	4.1	2.6	11.9	9.3	2.0	2.3	4.0	2.7	2.1	1.0	1.5	4.3	3	
\$4,000-\$4,999.....	2,290	40	3.5	100.0	28.0	14.4	3.5	5.7	2.9	12.3	7.6	2.6	2.2	5.9	3.7	2.0	.9	1.0	7.1	2	
\$5,000-\$7,499.....	1,230	23	3.7	100.0	25.4	16.1	3.2	8.3	2.7	11.4	7.6	1.7	2.0	5.4	4.1	1.8	1.0	1.9	6.4	1.0	
\$7,500-\$9,999.....	320	8	4.0	100.0	20.8	14.7	2.3	9.5	1.4	15.7	6.7	1.6	2.0	4.7	6.4	1.8	1.1	4.5	7.6	1.3	
\$10,000 and over.....	230	6	3.7	100.0	17.5	12.0	3.0	8.1	2.9	10.1	6.9	1.4	1.5	1.9	3.7	1.9	.9	7.7	20.5	(*)	

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Type V</i>																				
\$500-\$749	320	7	5.4	1,126	535	222	118	32	6	54	10	18	28	38	15	22	13	6	9	-----
\$750-\$999	770	14	5.4	1,453	566	366	126	30	25	92	48	22	26	70	18	30	10	5	18	1
\$1,000-\$1,249	1,250	17	5.5	1,204	588	234	116	30	8	84	1	30	29	24	15	16	12	4	9	4
\$1,250-\$1,499	1,940	32	5.3	1,332	587	234	124	44	13	119	10	37	30	38	27	28	14	6	22	1
\$1,500-\$1,749	2,200	26	5.5	1,565	666	266	138	47	24	144	35	38	36	47	34	27	19	19	20	5
\$1,750-\$1,999	2,450	36	5.5	1,908	744	310	143	70	62	188	50	52	38	57	45	44	21	22	32	30
\$2,000-\$2,249	2,500	46	5.4	1,993	772	359	154	64	50	192	69	53	39	93	39	31	20	14	43	1
\$2,250-\$2,499	1,790	35	5.5	2,179	821	338	149	78	57	227	95	69	56	97	47	41	20	33	39	12
\$2,500-\$2,999	2,410	34	5.5	2,549	909	362	146	96	85	306	130	57	57	134	95	51	24	22	62	10
\$3,000-\$3,499	1,710	39	5.4	2,937	1,035	472	150	124	70	333	112	90	62	125	120	68	30	54	85	7
\$3,500-\$3,999	1,070	30	5.4	3,266	1,106	436	170	144	117	407	178	93	71	181	114	69	33	47	93	7
\$4,000-\$4,999	890	29	5.4	3,888	1,329	482	168	265	93	431	290	71	94	178	102	77	42	59	199	8
\$5,000-\$7,499	440	14	5.4	4,753	1,333	577	249	346	123	688	395	84	102	184	184	89	47	137	195	6
\$7,500-\$9,999	80	6	5.1	6,339	1,544	1,118	114	370	133	671	540	75	131	272	281	171	50	250	608	11
\$10,000 and over	90	2	5.0	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Percentage of total money expenditures																				
<i>Type V</i>																				
\$500-\$749	320	7	5.4	100.0	47.5	19.7	10.5	2.8	0.5	4.8	0.9	1.6	2.5	3.4	1.3	2.0	1.2	0.5	0.8	-----
\$750-\$999	770	14	5.4	100.0	39.0	25.2	8.7	2.1	1.7	6.3	3.3	1.5	1.8	4.8	1.2	2.1	.7	.3	1.2	0.1
\$1,000-\$1,249	1,250	17	5.5	100.0	49.0	19.4	9.6	2.5	.7	7.0	.1	2.5	2.4	2.0	1.2	1.3	1.0	.3	.7	.3
\$1,250-\$1,499	1,940	32	5.3	100.0	44.1	17.6	9.3	3.3	1.0	8.9	.8	2.8	2.2	2.9	2.0	2.0	1.0	.4	1.6	.1
\$1,500-\$1,749	2,200	26	5.5	100.0	42.7	17.0	8.8	3.0	1.5	9.2	2.2	2.4	2.3	3.0	2.2	1.7	1.2	1.2	1.3	.3
\$1,750-\$1,999	2,450	36	5.5	100.0	39.0	16.2	7.5	3.7	3.2	9.8	2.6	2.7	2.0	3.0	2.4	2.3	1.1	1.2	1.7	1.6
\$2,000-\$2,249	2,500	46	5.4	100.0	38.7	18.0	7.7	3.2	2.5	9.6	3.4	2.6	2.0	4.7	2.0	1.6	1.0	.7	2.2	.1
\$2,250-\$2,499	1,790	35	5.5	100.0	37.6	15.5	6.8	3.6	2.6	10.4	4.3	3.2	2.5	4.5	2.2	1.9	.9	1.5	1.8	.6
\$2,500-\$2,999	2,410	34	5.5	100.0	35.7	14.2	5.7	3.8	3.5	12.0	5.1	2.2	2.2	5.3	3.7	2.0	.9	.9	2.4	.4
\$3,000-\$3,499	1,710	39	5.4	100.0	35.2	16.1	5.1	4.2	2.4	11.3	3.9	3.1	2.1	4.3	4.1	2.3	1.0	1.8	2.9	.2

\$3,500-\$3,999	1,070	30	5.4	100.0	33.9	13.4	5.2	4.4	3.6	12.5	5.5	2.8	2.2	5.5	3.5	2.1	1.0	1.4	2.8	.2
\$4,000-\$4,999	890	29	5.4	100.0	34.2	12.4	4.3	6.8	2.4	11.1	7.5	1.8	2.4	4.6	2.5	2.0	1.1	1.5	5.1	.2
\$5,000-\$7,499	440	14	5.4	100.0	28.1	12.1	5.2	7.3	2.6	14.5	8.1	1.8	2.1	3.9	3.9	1.9	1.0	3.3	4.1	.1
\$7,500-\$9,999	80	6	5.1	100.0	24.3	17.6	1.8	5.8	2.1	10.6	8.6	1.2	2.1	4.3	4.4	2.7	.8	3.9	9.6	.2
\$10,000 and over	90	2	5.0	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

*Type VI*

Average money expenditure in dollars																				
\$500-\$749	390	9	5.2	948	418	232	82	25	4	52	30	18	35	7	19	9	8	8		
\$750-\$999	920	18	5.4	1,073	428	262	92	34	26	71	11	35	17	33	16	22	12	10	8	1
\$1,000-\$1,249	1,790	19	5.0	1,101	468	228	99	31	15	71	3	31	22	41	21	30	11	7	17	6
\$1,250-\$1,499	1,540	34	5.2	1,390	602	262	98	42	52	105	23	25	28	61	20	28	17	8	14	5
\$1,500-\$1,749	1,840	28	5.5	1,634	698	281	120	57	22	141	75	24	36	58	42	27	17	11	23	2
\$1,750-\$1,999	1,990	32	5.3	1,889	725	380	129	68	45	158	66	28	31	108	40	30	17	16	46	2
\$2,000-\$2,249	1,540	31	5.3	2,042	737	406	113	92	45	201	77	35	46	106	66	34	22	18	40	4
\$2,250-\$2,499	960	31	5.2	2,268	840	410	116	102	73	229	86	34	59	134	68	44	20	20	51	1
\$2,500-\$2,999	1,000	41	5.4	2,459	853	423	144	117	64	262	130	36	53	114	71	45	25	36	78	8
\$3,000-\$3,499	480	24	5.3	2,846	1,038	432	152	181	65	309	135	70	61	116	94	47	27	25	91	3
\$3,500-\$3,999	290	19	5.2	3,309	1,025	605	116	263	78	360	125	53	65	169	108	47	31	48	96	30
\$4,000-\$4,999	360	21	5.3	3,754	1,071	524	192	326	154	411	303	52	66	150	148	55	60	51	172	19
\$5,000-\$7,499	190	6	5.1	4,077	1,147	569	142	333	139	443	479	75	89	183	199	20	44	50	131	4
\$7,500-\$9,999	30	3	5.0	6,131	1,647	612	321	868	320	771	650	18	101	133	243	36	105	53	137	13
\$10,000 and over	70	3	5.4	8,713	2,253	1,429	252	1,852	213	881	314	148	136	310	272	35	50	131	412	25

*Type VI*

Percentage of total money expenditures																				
\$500-\$749	390	9	5.2	100.0	44.2	24.6	8.6	2.6	0.4	5.5	3.2	1.9	3.7	0.7	2.0	0.9	0.8	0.8	0.1	
\$750-\$999	920	18	5.4	100.0	39.8	24.3	8.5	3.2	2.4	6.6	1.0	3.2	1.6	3.1	1.5	2.0	1.1	.9	.7	.1
\$1,000-\$1,249	1,790	19	5.0	100.0	42.6	20.8	9.0	2.8	1.4	6.4	.3	2.8	2.0	3.7	1.9	2.7	1.0	.6	1.5	.5
\$1,250-\$1,499	1,540	34	5.2	100.0	43.3	18.8	7.1	3.0	3.7	7.6	1.7	1.8	2.0	4.4	1.4	2.0	1.2	.6	1.0	.4
\$1,500-\$1,749	1,840	28	5.5	100.0	42.7	17.2	7.3	3.5	1.4	8.6	4.6	1.5	2.2	3.5	2.6	1.7	1.0	.7	1.4	.1
\$1,750-\$1,999	1,990	32	5.3	100.0	38.5	20.1	6.8	3.6	2.4	8.4	3.5	1.5	1.6	5.7	2.1	1.6	.9	.8	2.4	.1
\$2,000-\$2,249	1,540	31	5.3	100.0	36.1	19.9	5.5	4.5	2.2	9.8	3.7	1.7	2.3	5.2	3.2	1.7	1.1	.9	2.0	.2
\$2,250-\$2,499	960	31	5.2	100.0	37.0	18.1	5.1	4.5	3.2	10.1	3.9	1.5	2.2	5.9	2.6	1.9	.9	.9	2.2	(*)
\$2,500-\$2,999	1,000	41	5.4	100.0	34.7	17.2	5.8	4.8	2.6	10.7	5.2	1.5	2.2	4.6	2.9	1.8	1.0	1.5	3.2	.3
\$3,000-\$3,499	480	24	5.3	100.0	36.5	15.2	5.3	6.4	2.3	10.9	4.7	2.5	2.1	4.1	3.3	1.6	.9	.9	3.2	.1
\$3,500-\$3,999	290	19	5.2	100.0	31.0	21.0	3.5	7.9	2.4	10.9	3.8	1.6	2.0	5.1	3.3	1.4	.9	1.4	2.9	.9
\$4,000-\$4,999	360	21	5.3	100.0	28.5	13.9	5.1	8.7	4.1	10.9	8.1	1.4	1.8	4.0	3.9	1.5	1.6	1.4	4.6	.5
\$5,000-\$7,499	190	6	5.1	100.0	28.1	14.0	3.5	8.2	3.4	10.9	11.7	1.8	1.7	4.5	4.9	.5	1.1	1.2	4.4	.1
\$7,500-\$9,999	30	3	5.0	100.0	26.9	10.0	5.2	14.1	5.2	12.6	10.6	.3	1.6	3.0	4.0	.6	1.7	.9	3.0	.3
\$10,000 and over	70	3	5.4	100.0	25.8	16.4	2.9	21.3	2.4	10.1	3.6	1.7	1.6	3.6	3.1	.4	.6	1.5	4.7	.3

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

†Averages and percentages not computed for fewer than three cases.

TABLE 2.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class  (1)	Number of families		Average num- ber of persons per family (4)	Total (5)	Food (6)	Hous- ing (7)	Household operation		Fur- nish- ings and equip- ment (10)	Cloth- ing (11)	Auto- mo- bile (12)	Other trans- porta- tion (13)	Per- sonal care (14)	Medi- cal care (15)	Recre- ation (16)	To- bacco (17)	Read- ing (18)	Form- al edu- cation (19)	Con- tribu- tions and per- sonal taxes (20)	Other items (21)
	Eligible (2)	Report- ing ex- pendi- tures (3)					Fuel, light, and re- friger- ation (8)	Other (9)												
Average money expenditure in dollars																				
<i>Type VII</i>																				
\$500-\$749.....	90	4	7.0	871	398	176	61	20	6	68	-----	36	22	20	10	17	13	9	15	-----
\$750-\$999.....	210	11	7.2	1,153	505	221	108	29	22	84	-----	32	20	51	23	30	12	6	10	(*)
\$1,000-\$1,249.....	460	12	7.5	1,489	579	245	109	63	33	154	13	44	34	54	18	28	16	9	13	72
\$1,250-\$1,499.....	630	27	7.2	1,486	707	243	126	40	14	114	22	42	26	35	26	22	15	13	17	24
\$1,500-\$1,749.....	850	18	7.2	1,751	712	260	155	41	23	185	78	46	28	34	30	35	17	24	27	51
\$1,750-\$1,999.....	680	25	7.2	1,880	789	314	133	67	31	174	44	53	40	87	35	46	20	13	25	9
\$2,000-\$2,249.....	660	23	7.2	2,082	858	309	130	57	46	246	50	49	39	91	45	23	19	20	45	45
\$2,250-\$2,499.....	500	25	7.3	2,250	947	372	151	77	31	227	25	74	65	65	61	60	21	33	39	2
\$2,500-\$2,999.....	950	37	7.3	2,586	1,020	336	180	80	77	307	78	70	64	92	84	68	22	35	56	17
\$3,000-\$3,499.....	580	26	7.2	2,873	1,080	377	167	110	65	328	70	88	70	165	90	58	29	62	52	62
\$3,500-\$3,999.....	370	19	7.1	3,343	1,177	434	165	138	160	443	176	96	66	130	91	84	27	45	104	7
\$4,000-\$4,999.....	440	18	7.2	3,852	1,361	401	186	124	85	526	263	73	98	173	150	86	29	54	235	8
\$5,000-\$7,499.....	150	8	7.5	6,439	1,836	652	364	521	119	592	425	98	141	412	385	117	40	205	503	29
\$7,500-\$9,999.....	50	4	7.5	7,860	2,107	486	358	619	84	1,124	1,211	133	160	238	369	87	75	186	563	55
\$10,000 and over.....	20	2	7.5	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Percentage of total money expenditures																				
<i>Type VII</i>																				
\$500-\$749.....	90	4	7.0	100.0	45.8	20.2	7.0	2.3	0.7	7.8	-----	4.1	2.5	2.3	1.1	2.0	1.5	1.0	1.7	-----
\$750-\$999.....	210	11	7.2	100.0	43.8	19.2	9.4	2.5	1.9	7.3	-----	2.8	1.7	4.4	2.0	2.6	1.0	.5	.9	(*)
\$1,000-\$1,249.....	460	12	7.5	100.0	38.8	16.4	7.3	4.2	2.6	10.3	0.9	3.0	2.3	3.6	1.2	1.9	1.1	.6	.9	4.8
\$1,250-\$1,499.....	630	27	7.2	100.0	47.7	16.5	8.5	2.7	.9	7.7	1.4	2.8	1.7	2.4	1.7	1.5	1.0	.9	1.1	1.6
\$1,500-\$1,749.....	850	18	7.2	100.0	40.7	14.8	8.9	2.3	1.6	10.6	4.5	2.6	1.6	1.9	1.7	2.0	1.0	1.4	1.5	2.9

\$1,750-\$1,999	680	25	7.2	100.0	41.9	16.7	7.1	3.6	1.6	9.3	2.4	2.8	2.1	4.6	1.9	2.4	1.1	.7	1.3	.5
\$2,000-\$2,249	660	23	7.2	100.0	41.2	14.8	6.2	2.7	2.2	11.8	2.4	2.4	1.9	4.4	2.2	1.1	.9	1.4	2.2	2.2
\$2,250-\$2,499	500	25	7.3	100.0	42.1	16.5	6.7	3.4	1.4	10.1	1.1	3.3	2.9	2.9	2.7	2.7	.9	1.5	1.7	.1
\$2,500-\$2,999	950	37	7.3	100.0	39.4	13.0	7.0	3.1	3.0	11.9	3.1	2.7	2.5	3.5	3.2	2.6	.8	1.4	2.2	.6
\$3,000-\$3,499	560	26	7.2	100.0	37.6	13.1	5.8	3.8	2.3	11.4	2.5	3.1	2.4	5.7	3.1	2.0	1.0	2.2	1.8	2.2
\$3,500-\$3,999	370	19	7.1	100.0	35.2	13.0	4.9	4.1	4.8	13.3	5.3	2.9	2.0	3.9	2.7	2.5	.8	1.3	3.1	.2
\$4,000-\$4,999	440	18	7.2	100.0	35.4	10.4	4.8	3.2	2.2	13.7	6.8	1.9	2.5	4.5	3.9	2.2	.8	1.4	6.1	.2
\$5,000-\$7,499	150	8	7.5	100.0	28.5	10.1	5.7	8.1	1.8	9.2	6.6	1.5	2.2	6.4	6.0	1.8	.6	3.2	7.8	.5
\$7,500-\$9,999	50	4	7.5	100.0	26.8	6.2	4.5	7.9	1.1	14.3	15.4	1.7	2.0	3.0	4.7	1.1	1.0	2.4	7.2	.7
\$10,000 and over	20	2	7.5	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

†Averages and percentages not computed for fewer than three cases.



**TABLE 3.—Food: Average value of all family food, money expenditure for food at home and away from home, average value of food home-produced or received as gift or pay, and money expense per meal per food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type and income class (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit <sup>1</sup> (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home <sup>1</sup> (7)	At home (8)	Away from home (9)		
<i>All families</i>										
\$500-\$749	5,940	50	\$385	\$348	\$336	\$12	96.6	3.4	\$37	\$0.111
\$750-\$999	15,480	110	420	404	390	14	96.5	3.5	16	.130
\$1,000-\$1,249	22,040	139	469	457	433	24	94.7	5.3	12	.143
\$1,250-\$1,499	25,150	238	537	529	488	41	92.2	7.8	8	.164
\$1,500-\$1,749	27,330	217	593	589	537	52	91.2	8.8	4	.181
\$1,750-\$1,999	27,590	264	626	619	546	73	88.2	11.8	7	.186
\$2,000-\$2,249	23,110	256	664	660	586	74	88.8	11.2	4	.188
\$2,250-\$2,499	17,960	269	765	761	661	100	86.8	13.2	4	.221
\$2,500-\$2,999	19,700	295	795	786	658	128	84.0	16.0	9	.217
\$3,000-\$3,499	11,730	226	871	863	701	162	81.2	18.8	8	.238
\$3,500-\$3,999	7,440	206	957	944	768	176	81.3	18.7	13	.254
\$4,000-\$4,999	6,709	197	1,076	1,063	822	241	77.2	22.8	13	.268
\$5,000-\$7,499	4,220	102	1,148	1,125	879	246	78.2	21.8	23	.270
\$7,500-\$9,999	810	37	1,457	1,445	1,036	409	71.7	28.3	12	.282
\$10,000 and over	670	29	1,788	1,780	1,245	535	70.0	30.0	8	.366
<i>Occupational group: Wage earner</i>										
\$500-\$749	5,940	50	385	348	336	12	96.6	3.4	37	.111
\$750-\$999	11,820	58	421	403	390	13	96.8	3.2	18	.127
\$1,000-\$1,249	15,380	75	471	458	439	19	95.9	4.1	13	.141
\$1,250-\$1,499	15,020	91	553	549	513	36	93.4	6.6	4	.168
\$1,500-\$1,749	14,450	68	605	602	555	47	92.2	7.8	3	.178
\$1,750-\$1,999	13,370	82	624	619	553	66	89.3	10.7	5	.182
\$2,000-\$2,249	9,500	68	672	666	604	62	90.7	9.3	6	.181
\$2,250-\$2,499	6,840	75	797	794	703	91	88.5	11.5	3	.227
\$2,500-\$2,999	6,630	72	854	846	733	113	86.6	13.4	8	.219
\$3,000-\$3,499	3,000	55	912	907	770	137	84.9	15.1	5	.229
\$3,500-\$3,999	1,370	44	1,015	997	855	142	85.8	14.2	18	.239
\$4,000-\$4,999	1,000	18	1,077	1,074	822	252	76.5	23.5	3	.242
<i>Clerical</i>										
\$750-\$999	3,660	52	418	408	389	19	95.3	4.7	10	.141
\$1,000-\$1,249	6,660	64	466	456	419	37	91.9	8.1	10	.147
\$1,250-\$1,499	7,230	75	517	504	451	53	89.5	11.5	13	.157
\$1,500-\$1,749	9,200	69	584	581	520	61	89.5	10.5	3	.187
\$1,750-\$1,999	9,830	71	617	611	529	82	86.6	13.4	6	.185
\$2,000-\$2,249	9,360	77	649	648	663	34	87.0	13.0	1	.186
\$2,250-\$2,499	6,720	81	766	762	664	99	87.1	12.9	4	.212
\$2,500-\$2,999	7,040	79	751	745	618	127	83.0	17.0	6	.203
\$3,000-\$3,499	3,920	65	862	852	689	163	80.9	19.1	10	.236
\$3,500-\$3,999	2,640	53	940	918	737	181	80.3	19.7	22	.253
\$4,000-\$4,999	1,970	26	1,217	1,197	927	270	77.4	22.6	20	.291
<i>Independent business</i>										
\$1,250-\$1,499	1,680	29	495	483	447	36	92.5	7.5	12	.150
\$1,500-\$1,749	1,610	24	594	590	547	43	92.7	7.3	4	.181
\$1,750-\$1,999	1,790	40	672	668	578	90	86.5	13.5	4	.419
\$2,000-\$2,249	1,410	35	875	868	609	59	91.2	8.8	7	.196
\$2,250-\$2,499	1,350	29	706	697	636	61	91.2	8.8	9	.200

See p. 170 for notes on this table.

**TABLE 3.—Food: Average value of all family food, money expenditure for food at home and away from home, average value of food home-produced or received as gift or pay, and money expense per meal per food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type and income class (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home (7)	At home (8)	Away from home (9)		
<i>Independent business—Contd.</i>										
\$2,500-\$2,999.....	1,750	41	\$796	\$767	\$634	\$133	82.7	17.3	\$29	\$0.222
\$3,000-\$3,449.....	1,150	27	894	886	720	166	81.3	18.7	8	.240
\$3,500-\$3,999.....	770	27	968	959	771	188	80.4	19.6	9	.259
\$4,000-\$4,999.....	860	38	989	976	769	207	78.7	21.3	13	.262
\$5,000-\$7,499.....	910	26	1,105	1,100	878	222	79.8	20.2	5	.248
\$7,500-\$9,999.....	160	12	1,431	1,426	1,061	365	74.4	25.6	5	.256
\$10,000 and over....	120	3	2,391	2,391	1,826	565	76.4	23.6	-----	.546
<i>Independent professional</i>										
\$1,250-\$1,499.....	140	11	510	500	458	42	91.6	8.4	10	.158
\$1,500-\$1,749.....	230	10	574	558	473	85	84.8	15.2	16	.215
\$1,750-\$1,999.....	320	16	651	645	584	61	90.5	9.5	6	.235
\$2,000-\$2,249.....	250	13	685	669	538	131	80.4	19.6	16	.231
\$2,250-\$2,499.....	320	24	743	741	641	100	86.5	13.5	2	.222
\$2,500-\$2,999.....	610	25	786	775	589	186	76.0	24.0	11	.252
\$3,000-\$3,499.....	470	16	914	905	708	197	78.2	21.8	9	.258
\$3,500-\$3,999.....	370	22	946	942	766	176	81.3	18.7	4	.235
\$4,000-\$4,999.....	520	31	1,055	1,042	798	244	76.6	23.4	13	.269
\$5,000-\$7,499.....	720	22	1,138	1,111	841	270	75.7	24.3	27	.260
\$7,500-\$9,999.....	150	6	1,572	1,572	1,217	355	77.4	22.6	-----	.325
\$10,000 and over....	70	5	1,509	1,498	1,160	338	77.4	22.6	11	.318
<i>Salaried business</i>										
\$1,250-\$1,499.....	370	13	497	486	433	53	89.1	10.9	11	.158
\$1,500-\$1,749.....	870	21	566	549	481	68	87.6	12.4	17	.175
\$1,750-\$1,999.....	1,230	32	624	603	538	65	89.2	10.8	21	.190
\$2,000-\$2,249.....	1,220	26	698	693	629	64	90.8	9.2	5	.208
\$2,250-\$2,499.....	1,420	30	742	738	569	169	77.1	22.9	4	.247
\$2,500-\$2,999.....	1,770	36	831	830	668	162	80.5	19.5	1	.246
\$3,000-\$3,499.....	1,640	35	854	845	637	208	75.4	24.6	9	.253
\$3,500-\$3,999.....	1,380	31	910	908	749	159	82.5	17.5	2	.247
\$4,000-\$4,999.....	1,230	39	1,027	1,021	774	247	75.8	24.2	6	.267
\$5,000-\$7,499.....	1,670	33	1,190	1,150	924	226	80.4	19.6	40	.286
\$7,500-\$9,999.....	370	12	1,472	1,449	946	503	65.3	34.7	23	.281
\$10,000 and over....	370	11	1,672	1,668	1,151	517	69.0	31.0	4	.306
<i>Salaried professional</i>										
\$1,250-\$1,499.....	710	19	519	504	461	43	91.5	8.5	15	.178
\$1,500-\$1,749.....	970	25	531	516	473	43	91.7	8.3	15	.171
\$1,750-\$1,999.....	1,050	23	608	604	551	53	91.2	8.8	4	.208
\$2,000-\$2,249.....	1,370	37	666	661	561	100	84.9	15.1	5	.208
\$2,250-\$2,499.....	1,310	30	696	688	563	125	81.8	18.2	8	.218
\$2,500-\$2,999.....	1,900	42	722	712	583	129	81.9	18.1	10	.213
\$3,000-\$3,499.....	1,550	28	799	791	648	143	81.9	18.1	8	.236
\$3,500-\$3,999.....	910	29	990	986	752	234	76.3	23.7	4	.294
\$4,000-\$4,999.....	1,120	45	962	943	743	200	78.7	21.3	19	.256
\$5,000-\$7,499.....	920	21	1,124	1,117	828	289	74.1	25.9	7	.272
\$7,500-\$9,999.....	130	7	1,312	1,312	1,053	259	80.2	19.8	-----	.270
\$10,000 and over....	110	10	1,699	1,670	984	686	59.2	40.8	29	.404

See p. 170 for notes on this table.

113992°-39-10

**TABLE 3.—Food: Average value of all family food, money expenditure for food at home and away from home, average value of food home-produced or received as gift or pay, and money expense per meal per food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type and income class  (1)	Number of families		Average value of all family food  (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay  (10)	Average money expenditure per meal per food expenditure unit  (11)
	Eligible  (2)	Reporting expenditures  (3)		All  (5)	At home  (6)	Away from home  (7)	At home  (8)	Away from home  (9)		
<i>No gainfully employed members</i>										
\$500-\$749 .....	450	7	287	\$281	\$279	\$2	99.3	0.7	\$6	\$0.118
\$750-\$999 .....	300	7	339	327	327	-----	100.0	-----	12	.139
\$1,000-\$1,249 .....	500	13	435	433	428	5	98.8	1.2	2	.149
\$1,250-\$1,499 .....	370	8	396	396	381	15	96.2	3.8	-----	.155
\$1,500-\$1,749 .....	330	8	406	400	380	20	95.0	5.0	6	.170
\$1,750-\$1,999 .....	130	6	552	551	544	7	98.7	1.3	1	.163
\$2,000-\$2,249 .....	80	4	503	503	492	11	97.8	2.2	-----	.155
\$2,250-\$2,499 .....	80	7	623	623	596	27	95.7	4.3	-----	.219
\$2,500-\$2,999 .....	70	3	605	605	605	-----	100.0	-----	-----	.156
\$3,000-\$3,999 .....	160	8	736	720	651	89	87.6	12.4	16	.278
\$4,000-\$4,999 .....	90	5	693	693	557	136	80.4	19.6	-----	.289
<i>Family type:</i>										
<i>Type I</i>										
\$500-\$749 .....	1,850	8	304	254	251	3	98.8	1.2	50	.118
\$750-\$999 .....	4,880	17	366	356	340	16	95.5	4.5	10	.161
\$1,000-\$1,249 .....	6,190	25	401	399	368	31	92.2	7.8	2	.181
\$1,250-\$1,499 .....	7,020	41	501	496	436	60	87.9	12.1	5	.224
\$1,500-\$1,749 .....	7,210	38	530	525	450	75	85.7	14.3	5	.239
\$1,750-\$1,999 .....	7,270	45	540	536	432	104	80.6	19.4	4	.244
\$2,000-\$2,249 .....	5,450	43	528	523	443	80	84.7	15.3	5	.235
\$2,250-\$2,499 .....	4,160	43	632	627	490	137	78.1	21.9	5	.282
\$2,500-\$2,999 .....	4,190	42	646	644	479	165	74.3	25.7	2	.287
\$3,000-\$3,499 .....	2,650	38	745	738	532	206	72.1	27.9	7	.327
\$3,500-\$3,999 .....	1,480	39	843	827	605	222	73.2	26.8	16	.363
\$4,000-\$4,999 .....	1,230	32	812	808	566	242	70.0	30.0	4	.342
\$5,000-\$7,499 .....	1,010	20	966	903	631	272	69.9	30.1	63	.335
\$7,500-\$9,999 .....	160	3	1,296	1,296	800	496	61.7	38.3	-----	.353
\$10,000 and over .....	120	9	1,476	1,464	703	761	48.0	52.0	12	.459
<i>Type II</i>										
\$500-\$749 .....	1,640	8	367	319	304	15	95.3	4.7	48	.108
\$750-\$999 .....	3,690	16	404	386	380	6	98.4	1.6	18	.133
\$1,000-\$1,249 .....	5,420	24	476	450	425	25	94.4	5.6	26	.153
\$1,250-\$1,499 .....	5,730	36	482	473	446	27	94.3	5.7	9	.157
\$1,500-\$1,749 .....	5,930	36	586	582	530	52	91.1	8.9	4	.192
\$1,750-\$1,999 .....	5,700	41	594	590	513	77	86.9	13.1	4	.199
\$2,000-\$2,249 .....	4,650	40	635	629	554	75	88.1	11.9	6	.204
\$2,250-\$2,499 .....	3,710	43	771	768	649	119	84.5	15.5	3	.242
\$2,500-\$2,999 .....	3,100	51	744	734	602	132	82.0	18.0	10	.236
\$3,000-\$3,499 .....	1,740	37	814	806	647	159	80.3	19.7	8	.262
\$3,500-\$3,999 .....	1,160	34	907	903	718	185	79.5	20.5	4	.277
\$4,000-\$4,999 .....	930	26	1,062	1,053	806	247	76.5	23.5	9	.304
\$5,000-\$7,499 .....	630	18	1,097	1,068	874	194	81.9	18.1	29	.275
\$7,500-\$9,999 .....	30	3	1,100	1,100	862	238	78.4	21.6	-----	.264
\$10,000 and over .....	10	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

See p. 170 for notes on this table.

† Averages and percentages not computed for fewer than 3 cases.

**TABLE 3.—Food: Average value of all family food, money expenditure for food at home and away from home, average value of food home-produced or received as gift or pay, and money expense per meal per food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type and income class (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home (7)	At home (8)	Away from home (9)		
<i>Type III</i>										
\$500-\$749	810	8	\$405	\$393	\$382	\$11	97.2	2.8	\$12	\$0.101
\$750-\$999	2,420	20	460	436	418	18	95.9	4.1	24	.113
\$1,000-\$1,249	3,010	24	492	481	465	16	96.7	3.3	11	.124
\$1,250-\$1,499	4,080	35	569	565	516	49	91.3	8.7	4	.144
\$1,500-\$1,749	3,980	31	634	632	584	48	92.4	7.6	2	.156
\$1,750-\$1,999	3,740	43	684	670	615	55	91.8	8.2	14	.172
\$2,000-\$2,249	3,540	34	730	729	651	78	89.3	10.7	1	.180
\$2,250-\$2,499	2,460	49	772	770	680	90	88.3	11.7	2	.193
\$2,500-\$2,999	2,400	42	826	816	710	106	87.0	13.0	10	.206
\$3,000-\$3,499	1,000	32	888	868	737	131	84.9	15.1	20	.215
\$3,500-\$3,999	810	26	963	961	779	182	81.0	19.0	2	.221
\$4,000-\$4,999	560	31	1,109	1,099	877	222	79.8	20.2	10	.244
\$5,000-\$7,499	570	13	1,129	1,129	951	178	84.2	15.8	—	.241
\$7,500-\$9,999	140	10	1,400	1,393	1,036	357	74.4	25.6	7	.261
\$10,000 and over	130	6	1,548	1,542	1,187	375	75.7	24.3	6	.299
<i>Type IV</i>										
\$500-\$749	840	6	467	456	431	25	94.5	5.5	11	.133
\$750-\$999	2,590	14	442	429	412	17	96.0	4.0	13	.113
\$1,000-\$1,249	3,920	18	488	481	459	22	95.4	4.6	7	.123
\$1,250-\$1,499	4,210	33	565	548	511	37	93.2	6.8	17	.143
\$1,500-\$1,749	5,320	40	563	560	530	30	94.6	5.4	3	.157
\$1,750-\$1,999	5,760	42	611	607	551	56	90.8	9.2	4	.155
\$2,000-\$2,249	4,770	39	687	684	602	82	88.0	12.0	3	.174
\$2,250-\$2,499	4,380	43	821	816	733	83	89.8	10.2	5	.216
\$2,500-\$2,999	5,650	48	816	805	679	126	84.3	15.7	11	.208
\$3,000-\$3,499	3,590	30	846	842	687	155	81.6	18.4	4	.217
\$3,500-\$3,999	2,260	39	922	911	753	158	82.7	17.3	11	.237
\$4,000-\$4,999	2,290	40	1,045	1,036	792	244	76.4	23.6	9	.264
\$5,000-\$7,499	1,230	23	1,181	1,171	889	282	75.9	24.1	10	.262
\$7,500-\$9,999	320	8	1,452	1,428	1,022	406	71.6	28.4	24	.274
\$10,000 and over	230	6	1,744	1,733	1,228	505	70.9	29.1	11	.397
<i>Type V</i>										
\$500-\$749	320	7	535	535	512	23	95.7	4.3	—	.097
\$750-\$999	770	14	572	566	558	8	98.6	1.4	6	.104
\$1,000-\$1,249	1,250	17	595	588	559	29	95.1	4.9	7	.097
\$1,250-\$1,499	1,940	32	589	587	567	20	96.6	3.4	2	.109
\$1,500-\$1,749	2,200	26	674	666	612	54	91.9	8.1	8	.115
\$1,750-\$1,999	2,450	36	753	744	690	54	92.7	7.3	9	.127
\$2,000-\$2,249	2,500	46	775	772	727	45	94.2	5.8	3	.136
\$2,250-\$2,499	1,790	35	831	821	763	58	92.9	7.1	10	.144
\$2,500-\$2,999	2,410	34	921	909	787	122	86.6	13.4	12	.157
\$3,000-\$3,499	1,710	39	1,038	1,035	884	151	85.4	14.6	3	.177
\$3,500-\$3,999	1,070	30	1,136	1,106	949	157	85.8	14.2	30	.194
\$4,000-\$4,999	890	29	1,378	1,329	1,046	283	78.7	21.3	49	.227
\$5,000-\$7,499	440	14	1,334	1,333	1,054	279	79.1	20.9	1	.221
\$7,500-\$9,999	80	6	1,544	1,544	1,126	418	72.9	27.1	—	.249
\$10,000 and over	90	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

See p. 170 for notes on this table.

†Averages and percentages not computed for fewer than 3 cases.

**TABLE 3.—Food: Average value of all family food, money expenditure for food at home and away from home, average value of food home-produced or received as gift or pay, and money expense per meal per food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type and income class (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home (7)	At home (8)	Away from home (9)		
<i>Type VI</i>										
\$500-\$749.....	390	9	\$484	\$418	\$417	\$1	99.8	0.2	\$66	\$0.082
\$750-\$999.....	920	18	471	428	403	25	94.2	5.8	43	.084
\$1,000-\$1,249.....	1,790	19	474	468	447	21	95.5	4.5	6	.101
\$1,250-\$1,499.....	1,540	34	611	602	567	35	94.2	5.8	9	.124
\$1,500-\$1,749.....	1,840	28	699	698	642	56	92.0	8.0	1	.159
\$1,750-\$1,999.....	1,990	32	739	725	662	63	91.3	8.7	14	.146
\$2,000-\$2,249.....	1,540	31	744	737	672	65	91.2	8.8	7	.142
\$2,250-\$2,499.....	960	31	844	840	771	69	91.8	8.2	4	.164
\$2,500-\$2,999.....	1,000	41	864	853	753	100	88.3	11.7	11	.158
\$3,000-\$3,499.....	480	24	1,043	1,038	891	147	85.8	14.2	5	.198
\$3,500-\$3,999.....	290	19	1,027	1,025	867	158	84.6	15.4	2	.183
\$4,000-\$4,999.....	360	21	1,073	1,071	904	167	84.4	15.6	2	.196
\$5,000-\$7,499.....	190	6	1,160	1,147	1,025	122	89.4	10.6	13	.205
\$7,500-\$9,999.....	30	3	1,650	1,647	1,302	345	79.1	20.9	3	.251
\$10,000 and over.....	70	3	2,253	2,253	1,932	321	85.8	14.2	-----	.306
<i>Type VII</i>										
\$500-\$749.....	90	4	462	398	398	-----	100.0	-----	54	.063
\$750-\$999.....	210	11	515	505	487	18	96.4	3.6	10	.073
\$1,000-\$1,249.....	460	12	654	579	570	9	98.4	1.6	75	.079
\$1,250-\$1,499.....	630	27	721	707	681	26	96.3	3.7	14	.096
\$1,500-\$1,749.....	850	18	714	712	701	11	98.5	1.5	2	.097
\$1,750-\$1,999.....	680	25	796	789	745	44	94.4	5.6	7	.110
\$2,000-\$2,249.....	860	23	869	858	801	57	93.4	6.6	11	.115
\$2,250-\$2,499.....	800	25	954	947	874	73	92.3	7.7	7	.140
\$2,500-\$2,999.....	950	37	1,033	1,020	947	73	92.8	7.2	13	.134
\$3,000-\$3,499.....	560	26	1,111	1,080	976	104	90.2	9.8	31	.144
\$3,500-\$3,999.....	370	19	1,202	1,177	1,043	134	88.6	11.4	25	.151
\$4,000-\$4,999.....	440	18	1,372	1,361	1,150	211	84.5	15.5	11	.178
\$5,000-\$7,499.....	150	8	1,839	1,836	1,523	313	83.0	17.0	3	.218
\$7,500-\$9,999.....	50	4	2,120	2,107	1,683	424	79.9	20.1	13	.250
\$10,000 and over.....	20	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

See p. 170 for notes on this table.

† Averages and percentages not computed for fewer than 3 cases

TABLE 4.—Housing: Average value of housing secured with and without money expenditure, by occupation, family type, and income, in 1 year, 1935-36<sup>1</sup>

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure <sup>2</sup> (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home <sup>3</sup> (8)	Other housing <sup>3</sup> (9)	Total (10)	Owned home <sup>4</sup> (11)	Rent as pay or gift (12)	
<i>All families</i>												
\$500-\$749	5,940	50	\$310	\$83	\$227	\$203	\$203	-----	\$24	\$24	(*)	10.6
\$750-\$999	15,480	110	329	85	244	240	240	-----	4	(*)	\$4	1.6
\$1,000-\$1,249	22,040	139	365	92	273	243	243	(*)	30	20	10	11.0
\$1,250-\$1,499	25,150	238	413	89	324	277	277	(*)	47	29	18	14.5
\$1,500-\$1,749	27,330	217	456	95	361	333	333	\$2	28	17	11	7.8
\$1,750-\$1,999	27,590	264	501	107	394	358	357	1	36	34	2	9.1
\$2,000-\$2,249	23,110	256	527	101	426	380	377	3	46	34	12	10.8
\$2,250-\$2,499	17,960	269	574	115	459	402	297	5	57	45	12	12.4
\$2,500-\$2,999	19,700	295	622	113	509	441	433	8	68	55	13	13.4
\$3,000-\$3,499	11,730	226	654	117	537	428	419	9	109	79	30	20.3
\$3,500-\$3,999	7,440	206	734	117	617	534	521	13	83	79	4	13.4
\$4,000-\$4,999	6,700	197	793	129	664	559	537	22	105	97	8	15.8
\$5,000-\$7,499	4,220	102	976	150	826	692	653	39	134	122	12	16.2
\$7,500-\$9,999	810	37	1,317	150	1,167	1,041	1,000	41	126	118	8	10.8
\$10,000 and over	670	29	1,885	224	1,661	1,439	1,278	161	222	182	40	13.3
<i>Occupational group: Wage earner</i>												
\$500-\$749	5,940	50	311	83	228	203	203	-----	25	24	1	10.9
\$750-\$999	11,820	58	332	86	246	240	240	-----	6	1	5	2.4
\$1,000-\$1,249	15,380	75	350	96	254	223	223	(*)	31	22	9	12.2
\$1,250-\$1,499	15,020	91	391	97	294	248	248	(*)	46	36	10	15.6
\$1,500-\$1,749	14,450	68	455	100	355	315	313	2	40	23	17	11.3
\$1,750-\$1,999	13,370	82	488	117	371	331	330	1	40	38	2	10.8
\$2,000-\$2,249	9,500	68	507	111	396	351	350	1	45	44	1	11.4
\$2,250-\$2,499	6,840	75	562	134	428	389	388	1	39	38	1	9.1
\$2,500-\$2,999	6,830	72	567	125	442	398	393	5	44	39	5	10.0
\$3,000-\$3,499	8,000	55	576	145	431	321	317	4	110	102	8	25.5
\$3,500-\$3,999	1,370	44	721	140	581	416	404	12	165	157	8	28.4
\$4,000-\$4,999	1,000	18	639	147	492	353	334	19	139	139	-----	28.2
<i>Clerical</i>												
\$750-\$999	3,660	52	321	82	239	239	239	-----	(*)	(*)	-----	(*)
\$1,000-\$1,249	6,660	64	401	83	318	290	290	(*)	28	17	11	8.8
\$1,250-\$1,499	7,230	75	441	73	368	321	321	(*)	47	10	37	12.8
\$1,500-\$1,749	9,200	69	455	92	363	354	352	2	9	5	4	2.5
\$1,750-\$1,999	9,330	71	511	101	410	382	381	1	28	25	3	6.8
\$2,000-\$2,249	9,360	77	535	98	437	382	380	2	55	30	25	12.6
\$2,250-\$2,499	6,720	81	570	115	455	378	367	11	77	53	24	16.9
\$2,500-\$2,999	7,040	79	639	109	530	450	440	10	80	80	(*)	15.1
\$3,000-\$3,499	3,920	65	649	108	541	404	398	6	137	105	32	25.3
\$3,500-\$3,999	2,640	53	701	111	590	508	501	7	82	82	-----	13.9
\$4,000-\$4,999	1,970	26	768	112	656	593	581	12	63	61	2	9.6
<i>Independent business</i>												
\$1,250-\$1,499	1,680	29	475	94	381	298	295	3	83	61	22	21.8
\$1,500-\$1,749	1,610	24	440	90	350	315	315	-----	35	35	-----	10.0
\$1,750-\$1,999	1,790	40	541	100	441	390	383	7	51	51	-----	11.6
\$2,000-\$2,249	1,410	35	574	93	481	443	439	4	38	38	-----	7.9
\$2,250-\$2,499	1,350	29	631	110	521	447	446	1	74	74	-----	14.2

See p. 170 for notes on this table.

<sup>1</sup>Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

**TABLE 4.—Housing: Average value of housing secured with and without money expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owne home (11)	Rent as pay or gift (12)	
<i>Independent business—Con.</i>												
\$2,500-\$2,999	1,750	41	\$642	\$102	\$540	\$474	\$470	\$4	\$66	\$44	\$22	12.3
\$3,000-\$3,499	1,150	27	804	130	674	557	546	11	117	62	55	17.4
\$3,500-\$3,999	770	27	676	105	571	526	511	15	45	43	2	7.9
\$4,000-\$4,999	860	38	834	147	687	547	527	20	140	136	4	20.4
\$5,000-\$7,499	910	26	1,044	160	884	683	636	47	201	201	—	22.7
\$7,500-\$9,999	160	12	1,425	214	1,211	894	816	78	317	273	44	26.2
\$10,000 and over	120	3	1,501	215	1,286	1,056	1,006	50	230	230	—	17.9
<i>Independent professional</i>												
\$1,250-\$1,499	140	11	510	115	395	346	346	—	49	49	—	12.4
\$1,500-\$1,749	230	10	517	68	449	432	432	(*)	17	17	—	3.8
\$1,750-\$1,999	320	16	572	81	491	454	454	—	37	37	(*)	7.5
\$2,000-\$2,249	250	13	588	77	511	449	434	15	62	62	—	12.1
\$2,250-\$2,499	320	24	703	90	613	547	541	6	66	66	—	10.8
\$2,500-\$2,999	610	25	688	111	577	508	504	4	69	69	(*)	12.0
\$3,000-\$3,499	470	16	687	90	597	567	560	7	30	30	—	5.0
\$3,500-\$3,999	370	22	838	99	739	673	642	31	66	63	3	8.9
\$4,000-\$4,999	520	31	968	146	822	676	627	49	146	146	—	17.8
\$5,000-\$7,499	720	22	1,006	169	837	657	623	34	130	112	68	21.5
\$7,500-\$9,999	150	6	1,548	149	1,399	1,307	1,286	21	92	92	—	6.6
\$10,000 and over	70	5	1,469	168	1,301	1,190	1,069	121	111	111	—	8.5
<i>Salaried business</i>												
\$1,250-\$1,499	370	13	430	55	375	375	372	3	—	—	—	—
\$1,500-\$1,749	370	21	467	75	392	393	393	—	—	—	—	—
\$1,750-\$1,999	1,230	32	508	91	417	369	369	(*)	48	30	18	11.5
\$2,000-\$2,249	1,220	26	546	75	471	431	424	7	40	21	19	8.5
\$2,250-\$2,499	1,420	30	575	67	508	473	467	6	35	35	—	6.9
\$2,500-\$2,999	1,770	36	691	104	587	534	522	12	53	45	8	9.0
\$3,000-\$3,499	1,640	35	665	93	572	498	489	9	74	11	63	12.9
\$3,500-\$3,999	1,380	31	818	123	695	661	653	8	34	34	—	4.9
\$4,000-\$4,999	1,320	39	845	130	715	628	594	34	87	76	11	12.1
\$5,000-\$7,499	1,670	33	1,005	141	864	767	737	30	97	96	1	11.2
\$7,500-\$9,999	370	12	1,246	104	1,142	1,057	1,033	24	85	85	—	7.4
\$10,000 and over	370	11	2,094	241	1,853	1,616	1,423	193	237	164	73	12.8
<i>Salaried professional</i>												
\$1,250-\$1,499	710	19	414	79	335	325	325	(*)	10	6	4	3.0
\$1,500-\$1,749	970	25	469	81	388	352	352	—	36	12	24	9.3
\$1,750-\$1,999	1,050	23	520	83	437	392	386	6	45	40	5	10.3
\$2,000-\$2,249	1,370	37	543	90	453	451	425	26	2	—12	14	.4
\$2,250-\$2,499	1,310	30	562	85	477	430	428	2	47	16	31	9.9
\$2,500-\$2,999	1,900	42	655	107	548	423	413	10	125	40	85	22.8
\$3,000-\$3,499	1,550	28	693	110	583	488	461	27	95	69	26	16.3
\$3,500-\$3,999	910	29	723	113	610	540	516	24	70	56	14	11.5
\$4,000-\$4,999	1,120	45	809	122	687	566	543	23	121	92	29	17.6
\$5,000-\$7,499	920	21	833	141	692	592	540	52	100	100	—	14.5
\$7,500-\$9,999	130	7	1,118	204	914	865	803	62	49	49	—	5.3
\$10,000 and over	110	10	1,873	215	1,658	1,420	1,220	200	238	238	—	14.3

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

TABLE 4.—Housing: Average value of housing secured with and without money expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured					Percentage of housing value secured without money expenditure (13)	
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owned home (11)		Rent as pay or gift (12)
<i>No gainfully employed members</i>												
\$500-\$749	450	7	\$328	\$58	\$270	\$189	\$189	-----	\$81	\$81	-----	30.0
\$750-\$999	300	7	437	120	317	143	143	-----	174	174	-----	54.9
\$1,000-\$1,249	500	13	545	113	432	313	313	-----	119	119	-----	27.5
\$1,250-\$1,499	370	8	535	102	433	347	346	\$1	86	86	-----	19.9
\$1,500-\$1,749	330	8	753	114	639	332	324	8	307	307	-----	48.0
\$1,750-\$1,999	130	6	691	101	590	307	307	-----	283	283	-----	48.0
\$2,000-\$2,249	80	4	643	79	564	564	556	8	-----	-----	-----	-----
\$2,250-\$2,499	80	7	785	175	610	290	279	11	320	320	-----	52.5
\$2,500-\$2,999	70	3	654	129	525	324	311	13	201	201	-----	38.3
\$3,000-\$3,999	160	8	918	124	794	665	641	24	129	129	-----	16.2
\$4,000-\$4,999	90	5	718	83	635	511	487	24	124	124	-----	19.5
<i>Family type:</i>												
<i>Type I</i>												
\$500-\$749	1,850	8	299	60	239	211	211	-----	28	28	-----	11.7
\$750-\$999	4,880	17	321	70	251	251	251	-----	-----	-----	-----	-----
\$1,000-\$1,249	6,190	25	409	87	322	255	255	(*)	67	38	\$29	20.8
\$1,250-\$1,499	7,020	41	409	71	338	274	274	-----	64	30	34	18.9
\$1,500-\$1,749	7,210	38	452	79	373	361	356	5	12	10	2	3.2
\$1,750-\$1,999	7,270	45	498	68	430	407	404	3	23	19	4	5.3
\$2,000-\$2,249	5,450	43	514	76	438	423	414	9	15	15	(*)	3.4
\$2,250-\$2,499	4,160	43	557	98	459	405	390	15	54	50	4	11.8
\$2,500-\$2,999	4,190	42	637	66	571	512	502	10	59	50	9	10.3
\$3,000-\$3,999	2,650	38	657	75	582	461	446	15	121	39	82	20.8
\$3,500-\$3,999	1,480	39	705	76	629	570	556	14	59	51	8	9.4
\$4,000-\$4,999	1,230	32	711	84	627	573	550	23	54	54	-----	8.6
\$5,000-\$7,499	1,010	20	862	128	734	608	580	28	126	126	-----	17.2
\$7,500-\$9,999	160	3	1,385	45	1,340	1,302	1,260	42	38	38	-----	2.8
\$10,000 and over	120	9	1,870	98	1,772	1,702	1,529	173	70	70	-----	3.9
<i>Type II</i>												
\$500-\$749	1,640	8	254	74	180	171	171	-----	9	9	-----	5.0
\$750-\$999	3,690	16	284	79	205	205	205	-----	-----	-----	-----	-----
\$1,000-\$1,249	5,420	24	329	70	259	257	257	-----	2	2	-----	.8
\$1,250-\$1,499	5,730	36	413	76	337	310	310	(*)	27	18	9	8.0
\$1,500-\$1,749	5,930	36	445	84	361	346	344	2	15	12	3	4.1
\$1,750-\$1,999	5,700	41	469	92	377	358	358	-----	19	15	4	5.0
\$2,000-\$2,249	4,650	40	532	86	446	417	415	2	29	26	3	6.5
\$2,250-\$2,499	3,710	43	557	93	464	426	424	2	38	7	31	8.2
\$2,500-\$2,999	3,100	51	617	89	528	506	501	5	22	22	(*)	4.2
\$3,000-\$3,499	1,740	37	691	98	593	548	539	9	45	20	25	7.6
\$3,500-\$3,999	1,160	34	727	94	633	604	590	5	29	29	-----	4.6
\$4,000-\$4,999	930	26	833	95	738	689	669	20	49	49	-----	6.6
\$5,000-\$7,499	630	18	914	101	813	786	756	30	27	27	-----	3.3
\$7,500-\$9,999	30	3	1,254	152	1,102	1,102	1,080	22	-----	-----	-----	-----
\$10,000 and over	10	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type III</i>												
\$500-\$749	810	8	323	95	228	228	228	-----	-----	-----	-----	-----
\$750-\$999	2,420	20	299	94	205	183	183	-----	22	2	20	10.7
\$1,000-\$1,249	3,010	24	317	102	215	209	209	-----	6	6	-----	2.8
\$1,250-\$1,499	4,080	35	381	104	277	258	257	1	19	16	3	6.9
\$1,500-\$1,749	3,980	31	433	90	343	319	319	-----	24	3	21	7.0

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.



**TABLE 4.—Housing: Average value of housing secured with and without money expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owned home (11)	Rent as pay or gift (12)	
<i>Type III—Con.</i>												
\$1,750-\$1,999	3,740	43	\$490	\$106	\$384	\$357	\$356	\$1	\$27	\$27	-----	7.0
\$2,000-\$2,249	3,540	34	489	92	397	337	337	(*)	60	30	\$30	15.2
\$2,250-\$2,499	2,460	49	556	105	451	437	435	2	14	14	-----	3.1
\$2,500-\$2,999	2,400	42	665	135	530	453	447	6	77	45	32	14.5
\$3,000-\$3,499	1,000	32	675	127	548	414	411	3	134	120	14	24.4
\$3,500-\$3,999	810	26	762	144	618	596	583	13	22	6	16	3.6
\$4,000-\$4,999	560	31	891	133	758	695	655	40	63	62	1	8.3
\$5,000-\$7,499	870	13	1,008	120	888	764	733	31	124	34	90	14.0
\$7,500-\$9,999	140	10	1,360	166	1,194	1,044	966	78	150	150	-----	12.6
\$10,000 and over	130	6	1,904	180	1,724	1,300	1,183	117	424	424	-----	24.6
<i>Type IV</i>												
\$500-\$749	840	6	421	129	292	203	203	-----	89	89	-----	30.5
\$750-\$999	2,590	14	394	96	298	279	279	-----	19	19	-----	6.4
\$1,000-\$1,249	3,920	18	384	109	275	243	243	-----	32	32	-----	11.6
\$1,250-\$1,499	4,210	33	450	96	354	285	285	-----	69	45	24	19.5
\$1,500-\$1,749	5,320	40	491	96	395	348	348	-----	47	28	19	11.9
\$1,750-\$1,999	5,760	42	533	147	386	314	312	2	72	68	4	18.6
\$2,000-\$2,249	4,770	39	540	116	424	339	337	2	85	51	34	20.0
\$2,250-\$2,499	4,380	43	617	139	478	387	383	4	91	77	14	19.0
\$2,500-\$2,999	5,650	48	611	122	489	403	392	11	86	70	16	17.6
\$3,000-\$3,499	3,590	30	611	126	485	337	332	5	148	130	18	30.5
\$3,500-\$3,999	2,260	39	728	115	613	493	478	15	120	120	(*)	19.6
\$4,000-\$4,999	2,290	40	778	130	648	534	508	26	114	100	14	17.6
\$5,000-\$7,499	1,230	23	1,018	147	868	742	672	70	126	126	-----	14.5
\$7,500-\$9,999	320	8	1,305	156	1,149	1,009	975	34	140	140	-----	12.2
\$10,000 and over	230	6	1,718	269	1,419	1,186	1,081	105	233	233	-----	16.4
<i>Type V</i>												
\$500-\$749	320	7	340	118	222	222	222	-----	-59	-59	(*)	-19.2
\$750-\$999	770	14	433	126	307	366	366	-----	46	28	18	16.4
\$1,000-\$1,249	1,250	17	396	116	280	234	234	-----	58	45	13	19.9
\$1,250-\$1,499	1,940	32	416	124	292	234	234	-----	69	42	27	20.6
\$1,500-\$1,749	2,200	26	473	138	335	266	266	-----	-----	-----	-----	-----
\$1,750-\$1,999	2,450	36	514	143	371	310	309	1	61	58	3	16.4
\$2,000-\$2,249	2,500	46	560	154	406	359	356	3	47	45	2	11.6
\$2,250-\$2,499	1,790	35	580	149	431	338	336	2	93	86	7	21.6
\$2,500-\$2,999	2,410	34	589	146	443	362	360	2	81	81	-----	18.3
\$3,000-\$3,499	1,710	39	704	150	554	472	455	17	82	79	3	14.8
\$3,500-\$3,999	1,070	30	739	170	569	436	424	12	133	132	1	23.4
\$4,000-\$4,999	890	29	834	168	666	482	466	16	184	181	3	27.6
\$5,000-\$7,499	440	14	1,129	249	880	577	568	9	303	303	-----	34.4
\$7,500-\$9,999	80	6	1,385	114	1,271	1,118	1,096	22	153	66	87	12.0
\$10,000 and over	90	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

†Averages and percentages not computed for fewer than 3 cases.

TABLE 4.—Housing: Average value of housing secured with and without money expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure (13)
	Eligibles (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owned home (11)	Rent as pay or gift (12)	
<i>Type VI</i>												
\$500-\$749.....	390	9	\$323	\$82	\$241	\$232	\$232	-----	\$9	-----	\$9	3.7
\$750-\$999.....	920	18	365	92	273	262	262	-----	11	-----	11	4.0
\$1,000-\$1,249.....	1,790	19	334	99	235	228	228	-----	7	-----	7	3.0
\$1,250-\$1,499.....	1,540	34	410	98	312	262	262	-----	50	\$31	19	16.0
\$1,500-\$1,749.....	1,840	28	421	120	301	281	281	(*)	20	7	13	6.6
\$1,750-\$1,999.....	1,990	32	519	129	390	380	380	(*)	10	8	2	2.6
\$2,000-\$2,249.....	1,540	31	559	113	446	406	405	\$1	40	40	(*)	9.0
\$2,250-\$2,499.....	960	31	550	116	434	410	409	1	24	24	-----	5.5
\$2,500-\$2,999.....	1,000	41	655	144	511	423	409	14	88	57	31	17.2
\$3,000-\$3,499.....	480	24	624	152	472	432	424	8	40	25	15	8.5
\$3,500-\$3,999.....	290	19	879	116	763	695	672	23	68	66	2	8.9
\$4,000-\$4,999.....	360	21	913	192	721	524	516	8	197	158	39	27.3
\$5,000-\$7,499.....	190	6	895	142	753	569	558	11	184	184	-----	24.4
\$7,500-\$9,999.....	30	3	1,271	321	950	612	582	30	338	338	-----	35.6
\$10,000 and over.....	70	3	2,255	252	2,003	1,429	1,183	246	574	188	386	28.7
<i>Type VII</i>												
\$500-\$749.....	90	4	245	61	184	176	176	-----	8	8	-----	4.3
\$750-\$999.....	210	11	305	108	197	221	221	-----	-24	-28	4	-12.2
\$1,000-\$1,249.....	460	12	394	109	285	245	245	-----	40	38	2	14.0
\$1,250-\$1,499.....	630	27	398	126	272	243	243	-----	29	29	(*)	10.7
\$1,500-\$1,749.....	850	18	477	155	322	260	260	-----	62	52	10	19.2
\$1,750-\$1,999.....	680	25	507	133	374	314	314	-----	60	60	-----	16.0
\$2,000-\$2,249.....	660	23	511	130	381	309	308	1	72	72	-----	18.9
\$2,250-\$2,499.....	500	25	577	151	426	372	372	(*)	54	47	7	12.7
\$2,500-\$2,999.....	950	37	592	180	412	336	332	4	76	57	19	18.4
\$3,000-\$3,499.....	560	26	649	167	482	377	375	2	105	99	6	21.8
\$3,500-\$3,999.....	370	19	715	165	550	434	430	4	116	116	-----	21.1
\$4,000-\$4,999.....	440	18	718	186	532	401	384	17	131	124	7	24.6
\$5,000-\$7,499.....	150	8	1,195	364	831	652	615	37	179	179	-----	21.5
\$7,500-\$9,999.....	50	4	1,007	358	649	486	470	16	163	163	-----	25.1
\$10,000 and over.....	20	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

†Averages and percentages not computed for fewer than 3 cases.

**TABLE 4-A.—Money expenditures for family home by owners and renters, and facilities included in rent for family home: By occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class (1)	Number of families		Percentage of families <sup>1</sup>		Average money expense for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>All families</i>														
\$500-\$749	5,940	50	15	84	\$122	\$214	18	10	5	11	100	5		
\$750-\$999	15,480	110	7	92	177	241	27	11	14	16	97	16	4	2
\$1,000-\$1,249	22,040	139	16	82	231	253	38	13	8	13	98	14	7	2
\$1,250-\$1,499	25,150	238	16	80	181	307	55	9	11	11	97	34	12	1
\$1,500-\$1,749	27,330	217	11	87	246	344	54	6	20	8	96	39	10	2
\$1,750-\$1,999	27,590	264	23	74	263	387	61	6	22	6	97	43	9	2
\$2,000-\$2,249	23,110	256	25	74	283	414	64	8	28	8	96	48	9	1
\$2,250-\$2,499	17,980	269	27	71	288	442	71	9	20	8	94	61	17	2
\$2,500-\$2,999	19,700	295	30	68	317	502	76	9	24	10	96	60	17	
\$3,000-\$3,499	11,730	226	36	62	250	537	82	8	32	12	95	73	25	1
\$3,500-\$3,999	7,440	206	32	67	316	620	92	2	34	6	97	79	14	2
\$4,000-\$4,999	6,700	197	33	65	301	668	85	7	31	7	96	82	21	1
\$5,000-\$7,499	4,220	102	36	63	403	797	86	7	37	12	94	82	27	
\$7,500-\$9,999	810	37	24	72	366	1,159	91	10	45	20	94	89	39	
\$10,000 and over	670	29	47	53	951	1,551	100	38	54	24	100	94	38	
<i>Occupational group: Wage earner</i>														
\$500-\$749	5,940	50	15	84	122	214	18	10	5	11	100	5		
\$750-\$999	11,820	58	10	90	176	241	27	14	13	19	98	15	4	2
\$1,000-\$1,249	15,380	75	19	81	184	234	31	14	10	14	99	8	4	1
\$1,250-\$1,499	15,020	91	20	78	153	278	43	8	11	12	96	24	14	2
\$1,500-\$1,749	14,450	68	15	84	227	333	50	7	18	9	97	39	10	2
\$1,750-\$1,999	13,370	82	29	68	282	353	49	3	23	5	97	30	8	3
\$2,000-\$2,249	9,500	68	31	67	244	400	67	9	28	6	96	48	10	
\$2,250-\$2,499	6,840	75	26	72	268	425	49	3	25	2	90	36		3
\$2,500-\$2,999	6,630	72	30	69	325	425	56	5	34	7	93	44	17	
\$3,000-\$3,499	3,000	55	46	54	211	397	47		39		88	44	13	3
\$3,500-\$3,999	1,370	44	57	43	268	597	84		53		94	82	6	
\$4,000-\$4,999	1,000	18	52	45	199	468	64		49		88	54	20	
<i>Clerical</i>														
\$750-\$999	3,660	62	(*)	100	325	238	27	1	16	6	95	18	3	
\$1,000-\$1,249	6,660	64	11	85	363	297	54	13	4	10	98	28	14	2
\$1,250-\$1,499	7,230	75	6	86	266	350	75	8	11	9	100	49	7	
\$1,500-\$1,749	9,200	69	5	92	314	353	54	6	21	9	96	32	12	1
\$1,750-\$1,999	9,830	71	17	80	235	416	72	6	21	3	95	52	6	3
\$2,000-\$2,249	9,360	77	22	78	298	408	51	8	27	9	96	36	5	2
\$2,250-\$2,499	6,720	81	34	62	315	417	80	12	13	13	97	74	27	1
\$2,500-\$2,999	7,040	79	35	65	274	523	86	13	9	13	100	63	19	
\$3,000-\$3,499	3,920	65	40	58	207	550	94	17	17	22	99	84	28	
\$3,500-\$3,999	2,640	53	25	75	299	556	92		34	4	98	75	13	2
\$4,000-\$4,999	1,970	26	23	77	396	634	95	7	32		97	89	20	

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 for expenditures, or less than 1 for proportions of families reporting, are not shown.

**TABLE 4-A.—Money expenditures for family home by owners and renters, and facilities included in rent for family home: By occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Percentage of families <sup>1</sup>		Average money expense for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Independent business</i>														
\$1,250-\$1,499	1,630	29	28	68	\$178	\$361	61	15	9	15	98	36	20	5
\$1,500-\$1,749	1,610	24	18	82	174	340	66	9	22	11	95	47	28	6
\$1,750-\$1,999	1,790	40	25	73	225	431	73	9	21	11	98	56	28	11
\$2,000-\$2,249	1,410	35	25	75	420	456	78	15	31	14	95	71	24	11
\$2,250-\$2,499	1,350	29	31	69	314	519	86	4	9	11	90	74	11	7
\$2,500-\$2,999	1,750	41	28	67	398	546	78	20	8	23	95	72	30	1
\$3,000-\$3,499	1,150	27	42	52	446	662	89	22	52	4	89	69	37	10
\$3,500-\$3,999	770	27	32	68	325	588	100	18	6	100	81	10	10	10
\$4,000-\$4,999	860	38	47	53	352	680	85	13	24	15	100	87	35	10
\$5,000-\$7,499	910	26	42	58	304	873	85	18	49	7	92	82	22	10
\$7,500-\$9,999	160	12	40	60	412	1,083	78	17	56	17	89	78	17	10
\$10,000 and over	120	3	38	62	288	1,330	100	67	33	67	100	100	67	10
<i>Independent professional</i>														
\$1,250-\$1,499	140	11	47	53	382	379	75	25	12	100	56	19	6	10
\$1,500-\$1,749	230	10	5	95	160	454	94	6	18	6	94	80	6	6
\$1,750-\$1,999	320	16	9	91	140	477	79	18	18	7	96	57	11	10
\$2,000-\$2,249	250	13	22	78	293	484	100	16	16	100	78	10	10	10
\$2,250-\$2,499	320	24	19	81	230	615	94	16	26	16	100	87	20	10
\$2,500-\$2,999	610	25	12	88	259	543	82	26	6	91	83	21	3	10
\$3,000-\$3,499	470	16	11	86	364	613	100	14	14	100	53	25	10	10
\$3,500-\$3,999	370	22	13	87	266	684	82	8	25	15	91	95	40	10
\$4,000-\$4,999	520	31	35	61	387	777	90	14	24	20	90	94	30	6
\$5,000-\$7,499	720	22	52	48	537	855	100	22	34	23	100	82	36	10
\$7,500-\$9,999	150	6	13	87	178	1,410	100	14	14	14	100	100	71	10
\$10,000 and over	70	5	43	57	833	1,260	100	40	40	100	100	100	100	10
<i>Salaried business</i>														
\$1,250-\$1,499	370	13	100	372	72	7	13	7	87	67	7	7	10	10
\$1,500-\$1,749	870	21	10	89	404	399	80	24	100	59	20	10	10	10
\$1,750-\$1,999	1,230	32	19	81	306	390	75	20	21	15	99	66	18	10
\$2,000-\$2,249	1,220	26	12	88	269	446	88	41	3	97	82	8	10	10
\$2,250-\$2,499	1,420	30	10	90	260	487	88	18	25	18	100	82	18	10
\$2,500-\$2,999	1,770	36	25	73	384	599	90	6	43	6	94	79	10	10
\$3,000-\$3,499	1,640	35	18	77	381	545	86	10	16	10	99	81	24	1
\$3,500-\$3,999	1,330	31	27	70	421	763	94	7	32	12	96	71	14	4
\$4,000-\$4,999	1,230	39	28	68	309	732	80	8	27	8	99	81	17	1
\$5,000-\$7,499	1,670	33	27	73	515	826	90	6	29	13	90	91	28	10
\$7,500-\$9,999	370	12	16	84	243	1,202	95	39	20	95	91	43	10	10
\$10,000 and over	370	11	54	46	1,501	1,733	100	42	72	14	100	88	42	10

See p. 170 for notes on this table.

**TABLE 4-A.—Money expenditures for family home by owners and renters, and facilities included in rent for family home: By occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class (1)	Number of families		Percentage of families <sup>1</sup>		Average money ex- penditure for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>							
	Eligible (2)	Reporting ex- penditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical re- frigerator (13)	Refrigerator (14)	Percentage with none of these facilities included in rent (15)
<i>Salaried professional</i>														
\$1,250-\$1,499	710	19	15	85	\$144	\$328	62	18	22	18	100	61	22	-----
\$1,500-\$1,749	970	25	12	88	351	353	100	50	50	89	71	7	-----	
\$1,750-\$1,999	1,050	23	18	73	217	429	75	21	15	21	94	59	24	6
\$2,000-\$2,249	1,370	37	11	85	448	459	80	4	30	4	100	79	10	-----
\$2,250-\$2,499	1,310	30	8	90	256	468	81	6	28	10	96	62	16	-----
\$2,500-\$2,999	1,900	42	20	66	349	515	82	10	38	10	99	62	10	-----
\$3,000-\$3,499	1,550	28	30	64	249	588	84	6	67	13	92	86	28	-----
\$3,500-\$3,999	910	29	29	65	415	581	98	4	33	3	98	90	14	-----
\$4,000-\$4,999	1,120	45	30	67	250	695	86	4	33	10	95	77	17	-----
\$5,000-\$7,499	920	21	32	68	271	616	70	7	46	7	98	62	21	2
\$7,500-\$9,999	130	7	38	54	502	908	88	25	75	25	88	88	25	-----
\$10,000 and over	110	10	38	62	754	1,483	100	32	36	32	100	100	32	-----
<i>No gainfully employed members</i>														
\$500-\$749	450	7	43	57	111	248	75	-----	-----	50	100	25	25	-----
\$750-\$999	300	7	71	29	116	210	-----	-----	-----	50	-----	-----	-----	50
\$1,000-\$1,249	500	13	46	54	198	412	57	-----	14	-----	100	57	-----	-----
\$1,250-\$1,499	370	8	38	62	251	403	80	-----	-----	-----	100	60	-----	-----
\$1,500-\$1,749	330	8	75	25	191	725	100	50	-----	50	100	100	50	-----
\$1,750-\$1,999	130	6	50	50	93	520	100	-----	-----	-----	100	100	33	-----
\$2,000-\$2,249	80	4	-----	100	-----	556	75	-----	25	-----	100	100	25	-----
\$2,250-\$2,499	80	7	57	43	144	458	67	-----	-----	-----	100	67	-----	-----
\$2,500-\$2,999	70	3	67	33	226	480	-----	-----	-----	-----	100	-----	-----	-----
\$3,000-\$3,999	160	8	38	62	456	753	100	-----	40	-----	100	80	-----	-----
\$4,000-\$4,999	90	5	60	40	169	966	100	-----	50	-----	100	50	-----	-----
<i>Family type: Type I</i>														
\$500-\$749	1,850	8	12	88	75	231	29	14	14	14	100	-----	-----	-----
\$750-\$999	4,880	17	-----	100	-----	250	33	26	12	26	97	24	9	-----
\$1,000-\$1,249	6,190	25	23	75	164	279	50	26	3	26	100	21	21	-----
\$1,250-\$1,499	7,020	41	15	77	168	318	67	15	4	15	99	46	23	-----
\$1,500-\$1,749	7,210	38	6	94	150	367	58	9	19	12	96	44	9	-----
\$1,750-\$1,999	7,270	45	15	84	313	428	88	19	14	17	100	65	20	-----
\$2,000-\$2,249	5,450	43	15	85	301	434	47	10	13	9	100	40	16	-----
\$2,250-\$2,499	4,160	43	32	68	258	447	76	10	33	8	92	73	17	2
\$2,500-\$2,999	4,190	42	25	73	290	599	100	32	12	33	100	82	46	-----
\$3,000-\$3,499	2,650	38	20	77	298	495	85	10	23	17	96	82	24	-----
\$3,500-\$3,999	1,480	39	16	84	256	616	100	6	12	6	100	85	19	-----
\$4,000-\$4,999	1,230	32	15	81	323	602	93	6	17	10	100	79	28	-----
\$5,000-\$7,499	1,010	20	39	61	352	735	90	9	33	10	99	91	17	-----
\$7,500-\$9,999	160	3	-----	100	-----	1,276	100	-----	41	41	100	100	41	-----
\$10,000 and over	120	9	10	90	1,372	1,523	100	38	25	38	100	88	38	-----

See p. 170 for notes on this table.

TABLE 4-A.—Money expenditures for family home by owners and renters, and facilities included in rent for family home: By occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class  (1)	Number of families		Percentage of families <sup>1</sup>		Average money expense for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Type II</i>														
\$500-\$749	1,640	8	12	88	\$165	\$173	14	14			14	100		
\$750-\$999	3,690	16		100		205	16				14	100		3
\$1,000-\$1,249	5,420	24	2	98	105	261	53	21	6	18	100	14		
\$1,250-\$1,499	5,730	36	8	88	203	332	63	14	15	18	96	48	13	
\$1,500-\$1,749	5,930	36	4	91	214	348	62	10	18	9	97	49	15	1
\$1,750-\$1,999	5,700	41	12	84	272	378	60		15		90	36	6	10
\$2,000-\$2,249	4,650	40	11	86	137	447	80	8	36	4	92	64	11	
\$2,250-\$2,499	3,710	43	10	81	396	458	82	16	20	14	95	67	28	2
\$2,500-\$2,999	3,100	51	17	83	319	540	88	6	24	8	100	80	19	
\$3,000-\$3,499	1,740	37	16	80	305	603	86	4	43	7	98	77	23	2
\$3,500-\$3,999	1,160	34	16	84	421	637	98		33	5	100	84	7	
\$4,000-\$4,999	930	26	19	81	401	721	96	14	28	16	100	96	33	
\$5,000-\$7,499	630	18	7	93	155	797	92	4	18	4	100	82	22	
\$7,500-\$9,999	30	3		100		1,080	67		67		67	67		
\$10,000 and over	10	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type III</i>														
\$500-\$749	810	8		100		228	12			12	100			
\$750-\$999	2,420	20	3	92	152	186	15	2	15	13				
\$1,000-\$1,249	3,010	24	6	94	197	209	5	2		2	95	12	2	7
\$1,250-\$1,499	4,080	35	9	91	96	273	35		9		92	19	1	7
\$1,500-\$1,749	3,980	31	2	93	328	336	55		18		100	35	5	
\$1,750-\$1,999	3,740	43	21	78	284	381	68	1	24	1	99	40	1	
\$2,000-\$2,249	3,540	34	19	80	172	387	73	6	30	12	100	64	3	
\$2,250-\$2,499	2,460	49	14	84	300	442	70		22	3	97	58	4	
\$2,500-\$2,999	2,400	42	37	58	432	478	66	2	31	7	87	53	7	1
\$3,000-\$3,499	1,000	32	43	51	260	564	88		42	7	100	74	10	
\$3,500-\$3,999	810	26	24	74	540	610	83		35		88	80	14	5
\$4,000-\$4,999	560	31	33	67	538	698	89		44	3	100	82	19	
\$5,000-\$7,499	570	13	15	79	330	359	72		36	9	100	81	36	
\$7,500-\$9,999	140	10	40	52	464	1,239	100	44	25	44	100	100	56	
\$10,000 and over	130	6	50	50	605	1,920	100	56	78		100	100	56	
<i>Type IV</i>														
\$500-\$749	840	6	50	50	163	244					100	33		
\$750-\$999	2,590	14	19	81	90	325	50	12	38	12	100	38		
\$1,000-\$1,249	3,920	18	35	65	264	253	31		34		100	6		
\$1,250-\$1,499	4,210	33	29	69	221	324	57	5	19	8	100	21	4	
\$1,500-\$1,749	5,320	40	23	77	283	365	64	7	18	15	90	45	18	10
\$1,750-\$1,999	5,760	42	43	50	285	350	42	2	30	3	100	28	8	
\$2,000-\$2,249	4,770	39	38	62	314	354	63	12	46	12	100	36	8	
\$2,250-\$2,499	4,380	43	43	56	284	444	69	10	3	12	100	59	12	
\$2,500-\$2,999	5,650	48	27	70	316	452	69		26		100	51	5	
\$3,000-\$3,499	3,590	30	50	48	210	507	83	18	26	18	96	66	40	
\$3,500-\$3,999	2,260	39	42	58	296	609	98	1	43	10	100	85	18	
\$4,000-\$4,999	2,290	40	34	65	216	684	82	9	29	2	98	82	12	2
\$5,000-\$7,499	1,230	23	38	62	389	829	88	15	54	26	94	73	36	
\$7,500-\$9,999	320	8	20	79	303	1,080	100		31		100	100	44	
\$10,000 and over	230	6	72	28	810	1,170	100	83		83	100	100	83	

See p. 170 for notes on this table.

†Averages and percentages not computed for fewer than 3 cases.

TABLE 4-A.—Money expenditures for family home by owners and renters, and facilities included in rent for family home: By occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class (1)	Number of families		Percentage of families <sup>1</sup>		Average money expense for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Type V</i>														
\$500-\$749	320	7		100		\$222			14		100			
\$750-\$999	770	14	53	37	\$406	274			27	3	70	30		30
\$1,000-\$1,249	1,250	17	30	60	294	230			17		87	17	13	13
\$1,250-\$1,499	1,940	32	27	66	162	264			34		14	7	5	2
\$1,500-\$1,749	2,200	26	31	69	244	277			27		23		7	4
\$1,750-\$1,999	2,450	36	32	64	133	366		1	30	2	96	32	3	
\$2,000-\$2,249	2,500	46	44	55	336	395			13		87	30		8
\$2,250-\$2,499	1,790	35	30	68	236	381			9		84	33		11
\$2,500-\$2,999	2,410	34	48	56	295	419			21		92	30	3	
\$3,000-\$3,499	1,710	39	47	53	286	613			40		90	72	19	
\$3,500-\$3,999	1,070	30	53	44	304	580			68		93	54	2	
\$4,000-\$4,999	890	29	55	45	316	653			58		78	74	21	
\$5,000-\$7,499	440	14	64	36	456	820			79		79	79		
\$7,500-\$9,999	80	6	12	88	103	1,194		17	67	17	83	33	33	
\$10,000 and over	90	2	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)
<i>Type VI</i>														
\$500-\$749	390	9		89		241		11		11	100	11		
\$750-\$999	920	18		100		261			9		91	20	2	9
\$1,000-\$1,249	1,790	19		100		227			2		100	8		
\$1,250-\$1,499	1,540	34	16	84	188	277		2	15	9	100	25	20	
\$1,500-\$1,749	1,840	28	7	93	278	284			30		100	14	4	
\$1,750-\$1,999	1,990	32	18	81	385	373			33		42	92	37	3
\$2,000-\$2,249	1,540	31	26	74	245	472			62		32	92	48	
\$2,250-\$2,499	960	31	18	82	297	436		5	32		86	41	5	
\$2,500-\$2,999	1,000	41	31	66	268	478			53		84	36		2
\$3,000-\$3,499	480	24	31	62	302	494			45	6	70	54	9	3
\$3,500-\$3,999	290	19	30	70	416	740			79		42	66	22	
\$4,000-\$4,999	360	21	40	46	358	686		7	33	7	92	70	7	8
\$5,000-\$7,499	190	6	42	58	232	780			88		12	88	75	12
\$7,500-\$9,999	30	3	67	33	423	900			100		100	100		
\$10,000 and over	70	3	14	86	1,084	1,600			100		100	67		
<i>Type VII</i>														
\$500-\$749	90	4	25	75	90	204					100	33		
\$750-\$999	210	11	16	84	301	206			19		100	6		
\$1,000-\$1,249	460	12	25	75	193	260			33		100	11	11	
\$1,250-\$1,499	630	27	29	71	224	249		3	7	7	100	7	7	
\$1,500-\$1,749	850	18	37	60	229	288			4		84	9		
\$1,750-\$1,999	680	25	29	71	140	386			12	19	98	38	10	
\$2,000-\$2,249	660	23	46	54	219	391		8	27	8	92	28		
\$2,250-\$2,499	500	25	32	68	264	426			38		9	100	26	
\$2,500-\$2,999	950	37	53	42	304	369			32		29	94	20	
\$3,000-\$3,499	560	26	40	60	186	491			60		28	95	58	5
\$3,500-\$3,999	370	19	51	39	249	647		6	31	6	75	41	6	25
\$4,000-\$4,999	440	18	64	36	252	645			55		52	76	55	7
\$5,000-\$7,499	150	8	100		646									
\$7,500-\$9,999	50	4	80	20	392	784			100			100		
\$10,000 and over	20	2	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)

See p. 170 for notes on this table.

<sup>1</sup>Averages and percentages not computed for fewer than 3 cases.

**TABLE 5.—Household operation: Average money expenditure for groups of items of household operation and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Eligible (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration <sup>1</sup> (5)	Paid household help		Other items <sup>2</sup> (8)	Fuel, light, and refrigeration <sup>1</sup> (9)	Paid household help (10)	Other items (11)
					Average amount (6)	Percentage of families having (7)				
<i>All families</i>										
\$500-\$749	5,940	50	\$109	\$83			\$26	76.1		23.9
\$750-\$999	15,480	110	115	85			30	73.9		26.1
\$1,000-\$1,249	22,040	139	128	92	\$2	5	34	71.9	1.6	26.5
\$1,250-\$1,499	25,150	238	137	89	1	4	47	65.0	.9	34.1
\$1,500-\$1,749	27,330	217	152	95	1	1	56	62.5	.7	36.8
\$1,750-\$1,999	27,590	264	175	107	3	6	65	61.1	1.7	37.2
\$2,000-\$2,249	23,110	256	185	101	9	12	75	54.6	4.9	40.5
\$2,250-\$2,499	17,960	269	220	115	17	19	88	52.3	7.7	40.0
\$2,500-\$2,999	19,700	295	237	113	28	27	96	47.7	12.0	40.3
\$3,000-\$3,499	11,730	226	270	117	48	39	105	43.3	17.8	38.9
\$3,500-\$3,999	7,440	206	298	117	70	42	111	39.4	23.6	37.0
\$4,000-\$4,999	6,700	197	388	129	119	63	140	33.2	30.7	36.1
\$5,000-\$7,499	4,220	102	537	150	245	78	152	26.9	44.0	29.1
\$7,500-\$9,999	810	37	832	150	452	93	230	18.1	54.3	27.6
\$10,000 and over	670	29	1,174	224	709	91	241	19.1	60.4	20.5
<i>Occupational group: Wage earner</i>										
\$500-\$749	5,940	50	109	83			26	76.1		23.9
\$750-\$999	11,820	58	118	86			32	72.9		27.1
\$1,000-\$1,249	15,380	75	130	96	1	6	33	73.8	.8	25.4
\$1,250-\$1,499	15,020	91	141	97	2	4	42	68.8	1.1	30.1
\$1,500-\$1,749	14,450	68	150	100			50	66.7		33.3
\$1,750-\$1,999	13,370	82	176	117	1	4	58	66.5	.5	33.0
\$2,000-\$2,249	9,500	68	185	111	(*)	1	74	60.0	(*)	40.0
\$2,250-\$2,499	6,840	75	227	134	9	10	84	59.0	4.0	37.0
\$2,500-\$2,999	6,630	72	232	125	16	15	91	53.9	6.9	39.2
\$3,000-\$3,499	3,000	55	251	145	8	11	98	57.8	3.2	39.0
\$3,500-\$3,999	1,370	44	268	140	16	14	112	52.2	6.0	41.8
\$4,000-\$4,999	1,000	18	329	147	52	46	130	44.7	15.8	39.5
<i>Clerical</i>										
\$750-\$999	3,660	52	106	82			24	77.4		22.9
\$1,000-\$1,249	6,660	64	126	83	5	3	38	65.9	4.8	29.3
\$1,250-\$1,499	7,230	75	126	73	1	2	52	57.9	.8	41.3
\$1,500-\$1,749	9,200	69	159	92	1	1	66	57.9	.6	41.5
\$1,750-\$1,999	9,830	71	172	101	4	6	67	58.7	2.3	39.0
\$2,000-\$2,249	9,360	77	183	98	13	16	72	53.6	7.1	39.3
\$2,250-\$2,499	6,720	81	224	115	18	23	91	51.3	8.1	40.6
\$2,500-\$2,999	7,040	79	242	109	38	37	95	45.0	15.6	39.4
\$3,000-\$3,499	3,920	65	254	108	53	46	93	42.5	20.9	36.6
\$3,500-\$3,999	2,640	53	275	111	56	42	108	40.4	20.4	39.2
\$4,000-\$4,999	1,970	26	361	112	109	66	140	31.0	30.2	38.8

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.



**TABLE 5.—Household operation: Average money expenditure for groups of items of household operation and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure			
	Eligible (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration (5)	Paid household help		Other items (8)	Fuel, light, and refrigeration (9)	Paid household help (10)	Other items (11)	
					Average amount (6)	Percentage of families having (7)					
<i>Independent business</i>											
\$1,250-\$1,499	1,680	29	\$149	\$94	\$1	9	\$54	63.1	0.7	36.2	
\$1,500-\$1,749	1,610	24	146	90			56	61.7		38.3	
\$1,750-\$1,999	1,790	40	194	100	6	15	88	51.5	3.1	45.4	
\$2,000-\$2,249	1,410	35	178	93	12	11	73	52.2	6.8	41.0	
\$2,250-\$2,499	1,350	29	241	110	54	57	77	45.6	22.4	32.0	
\$2,500-\$2,999	1,750	41	242	102	34	22	106	42.1	14.1	43.8	
\$3,000-\$3,499	1,150	27	341	130	92	56	119	38.1	27.0	34.9	
\$3,500-\$3,999	770	27	312	105	109	59	98	33.7	34.9	31.4	
\$4,000-\$4,999	860	38	416	147	140	60	129	35.3	33.7	31.0	
\$5,000-\$7,499	910	26	635	160	329	83	146	25.2	51.8	23.0	
\$7,500-\$9,999	160	12	849	214	462	92	173	25.2	54.4	20.4	
\$10,000 and over	120	3	1,535	215	1,128	100	192	14.0	73.5	12.5	
<i>Independent professional</i>											
\$1,250-\$1,499	140	11	192	115	5	7	72	59.9	2.6	37.5	
\$1,500-\$1,749	230	10	136	68	1	10	67	50.0	.7	49.3	
\$1,750-\$1,999	320	16	180	81	3	9	96	45.0	1.7	53.3	
\$2,000-\$2,249	250	13	184	77	20	43	87	41.8	10.9	47.3	
\$2,250-\$2,499	320	24	264	90	45	35	129	34.1	17.0	48.9	
\$2,500-\$2,999	610	25	294	111	75	57	108	37.7	25.6	36.7	
\$3,000-\$3,499	470	16	327	90	122	53	115	27.5	37.3	35.2	
\$3,500-\$3,999	370	22	408	99	199	82	110	24.3	48.8	26.9	
\$4,000-\$4,999	520	31	519	146	229	84	144	28.1	44.1	27.8	
\$5,000-\$7,499	720	22	597	169	260	67	168	28.3	43.6	28.1	
\$7,500-\$9,999	150	6	1,018	149	571	87	298	14.6	56.1	29.3	
\$10,000 and over	70	5	1,338	168	908	100	262	12.5	67.9	19.6	
<i>Salaried business</i>											
\$1,250-\$1,499	370	13	122	55			67	45.1		54.9	
\$1,500-\$1,749	870	21	133	75	(*)	6	58	56.4		43.6	
\$1,750-\$1,999	1,230	32	176	91	9	10	76	51.7	5.1	43.2	
\$2,000-\$2,249	1,220	26	180	75	4	18	101	41.7	2.2	56.1	
\$2,250-\$2,499	1,420	30	182	67	14	14	101	36.8	7.7	55.5	
\$2,500-\$2,999	1,770	36	234	104	22	26	108	44.4	9.4	46.2	
\$3,000-\$3,499	1,640	35	279	93	60	52	126	33.3	21.5	45.2	
\$3,500-\$3,999	1,380	31	338	123	93	51	122	36.4	27.5	36.1	
\$4,000-\$4,999	1,230	39	432	130	141	63	161	30.1	32.6	37.3	
\$5,000-\$7,499	1,670	33	523	141	205	75	177	27.0	39.2	33.8	
\$7,500-\$9,999	370	12	774	104	444	93	226	13.4	57.4	29.2	
\$10,000 and over	370	11	1,101	241	603	96	257	21.9	54.8	23.3	

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

**TABLE 5.—Household operation: Average money expenditure for groups of items of household operation and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure			
	Eligible (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration (5)	Paid household help		Other items (8)	Fuel, light, and refrigeration (9)	Paid household help (10)	Other items (11)	
					Average amount (6)	Percentage of families having (7)					
<i>Salaried professional</i>											
\$1,250-\$1,499	710	19	\$132	\$79	\$2	3	\$51	59.9	1.5	38.6	
\$1,500-\$1,749	970	25	141	81	2	5	58	37.5	1.4	41.1	
\$1,750-\$1,999	1,050	23	160	83	4	7	73	51.9	2.6	45.5	
\$2,000-\$2,249	1,370	37	217	90	38	43	89	41.5	17.5	41.0	
\$2,250-\$2,499	1,310	30	185	85	14	10	86	45.9	7.6	46.5	
\$2,500-\$2,999	1,900	42	222	107	22	31	93	48.2	9.9	41.9	
\$3,000-\$3,499	1,550	28	266	110	49	42	107	41.4	18.4	40.2	
\$3,500-\$3,999	910	29	292	113	69	41	110	38.7	23.6	37.7	
\$4,000-\$4,999	1,120	45	360	122	105	58	133	33.9	29.2	36.9	
\$5,000-\$7,499	920	21	511	141	223	87	147	27.6	43.6	28.8	
\$7,500-\$9,999	130	7	756	204	322	100	230	27.0	42.6	30.4	
\$10,000 and over	110	10	925	215	480	60	230	23.2	51.9	24.9	
<i>No gainfully employed members</i>											
\$500-\$749	450	7	82	58			24	70.7		29.3	
\$750-\$999	300	7	154	120			34	77.9		22.1	
\$1,000-\$1,249	500	13	190	113	16	8	61	59.5	8.4	32.1	
\$1,250-\$1,499	370	8	162	102			60	63.0		37.0	
\$1,500-\$1,749	330	8	214	114	26	12	74	53.3	12.1	34.6	
\$1,750-\$1,999	130	6	167	101	2	1	64	60.5	1.2	38.3	
\$2,000-\$2,249	80	4	287	79	99	34	109	27.5	34.5	38.0	
\$2,250-\$2,499	80	7	305	175	37	12	93	57.4	12.1	30.5	
\$2,500-\$2,999	70	3	339	129	129	38	81	38.1	38.1	23.8	
\$3,000-\$3,999	160	8	452	124	189	42	139	27.4	41.8	30.8	
\$4,000-\$4,999	90	5	342	83	155	45	104	24.3	45.3	30.4	
<i>Family type: Type I</i>											
\$500-\$749	1,850	8	86	60			26	69.8		30.2	
\$750-\$999	4,880	17	98	70			28	71.4		28.6	
\$1,000-\$1,249	6,190	25	128	87	4	2	37	68.0	3.5	28.5	
\$1,250-\$1,499	7,020	41	122	71	1	7	50	58.2	1.0	40.8	
\$1,500-\$1,749	7,210	38	141	79	(*)	1	62	56.0	(*)	44.0	
\$1,750-\$1,999	7,270	45	142	68	2	3	72	47.9	1.3	50.8	
\$2,000-\$2,249	5,450	43	174	76	11	12	87	43.7	6.3	50.0	
\$2,250-\$2,499	4,160	43	215	98	18	17	99	45.6	8.4	46.0	
\$2,500-\$2,999	4,190	42	190	66	22	26	102	34.7	11.4	53.9	
\$3,000-\$3,499	2,650	38	235	75	52	49	108	31.9	22.1	46.0	
\$3,500-\$3,999	1,480	39	269	76	74	60	119	28.3	27.5	44.2	
\$4,000-\$4,999	1,230	32	340	84	111	77	145	24.7	32.6	42.7	
\$5,000-\$7,499	1,010	20	553	128	264	84	161	23.1	47.8	29.1	
\$7,500-\$9,999	160	3	871	45	538	100	238	5.2	61.8	33.0	
\$10,000 and over	120	9	820	98	490	68	232	12.0	59.8	28.2	

See p. 170 for notes on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

**TABLE 5.—Household operation: Average money expenditure for groups of items of household operation and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Eligible	Reporting expenditures	Total	Fuel, light, and refrigeration	Paid household help		Other items	Fuel, light, and refrigeration	Paid household help	Other items
					Average amount	Percentage of families having				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>Type II</i>										
\$500-\$749	1,640	8	\$100	\$74			\$26	74.0		26.0
\$750-\$999	3,690	16	107	79			28	73.8		26.2
\$1,000-\$1,249	5,420	24	101	70	\$2	12	29	69.3	2.0	28.7
\$1,250-\$1,499	5,730	36	127	76			51	59.8		40.2
\$1,500-\$1,749	5,930	36	144	84	(*)	1	60	58.3		41.7
\$1,750-\$1,999	5,700	41	158	92	4	7	62	58.2	2.5	39.3
\$2,000-\$2,249	4,650	40	170	86	14	18	70	50.6	8.2	41.2
\$2,250-\$2,499	3,710	43	219	93	31	32	95	42.5	14.2	43.3
\$2,500-\$2,999	3,100	51	240	89	44	37	107	37.1	18.3	44.6
\$3,000-\$3,499	1,740	37	306	98	91	57	117	32.0	29.7	38.3
\$3,500-\$3,999	1,160	34	350	94	131	52	125	26.9	37.4	35.7
\$4,000-\$4,999	930	26	446	95	189	80	162	21.3	42.4	36.3
\$5,000-\$7,499	630	18	582	101	353	97	128	17.4	60.6	22.0
\$7,500-\$9,999	30	3	782	152	421	100	209	19.4	53.9	26.7
\$10,000 and over	10	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type III</i>										
\$500-\$749	810	8	114	95			19	83.3		16.7
\$750-\$999	2,420	20	129	94			35	72.9		27.1
\$1,000-\$1,249	3,010	24	135	102			35	75.6		24.4
\$1,250-\$1,499	4,080	35	150	104	5	10	41	69.4	3.3	27.3
\$1,500-\$1,749	3,980	31	138	90			48	65.3		34.7
\$1,750-\$1,999	3,740	43	175	106	9	16	60	60.6	5.1	34.3
\$2,000-\$2,249	3,540	34	185	92	12	21	81	49.7	6.5	43.8
\$2,250-\$2,499	2,460	49	203	105	12	11	86	52.0	5.9	43.1
\$2,500-\$2,999	2,400	42	288	135	66	44	87	46.9	22.9	30.2
\$3,000-\$3,499	1,000	32	266	127	39	31	100	47.3	14.8	37.9
\$3,500-\$3,999	810	26	400	144	139	62	117	36.0	34.8	29.2
\$4,000-\$4,999	560	31	503	133	236	77	134	26.4	47.0	26.6
\$5,000-\$7,499	570	13	503	120	237	78	146	23.9	47.1	29.0
\$7,500-\$9,999	140	10	920	166	536	100	218	18.0	58.3	23.7
\$10,000 and over	130	6	1,119	180	703	100	236	16.1	62.8	21.1
<i>Type IV</i>										
\$500-\$749	840	6	160	129			31	80.6		19.4
\$750-\$999	2,590	14	128	96			32	75.0		25.0
\$1,000-\$1,249	3,920	18	149	109	2	6	38	73.2	1.3	25.5
\$1,250-\$1,499	4,210	33	141	96			45	68.1		31.9
\$1,500-\$1,749	5,320	40	156	96	(*)	(*)	60	61.5	(*)	38.5
\$1,750-\$1,999	5,760	42	209	147			62	70.3		29.7
\$2,000-\$2,249	4,770	39	191	116	(*)	4	75	60.7	.2	39.3
\$2,250-\$2,499	4,380	43	235	139	13	20	83	59.2	5.5	35.3
\$2,500-\$2,999	5,650	48	240	122	22	25	96	50.8	9.2	40.0
\$3,000-\$3,499	3,590	30	268	126	38	31	104	47.0	14.2	38.8
\$3,500-\$3,999	2,260	39	235	115	23	29	97	48.9	9.8	41.3
\$4,000-\$4,999	2,290	40	340	130	75	57	135	38.2	22.1	39.7
\$5,000-\$7,499	1,230	23	532	147	210	77	175	27.6	39.5	32.9
\$7,500-\$9,999	320	8	807	156	419	96	232	19.4	51.9	28.7
\$10,000 and over	230	6	1,103	299	552	96	252	27.1	50.1	22.8

See p. 170 for notes on this table.

\* Average amounts of less than \$1 and percentages of less than 0.1 for expenditures, or less than 1 for proportions of families reporting, are not shown.

† Averages and percentages not computed for fewer than 3 cases.

TABLE 5.—Household operation: Average money expenditure for groups of items of household operation and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued.

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for operation					Percentage of total household operation expenditure		
	Eligible (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration <sup>1</sup> (5)	Paid household help		Other items <sup>2</sup> (8)	Fuel, light, and refrigeration <sup>1</sup> (9)	Paid household help (10)	Other items (11)
					Average amount (6)	Percentage of families having (7)				
<i>Type V</i>										
\$500-\$749	320	7	\$150	\$118			\$32	78.7		21.3
\$750-\$999	770	14	156	126			30	80.8		19.2
\$1,000-\$1,249	1,250	17	146	116			30	79.5		20.5
\$1,250-\$1,499	1,940	32	168	124			44	73.8		26.2
\$1,500-\$1,749	2,200	26	185	138	(*)	(*)	47	74.6	(*)	25.4
\$1,750-\$1,999	2,450	36	213	143	\$1	2	69	67.1	0.5	32.4
\$2,000-\$2,249	2,500	46	218	154	1	1	63	70.6	.6	28.8
\$2,250-\$2,499	1,790	35	227	149	1	2	77	65.7	.4	33.9
\$2,500-\$2,999	2,410	34	242	146	10	12	86	60.4	4.1	35.5
\$3,000-\$3,499	1,710	30	274	160	30	32	94	54.8	10.9	34.3
\$3,500-\$3,999	1,070	30	314	170	34	24	110	54.1	10.8	35.1
\$4,000-\$4,999	890	29	433	168	120	43	145	38.8	27.7	33.5
\$5,000-\$7,499	440	14	595	249	141	55	205	41.8	23.7	34.5
\$7,500-\$9,999	80	6	484	114	210	63	160	23.5	43.4	33.1
\$10,000 and over	90	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type VI</i>										
\$500-\$749	390	9	107	82			25	76.6		23.4
\$750-\$999	920	18	126	92			34	73.0		27.0
\$1,000-\$1,249	1,790	19	130	99			31	76.2		23.8
\$1,250-\$1,499	1,540	34	140	98	1	2	41	70.0	.7	29.3
\$1,500-\$1,749	1,840	28	177	120	6	6	51	67.8	3.4	28.8
\$1,750-\$1,999	1,990	32	197	129	6	16	62	65.5	3.0	31.5
\$2,000-\$2,249	1,540	31	205	113	16	11	76	55.1	7.8	37.1
\$2,250-\$2,499	960	31	218	116	30	34	72	53.2	13.8	33.0
\$2,500-\$2,999	1,000	41	261	144	27	26	90	55.2	10.3	34.5
\$3,000-\$3,499	480	24	333	152	68	53	113	45.7	20.4	33.9
\$3,500-\$3,999	290	19	379	116	173	66	90	30.6	45.7	23.7
\$4,000-\$4,999	360	21	518	192	173	83	153	37.1	33.4	29.5
\$5,000-\$7,499	190	6	475	142	195	58	138	29.9	41.1	29.0
\$7,500-\$9,999	30	3	1,189	321	727	100	141	27.0	61.1	11.9
\$10,000 and over	70	3	2,104	252	1,641	100	211	12.0	78.1	9.9
<i>Type VII</i>										
\$500-\$749	90	4	81	61			20	75.3		24.7
\$750-\$999	210	11	137	108			29	78.8		21.2
\$1,000-\$1,249	460	12	172	109	11	8	52	63.4	6.4	30.2
\$1,250-\$1,499	630	27	166	126			40	75.9		24.1
\$1,500-\$1,749	850	18	196	155			41	79.1		20.9
\$1,750-\$1,999	630	25	200	133	1	7	66	66.5	.5	33.0
\$2,000-\$2,249	660	23	187	130	3	7	54	69.6	1.6	28.8
\$2,250-\$2,499	500	25	228	151	3	3	74	66.2	1.3	32.5
\$2,500-\$2,999	950	37	260	180	1	2	79	69.2	.4	30.4
\$3,000-\$3,499	560	26	277	167	26	21	84	60.3	9.4	30.3
\$3,500-\$3,999	370	19	303	165	11	14	127	54.5	3.6	41.9
\$4,000-\$4,999	440	18	310	186	27	21	97	60.0	8.7	31.3
\$5,000-\$7,499	150	8	885	364	349	63	172	41.2	39.4	19.4
\$7,500-\$9,999	50	4	977	358	385	70	234	36.6	39.4	24.0
\$10,000 and over	20	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

See p. 170 for notes on this table.

<sup>1</sup>Average amounts of less than \$1 and percentages of less than 0.1 for expenditures, or less than 1 for proportions of families reporting, are not shown.

<sup>2</sup>Averages and percentages not computed for fewer than 3 cases.

**TABLE 6.—Clothing: Average money expenditure for clothing for husband and wife and other family members, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and in- come class  (1)	Number of families		Average money expenditure for clothing <sup>1</sup>				Percentage of total fam- ily clothing expenditure		
	Eligible (2)	Report- ing ex- pendi- tures (3)	All family mem- bers (4)	Hus- band (5)	Wife (6)	Other family mem- bers (7)	Hus- band (8)	Wife (9)	Other family mem- bers (10)
<i>All families</i>									
\$500-\$749.....	5,940	50	\$46	\$15	\$16	\$15	32.6	34.8	32.6
\$750-\$999.....	15,480	110	74	25	31	18	33.8	41.9	24.3
\$1,000-\$1,249.....	22,040	139	93	33	39	21	35.5	41.9	22.6
\$1,250-\$1,449.....	25,150	238	109	37	40	32	33.9	36.7	29.4
\$1,500-\$1,749.....	27,330	217	136	48	49	39	35.3	36.0	28.7
\$1,750-\$1,999.....	27,590	264	164	59	59	46	36.0	36.0	28.0
\$2,000-\$2,249.....	23,110	256	192	65	70	57	33.9	36.4	29.7
\$2,250-\$2,499.....	17,960	269	212	69	78	65	32.5	36.8	30.7
\$2,500-\$2,999.....	19,700	295	261	79	93	90	30.2	35.5	34.3
\$3,000-\$3,499.....	11,730	226	287	94	105	88	32.7	36.6	30.7
\$3,500-\$3,999.....	7,440	206	371	119	141	111	32.1	38.0	29.9
\$4,000-\$4,999.....	6,700	197	440	138	160	142	31.4	36.3	32.3
\$5,000-\$7,499.....	4,220	102	513	155	192	166	30.2	37.4	32.4
\$7,500-\$9,999.....	810	37	913	272	408	233	29.8	44.7	25.5
\$10,000 and over.....	670	29	1,289	384	488	417	29.8	37.9	32.3
<i>Occupational group:</i>									
<i>Wage earner</i>									
\$500-\$749.....	5,940	50	46	15	16	15	32.6	34.8	32.6
\$750-\$999.....	11,820	58	80	26	33	21	32.5	41.2	26.3
\$1,000-\$1,249.....	15,380	75	86	28	36	22	32.5	41.9	25.6
\$1,250-\$1,499.....	15,020	91	105	34	38	33	32.4	36.2	31.4
\$1,500-\$1,749.....	14,450	68	140	48	50	42	34.3	35.7	30.0
\$1,750-\$1,999.....	13,370	82	158	54	59	45	34.2	37.3	28.5
\$2,000-\$2,249.....	9,500	68	198	65	66	67	32.8	33.3	33.9
\$2,250-\$2,499.....	6,840	75	200	70	67	63	35.0	33.5	31.5
\$2,500-\$2,999.....	6,630	72	245	72	79	94	29.4	32.2	38.4
\$3,000-\$3,499.....	3,000	55	309	86	92	131	27.8	29.8	42.4
\$3,500-\$3,999.....	1,370	44	326	87	111	128	26.7	34.0	39.3
\$4,000-\$4,999.....	1,000	18	445	112	127	206	25.2	28.5	46.3
<i>Clerical</i>									
\$750-\$999.....	3,660	52	55	22	23	10	40.0	41.8	18.2
\$1,000-\$1,249.....	6,660	64	109	44	44	21	40.4	40.4	19.2
\$1,250-\$1,499.....	7,230	75	117	45	45	27	38.5	38.5	23.0
\$1,500-\$1,749.....	9,200	69	132	49	47	36	37.1	35.6	27.3
\$1,750-\$1,999.....	9,830	71	174	64	59	51	36.8	33.9	29.3
\$2,000-\$2,249.....	9,360	77	193	65	73	55	33.7	37.8	28.5
\$2,250-\$2,499.....	6,720	81	216	64	78	74	29.6	36.1	34.3
\$2,500-\$2,999.....	7,040	79	268	78	92	98	29.1	34.3	36.6
\$3,000-\$3,499.....	3,920	65	274	95	105	74	34.7	38.3	27.0
\$3,500-\$3,999.....	2,640	53	375	119	137	119	31.7	36.6	31.7
\$4,000-\$4,999.....	1,970	26	435	130	156	149	29.9	35.9	34.2
<i>Independent business</i>									
\$1,250-\$1,499.....	1,680	29	110	36	41	33	32.7	37.3	30.0
\$1,500-\$1,749.....	1,610	24	123	42	45	36	34.1	36.6	29.3
\$1,750-\$1,999.....	1,790	40	160	56	64	40	35.0	40.0	25.0
\$2,000-\$2,249.....	1,410	35	180	59	73	48	32.8	40.5	26.7
\$2,250-\$2,499.....	1,350	29	230	64	99	67	27.8	43.0	29.2
\$2,500-\$2,999.....	1,750	41	256	79	95	82	30.9	37.1	32.0
\$3,000-\$3,499.....	1,150	27	299	98	106	95	32.8	35.4	31.8
\$3,500-\$3,999.....	770	27	434	149	190	95	34.3	43.8	21.9
\$4,000-\$4,999.....	860	38	405	135	157	113	33.3	38.8	27.9
\$5,000-\$7,499.....	910	26	544	174	209	161	32.0	38.4	29.6
\$7,500-\$9,999.....	160	12	743	208	272	263	28.0	36.6	35.4
\$10,000 and over.....	120	3	1,287	393	627	267	30.5	48.7	20.8

See p. 171 for notes on this table.

TABLE 6.—**Clothing:** Average money expenditure for clothing for husband and wife and other family members, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for clothing <sup>1</sup>				Percentage of total family clothing expenditure		
	Eligible (2)	Reporting expenditures (3)	All family members (4)	Husband (5)	Wife (6)	Other family members (7)	Husband (8)	Wife (9)	Other family members (10)
<i>Independent professional</i>									
\$1,250-\$1,499	140	11	\$95	\$45	\$34	\$16	47.4	35.8	16.8
\$1,500-\$1,749	230	10	140	52	64	24	37.2	45.7	17.1
\$1,750-\$1,999	320	16	139	62	47	30	44.6	33.8	21.6
\$2,000-\$2,249	250	13	203	54	95	54	26.6	46.8	26.6
\$2,250-\$2,499	320	24	254	87	115	52	34.2	45.3	20.5
\$2,500-\$2,999	610	25	280	103	126	60	36.8	45.0	18.2
\$3,000-\$3,499	470	16	266	106	118	62	37.1	41.2	21.7
\$3,500-\$3,999	370	22	416	134	182	100	32.2	43.8	24.0
\$4,000-\$4,999	520	31	379	129	161	89	34.0	42.5	23.5
\$5,000-\$7,499	720	22	485	159	171	155	32.8	35.3	31.9
\$7,500-\$9,999	150	6	844	280	408	156	33.2	48.3	18.5
\$10,000 and over	70	5	1,134	430	464	240	37.9	40.9	21.2
<i>Salaried business</i>									
\$1,250-\$1,499	370	13	107	34	42	31	31.8	39.2	29.0
\$1,500-\$1,749	870	21	135	45	51	39	33.3	37.8	28.9
\$1,750-\$1,999	1,230	32	180	62	56	42	38.8	35.0	26.2
\$2,000-\$2,249	1,220	26	198	76	69	51	38.8	35.2	26.0
\$2,250-\$2,499	1,420	30	234	89	98	47	38.0	41.9	20.1
\$2,500-\$2,999	1,770	36	265	87	104	74	32.8	39.3	27.9
\$3,000-\$3,499	1,640	35	291	102	106	83	35.1	36.4	28.5
\$3,500-\$3,999	1,380	31	347	118	134	95	34.0	38.6	27.4
\$4,000-\$4,999	1,230	39	499	178	168	153	35.7	33.6	30.7
\$5,000-\$7,499	1,670	33	566	157	211	198	27.7	37.3	35.0
\$7,500-\$9,999	370	12	994	315	460	219	31.7	46.3	22.0
\$10,000 and over	370	11	1,359	383	424	552	28.2	31.2	40.6
<i>Salaried professional</i>									
\$1,250-\$1,499	710	19	109	45	42	22	41.3	38.5	20.2
\$1,500-\$1,749	970	25	141	50	71	20	35.5	50.3	14.2
\$1,750-\$1,999	1,050	23	174	69	72	33	39.7	41.3	19.0
\$2,000-\$2,249	1,370	37	167	55	76	36	32.9	45.5	21.6
\$2,250-\$2,499	1,310	30	212	73	91	48	34.5	42.9	22.6
\$2,500-\$2,999	1,900	42	293	96	126	71	32.8	43.0	24.2
\$3,000-\$3,499	1,550	28	267	91	122	54	34.1	45.7	20.2
\$3,500-\$3,999	910	29	394	136	153	105	34.5	38.8	26.7
\$4,000-\$4,999	1,120	45	437	136	190	111	31.1	43.5	25.4
\$5,000-\$7,499	920	21	406	130	158	118	32.0	38.9	29.1
\$7,500-\$9,999	130	7	968	219	426	323	22.6	44.0	33.4
\$10,000 and over	110	10	1,155	349	570	236	30.2	49.4	20.4
<i>No gainfully employed members</i>									
\$500-\$749	450	7	26	10	14	2	38.5	53.8	7.7
\$750-\$999	300	7	37	14	22	1	37.8	59.5	2.7
\$1,000-\$1,249	500	13	52	20	24	8	38.5	46.1	15.4
\$1,250-\$1,499	370	8	82	27	35	20	32.9	42.7	24.4
\$1,500-\$1,749	330	8	69	31	29	9	45.0	42.0	13.0
\$1,750-\$1,999	130	6	127	36	54	37	28.4	42.5	29.1
\$2,000-\$2,249	80	4	212	90	84	38	42.5	39.6	17.9
\$2,250-\$2,499	80	7	115	45	52	18	39.1	45.2	15.7
\$2,500-\$2,999	70	3	215	82	84	49	38.1	39.1	22.8
\$3,000-\$3,999	160	8	271	113	138	20	41.7	50.9	7.4
\$4,000-\$4,999	90	5	194	85	109		43.8	56.2	

See p. 171 for notes on this table.

**TABLE 6.—Clothing: Average money expenditure for clothing for husband and wife and other family members, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and in- come class  (1)	Number of families		Average money expenditure for clothing <sup>1</sup>				Percentage of total fam- ily clothing expenditure		
	Eligible (2)	Report- ing ex- pendi- tures (3)	All family mem- bers (4)	Hus- band (5)	Wife (6)	Other family mem- bers (7)	Hus- band (8)	Wife (9)	Other family mem- bers (10)
<i>Family type: Type I<sup>2</sup></i>									
\$500-\$749	1,850	8	\$30	\$14	\$16		46.7	53.3	
\$750-\$999	4,880	17	74	31	42	\$1	41.9	56.8	1.3
\$1,000-\$1,249	6,190	25	82	37	44	1	45.1	53.7	1.2
\$1,250-\$1,499	7,020	41	121	58	61	2	47.9	50.4	1.7
\$1,500-\$1,749	7,210	38	129	60	68	1	46.5	52.7	.8
\$1,750-\$1,999	7,270	45	163	78	85		47.9	52.1	
\$2,000-\$2,249	5,450	43	185	82	99	4	44.3	53.5	2.2
\$2,250-\$2,499	4,160	43	207	88	118	1	42.5	57.0	.5
\$2,500-\$2,999	4,190	42	213	101	116	1	46.3	53.2	.5
\$3,000-\$3,499	2,650	38	294	125	169		42.5	57.5	
\$3,500-\$3,999	1,480	39	356	165	189	2	46.3	53.1	.6
\$4,000-\$4,999	1,230	32	412	172	232	8	41.8	56.3	1.9
\$5,000-\$7,499	1,010	20	434	174	250	10	40.1	57.6	2.3
\$7,500-\$9,999	160	3	852	289	551	12	33.9	64.7	1.4
\$10,000 and over	120	9	1,200	422	777	1	35.2	64.7	.1
<i>Type II</i>									
\$500-\$749	1,640	8	28	10	12	6	35.7	42.9	21.4
\$750-\$999	3,690	16	78	27	36	15	34.6	46.2	19.2
\$1,000-\$1,249	5,420	24	110	40	52	18	36.4	47.3	16.3
\$1,250-\$1,499	5,730	36	93	32	36	25	34.4	38.7	26.9
\$1,500-\$1,749	5,930	36	141	55	57	29	39.0	40.4	20.6
\$1,750-\$1,999	5,700	41	153	64	61	28	41.8	39.9	18.3
\$2,000-\$2,249	4,650	40	183	66	76	41	36.1	41.5	22.4
\$2,250-\$2,499	3,710	43	205	73	79	48	38.0	38.6	23.4
\$2,500-\$2,999	3,100	51	248	94	116	38	37.9	46.8	15.3
\$3,000-\$3,499	1,740	37	272	103	123	46	37.9	45.2	16.9
\$3,500-\$3,999	1,160	34	399	143	196	60	35.8	49.1	15.1
\$4,000-\$4,999	930	26	423	175	177	71	41.4	41.8	16.8
\$5,000-\$7,499	630	18	479	149	235	95	31.1	49.1	19.8
\$7,500-\$9,999	30	3	622	183	312	127	29.4	50.2	20.4
\$10,000 and over	10	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type III</i>									
\$500-\$749	810	8	73	19	28	26	26.0	38.4	35.6
\$750-\$999	2,420	20	76	21	26	29	27.6	34.2	38.2
\$1,000-\$1,249	3,010	24	96	31	32	33	32.3	33.3	34.4
\$1,250-\$1,499	4,080	35	104	28	37	39	26.9	35.6	37.5
\$1,500-\$1,749	3,980	31	139	44	41	54	31.7	29.5	38.8
\$1,750-\$1,999	3,740	43	155	50	53	52	32.3	34.2	33.5
\$2,000-\$2,249	3,540	34	207	67	67	73	32.4	32.4	35.2
\$2,250-\$2,499	2,460	49	212	76	69	67	35.8	32.6	31.6
\$2,500-\$2,999	2,400	42	262	79	98	85	30.2	37.4	32.4
\$3,000-\$3,499	1,000	32	302	102	94	106	33.8	31.1	35.1
\$3,500-\$3,999	810	26	343	130	129	84	37.9	37.6	24.5
\$4,000-\$4,999	560	31	441	132	197	112	29.9	44.7	25.4
\$5,000-\$7,499	570	13	528	168	184	176	31.8	34.9	33.3
\$7,500-\$9,999	140	10	750	277	276	197	36.9	36.8	26.3
\$10,000 and over	130	6	908	313	415	180	34.5	45.7	19.8
<i>Type IV</i>									
\$500-\$749	840	6	81	20	20	41	24.7	24.7	50.6
\$750-\$999	2,590	14	65	18	18	29	27.7	27.7	44.6
\$1,000-\$1,249	3,920	18	90	30	28	32	33.3	31.1	35.6
\$1,250-\$1,499	4,210	33	114	28	33	53	24.6	28.9	46.5
\$1,500-\$1,749	5,320	40	126	40	40	46	31.7	31.8	36.5
\$1,750-\$1,999	5,760	42	173	50	46	77	28.9	26.6	44.5
\$2,000-\$2,249	4,770	39	190	60	60	70	31.6	31.6	38.8
\$2,250-\$2,499	4,380	43	214	52	64	98	24.3	29.9	45.8
\$2,500-\$2,999	5,650	48	274	68	88	118	24.8	32.1	43.1
\$3,000-\$3,499	3,500	30	253	79	74	100	31.2	29.3	39.5

See p. 171 for notes on this table.

<sup>1</sup>Averages and percentages not computed for fewer than 3 cases.

**TABLE 6.—Clothing: Average money expenditure for clothing for husband and wife and other family members, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for clothing <sup>1</sup>				Percentage of total family clothing expenditure		
	Eligible (2)	Reporting expenditures (3)	All family members (4)	Husband (5)	Wife (6)	Other family members (7)	Husband (8)	Wife (9)	Other family members (10)
<i>Type IV—Continued</i>									
\$3,500-\$3,999.....	2,260	39	\$350	\$101	\$121	\$128	28.8	34.6	36.6
\$4,000-\$4,999.....	2,290	40	455	128	148	179	28.1	32.5	39.4
\$5,000-\$7,499.....	1,230	23	525	138	160	227	26.3	30.5	43.2
\$7,500-\$9,999.....	320	8	1,084	310	472	302	28.6	43.6	27.8
\$10,000 and over.....	230	6	999	313	478	208	31.3	47.9	20.8
<i>Type V</i>									
\$500-\$749.....	320	7	54	10	10	34	18.5	18.5	63.0
\$750-\$999.....	770	14	92	21	17	54	22.8	18.5	58.7
\$1,000-\$1,249.....	1,250	17	84	14	15	55	16.7	17.8	65.5
\$1,250-\$1,499.....	1,940	32	119	25	25	69	21.0	21.0	58.0
\$1,500-\$1,749.....	2,200	26	144	33	30	81	22.9	20.8	56.3
\$1,750-\$1,999.....	2,450	36	188	39	42	107	20.8	22.3	56.9
\$2,000-\$2,249.....	2,500	46	192	41	39	112	21.4	20.3	58.3
\$2,250-\$2,499.....	1,790	35	227	50	54	123	22.0	23.8	54.2
\$2,500-\$2,999.....	2,410	34	306	60	59	187	19.6	19.3	61.1
\$3,000-\$3,499.....	1,710	39	333	72	78	183	21.6	23.4	55.0
\$3,500-\$3,999.....	1,070	30	407	84	92	231	20.6	22.6	56.8
\$4,000-\$4,999.....	890	29	431	104	107	220	24.1	24.8	51.1
\$5,000-\$7,499.....	440	14	688	170	156	362	24.7	22.7	52.6
\$7,500-\$9,999.....	80	6	671	169	226	276	25.2	33.7	41.1
\$10,000 and over.....	90	2	(f)	(f)	(f)	(f)	(f)	(f)	(f)
<i>Type VI</i>									
\$500-\$749.....	390	9	52	15	13	24	28.8	25.0	46.2
\$750-\$999.....	920	18	71	24	13	34	33.8	18.3	47.9
\$1,000-\$1,249.....	1,790	19	71	21	34	16	29.6	47.9	22.5
\$1,250-\$1,499.....	1,540	34	105	29	23	53	27.6	21.9	30.5
\$1,500-\$1,749.....	1,840	28	141	40	31	70	28.4	22.0	49.6
\$1,750-\$1,999.....	1,990	32	158	47	40	71	29.8	25.3	44.9
\$2,000-\$2,249.....	1,540	31	201	54	53	94	26.9	26.4	46.7
\$2,250-\$2,499.....	960	31	229	66	64	90	28.8	28.0	43.2
\$2,500-\$2,999.....	1,000	41	262	83	72	107	31.7	27.5	40.8
\$3,000-\$3,499.....	480	24	309	96	92	121	31.1	29.8	39.1
\$3,500-\$3,999.....	290	19	360	100	130	130	27.8	36.1	36.1
\$4,000-\$4,999.....	360	21	411	132	117	162	32.1	28.5	39.4
\$5,000-\$7,499.....	190	6	443	131	128	184	29.6	28.9	41.5
\$7,500-\$9,999.....	30	3	771	238	280	253	30.9	36.3	32.8
\$10,000 and over.....	70	3	881	127	198	556	14.4	22.5	63.1
<i>Type VII</i>									
\$500-\$749.....	90	4	68	23	16	29	33.8	23.5	42.7
\$750-\$999.....	210	11	84	14	23	47	16.7	27.4	55.9
\$1,000-\$1,249.....	460	12	154	26	23	105	18.9	14.9	68.2
\$1,250-\$1,499.....	630	27	114	24	17	73	21.1	14.9	64.0
\$1,500-\$1,749.....	850	18	185	31	23	131	16.8	12.4	70.8
\$1,750-\$1,999.....	680	25	174	37	32	105	21.3	18.4	60.3
\$2,000-\$2,249.....	660	23	246	49	43	154	19.9	17.5	62.6
\$2,250-\$2,499.....	500	25	227	39	29	159	17.2	12.8	70.0
\$2,500-\$2,999.....	950	37	307	47	42	218	15.3	13.7	71.0
\$3,000-\$3,499.....	560	26	328	57	58	213	17.4	17.7	64.9
\$3,500-\$3,999.....	370	19	443	66	78	299	14.9	17.6	67.5
\$4,000-\$4,999.....	440	18	526	93	81	352	17.7	15.4	66.9
\$5,000-\$7,499.....	150	8	592	131	108	353	22.1	18.3	59.6
\$7,500-\$9,999.....	50	4	1,124	207	332	585	18.4	29.5	52.1
\$10,000 and over.....	20	2	(f)	(f)	(f)	(f)	(f)	(f)	(f)

See p. 171 for notes on this table.  
<sup>1</sup>Averages and percentages not computed for fewer than 3 cases.



**TABLE 7.—Personal care: Average money expenditure for toilet articles and preparations, and services, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services <sup>1</sup> (5)	Toilet articles and preparations (6)	Services <sup>1</sup> (7)	Toilet articles and preparations (8)
<i>All families</i>							
\$500-\$749	5,940	50	\$18	\$8	\$10	44.4	55.6
\$750-\$999	15,480	110	21	10	11	47.6	52.4
\$1,000-\$1,249	22,040	139	25	12	13	48.0	52.0
\$1,250-\$1,499	25,150	238	28	14	14	50.0	50.0
\$1,500-\$1,749	27,330	217	35	17	18	48.6	51.4
\$1,750-\$1,999	27,590	264	36	19	17	52.8	47.2
\$2,000-\$2,249	28,110	256	42	22	20	52.4	47.6
\$2,250-\$2,499	17,960	269	49	27	22	55.1	44.9
\$2,500-\$2,999	19,700	295	54	29	25	58.7	46.3
\$3,000-\$3,499	11,730	226	59	32	27	54.2	45.8
\$3,500-\$3,999	7,440	206	70	40	30	57.1	42.9
\$4,000-\$4,999	6,700	197	80	46	34	57.5	42.5
\$5,000-\$7,499	4,220	102	91	55	36	60.4	39.6
\$7,500-\$9,999	810	37	158	99	59	62.7	37.3
\$10,000 and over	670	29	151	96	55	63.6	36.4
<i>Occupational group: Wage earner</i>							
\$500-\$749	5,940	50	18	8	10	44.4	55.6
\$750-\$999	11,820	58	21	10	11	47.6	52.4
\$1,000-\$1,249	15,380	75	24	11	13	45.8	54.2
\$1,250-\$1,499	15,020	91	26	13	13	50.0	50.0
\$1,500-\$1,749	14,450	68	34	16	18	47.1	52.9
\$1,750-\$1,999	13,370	82	35	18	17	51.4	48.6
\$2,000-\$2,249	9,500	68	39	19	20	48.7	51.3
\$2,250-\$2,499	6,840	75	46	23	23	50.0	50.0
\$2,500-\$2,999	6,630	72	53	29	24	54.7	45.3
\$3,000-\$3,499	3,000	55	59	31	28	52.5	47.5
\$3,500-\$3,999	1,370	44	67	36	31	53.7	46.3
\$4,000-\$4,999	1,000	18	83	45	38	54.2	45.8
<i>Clerical</i>							
\$750-\$999	3,660	52	20	8	12	40.0	60.0
\$1,000-\$1,249	6,660	64	27	14	13	51.9	48.1
\$1,250-\$1,499	7,230	75	31	15	16	48.4	51.6
\$1,500-\$1,749	9,200	69	35	17	18	48.6	51.4
\$1,750-\$1,999	9,830	71	38	21	17	55.3	44.7
\$2,000-\$2,249	9,360	77	44	24	20	54.5	47.5
\$2,250-\$2,499	6,720	81	50	29	21	58.0	42.0
\$2,500-\$2,999	7,040	79	54	28	26	51.9	48.1
\$3,000-\$3,499	3,920	65	55	30	25	54.5	43.6
\$3,500-\$3,999	2,640	53	68	39	29	57.4	45.6
\$4,000-\$4,999	1,970	26	90	53	37	58.9	41.1
<i>Independent business</i>							
\$1,250-\$1,499	1,680	29	27	13	14	48.1	51.9
\$1,500-\$1,749	1,610	24	34	20	14	58.8	41.2
\$1,750-\$1,999	1,790	40	38	19	19	50.0	50.0
\$2,000-\$2,249	1,410	35	37	19	18	51.4	48.6
\$2,250-\$2,499	1,360	29	55	34	21	61.8	38.2
\$2,500-\$2,999	1,750	41	53	30	23	56.6	43.4
\$3,000-\$3,499	1,150	27	59	32	27	54.2	45.8
\$3,500-\$3,999	770	27	77	46	31	59.7	40.3
\$4,000-\$4,999	860	38	74	45	29	60.8	39.2
\$5,000-\$7,499	910	26	93	57	36	61.3	38.7
\$7,500-\$9,999	160	12	107	57	50	53.3	46.7
\$10,000 and over	120	3	156	89	67	57.1	42.9

See p. 171 for note on this table.

**TABLE 7.—Personal care: Average money expenditure for toilet articles and preparations, and services, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services (5)	Toilet articles and preparations (6)	Services (7)	Toilet articles and preparations (8)
<i>Independent professional</i>							
\$1,250-\$1,499	140	11	\$37	\$23	\$14	62.2	37.8
\$1,500-\$1,749	230	10	37	22	15	59.5	40.5
\$1,750-\$1,999	320	16	36	20	16	55.6	44.4
\$2,000-\$2,249	250	13	69	42	27	60.9	39.1
\$2,250-\$2,499	320	24	63	36	27	57.1	42.9
\$2,500-\$2,999	610	25	53	31	22	58.5	41.5
\$3,000-\$3,499	470	16	62	35	27	56.5	43.5
\$3,500-\$3,999	370	22	72	44	28	61.1	38.9
\$4,000-\$4,999	520	31	69	37	32	53.6	46.4
\$5,000-\$7,499	720	22	91	53	38	58.2	41.8
\$7,500-\$9,999	150	6	154	103	51	66.9	33.1
\$10,000 and over	70	5	176	118	58	67.0	33.0
<i>Salaried business</i>							
\$1,250-\$1,499	370	13	34	18	16	52.9	47.1
\$1,500-\$1,749	870	21	40	22	18	55.0	45.0
\$1,750-\$1,999	1,230	32	36	18	18	50.0	50.0
\$2,000-\$2,249	1,220	26	46	25	21	54.3	45.7
\$2,250-\$2,499	1,420	30	55	29	26	52.7	47.3
\$2,500-\$2,999	1,770	36	61	34	27	55.7	44.3
\$3,000-\$3,499	1,640	35	66	37	29	56.1	43.9
\$3,500-\$3,999	1,380	31	70	38	32	54.3	45.7
\$4,000-\$4,999	1,230	39	70	40	30	57.1	42.9
\$5,000-\$7,499	1,670	33	98	59	39	69.2	39.8
\$7,500-\$9,999	370	12	198	123	75	62.1	37.9
\$10,000 and over	370	11	143	94	49	65.7	34.3
<i>Salaried professional</i>							
\$1,250-\$1,499	710	19	32	17	15	53.1	46.9
\$1,500-\$1,749	970	25	35	16	19	45.7	54.3
\$1,750-\$1,999	1,050	23	40	22	18	55.0	45.0
\$2,000-\$2,249	1,370	37	42	23	19	54.8	45.2
\$2,250-\$2,499	1,310	30	50	29	21	58.0	42.0
\$2,500-\$2,999	1,900	42	50	28	22	56.0	44.0
\$3,000-\$3,499	1,550	28	58	30	28	51.7	48.3
\$3,500-\$3,999	910	29	76	42	34	55.3	44.7
\$4,000-\$4,999	1,120	45	78	47	31	60.3	39.7
\$5,000-\$7,499	920	21	74	44	30	59.5	40.5
\$7,500-\$9,999	130	7	114	77	37	67.5	32.5
\$10,000 and over	110	10	168	94	64	59.5	40.5
<i>No gainfully employed members</i>							
\$500-\$749	450	7	15	7	8	46.7	53.3
\$750-\$999	300	7	10	4	6	40.0	60.0
\$1,000-\$1,249	500	13	17	8	9	47.1	52.9
\$1,250-\$1,499	370	8	27	14	13	51.9	48.1
\$1,500-\$1,749	330	8	18	10	8	55.6	44.4
\$1,750-\$1,999	130	6	33	13	20	39.4	60.6
\$2,000-\$2,249	80	4	27	11	16	40.7	59.3
\$2,250-\$2,499	80	7	39	22	17	56.4	43.6
\$2,500-\$2,999	70	3	42	23	19	54.8	45.2
\$3,000-\$3,999	160	8	46	24	22	52.2	47.8
\$4,000-\$4,999	90	5	39	17	22	43.6	56.4

See p. 171 for note on this table.

**TABLE 7.—Personal care: Average money expenditure for toilet articles and preparations, and services, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services (5)	Toilet articles and preparations (6)	Services (7)	Toilet articles and preparations (8)
<i>Family type: Type I</i>							
\$500-\$749	1,850	8	\$14	\$7	\$7	50.0	50.0
\$750-\$999	4,880	17	19	10	9	52.6	47.4
\$1,000-\$1,249	6,190	25	22	11	11	50.0	50.0
\$1,250-\$1,499	7,020	41	26	14	12	53.8	46.2
\$1,500-\$1,749	7,210	38	37	18	19	48.6	51.4
\$1,750-\$1,999	7,270	45	37	21	16	56.8	43.2
\$2,000-\$2,249	5,450	43	42	21	21	50.0	50.0
\$2,250-\$2,499	4,160	43	48	25	23	52.1	47.9
\$2,500-\$2,999	4,190	42	50	28	22	56.0	44.0
\$3,000-\$3,499	2,650	38	65	36	29	55.4	44.6
\$3,500-\$3,999	1,480	39	79	46	33	58.2	41.8
\$4,000-\$4,999	1,230	32	67	37	30	55.2	44.8
\$5,000-\$7,499	1,010	20	84	48	36	57.1	42.9
\$7,500-\$9,999	160	3	136	97	39	71.3	28.7
\$10,000 and over	120	9	114	65	49	57.0	43.0
<i>Type II</i>							
\$500-\$749	1,640	8	\$14	\$6	\$8	42.9	57.1
\$750-\$999	3,690	16	23	11	12	47.8	52.2
\$1,000-\$1,249	5,420	24	26	12	14	46.2	53.8
\$1,250-\$1,499	5,730	36	30	14	16	46.7	53.3
\$1,500-\$1,749	5,930	36	35	17	18	48.6	51.4
\$1,750-\$1,999	5,700	41	33	19	14	57.6	42.4
\$2,000-\$2,249	4,650	40	37	20	17	54.1	45.9
\$2,250-\$2,499	3,710	43	51	28	23	54.9	45.1
\$2,500-\$2,999	3,100	51	61	26	25	51.0	49.0
\$3,000-\$3,499	1,740	37	85	30	25	54.5	45.5
\$3,500-\$3,999	1,160	34	72	41	31	56.9	43.1
\$4,000-\$4,999	930	26	72	46	26	63.9	36.1
\$5,000-\$7,499	630	18	102	65	37	63.7	36.3
\$7,500-\$9,999	30	3	87	48	39	55.2	44.8
\$10,000 and over	10	1	(†)	(†)	(†)	(†)	(†)
<i>Type III</i>							
\$500-\$749	810	8	24	10	14	41.7	58.3
\$750-\$999	2,420	20	18	8	10	44.4	55.6
\$1,000-\$1,249	3,010	24	23	11	12	47.8	52.2
\$1,250-\$1,499	4,080	35	25	13	12	52.0	48.0
\$1,500-\$1,749	3,980	31	33	16	17	48.5	51.5
\$1,750-\$1,999	3,740	43	36	18	18	50.0	50.0
\$2,000-\$2,249	3,540	34	42	22	20	52.4	47.6
\$2,250-\$2,499	2,460	49	48	28	20	58.3	41.7
\$2,500-\$2,999	2,400	42	50	26	24	52.0	48.0
\$3,000-\$3,499	1,000	32	53	29	24	54.7	45.3
\$3,500-\$3,999	810	26	61	35	26	57.4	42.6
\$4,000-\$4,999	560	31	87	51	36	58.6	41.4
\$5,000-\$7,499	570	13	77	46	31	59.7	40.3
\$7,500-\$9,999	140	10	129	77	52	59.7	40.3
\$10,000 and over	130	6	160	111	49	69.4	30.6
<i>Type IV</i>							
\$500-\$749	840	6	25	9	16	36.0	64.0
\$750-\$999	2,590	14	20	9	11	45.0	55.0
\$1,000-\$1,249	3,920	18	28	14	14	50.0	50.0
\$1,250-\$1,499	4,210	33	29	14	15	48.3	51.7
\$1,500-\$1,749	5,320	40	35	18	17	51.4	48.6
\$1,750-\$1,999	5,760	42	39	19	20	48.7	51.3
\$2,000-\$2,249	4,770	39	47	27	20	57.4	42.6
\$2,250-\$2,499	4,380	43	46	26	20	56.5	43.5
\$2,500-\$2,999	5,650	48	57	32	25	56.1	43.9
\$3,000-\$3,499	3,590	30	53	28	25	52.8	47.2

See p. 171 for note on this table.

**TABLE 7.—Personal care: Average money expenditure for toilet articles and preparations, and services, and percentage distribution of such expenditure, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services (5)	Toilet articles and preparations (6)	Services (7)	Toilet articles and preparations (8)
<i>Type IV—Continued</i>							
\$3,500-\$3,999.....	2,260	39	\$68	\$38	\$30	55.9	44.1
\$4,000-\$4,999.....	2,290	40	82	47	35	57.3	42.7
\$5,000-\$7,499.....	1,230	23	90	55	35	61.1	38.9
\$7,500-\$9,999.....	320	8	202	126	76	62.3	37.7
\$10,000 and over.....	230	6	151	102	49	67.6	32.4
<i>Type V</i>							
\$500-\$749.....	320	7	28	13	15	46.4	53.6
\$750-\$999.....	770	14	26	14	12	53.3	46.7
\$1,000-\$1,249.....	1,250	17	29	14	15	48.3	51.7
\$1,250-\$1,499.....	1,940	32	30	15	15	50.0	50.0
\$1,500-\$1,749.....	2,200	26	36	19	17	52.8	47.2
\$1,750-\$1,999.....	2,450	36	38	18	20	47.4	52.6
\$2,000-\$2,249.....	2,500	46	39	20	19	51.3	48.7
\$2,250-\$2,499.....	1,790	35	56	30	26	53.6	46.4
\$2,500-\$2,999.....	2,410	34	57	31	26	54.4	45.6
\$3,000-\$3,499.....	1,710	39	62	33	29	53.2	46.8
\$3,500-\$3,999.....	1,070	30	71	40	31	56.3	43.7
\$4,000-\$4,999.....	890	29	94	56	38	59.6	40.4
\$5,000-\$7,499.....	440	14	102	63	39	61.8	38.2
\$7,500-\$9,999.....	80	6	131	77	54	58.7	41.3
\$10,000 and over.....	90	2	(†)	(†)	(†)	(†)	(†)
<i>Type VI</i>							
\$500-\$749.....	390	9	18	9	9	50.0	50.0
\$750-\$999.....	920	18	17	8	9	47.1	52.9
\$1,000-\$1,249.....	1,790	19	22	11	11	50.0	50.0
\$1,250-\$1,499.....	1,540	34	28	14	14	50.0	50.0
\$1,500-\$1,749.....	1,840	28	36	18	18	50.0	50.0
\$1,750-\$1,999.....	1,990	32	31	15	16	48.4	51.6
\$2,000-\$2,249.....	1,540	31	46	23	23	50.0	50.0
\$2,250-\$2,499.....	960	31	50	28	22	56.0	44.0
\$2,500-\$2,999.....	1,000	41	53	28	25	52.8	47.2
\$3,000-\$3,499.....	480	24	61	32	29	52.5	47.5
\$3,500-\$3,999.....	290	19	65	38	27	58.5	41.5
\$4,000-\$4,999.....	360	21	66	38	28	57.6	42.4
\$5,000-\$7,499.....	190	6	69	42	27	60.9	39.1
\$7,500-\$9,999.....	30	3	101	52	49	51.5	48.5
\$10,000 and over.....	70	3	136	62	74	45.6	54.4
<i>Type VII</i>							
\$500-\$749.....	90	4	22	5	17	22.7	77.3
\$750-\$999.....	210	11	20	7	13	35.0	65.0
\$1,000-\$1,249.....	460	12	34	18	16	52.9	47.1
\$1,250-\$1,499.....	630	27	26	11	15	42.3	57.7
\$1,500-\$1,749.....	850	18	28	14	14	50.0	50.0
\$1,750-\$1,999.....	680	25	40	17	23	42.5	57.5
\$2,000-\$2,249.....	660	23	39	19	20	48.7	51.3
\$2,250-\$2,499.....	500	25	65	31	34	47.7	52.3
\$2,500-\$2,999.....	950	37	64	33	31	51.6	48.4
\$3,000-\$3,499.....	560	26	70	39	31	55.7	44.3
\$3,500-\$3,999.....	370	19	66	37	29	56.1	43.9
\$4,000-\$4,999.....	440	18	98	52	46	53.1	46.9
\$5,000-\$7,499.....	150	8	141	74	67	52.5	47.5
\$7,500-\$9,999.....	50	4	160	74	70	56.2	43.8
\$10,000 and over.....	20	2	(†)	(†)	(†)	(†)	(†)

See p. 171 for note on this table.

†Average and percentages not computed for fewer than 3 cases.

**TABLE 8.—Automobile operation and purchase: Percentage of families owning and purchasing automobiles, average money expenditure for all families for operation and purchase, by occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families for—		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation <sup>1</sup> (7)	Purchase (net) <sup>2</sup> (8)
<i>All families</i>							
\$500-\$749 .....	5,940	50	15	3	\$5	\$4	\$1
\$750-\$999 .....	15,480	110	12	1	8	7	1
\$1,000-\$1,249 .....	22,040	139	30	7	35	27	9
\$1,250-\$1,499 .....	25,150	238	28	5	37	28	8
\$1,500-\$1,749 .....	27,330	217	42	7	65	40	25
\$1,750-\$1,999 .....	27,590	264	52	12	97	61	36
\$2,000-\$2,249 .....	23,110	256	66	14	132	91	41
\$2,250-\$2,499 .....	17,960	269	51	11	117	71	46
\$2,500-\$2,999 .....	19,700	295	70	18	171	114	57
\$3,000-\$3,499 .....	11,730	226	62	19	194	113	81
\$3,500-\$3,999 .....	7,440	206	77	16	233	160	73
\$4,000-\$4,999 .....	6,700	197	79	25	323	203	120
\$5,000-\$7,499 .....	4,220	102	89	32	443	243	200
\$7,500-\$9,999 .....	810	37	100	39	641	382	259
\$10,000 and over .....	670	20	92	41	734	438	296
<i>Occupational group: Wage earner</i>							
\$500-\$749 .....	5,940	50	15	3	5	4	1
\$750-\$999 .....	11,820	58	10	-----	7	7	-----
\$1,000-\$1,249 .....	15,380	75	30	8	32	26	6
\$1,250-\$1,499 .....	15,020	91	26	5	39	26	13
\$1,500-\$1,749 .....	14,450	68	38	8	65	36	29
\$1,750-\$1,999 .....	13,370	82	54	13	96	62	34
\$2,000-\$2,249 .....	9,500	68	63	14	123	85	38
\$2,250-\$2,499 .....	6,840	75	52	11	128	71	57
\$2,500-\$2,999 .....	6,630	72	82	22	234	146	88
\$3,000-\$3,499 .....	3,000	55	52	12	163	103	60
\$3,500-\$3,999 .....	1,370	44	79	23	240	140	100
\$4,000-\$4,999 .....	1,000	18	84	22	363	226	137
<i>Clerical</i>							
\$750-\$999 .....	3,660	52	20	3	13	9	4
\$1,000-\$1,249 .....	6,660	64	28	4	43	29	14
\$1,250-\$1,499 .....	7,230	75	27	3	32	30	2
\$1,500-\$1,749 .....	9,200	69	46	7	66	43	23
\$1,750-\$1,999 .....	9,830	71	51	10	87	57	30
\$2,000-\$2,249 .....	9,360	77	73	13	137	107	30
\$2,250-\$2,499 .....	6,720	81	45	9	95	65	30
\$2,500-\$2,999 .....	7,040	79	59	13	113	85	28
\$3,000-\$3,499 .....	3,920	65	59	19	168	95	73
\$3,500-\$3,999 .....	2,640	53	74	18	240	153	87
\$4,000-\$4,999 .....	1,970	26	72	19	281	193	88
<i>Independent business</i>							
\$1,250-\$1,499 .....	1,680	29	47	15	37	33	4
\$1,500-\$1,749 .....	1,610	24	53	8	95	61	34
\$1,750-\$1,999 .....	1,790	40	54	10	114	71	43
\$2,000-\$2,249 .....	1,410	35	67	21	133	68	65
\$2,250-\$2,499 .....	1,350	29	53	7	106	72	34
\$2,500-\$2,999 .....	1,750	41	59	17	148	106	42
\$3,000-\$3,499 .....	1,150	27	72	14	178	118	60
\$3,500-\$3,999 .....	770	27	73	16	268	180	88
\$4,000-\$4,999 .....	860	38	79	38	339	182	157
\$5,000-\$7,499 .....	910	26	92	45	396	240	156
\$7,500-\$9,999 .....	160	12	100	46	552	281	271
\$10,000 and over .....	120	3	100	38	716	522	194

See p. 171 for notes on this table.

**TABLE 8.—Automobile operation and purchase: Percentage of families owning and purchasing automobiles, average money expenditure for all families for operation and purchase, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families for—		
	Eligible (2)	Report- ing ex- pendi- tures (3)	Owning au- to- mobiles (4)	Purchas- ing au- to- mobiles (5)	Opera- tion and purchase (6)	Opera- tion <sup>1</sup> (7)	Purchase (net) <sup>2</sup> (8)
<i>Independent professional</i>							
\$1,250-\$1,499	140	11	49	16	\$49	\$49	
\$1,500-\$1,749	230	10	42	12	43	33	\$10
\$1,750-\$1,999	320	16	52	12	92	62	30
\$2,000-\$2,249	260	13	61	27	198	88	110
\$2,250-\$2,499	320	24	58	10	95	62	33
\$2,500-\$2,999	610	25	82	36	219	128	91
\$3,000-\$3,499	470	16	39	20	140	91	49
\$3,500-\$3,999	370	22	76	7	169	134	35
\$4,000-\$4,999	520	31	86	25	263	180	83
\$5,000-\$7,499	720	22	78	27	444	182	262
\$7,500-\$9,999	150	6	100	7	389	386	3
\$10,000 and over	70	5	100	57	971	459	512
<i>Salaried business</i>							
\$1,250-\$1,499	370	13	25		21	21	
\$1,500-\$1,749	870	21	42	6	58	45	13
\$1,750-\$1,999	1,230	32	54	15	142	85	57
\$2,000-\$2,249	1,220	26	37	16	182	53	129
\$2,250-\$2,499	1,420	30	62	11	166	91	75
\$2,500-\$2,999	1,770	36	70	12	150	104	46
\$3,000-\$3,499	1,640	35	67	16	190	120	70
\$3,500-\$3,999	1,380	31	77	11	175	136	39
\$4,000-\$4,999	1,230	39	83	25	367	216	151
\$5,000-\$7,499	1,670	33	89	25	465	258	207
\$7,500-\$9,999	370	12	100	57	846	446	400
\$10,000 and over	370	11	90	45	811	472	339
<i>Salaried professional</i>							
\$1,250-\$1,499	710	19	39	7	43	38	5
\$1,500-\$1,749	970	25	31	2	29	27	2
\$1,750-\$1,999	1,050	23	40	19	123	42	81
\$2,000-\$2,249	1,370	37	56	4	88	79	9
\$2,250-\$2,499	1,310	30	57	20	137	84	53
\$2,500-\$2,999	1,900	42	71	20	187	118	69
\$3,000-\$3,499	1,550	28	85	39	352	175	177
\$3,500-\$3,999	910	29	82	11	283	238	45
\$4,000-\$4,999	1,120	45	80	27	327	115	212
\$5,000-\$7,499	920	21	95	37	447	267	180
\$7,500-\$9,999	130	7	100	15	462	323	139
\$10,000 and over	110	10	82	20	338	214	124
<i>No gainfully employed members</i>							
\$500-\$749	450	7					
\$750-\$999	300	7	29		17	17	
\$1,000-\$1,249	500	13	15		4	4	
\$1,250-\$1,499	370	8	25	12	107	43	64
\$1,500-\$1,749	330	8	38	12	100	50	50
\$1,750-\$1,999	130	6	17		14	14	
\$2,000-\$2,249	80	4	25		45	45	
\$2,250-\$2,499	80	7	43		36	36	
\$2,500-\$2,999	70	3	100		166	166	
\$3,000-\$3,999	160	8	75	12	273	180	93
\$4,000-\$4,999	90	5	60	20	343	173	170

See p. 171 for notes on this table.

**TABLE 8.—Automobile operation and purchase: Percentage of families owning and purchasing automobiles, average money expenditure for all families for operation and purchase, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families for—		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation <sup>1</sup> (7)	Purchase (net) <sup>1</sup> (8)
<i>Family type: Type I</i>							
\$500-\$749	1,850	8	12		\$7	\$7	
\$750-\$999	4,880	17	3		1	1	
\$1,000-\$1,249	6,190	25	24	2	37	24	\$13
\$1,250-\$1,499	7,020	41	36	6	49	46	3
\$1,500-\$1,749	7,210	38	37	13	84	32	52
\$1,750-\$1,999	7,270	45	44	12	116	60	56
\$2,000-\$2,249	5,450	43	82	20	192	125	67
\$2,250-\$2,499	4,160	43	65	14	173	94	79
\$2,500-\$2,999	4,190	42	70	21	223	143	80
\$3,000-\$3,499	2,650	38	64	20	225	133	92
\$3,500-\$3,999	1,480	39	78	6	264	242	22
\$4,000-\$4,999	1,230	32	76	34	397	198	199
\$5,000-\$7,499	1,010	20	80	21	409	221	188
\$7,500-\$9,999	160	3	100	38	817	517	300
\$10,000 and over	120	9	100	35	665	354	311
<i>Type II</i>							
\$500-\$749	1,640	8	31	12	5	3	2
\$750-\$999	3,690	16					
\$1,000-\$1,249	5,420	24	32	9	36	31	5
\$1,250-\$1,499	5,730	36	13		12	12	
\$1,500-\$1,749	5,930	36	34	5	37	30	7
\$1,750-\$1,999	5,700	41	63	14	115	90	25
\$2,000-\$2,249	4,650	40	64	16	168	114	54
\$2,250-\$2,499	3,710	43	54	14	134	74	60
\$2,500-\$2,999	3,100	51	63	14	153	114	42
\$3,000-\$3,499	1,740	37	80	18	209	147	62
\$3,500-\$3,999	1,160	34	87	16	216	162	54
\$4,000-\$4,999	930	26	76	37	354	197	157
\$5,000-\$7,499	630	18	97	64	792	273	519
\$7,500-\$9,999	30	3	100	67	1,098	325	773
\$10,000 and over	10	1	(f)	(f)	(f)	(f)	(f)
<i>Type III</i>							
\$500-\$749	810	8					
\$750-\$999	2,420	20	14		3	3	
\$1,000-\$1,249	3,010	24	14	6	13	7	6
\$1,250-\$1,499	4,080	35	32	12	69	31	38
\$1,500-\$1,749	3,980	31	47	4	47	43	4
\$1,750-\$1,999	3,740	43	64	20	135	66	69
\$2,000-\$2,249	3,540	34	59	12	118	74	44
\$2,250-\$2,499	2,460	49	56	17	140	90	50
\$2,500-\$2,999	2,400	42	75	27	247	145	102
\$3,000-\$3,499	1,000	32	80	27	238	130	108
\$3,500-\$3,999	810	26	77	12	223	151	72
\$4,000-\$4,999	560	31	95	19	382	283	99
\$5,000-\$7,499	570	13	94	23	353	231	122
\$7,500-\$9,999	140	10	100	45	601	325	276
\$10,000 and over	130	6	73	50	670	279	391
<i>Type IV</i>							
\$500-\$749	840	6	17		7	7	
\$750-\$999	2,590	14	31	4	26	20	6
\$1,000-\$1,249	3,920	18	66	18	78	62	16
\$1,250-\$1,499	4,210	33	31	5	36	28	8
\$1,500-\$1,749	5,320	40	50	5	90	58	32

See p. 171 for notes on this table.

<sup>1</sup>Averages and percentages not computed for fewer than 3 cases.

**TABLE 8.—Automobile operation and purchase: Percentage of families owning and purchasing automobiles, average money expenditure for all families for operation and purchase, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families for—		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation <sup>1</sup> (7)	Purchase (net) <sup>2</sup> (8)
<i>Type IV—Continued</i>							
\$1,750-\$1,999.....	5,760	42	52	7	\$67	\$48	\$19
\$2,000-\$2,249.....	4,770	39	70	9	99	74	25
\$2,250-\$2,499.....	4,380	43	34	6	63	44	19
\$2,500-\$2,999.....	5,650	48	76	18	149	108	41
\$3,000-\$3,499.....	3,590	30	54	22	217	102	115
\$3,500-\$3,999.....	2,260	39	73	29	273	135	138
\$4,000-\$4,999.....	2,290	40	76	14	283	218	65
\$5,000-\$7,499.....	1,230	23	94	30	349	230	119
\$7,500-\$9,999.....	320	8	100	22	464	368	96
\$10,000 and over.....	230	6	96	24	687	672	115
<i>Type V</i>							
\$500-\$749.....	320	7	14	-----	10	10	-----
\$750-\$999.....	770	14	42	-----	48	48	-----
\$1,000-\$1,249.....	1,250	17	3	-----	1	1	-----
\$1,250-\$1,499.....	1,940	32	17	-----	10	10	-----
\$1,500-\$1,749.....	2,200	26	32	-----	35	35	-----
\$1,750-\$1,999.....	2,450	36	43	5	50	44	6
\$2,000-\$2,249.....	2,500	46	47	13	69	58	11
\$2,250-\$2,499.....	1,790	35	51	4	95	72	23
\$2,500-\$2,999.....	2,410	34	58	10	130	74	56
\$3,000-\$3,499.....	1,710	39	54	12	112	75	37
\$3,500-\$3,999.....	1,070	30	72	11	178	127	51
\$4,000-\$4,999.....	890	29	80	27	290	150	140
\$5,000-\$7,499.....	440	14	75	27	386	247	139
\$7,500-\$9,999.....	80	6	100	38	540	264	276
\$10,000 and over.....	90	2	(†)	(†)	(†)	(†)	(†)
<i>Type VI</i>							
\$500-\$749.....	390	9	11	-----	-----	-----	-----
\$750-\$999.....	920	18	20	-----	11	11	-----
\$1,000-\$1,249.....	1,790	19	10	-----	3	3	-----
\$1,250-\$1,499.....	1,540	34	42	-----	23	23	-----
\$1,500-\$1,749.....	1,840	28	60	6	75	50	25
\$1,750-\$1,999.....	1,990	32	51	13	66	44	22
\$2,000-\$2,249.....	1,540	31	57	8	77	68	9
\$2,250-\$2,499.....	960	31	53	7	86	62	24
\$2,500-\$2,999.....	1,000	41	72	14	130	92	38
\$3,000-\$3,499.....	480	24	63	8	135	97	38
\$3,500-\$3,999.....	290	19	82	0	125	125	-----
\$4,000-\$4,999.....	360	21	82	26	303	199	104
\$5,000-\$7,499.....	190	6	95	42	479	355	144
\$7,500-\$9,999.....	30	3	100	67	650	250	420
\$10,000 and over.....	70	3	86	-----	314	314	-----
<i>Type VII</i>							
\$500-\$749.....	90	4	-----	-----	-----	-----	-----
\$750-\$999.....	210	11	-----	-----	-----	-----	-----
\$1,000-\$1,249.....	460	12	16	-----	13	13	-----
\$1,250-\$1,499.....	630	27	32	7	22	11	11
\$1,500-\$1,749.....	850	18	42	26	78	31	47
\$1,750-\$1,999.....	680	25	29	8	44	24	20
\$2,000-\$2,249.....	660	23	37	10	50	38	12
\$2,250-\$2,499.....	500	25	26	9	25	20	5
\$2,500-\$2,999.....	950	37	65	11	78	69	9
\$3,000-\$3,499.....	560	26	51	12	70	57	13
\$3,500-\$3,999.....	370	19	71	12	176	121	55
\$4,000-\$4,999.....	440	18	89	34	263	163	100
\$5,000-\$7,499.....	150	8	93	30	425	277	148
\$7,500-\$9,999.....	50	4	100	100	1,211	519	692
\$10,000 and over.....	20	2	(†)	(†)	(†)	(†)	(†)

See p. 171 for notes on this table.

†Averages and percentages not computed for fewer than 3 cases.



**TABLE 9.—Recreation: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36**

[White nonrelief families, including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other <sup>1</sup>  (8)
				Movies  (5)	Other <sup>1</sup>  (6)		
<i>All families</i>							
\$500-\$749.....	5,940	50	\$12	\$7	(*)	(*)	\$5
\$750-\$999.....	15,490	110	14	8	\$1	\$1	4
\$1,000-\$1,249.....	22,040	139	21	11			8
\$1,250-\$1,499.....	25,150	238	30	13	2	3	12
\$1,500-\$1,749.....	27,390	217	35	16	3	3	13
\$1,750-\$1,999.....	27,590	264	47	20	3	6	18
\$2,000-\$2,249.....	23,110	256	56	21	4	7	24
\$2,250-\$2,499.....	17,960	269	69	25	4	5	35
\$2,500-\$2,999.....	19,700	295	81	28	6	9	38
\$3,000-\$3,499.....	11,730	226	109	36	9	17	47
\$3,500-\$3,999.....	7,440	206	103	34	13	14	42
\$4,000-\$4,999.....	6,700	197	140	41	18	22	59
\$5,000-\$7,499.....	4,220	102	216	46	23	29	118
\$7,500-\$9,999.....	810	37	360	69	41	86	164
\$10,000 and over.....	670	29	419	40	44	82	253
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	5,940	50	12	7	(*)	(*)	5
\$750-\$999.....	11,920	58	14	8	1	1	4
\$1,000-\$1,249.....	15,380	75	18	10	(*)	1	7
\$1,250-\$1,499.....	15,020	91	29	12	2	4	11
\$1,500-\$1,749.....	14,450	68	34	16	3	2	13
\$1,750-\$1,999.....	13,370	82	51	24	3	5	19
\$2,000-\$2,249.....	9,500	68	55	21	4	8	22
\$2,250-\$2,499.....	6,840	75	67	23	2	3	39
\$2,500-\$2,999.....	6,630	72	72	32	4	7	29
\$3,000-\$3,499.....	3,000	55	103	37	4	16	46
\$3,500-\$3,999.....	1,370	44	85	37	6	11	31
\$4,000-\$4,999.....	1,000	18	175	54	19	37	65
<i>Clerical</i>							
\$750-\$999.....	3,660	52	12	7	1	(*)	4
\$1,000-\$1,249.....	6,660	64	28	13	1	2	12
\$1,250-\$1,499.....	7,230	75	31	15	2	2	12
\$1,500-\$1,749.....	9,200	69	33	15	2	2	14
\$1,750-\$1,999.....	9,830	71	43	16	1	7	19
\$2,000-\$2,249.....	9,360	77	51	21	3	5	22
\$2,250-\$2,499.....	6,720	81	70	27	5	4	34
\$2,500-\$2,999.....	7,040	79	86	28	7	10	41
\$3,000-\$3,499.....	3,920	65	109	36	8	11	54
\$3,500-\$3,999.....	2,640	53	98	36	14	13	35
\$4,000-\$4,999.....	1,970	26	120	43	19	12	46
<i>Independent business</i>							
\$1,250-\$1,499.....	1,680	29	39	14	2	2	21
\$1,500-\$1,749.....	1,610	24	30	19	2	2	7
\$1,750-\$1,999.....	1,790	40	45	21	4	6	14
\$2,000-\$2,249.....	1,410	35	80	25	9	13	33
\$2,250-\$2,499.....	1,350	29	52	22	4	7	19
\$2,500-\$2,999.....	1,750	41	73	27	6	7	33
\$3,000-\$3,499.....	1,150	27	110	36	11	33	30
\$3,500-\$3,999.....	770	27	118	34	14	20	50
\$4,000-\$4,999.....	860	38	101	35	12	21	33
\$5,000-\$7,499.....	910	26	244	51	21	42	130
\$7,500-\$9,999.....	160	12	171	51	10	28	90
\$10,000 and over.....	120	3	536	21	12	16	487

See p. 171 for note on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

TABLE 9.—**Recreation: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other <sup>1</sup>  (8)
				Movies  (5)	Other <sup>1</sup>  (6)		
<i>Independent professional</i>							
\$1,250-\$1,499	140	11	\$28	\$13	\$1	\$2	\$12
\$1,500-\$1,749	230	10	65	16	2	8	39
\$1,750-\$1,999	320	16	35	19	1	2	13
\$2,000-\$2,249	250	13	70	18	4	20	25
\$2,250-\$2,499	320	24	71	27	6	12	26
\$2,500-\$2,999	610	25	90	26	9	6	49
\$3,000-\$3,499	470	16	150	43	28	34	45
\$3,500-\$3,999	370	22	82	29	13	9	31
\$4,000-\$4,999	520	31	200	34	33	13	120
\$5,000-\$7,499	720	22	191	41	22	19	109
\$7,500-\$9,999	150	6	213	66	35	29	83
\$10,000 and over	70	5	720	41	84	89	506
<i>Salaried business</i>							
\$1,250-\$1,499	370	13	39	16	3	1	19
\$1,500-\$1,749	870	21	44	19	6	9	10
\$1,750-\$1,999	1,230	32	39	16	2	5	16
\$2,000-\$2,249	1,220	26	57	26	6	7	18
\$2,250-\$2,499	1,420	30	87	31	6	12	38
\$2,500-\$2,999	1,770	36	112	28	8	15	61
\$3,000-\$3,499	1,640	35	126	44	14	16	52
\$3,500-\$3,999	1,380	31	132	34	15	14	69
\$4,000-\$4,999	1,230	39	168	40	12	40	76
\$5,000-\$7,499	1,670	33	236	52	29	27	128
\$7,500-\$9,999	370	12	500	74	51	157	218
\$10,000 and over	370	11	364	47	44	118	155
<i>Salaried professional</i>							
\$1,250-\$1,499	710	19	30	15	4	3	8
\$1,500-\$1,749	970	25	62	18	4	3	37
\$1,750-\$1,999	1,050	23	48	20	5	2	21
\$2,000-\$2,249	1,370	37	61	19	4	5	33
\$2,250-\$2,499	1,310	30	70	25	4	5	36
\$2,500-\$2,999	1,900	42	71	23	5	8	35
\$3,000-\$3,499	1,550	28	92	26	7	16	43
\$3,500-\$3,999	910	29	101	31	14	21	35
\$4,000-\$4,999	1,120	45	115	37	16	13	49
\$5,000-\$7,499	920	21	171	32	15	25	99
\$7,500-\$9,999	130	7	365	79	57	27	202
\$10,000 and over	110	10	284	38	51	26	169
<i>No gainfully employed members</i>							
\$500-\$749	450	7	1	1			(*)
\$750-\$999	300	7	9	4			5
\$1,000-\$1,249	500	13	7	3	(*)		4
\$1,250-\$1,499	370	8	15	6		2	7
\$1,500-\$1,749	330	8	11	5	(*)		6
\$1,750-\$1,999	130	6	27	23		(*)	4
\$2,000-\$2,249	80	4	32	12	3	3	14
\$2,250-\$2,499	80	7	49	11	3	14	21
\$2,500-\$2,999	70	3	69	16	1	6	46
\$3,000-\$3,999	160	8	64	24	10	5	25
\$4,000-\$4,999	90	5	30	8		1	71

See p. 171 for note on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

**TABLE 9.—Recreation: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible (2)	Report- ing ex- pendi- tures (3)	Total (4)	Paid admissions		Equip- ment for games and sports (7)	Other <sup>1</sup> (8)
				Movies (5)	Other <sup>1</sup> (6)		
<i>Family type: Type I</i>							
\$500-\$749	1,850	8	\$8	\$6	(*)	-----	\$2
\$750-\$999	4,880	17	12	7	\$2	\$1	2
\$1,000-\$1,249	6,190	25	21	12	1	1	7
\$1,250-\$1,499	7,020	41	37	15	4	5	13
\$1,500-\$1,749	7,210	38	46	21	6	3	16
\$1,750-\$1,999	7,270	45	42	22	3	6	11
\$2,000-\$2,249	5,450	43	55	18	8	10	19
\$2,250-\$2,499	4,160	43	65	28	8	6	23
\$2,500-\$2,999	4,190	42	80	24	6	8	42
\$3,000-\$3,499	2,650	38	113	33	16	31	33
\$3,500-\$3,999	1,490	39	117	33	22	22	40
\$4,000-\$4,999	1,230	32	164	28	26	34	76
\$5,000-\$7,499	1,010	20	186	48	32	31	75
\$7,500-\$9,999	160	3	294	36	18	111	129
\$10,000 and over	120	9	324	28	44	57	195
<i>Type II</i>							
\$500-\$749	1,640	8	12	5	(*)	-----	7
\$750-\$999	3,690	16	17	10	1	(*)	6
\$1,000-\$1,249	5,420	24	24	13	1	1	9
\$1,250-\$1,499	5,730	36	29	12	2	3	12
\$1,500-\$1,749	5,930	36	38	15	3	3	17
\$1,750-\$1,999	5,700	41	41	18	3	7	13
\$2,000-\$2,249	4,650	40	60	22	4	6	28
\$2,250-\$2,499	3,710	43	80	19	4	5	52
\$2,500-\$2,999	3,100	51	75	20	10	12	33
\$3,000-\$3,499	1,740	37	114	32	8	17	57
\$3,500-\$3,999	1,160	34	117	32	12	19	54
\$4,000-\$4,999	990	26	141	33	16	16	76
\$5,000-\$7,499	630	18	204	29	14	34	127
\$7,500-\$9,999	30	3	220	43	6	26	145
\$10,000 and over	10	1	(f)	(f)	(f)	(f)	(f)
<i>Type III</i>							
\$500-\$749	810	8	14	8	1	1	4
\$750-\$999	2,420	20	15	7	(*)	7	7
\$1,000-\$1,249	3,010	24	19	7	1	3	8
\$1,250-\$1,499	4,080	35	34	10	1	5	18
\$1,500-\$1,749	3,980	31	33	17	2	2	12
\$1,750-\$1,999	3,740	43	66	21	2	7	36
\$2,000-\$2,249	3,540	34	61	20	2	7	32
\$2,250-\$2,499	2,460	49	92	24	4	10	54
\$2,500-\$2,999	2,400	42	97	18	5	15	59
\$3,000-\$3,499	1,000	32	89	31	7	14	37
\$3,500-\$3,999	810	26	114	30	11	16	57
\$4,000-\$4,999	560	31	136	41	18	14	63
\$5,000-\$7,499	570	13	323	34	25	33	231
\$7,500-\$9,999	140	10	346	59	23	117	147
\$10,000 and over	130	6	513	31	61	51	370
<i>Type IV</i>							
\$500-\$749	840	6	19	11	2	1	5
\$750-\$999	2,590	14	8	7	-----	(*)	1
\$1,000-\$1,249	3,920	18	19	8	1	1	9
\$1,250-\$1,499	4,210	33	24	15	(*)	(*)	9
\$1,500-\$1,749	5,320	40	17	10	1	1	5
\$1,750-\$1,999	5,760	42	53	20	4	5	24
\$2,000-\$2,249	4,770	39	55	24	3	8	20
\$2,250-\$2,499	4,380	43	62	26	1	(*)	35
\$2,500-\$2,999	5,650	48	74	34	5	8	27
\$3,000-\$3,499	3,590	30	110	37	7	10	56

See p. 171 for note on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

†Averages and percentages not computed for fewer than 3 cases.

TABLE 9.—Recreation: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36—Continued

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other <sup>1</sup>  (8)
				Movies  (5)	Other <sup>1</sup>  (6)		
<i>Type IV—Continued</i>							
\$3,500-\$3,999.....	2,260	39	\$80	\$34	\$5	\$10	\$31
\$4,000-\$4,999.....	2,290	40	138	51	16	26	45
\$5,000-\$7,499.....	1,230	23	190	44	24	19	103
\$7,500-\$9,999.....	320	8	441	95	62	86	198
\$10,000 and over.....	280	6	364	43	22	61	238
<i>Type V</i>							
\$500-\$749.....	320	7	15	11	-----	(*)	4
\$750-\$999.....	770	14	18	8	2	3	5
\$1,000-\$1,249.....	1,250	17	15	12	-----	(*)	3
\$1,250-\$1,499.....	1,940	32	27	16	1	1	9
\$1,500-\$1,749.....	2,200	26	34	15	3	7	9
\$1,750-\$1,999.....	2,450	36	45	25	1	6	13
\$2,000-\$2,249.....	2,500	46	39	21	2	3	13
\$2,250-\$2,499.....	1,790	35	47	25	2	3	17
\$2,500-\$2,999.....	2,410	34	95	45	4	6	40
\$3,000-\$3,499.....	1,710	39	120	43	5	13	59
\$3,500-\$3,999.....	1,070	30	114	44	14	13	43
\$4,000-\$4,999.....	890	29	102	38	17	15	32
\$5,000-\$7,499.....	440	14	184	48	18	23	95
\$7,500-\$9,999.....	80	6	281	52	75	24	130
\$10,000 and over.....	90	2	(†)	(†)	(†)	(†)	(†)
<i>Type VI</i>							
\$500-\$749.....	390	9	7	4	-----	(*)	3
\$750-\$999.....	920	18	16	8	(*)	(*)	8
\$1,000-\$1,249.....	1,790	19	21	9	(*)	4	8
\$1,250-\$1,499.....	1,540	34	20	7	(*)	2	11
\$1,500-\$1,749.....	1,840	28	42	14	3	3	22
\$1,750-\$1,999.....	1,990	32	40	16	2	3	19
\$2,000-\$2,249.....	1,540	31	66	25	1	4	36
\$2,250-\$2,499.....	960	31	58	26	4	4	24
\$2,500-\$2,999.....	1,000	41	71	22	6	10	33
\$3,000-\$3,499.....	480	24	94	31	6	16	41
\$3,500-\$3,999.....	290	19	108	30	15	14	49
\$4,000-\$4,999.....	360	21	148	33	8	18	89
\$5,000-\$7,499.....	190	6	199	41	9	24	125
\$7,500-\$9,999.....	30	3	243	47	4	33	159
\$10,000 and over.....	70	3	272	27	23	16	206
<i>Type VII</i>							
\$500-\$749.....	90	4	10	5	-----	-----	5
\$750-\$999.....	210	11	23	9	1	1	12
\$1,000-\$1,249.....	460	12	18	12	-----	(*)	6
\$1,250-\$1,499.....	630	27	26	17	(*)	(*)	9
\$1,500-\$1,749.....	850	18	30	16	1	3	10
\$1,750-\$1,999.....	680	25	35	19	(*)	1	15
\$2,000-\$2,249.....	660	23	45	24	3	1	17
\$2,250-\$2,499.....	500	25	61	36	1	4	20
\$2,500-\$2,999.....	950	37	84	38	7	6	33
\$3,000-\$3,499.....	560	26	90	47	6	8	29
\$3,500-\$3,999.....	370	19	91	41	11	10	29
\$4,000-\$4,999.....	440	18	150	60	13	13	64
\$5,000-\$7,499.....	150	8	385	150	22	74	139
\$7,500-\$9,999.....	50	4	369	94	20	77	178
\$10,000 and over.....	20	2	(†)	(†)	(†)	(†)	(†)

See p. 171 for note on this table.

\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

†Averages and percentages not computed for fewer than three cases.

## Footnotes for Tables in Expenditure Tabular Summary

TABLE 1

- <sup>1</sup> See glossary, appendix B, for eligibility requirements.
- <sup>2</sup> Money income is equal to the sum of money expenditure (column 7) plus net surplus or deficit (column 8) plus net balancing difference (column 9).
- <sup>3</sup> Nonmoney income from housing includes imputed income from owned family or vacation homes plus rent received as pay or gift (average amounts based on all families, whether or not they reported such non-money income).
- <sup>4</sup> Includes purchases on cash or credit basis. Does not include money disbursements resulting in an increase in family assets or a decrease in liabilities. (Examples of disbursements not treated as expenditures will be found in the glossary, appendix B.)
- <sup>5</sup> See glossary, appendix B, for definitions of surplus and deficit.
- <sup>6</sup> Represents the average net difference between reported money receipts and reported money disbursements. See glossary, appendix B. A maximum balancing difference within 5.5 percent was allowable on each schedule.

TABLE 1-A

- <sup>1</sup> A surplus represents an increase in assets or a decrease in liabilities, or both; a deficit represents a decrease in assets or an increase in liabilities, or both.
- <sup>2</sup> Some families reported neither surplus nor deficit for the year, therefore the sum of columns 5 and 6 does not always equal 100 percent.
- <sup>3</sup> Since the average amounts in these two columns are based on the number of families reporting surplus or deficit, respectively, they do not add to the average net surplus or deficit shown in column 4 for all families.

TABLE 2

- <sup>1</sup> The averages in this table include money expenditures for goods and services purchased on either cash or credit basis. They do not include value of goods and services received without money expense. Averages are based on all families, whether or not they reported expenditures for the specified categories.
- <sup>2</sup> Housing expenditures include the money expense of home owners and rent contracted for by renting families for family home and other housing. The value of fuel, light, and refrigeration is included when furnished by the landlord and included in the rental rate.
- <sup>3</sup> Includes all expenditures for operation and maintenance (see table 8), and the net purchase price (gross price less trade-in allowance) of automobiles bought during the schedule year. The proportion of automobile expense chargeable to business has been deducted. See glossary, appendix B.
- <sup>4</sup> Includes paid admissions, equipment and supplies for games, sports, and other recreation, club dues, and the like. Does not include expense for transportation, food, or lodging while traveling on vacation.
- <sup>5</sup> Taxes include only poll, income, and personal property taxes. All other taxes, such as those on real estate, amusements and retail sales taxes, are included as a part of the expenditure for these items. Gifts do not include gifts from one member of the economic family to another.

TABLE 3

- <sup>1</sup> Includes expenditures for board at school, which amounted to less than 5 percent of average food expense for all families. Among families in the business and professional categories, it amounted at most to an average of \$225 at the income level, \$10,000 and over. For any group of 3 or more families of types IV and V, it amounted at most to an average of \$117 at the income level, \$10,000 and over.
- <sup>2</sup> See glossary, appendix B, for method of deriving this figure.

TABLE 4

- <sup>1</sup> Includes housing expenditure for both owners and renters. Average amounts for renting families are based on rental rate contracted for. Value of fuel, light, and refrigeration is included when furnished by the landlord and included in the rental rate. See table 4-A for percentage of families for whom these facilities were included as part of the rental rate.
- <sup>2</sup> See table 4-A for separation of expense for owning and renting families.
- <sup>3</sup> Includes net money expenditure for owned or rented vacation homes, lodging while traveling or on vacation, and room at school.
- <sup>4</sup> See glossary, appendix B, for method of deriving this figure. Includes nonmoney income from owned vacation homes, which amounted at most to an average of \$27 for all families, at the income level, \$10,000 and over.
- <sup>5</sup> Percentages based on the average value of all housing (column 6).

TABLE 4-A

- <sup>1</sup> These two percentages do not always add to 100, since families that both owned and rented during the year, or received rent as gift or pay, are not included in columns 4 through 7.
- <sup>2</sup> Percentages based on renting families reporting these facilities included in rent at the end of the schedule year.

TABLE 5

- <sup>1</sup> Excludes value of fuel, light, and refrigeration furnished by the landlord and included in the rental rate. Fuel received without money expense is not included in this average, but amounted to less than 5 percent of money expense for fuel, light, and refrigeration for all families.
- <sup>2</sup> See glossary, appendix B, for items included.

TABLE 6

<sup>1</sup> Value of clothing gifts from one family member to another are included in the average expenditure for the member receiving such gifts. Gifts of clothing to or from individuals outside the economic family are excluded.

<sup>2</sup> For families of type I, averages and percentages shown in columns 7 and 10 are for individuals who were members of the economic family less than 27 weeks and were therefore not considered equivalent members in determining family type. See glossary, appendix B, for method of classifying families by types.

TABLE 7

<sup>1</sup> See glossary, appendix B, for items included.

TABLE 8

<sup>1</sup> To obtain the average expense of operation for families owning automobiles, divide the average shown in this column by the corresponding figure in column 4 and multiply by 100.

<sup>2</sup> To obtain the average net purchase price (gross price less trade-in allowance) for families purchasing automobiles, divide the average shown in this column by the corresponding figure in column 5 and multiply by 100.

TABLE 9

<sup>1</sup> See glossary, appendix B, for items included.

## Supplemental Tables

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible  (2)	Re- porting expendi- tures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Wage earner: Family type I</i>							
\$500-\$749 .....	1,850	8	-\$79	50	38	\$95	\$337
\$750-\$999 .....	3,490	8	-69	50	50	34	170
\$1,000-\$1,249 .....	4,010	11	33	64	18	89	130
\$1,250-\$1,499 .....	3,970	11	-78	46	54	66	198
\$1,500-\$1,749 .....	3,560	11	22	64	27	75	95
\$1,750-\$1,999 .....	3,240	12	113	83	17	180	222
\$2,000-\$2,249 .....	1,960	7	109	100	—	109	—
\$2,250-\$2,499 .....	1,450	10	203	90	10	310	768
\$2,500-\$2,999 .....	1,200	11	166	91	9	284	1,016
\$3,000-\$3,499 .....	500	8	286	75	25	353	1,417
\$3,500-\$3,999 .....	160	11	661	100	—	661	—
\$4,000-\$4,999 .....	110	3	548	67	33	934	225
<i>Family type II</i>							
\$500-\$749 .....	1,640	8	-95	12	75	31	132
\$750-\$999 .....	2,810	7	-54	57	43	44	186
\$1,000-\$1,249 .....	3,640	11	-21	64	36	45	138
\$1,250-\$1,499 .....	3,410	16	34	75	25	68	68
\$1,500-\$1,749 .....	2,860	11	-15	82	18	79	441
\$1,750-\$1,999 .....	2,440	11	160	91	9	184	77
\$2,000-\$2,249 .....	1,660	10	206	100	—	206	—
\$2,250-\$2,499 .....	1,210	13	69	62	38	196	135
\$2,500-\$2,999 .....	830	9	214	78	22	335	209
\$3,000-\$3,499 .....	190	8	505	88	12	592	111
\$3,500-\$3,999 .....	90	6	577	83	17	700	39
\$4,000-\$4,999 .....	50	1	899	100	—	899	—
<i>Family type III</i>							
\$500-\$749 .....	810	8	-283	12	88	26	327
\$750-\$999 .....	1,990	10	-98	30	70	25	152
\$1,000-\$1,249 .....	2,400	13	-13	62	38	48	111
\$1,250-\$1,499 .....	2,510	10	-55	70	30	104	424
\$1,500-\$1,749 .....	2,110	10	19	60	30	87	108
\$1,750-\$1,999 .....	1,850	12	19	75	25	131	318
\$2,000-\$2,249 .....	1,430	11	47	73	27	203	368
\$2,250-\$2,499 .....	840	14	98	64	29	235	188
\$2,500-\$2,999 .....	710	10	-48	50	50	380	475
\$3,000-\$3,499 .....	170	6	316	83	17	426	234
\$3,500-\$3,999 .....	90	3	677	100	—	677	—
\$4,000-\$4,999 .....	50	3	745	100	—	746	—
<i>Family type IV</i>							
\$500-\$749 .....	840	6	-474	—	100	—	474
\$750-\$999 .....	1,960	8	-155	38	62	64	287
\$1,000-\$1,249 .....	2,650	11	-121	27	73	38	181
\$1,250-\$1,499 .....	2,140	11	-86	54	46	61	261
\$1,500-\$1,749 .....	2,990	11	-56	54	36	99	302

See p. 204 for notes on this table

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having 2—		Average amount for families having 1—	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Family type IV—Continued</i>							
\$1,750-\$1,999.....	2,970	12	\$59	75	25	\$216	\$412
\$2,000-\$2,249.....	2,090	9	113	78	22	206	212
\$2,250-\$2,499.....	1,870	11	28	64	36	176	230
\$2,500-\$2,999.....	2,070	10	228	90	10	279	135
\$3,000-\$3,499.....	1,150	10	661	100		661	
\$3,500-\$3,999.....	620	6	896	100		896	
\$4,000-\$4,999.....	430	4	616	100		616	
<i>Family type V</i>							
\$500-\$749.....	320	7	-467		86		545
\$750-\$999.....	650	8	-582	12	88	201	671
\$1,000-\$1,249.....	870	8	-103	50	50	49	258
\$1,250-\$1,499.....	1,450	15	42	80	13	79	159
\$1,500-\$1,749.....	1,290	8	-25	50	50	132	183
\$1,750-\$1,999.....	1,340	14	-63	57	43	119	305
\$2,000-\$2,249.....	1,170	11	78	73	27	213	279
\$2,250-\$2,499.....	790	10	64	80	10	143	503
\$2,500-\$2,999.....	950	8	-128	25	75	182	230
\$3,000-\$3,499.....	660	12	222	75	25	316	56
\$3,500-\$3,999.....	260	8	139	88	12	233	517
\$4,000-\$4,999.....	220	3	329	100		329	
<i>Family type VI</i>							
\$500-\$749.....	390	9	-289	11	89	50	331
\$750-\$999.....	740	9	-171	44	56	24	327
\$1,000-\$1,249.....	1,420	11	34	54	9	72	59
\$1,250-\$1,499.....	1,080	14	-53	50	36	71	249
\$1,500-\$1,749.....	1,120	10	31	60	30	93	81
\$1,750-\$1,999.....	1,050	11	38	64	36	133	129
\$2,000-\$2,249.....	830	10	161	90	10	185	50
\$2,250-\$2,499.....	370	7	123	86	14	173	176
\$2,500-\$2,999.....	330	11	369	91	9	415	99
\$3,000-\$3,499.....	60	4	300	100		300	
\$3,500-\$3,999.....	30	3	238	67	33	386	57
\$4,000-\$4,999.....	30	1	-15		100		15
<i>Family type VII</i>							
\$500-\$749.....	90	4	-209	25	75	8	281
\$750-\$999.....	180	8	-180	12	75	23	244
\$1,000-\$1,249.....	390	10	-292	40	50	25	604
\$1,250-\$1,499.....	430	14	-98	36	64	70	191
\$1,500-\$1,749.....	520	7	-242	57	43	84	676
\$1,750-\$1,999.....	480	10	29	70	30	107	153
\$2,000-\$2,249.....	360	10	-108	40	60	106	251
\$2,250-\$2,499.....	290	10	-7	60	40	138	298
\$2,500-\$2,999.....	540	13	178	92	8	227	408
\$3,000-\$3,499.....	270	7	267	71	29	526	416
\$3,500-\$3,999.....	120	7	206	71	29	320	78
\$4,000-\$4,999.....	110	3	499	100		499	
<i>Clerical: Family type I</i>							
\$750-\$999.....	1,390	9	19	67	33	43	29
\$1,000-\$1,249.....	2,180	14	-262	36	64	48	435
\$1,250-\$1,499.....	2,020	11	-33	46	54	132	171
\$1,500-\$1,749.....	2,530	10	45	70	20	82	65
\$1,750-\$1,999.....	2,680	12	70	75	25	187	283

See p. 204 for notes on this table.



**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having <sup>1</sup> —		Average amount for families having <sup>3</sup> —	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Clerical: Family type I—Con.</i>							
\$2,000-\$2,249.....	2,250	11	\$77	54	46	\$295	\$185
\$2,250-\$2,499.....	1,420	12	83	83	17	243	720
\$2,500-\$2,999.....	1,440	8	411	88	12	503	300
\$3,000-\$3,499.....	820	10	594	100	-----	595	-----
\$3,500-\$3,999.....	490	9	541	100	-----	541	-----
\$4,000-\$4,999.....	360	4	812	75	25	1,117	100
<i>Family type II</i>							
\$750-\$999.....	880	9	-75	22	67	53	130
\$1,000-\$1,249.....	1,780	13	-6	69	31	62	158
\$1,250-\$1,499.....	1,720	6	46	67	-----	68	-----
\$1,500-\$1,749.....	2,260	9	31	67	22	93	139
\$1,750-\$1,999.....	2,330	10	52	80	20	150	338
\$2,000-\$2,249.....	1,950	13	68	69	31	176	175
\$2,250-\$2,499.....	1,490	9	98	67	33	191	89
\$2,500-\$2,999.....	1,170	14	362	93	-----	390	-----
\$3,000-\$3,499.....	610	11	400	91	9	452	117
\$3,500-\$3,999.....	340	7	540	86	14	640	63
\$4,000-\$4,999.....	180	3	435	67	33	656	8
<i>Family type III</i>							
\$750-\$999.....	430	10	-103	30	60	19	182
\$1,000-\$1,249.....	610	11	-11	46	54	76	84
\$1,250-\$1,499.....	1,170	11	-8	54	36	65	120
\$1,500-\$1,749.....	1,270	9	-86	67	33	106	467
\$1,750-\$1,999.....	1,270	11	39	82	18	133	382
\$2,000-\$2,249.....	1,530	10	81	80	20	141	159
\$2,250-\$2,499.....	1,010	14	174	71	21	283	131
\$2,500-\$2,999.....	840	13	-17	46	46	344	382
\$3,000-\$3,499.....	390	9	375	89	11	485	507
\$3,500-\$3,999.....	270	9	402	89	11	459	60
\$4,000-\$4,999.....	170	3	380	67	33	938	735
<i>Family type IV</i>							
\$750-\$999.....	630	6	-283	50	50	36	601
\$1,000-\$1,249.....	1,270	7	-139	29	71	50	215
\$1,250-\$1,499.....	1,520	12	-32	42	58	108	131
\$1,500-\$1,749.....	1,650	12	-28	58	42	71	168
\$1,750-\$1,999.....	1,950	13	83	77	15	149	206
\$2,000-\$2,249.....	1,960	11	164	91	-----	180	-----
\$2,250-\$2,499.....	1,520	13	65	69	23	289	584
\$2,500-\$2,999.....	2,190	10	269	70	20	422	136
\$3,000-\$3,499.....	1,310	7	579	86	14	732	335
\$3,500-\$3,999.....	970	10	662	90	10	777	371
\$4,000-\$4,999.....	700	5	818	100	-----	818	-----
<i>Family type V</i>							
\$750-\$999.....	120	6	-275	-----	100	-----	275
\$1,000-\$1,249.....	380	9	-129	22	78	68	186
\$1,250-\$1,499.....	300	11	-193	46	54	105	441
\$1,500-\$1,749.....	660	10	37	80	20	82	143
\$1,750-\$1,999.....	780	10	-153	70	30	87	712
\$2,000-\$2,249.....	850	10	196	100	-----	196	-----
\$2,250-\$2,499.....	730	14	81	64	36	175	89
\$2,500-\$2,999.....	380	12	216	92	8	306	773
\$3,000-\$3,499.....	530	13	334	92	-----	362	-----
\$3,500-\$3,999.....	380	8	474	88	12	549	56
\$4,000-\$4,999.....	310	4	-71	50	50	626	769

See p. 204 for notes on this table.

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having <sup>1</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Family type VI</i>							
\$750-\$999.....	180	9	-\$185	22	67	\$34	\$296
\$1,000-\$1,249.....	370	8	-84	50	50	69	238
\$1,250-\$1,499.....	300	11	-36	54	36	56	182
\$1,500-\$1,749.....	560	10	-132	50	50	66	329
\$1,750-\$1,999.....	720	9	-46	44	56	188	233
\$2,000-\$2,249.....	590	14	-78	57	43	210	462
\$2,250-\$2,499.....	380	9	20	78	22	156	458
\$2,500-\$2,999.....	250	8	-44	62	38	238	513
\$3,000-\$3,499.....	150	8	308	88	12	416	447
\$3,500-\$3,999.....	90	7	234	86	14	324	310
\$4,000-\$4,999.....	60	2	654	100		654	
<i>Family type VII</i>							
\$750-\$999.....	30	3	-363	33	67	29	560
\$1,000-\$1,249.....	70	2	-1,077		100		1,077
\$1,250-\$1,499.....	200	13	-99	38	54	62	228
\$1,500-\$1,749.....	270	9	38	78	11	50	8
\$1,750-\$1,999.....	100	6	-111	50	50	55	278
\$2,000-\$2,249.....	230	8	56	62	38	132	70
\$2,250-\$2,499.....	170	10	115	90	10	148	182
\$2,500-\$2,999.....	270	14	136	79	21	230	210
\$3,000-\$3,499.....	110	7	228	100		228	
\$3,500-\$3,999.....	100	3	375	100		375	
\$4,000-\$4,999.....	190	5	367	80	20	475	64
<i>Independent business: Family type I</i>							
\$1,250-\$1,499.....	540	5	3	40	60	108	67
\$1,500-\$1,749.....	410	5	31	80	20	67	111
\$1,750-\$1,999.....	500	6	49	67	33	166	183
\$2,000-\$2,249.....	320	6	132	67	33	260	124
\$2,250-\$2,499.....	330	6	8	83	17	187	387
\$2,500-\$2,999.....	400	5	247	100		247	
\$3,000-\$3,499.....	280	4	305	75	25	552	435
\$3,500-\$3,999.....	120	3	228	67	33	671	659
\$4,000-\$4,999.....	160	9	697	100		697	
\$5,000-\$7,499.....	160	4	1,843	100		1,843	
\$7,500-\$9,999.....							
\$10,000 and over.....							
<i>Family type II</i>							
\$1,250-\$1,499.....	330	6	56	83		68	
\$1,500-\$1,749.....	310	5	217	100		217	
\$1,750-\$1,999.....	290	5	70	80	20	125	151
\$2,000-\$2,249.....	290	7	41	71	14	148	443
\$2,250-\$2,499.....	230	5	283	60	20	508	109
\$2,500-\$2,999.....	270	7	217	100		217	
\$3,000-\$3,499.....	160	4	333	100		333	
\$3,500-\$3,999.....	190	6	462	83	17	603	238
\$4,000-\$4,999.....	170	7	795	71	29	1,150	94
\$5,000-\$7,499.....	170	6	646	83	17	812	183
\$7,500-\$9,999.....	10	1	2,892	100		2,892	
\$10,000 and over.....							

See p. 204 for notes on this table.

TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-) (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>Family type III</i>							
\$1,250-\$1,499	210	6	\$7	67	33	\$60	\$100
\$1,500-\$1,749	310	4	29	75	25	75	108
\$1,750-\$1,999	200	6	-9	50	50	156	173
\$2,000-\$2,249	210	3	129	67	33	236	84
\$2,250-\$2,499	170	7	78	71	29	184	186
\$2,500-\$2,999	300	7	258	71	29	375	35
\$3,000-\$3,499	120	3	216	67	33	460	270
\$3,500-\$3,999	80	3	556	100		556	
\$4,000-\$4,999	80	6	59	67	33	521	866
\$5,000-\$7,499	130	3	1,894	100		1,894	
\$7,500-\$9,999	50	3	759	100		759	
\$10,000 and over							
<i>Family type IV</i>							
\$1,250-\$1,499	400	5	-43	80	20	74	510
\$1,500-\$1,749	350	6	-9	50	50	59	77
\$1,750-\$1,999	420	7	-144	43	43	87	423
\$2,000-\$2,249	290	4	59	75		78	
\$2,250-\$2,499	400	2	80	100		80	
\$2,500-\$2,999	400	8	411	100		411	
\$3,000-\$3,499	330	5	150	60	20	291	126
\$3,500-\$3,999	200	4	540	100		540	
\$4,000-\$4,999	260	8	817	100		817	
\$5,000-\$7,499	260	6	1,142	100		1,142	
\$7,500-\$9,999	40	3	4,124	100		4,124	
\$10,000 and over	90	2	2,852	100		2,852	
<i>Family type V</i>							
\$1,250-\$1,499	110	4	-30	25	50	62	92
\$1,500-\$1,749	160	2	62	100		62	
\$1,750-\$1,999	200	5	-92	40	40	53	282
\$2,000-\$2,249	230	11	-165	54	27	120	846
\$2,250-\$2,499	100	2	193	100		193	
\$2,500-\$2,999	250	4	290	100		290	
\$3,000-\$3,499	150	4	-10	75	25	101	342
\$3,500-\$3,999	90	3	324	100		324	
\$4,000-\$4,999	70	3	1,021	100		1,021	
\$5,000-\$7,499	60	4	752	100		752	
\$7,500-\$9,999	20	1	1,814	100		1,814	
\$10,000 and over							
<i>Family type VI</i>							
\$1,250-\$1,499	90	3	-107	33	33	81	443
\$1,500-\$1,749	70	2	-72	50	50	36	180
\$1,750-\$1,999	110	5	-322	20	80	75	422
\$2,000-\$2,249	50	3	135	67	33	208	12
\$2,250-\$2,499	110	6	263	100		263	
\$2,500-\$2,999	90	6	114	83	17	268	660
\$3,000-\$3,499	30	3	292	100		292	
\$3,500-\$3,999	50	4	130	75	25	430	769
\$4,000-\$4,999	70	2	659	100		659	
\$5,000-\$7,499	60	1	1,115	100		1,115	
\$7,500-\$9,999	30	3	2,223	100		2,223	
\$10,000 and over	30	1	210	100		210	

See p. 204 for notes on this table.

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit. (-) (4)	Percentage of families having <sup>1</sup> —		Average amount for families having <sup>1</sup> —	
	Eligible (2)	Re- porting expendi- tures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>Family type VII</i>							
\$1,250-\$1,499							
\$1,500-\$1,749							
\$1,750-\$1,999	70	6	-118	33	50	\$214	\$379
\$2,000-\$2,249	20	1	-8		100		8
\$2,250-\$2,499	10	1	-69		100		69
\$2,500-\$2,999	40	4	-85	50	50	382	552
\$3,000-\$3,499	80	4	143	50	50	330	44
\$3,500-\$3,999	40	4	338	100		338	
\$4,000-\$4,999	50	3	671	100		671	
\$5,000-\$7,499	70	2	-781		100		781
\$7,500-\$9,999	10	1	-947		100		947
\$10,000 and over							
<i>Independent professional: Family type I</i>							
\$1,250-\$1,499	60	5	-191	20	80	38	248
\$1,500-\$1,749	110	3	36	100		36	
\$1,750-\$1,999	70	4	-39	50	50	170	248
\$2,000-\$2,249	100	3	-276	33	67	36	432
\$2,250-\$2,499	100	5	104	60	20	339	500
\$2,500-\$2,999	230	7	133	57	29	329	192
\$3,000-\$3,499	140	4	413	50	50	898	72
\$3,500-\$3,999	90	6	491	83	17	1,033	2,216
\$4,000-\$4,999	150	5	838	100		838	
\$5,000-\$7,499	180	3	2,963	100		2,963	
\$7,500-\$9,999	40	1	1,750	100		1,750	
\$10,000 and over							
<i>Family type II</i>							
\$1,250-\$1,499	10	1	156	100		156	
\$1,500-\$1,749	30	1	60	100		60	
\$1,750-\$1,999	130	4	144	100		144	
\$2,000-\$2,249	60	3	-564	67	33	270	2,232
\$2,250-\$2,499	60	6	-169	50	50	107	446
\$2,500-\$2,999	130	5	267	100		267	
\$3,000-\$3,499	70	3	-620	67	33	269	2,400
\$3,500-\$3,999	60	3	360	100		360	
\$4,000-\$4,999	140	7	809	100		809	
\$5,000-\$7,499	110	6	547	83	17	936	1,400
\$7,500-\$9,999							
\$10,000 and over	10	1	3,468	100		3,468	
<i>Family type III</i>							
\$1,250-\$1,499	20	2	-206		100		206
\$1,500-\$1,749	30	1	-77		100		77
\$1,750-\$1,999	30	3	167	100		167	
\$2,000-\$2,249							
\$2,250-\$2,499	40	3	119	100		119	
\$2,500-\$2,999	70	3	-113	33	67	440	390
\$3,000-\$3,499	60	4	448	100		448	
\$3,500-\$3,999	100	3	438	67	33	670	25
\$4,000-\$4,999	40	4	479	100		479	
\$5,000-\$7,499	130	4	537	75	25	1,413	2,091
\$7,500-\$9,999	30	3	2,164	100		2,164	
\$10,000 and over	60	4	2,777	100		2,777	

See p. 204 for notes on this table.

TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-) (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>Family type IV</i>							
\$1,250-\$1,499	30	1	\$165	100		\$165	
\$1,500-\$1,749	50	4	-413		100		\$413
\$1,750-\$1,999	60	2	-299	50	50	397	995
\$2,000-\$2,249	70	5	-85	60	40	85	339
\$2,250-\$2,499	70	7	121	86	14	174	198
\$2,500-\$2,999	110	7	-40	71	29	335	976
\$3,000-\$3,499	110	1	250	100		250	
\$3,500-\$3,999	50	4	614	100		614	
\$4,000-\$4,999	60	5	236	60	40	616	335
\$5,000-\$7,499	170	5	1,577	100		1,577	
\$7,500-\$9,999	60	1	12	100		12	
\$10,000 and over							
<i>Family type V</i>							
\$1,250-\$1,499							
\$1,500-\$1,749	10	1	50	100		50	
\$1,750-\$1,999	20	2	40	50	50	168	88
\$2,000-\$2,249	20	2	129	50	50	321	62
\$2,250-\$2,499	40	2	46	100		46	
\$2,500-\$2,999	10	1	366	100		366	
\$3,000-\$3,499	40	1	288	100		288	
\$3,500-\$3,999	30	3	-150	33	67	445	448
\$4,000-\$4,999	70	6	447	100		447	
\$5,000-\$7,499	90	2	1,658	100		1,658	
\$7,500-\$9,999	20	1	648	100		648	
\$10,000 and over							
<i>Family type VI</i>							
\$1,250-\$1,499	20	2	-120		100		120
\$1,500-\$1,749							
\$1,750-\$1,999	10	1	-25		100		25
\$2,000-\$2,249							
\$2,250-\$2,499							
\$2,500-\$2,999	10	1	921	100		921	
\$3,000-\$3,499	30	1	416	100		416	
\$3,500-\$3,999	20	1	235	100		235	
\$4,000-\$4,999	40	2	1,068	100		1,068	
\$5,000-\$7,499	20	1	1,930	100		1,930	
\$7,500-\$9,999							
\$10,000 and over							
<i>Family type VII</i>							
\$1,250-\$1,499							
\$1,500-\$1,749							
\$1,750-\$1,999							
\$2,000-\$2,249							
\$2,250-\$2,499	10	1	-269		100		269
\$2,500-\$2,999	50	1	-225		100		225
\$3,000-\$3,499	20	2	-246	50	50	568	1,061
\$3,500-\$3,999	20	2	347	50	50	757	64
\$4,000-\$4,999	20	2	-5	50	50	205	216
\$5,000-\$7,499	20	1	-3,710		100		3,710
\$7,500-\$9,999							
\$10,000 and over							

See p. 204 for notes on this table.

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-) (4)	Percentage of families having <sup>1</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible (2)	Re-reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>Salaried business: Family type I</i>							
\$1,250-\$1,499	140	3	-\$46	67	33	\$58	\$255
\$1,500-\$1,749	260	5	52	80	20	122	81
\$1,750-\$1,999	340	6	126	67	33	257	136
\$2,000-\$2,249	320	7	123	57	14	270	223
\$2,250-\$2,499	460	5	129	80	20	182	85
\$2,500-\$2,999	470	6	96	67	17	154	38
\$3,000-\$3,499	370	5	243	100		243	
\$3,500-\$3,999	350	6	727	100		727	
\$4,000-\$4,999	250	5	524	80	20	674	75
\$5,000-\$7,499	410	8	1,440	100		1,440	
\$7,500-\$9,999	120	2	1,046	100		1,046	
\$10,000 and over	60	4	5,012	100		5,012	
<i>Family type II</i>							
\$1,250-\$1,499	80	4	-89	25	75	78	144
\$1,500-\$1,749	210	5	53	100		53	
\$1,750-\$1,999	300	7	94	86	14	120	69
\$2,000-\$2,249	310	2	-105	50	50	196	406
\$2,250-\$2,499	350	4	121	75	25	167	15
\$2,500-\$2,999	260	6	70	50	50	333	193
\$3,000-\$3,499	380	6	345	100		345	
\$3,500-\$3,999	340	7	150	71	29	486	690
\$4,000-\$4,999	270	4	443	100		443	
\$5,000-\$7,499	270	4	592	100		592	
\$7,500-\$9,999							
\$10,000 and over							
<i>Family type III</i>							
\$1,250-\$1,499	50	1	72	100		72	
\$1,500-\$1,749	170	3	108	100		108	
\$1,750-\$1,999	270	7	-85	43	57	205	303
\$2,000-\$2,249	180	5	-89	60	40	66	321
\$2,250-\$2,499	190	6	-246	50	50	151	609
\$2,500-\$2,999	220	4	149	100		149	
\$3,000-\$3,499	130	6	491	83	17	613	115
\$3,500-\$3,999	200	4	596	100		596	
\$4,000-\$4,999	90	6	660	100		660	
\$5,000-\$7,499	200	4	374	75	25	865	1,100
\$7,500-\$9,999	40	2	1,986	100		1,986	
\$10,000 and over	70	2	6,043	100		6,043	
<i>Family type IV</i>							
\$1,250-\$1,499	40	1	-682		100		682
\$1,500-\$1,749	110	2	-109	50	50	29	246
\$1,750-\$1,999	170	5	-251	60	40	174	858
\$2,000-\$2,249	210	3	-109	33	67	130	318
\$2,250-\$2,499	260	6	158	60	20	265	4
\$2,500-\$2,999	440	7	53	71	29	155	202
\$3,000-\$3,499	430	5	87	60	40	268	184
\$3,500-\$3,999	180	6	397	100		397	
\$4,000-\$4,999	380	7	354	71	29	782	716
\$5,000-\$7,499	480	7	943	100		943	
\$7,500-\$9,999	140	2	1,780	100		1,780	
\$10,000 and over	110	1	4,240	100		4,240	

See p. 204 for notes on this table.

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36** <sup>1</sup>—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (—)  (4)	Percentage of families having <sup>1</sup> —		Average amount for families having <sup>1</sup> —	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Family type V</i>							
\$1,250-\$1,499	20	1	—\$76		100		\$76
\$1,500-\$1,749	40	1	—431		100		431
\$1,750-\$1,999	70	3	—20	67	33	\$90	241
\$2,000-\$2,249	140	5	—108	60	40	125	456
\$2,250-\$2,499	90	3	98	100		98	
\$2,500-\$2,999	200	5	—48	40	60	180	200
\$3,000-\$3,499	170	4	89	75	25	164	134
\$3,500-\$3,999	170	4	60	75	25	225	435
\$4,000-\$4,999	100	5	1,159	100		1,159	
\$5,000-\$7,499	190	5	677	100		677	
\$7,500-\$9,999	40	4	1,675	100		1,675	
\$10,000 and over	90	2	17,519	100		17,519	
<i>Family type VI</i>							
\$1,250-\$1,499	40	3	71	67		106	
\$1,500-\$1,749	50	4	—146	25	50	40	312
\$1,750-\$1,999	60	2	40	100		40	
\$2,000-\$2,249	40	2	—20	50	50	459	480
\$2,250-\$2,499	40	4	68	50	50	190	53
\$2,500-\$2,999	160	6	163	83	17	234	191
\$3,000-\$3,499	110	6	226	83	17	376	526
\$3,500-\$3,999	70	2	394	50	50	917	130
\$4,000-\$4,999	100	8	506	75	25	772	292
\$5,000-\$7,499	80	1	1,567	100		1,567	
\$7,500-\$9,999							
\$10,000 and over	30	1	4,590	100		4,590	
<i>Family type VII</i>							
\$1,250-\$1,499							
\$1,500-\$1,749	30	1	—245		100		245
\$1,750-\$1,999	20	2	27	50	50	78	24
\$2,000-\$2,249	20	2	—282	50	50	37	600
\$2,250-\$2,499	30	3	275	100		275	
\$2,500-\$2,999	20	2	1	50	50	131	130
\$3,000-\$3,499	50	3	77	67	33	197	162
\$3,500-\$3,999	70	2	149	100		149	
\$4,000-\$4,999	40	4	210	100		210	
\$5,000-\$7,499	40	4	813	100		813	
\$7,500-\$9,999	30	2	1,488	100		1,488	
\$10,000 and over	10	1	4,820	100		4,820	
<i>Salaried professional: Family type I</i>							
\$1,250-\$1,499	290	6	35	50	50	152	82
\$1,500-\$1,749	340	4	92	75		122	
\$1,750-\$1,999	440	5	7	60	40	163	228
\$2,000-\$2,249	500	9	186	78	11	244	32
\$2,250-\$2,499	370	5	139	100		139	
\$2,500-\$2,999	450	5	366	100		366	
\$3,000-\$3,499	540	7	302	86	14	408	331
\$3,500-\$3,999	270	4	414	100		414	
\$4,000-\$4,999	200	6	881	100		881	
\$5,000-\$7,499	280	5	1,624	80		2,030	
\$7,500-\$9,999							
\$10,000 and over	60	5	2,926	100		2,926	

See p. 204 for notes on this table.

**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36** <sup>1</sup>—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Family type II</i>							
\$1,250-\$1,499	180	3	\$112	100		\$112	
\$1,500-\$1,749	260	5	86	80	20	118	\$45
\$1,750-\$1,999	210	4	-209	75	25	144	1,265
\$2,000-\$2,249	380	5	130	100		130	
\$2,250-\$2,499	370	6	213	100		213	
\$2,500-\$2,999	440	10	227	70	30	439	269
\$3,000-\$3,499	330	5	257	60	40	531	154
\$3,500-\$3,999	140	5	416	80	20	573	212
\$4,000-\$4,999	120	4	701	100		701	
\$5,000-\$7,499	80	2	1,565	100		1,565	
\$7,500-\$9,999	20	2	1,494	100		1,494	
\$10,000 and over							
<i>Family type III</i>							
\$1,250-\$1,499	120	5	-119	40	60	38	223
\$1,500-\$1,749	90	4	28	75	25	38	1
\$1,750-\$1,999	120	4	72	75	25	112	48
\$2,000-\$2,249	190	5	38	60	40	89	38
\$2,250-\$2,499	210	5	135	60	40	25	37
\$2,500-\$2,999	260	5	9	40	60	198	117
\$3,000-\$3,499	130	4	375	100		375	
\$3,500-\$3,999	70	4	361	75	25	553	215
\$4,000-\$4,999	130	9	802	89	11	952	401
\$5,000-\$7,499	110	2	1,341	100		1,341	
\$7,500-\$9,999	20	2	1,799	100		1,799	
\$10,000 and over							
<i>Family type IV</i>							
\$1,250-\$1,499	80	3	31	33	33	156	62
\$1,500-\$1,749	170	5	77	80	20	143	189
\$1,750-\$1,999	190	3	-105		100		105
\$2,000-\$2,249	150	7	35	86	14	150	650
\$2,250-\$2,499	260	5	241	100		241	
\$2,500-\$2,999	440	6	-74	33	67	398	311
\$3,000-\$3,499	260	2	632	100		632	
\$3,500-\$3,999	240	9	396	89	11	463	137
\$4,000-\$4,999	460	11	632	100		632	
\$5,000-\$7,499	320	5	1,892	100		1,892	
\$7,500-\$9,999	80	2	2,305	100		2,305	
\$10,000 and over	30	3	4,712	100		4,712	
<i>Family type V</i>							
\$1,250-\$1,499	30	1	106	100		106	
\$1,500-\$1,749	40	4	43	75	25	77	59
\$1,750-\$1,999	40	2	12	50	50	74	50
\$2,000-\$2,249	90	7	-42	57	43	158	308
\$2,250-\$2,499	40	4	110	75	25	157	30
\$2,500-\$2,999	120	4	9	75	25	200	554
\$3,000-\$3,499	160	5	-52	60	40	499	878
\$3,500-\$3,999	140	4	345	75		460	
\$4,000-\$4,999	120	8	609	88	12	770	515
\$5,000-\$7,499	100	3	541	100		541	
\$7,500-\$9,999							
\$10,000 and over							

See p. 204 for notes on this table.



**TABLE A.—Net surplus or deficit: Percentage of families having a surplus or deficit, and average amounts reported, by family type and income for each occupational group, in 1 year, 1935-36** <sup>1</sup>—Continued

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-) (4)	Percentage of families having <sup>1</sup> —		Average amount for families having <sup>1</sup> —	
	Eligible (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>Family type VI</i>							
\$1,250-\$1,499.....	10	1	-\$210		100		\$210
\$1,500-\$1,749.....	40	2	34	50	50	\$218	150
\$1,750-\$1,999.....	40	4	5	25	50	311	147
\$2,000-\$2,249.....	30	2	56	50	50	310	197
\$2,250-\$2,499.....	60	5	117	80	20	273	506
\$2,500-\$2,999.....	160	9	182	89	11	256	410
\$3,000-\$3,499.....	100	2	389	100		389	
\$3,500-\$3,999.....	30	2	577	100		577	
\$4,000-\$4,999.....	60	6	-8	67	33	472	968
\$5,000-\$7,499.....	30	3	568	100		568	
\$7,500-\$9,999.....							
\$10,000 and over.....	10	1	1,530	100		1,530	
<i>Family type VII</i>							
\$1,250-\$1,499.....							
\$1,500-\$1,749.....	30	1	21	100		21	
\$1,750-\$1,999.....	10	1	-190		100		190
\$2,000-\$2,249.....	30	2	-212	50	50	188	612
\$2,250-\$2,499.....							
\$2,500-\$2,999.....	30	3	-137	67	33	25	463
\$3,000-\$3,499.....	30	3	156	33	67	650	92
\$3,500-\$3,999.....	20	1	307	100		307	
\$4,000-\$4,999.....	30	1	419	100		419	
\$5,000-\$7,499.....	20	1	317	100		317	
\$7,500-\$9,999.....	10	1	500	100		500	
\$10,000 and over.....	10	1	3,420	100		3,420	

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>**

[White nonrelief families including husband and wife, both native born]

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	All items (5)	Food (6)	Housing <sup>2</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto- mobile <sup>3</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>5</sup> (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
<i>Wage earner: Family type I</i>																				
\$500-\$749.....	1,850	8	2.0	\$692	\$254	\$211	\$60	\$26	\$1	\$30	\$7	\$24	\$14	\$17	\$8	\$17	\$9		\$14	
\$750-\$999.....	3,490	8	2.0	959	346	259	66	30	30	81		28	20	41	13	21	14		9	\$1
\$1,000-\$1,249.....	4,010	11	2.0	978	383	219	102	33	23	64	3	21	19	31	12	22	13	\$1	31	1
\$1,250-\$1,499.....	3,970	11	2.0	1,366	534	242	85	52	66	110	35	35	22	60	36	32	17		39	1
\$1,500-\$1,749.....	3,560	11	2.0	1,550	531	335	80	54	40	137	121	31	34	51	41	49	17		28	1
\$1,750-\$1,999.....	3,240	12	2.0	1,729	557	406	73	69	67	164	119	50	34	62	31	35	19		43	
\$2,000-\$2,249.....	1,960	7	2.0	1,913	485	383	82	74	85	210	157	52	39	165	56	21	27	39	33	5
\$2,250-\$2,499.....	1,480	10	2.0	2,084	631	332	135	90	67	175	238	36	45	135	54	53	21		68	4
\$2,500-\$2,999.....	1,200	11	2.0	2,483	698	504	85	104	75	198	248	69	58	99	75	62	32		174	2
\$3,000-\$3,499.....	500	8	2.0	2,707	731	262	156	151	200	265	311	35	58	97	121	66	20		230	4
\$3,500-\$3,999.....	160	11	2.0	2,838	746	410	92	164	193	337	181	64	72	146	108	64	34	1	204	22
\$4,000-\$4,999.....	110	3	2.0	3,702	726	534	119	123	50	262	655	67	61	284	243	71	43		387	87
<i>Family type II</i>																				
\$500-\$749.....	1,640	8	3.0	720	319	172	74	26	2	27	5	7	14	28	12	20	6	2	6	
\$750-\$999.....	2,810	7	3.0	963	378	197	80	30	3	87		37	24	71	17	18	12	1	8	
\$1,000-\$1,249.....	3,640	11	3.0	1,185	465	255	64	33	26	114	40	25	27	68	24	21	11	1	12	1
\$1,250-\$1,499.....	3,410	16	3.0	1,263	481	282	81	45	24	92	13	44	28	74	32	27	16	5	14	5
\$1,500-\$1,749.....	2,860	11	3.0	1,639	595	367	86	53	50	147	37	33	35	87	40	40	20	2	42	5
\$1,750-\$1,999.....	2,440	11	3.0	1,679	563	325	94	64	59	141	144	35	33	71	48	49	19	2	29	3
\$2,000-\$2,249.....	1,660	10	3.0	1,857	642	353	89	73	50	172	137	23	34	86	62	30	23	17	65	1
\$2,250-\$2,499.....	1,210	13	3.0	2,328	776	455	100	93	85	191	217	20	47	128	85	38	31	13	43	6
\$2,500-\$2,999.....	830	9	3.0	2,544	760	464	102	167	136	241	214	41	48	57	64	56	20	18	86	70
\$3,000-\$3,499.....	190	8	3.0	2,629	855	340	102	137	83	319	217	54	58	73	146	53	25	22	135	10
\$3,500-\$3,999.....	90	6	3.0	3,035	849	533	135	117	135	379	283	41	63	135	92	37	42	21	163	10
\$4,000-\$4,999.....	50	1	3.0	3,055	972	253	148	106	110	645		86	59	103	263	36	44	18	172	40

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	All items (5)	Food (6)	Housing <sup>1</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobiles (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>5</sup> (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
<i>Family type III</i>																				
\$500-\$749.....	810	8	4.0	\$942	\$393	\$228	\$95	\$20	\$14	\$73	-----	\$24	\$24	\$26	\$14	\$10	\$8	\$6	\$7	-----
\$750-\$999.....	1,990	10	4.0	981	439	174	95	38	19	79	-----	27	18	36	16	22	7	3	8	-----
\$1,000-\$1,249.....	2,400	13	4.0	1,124	477	201	103	31	38	99	-----	16	24	33	19	23	15	3	7	-----
\$1,250-\$1,499.....	2,510	10	4.0	1,431	582	225	110	38	41	95	-----	105	41	25	53	33	31	17	8	\$2
\$1,500-\$1,749.....	2,110	10	4.0	1,622	646	276	91	39	80	143	-----	37	47	35	92	39	27	19	11	32
\$1,750-\$1,999.....	1,850	12	4.0	1,823	656	312	105	48	54	173	-----	154	32	36	87	73	38	18	4	27
\$2,000-\$2,249.....	1,430	11	4.0	1,999	747	306	95	89	84	185	-----	128	33	39	124	56	45	18	5	44
\$2,250-\$2,499.....	840	14	4.0	2,230	821	385	123	91	76	218	-----	126	27	44	109	67	49	19	13	56
\$2,500-\$2,999.....	710	10	4.0	2,737	868	420	123	152	71	246	-----	375	33	46	161	70	44	24	45	41
\$3,000-\$3,499.....	170	6	4.0	2,577	774	317	188	119	66	261	-----	386	31	56	66	83	38	27	44	117
\$3,500-\$3,999.....	90	3	4.0	2,965	792	599	127	211	200	278	-----	166	13	62	97	151	67	25	46	131
\$4,000-\$4,999.....	50	3	4.0	3,223	801	461	180	320	24	282	-----	397	22	58	393	62	32	31	44	100
<i>Family type IV</i>																				
\$500-\$749.....	840	6	3.2	1,071	457	203	129	31	20	81	-----	7	31	25	22	19	16	12	1	16
\$750-\$999.....	1,980	8	3.6	1,063	433	279	101	34	4	67	-----	16	28	20	17	9	22	15	4	14
\$1,000-\$1,249.....	2,650	11	3.6	1,226	478	207	115	40	46	73	-----	112	28	26	47	13	21	14	-----	9
\$1,250-\$1,499.....	2,140	11	3.5	1,408	573	260	109	36	11	116	-----	45	40	27	84	15	34	16	18	24
\$1,500-\$1,749.....	2,990	11	3.3	1,652	569	331	97	56	56	124	-----	52	39	34	126	14	36	16	1	50
\$1,750-\$1,999.....	2,970	12	3.4	1,773	595	294	164	52	58	134	-----	49	51	40	82	68	39	20	41	37
\$2,000-\$2,249.....	2,090	9	3.6	2,017	695	329	143	80	83	192	-----	126	48	43	69	52	51	25	27	51
\$2,250-\$2,499.....	1,870	11	3.5	2,297	831	419	146	101	123	175	-----	20	62	37	94	78	44	22	23	44
\$2,500-\$2,999.....	2,070	10	3.7	2,434	883	358	124	88	53	219	-----	253	77	54	101	53	82	21	51	66
\$3,000-\$3,499.....	1,150	10	3.6	2,475	859	310	126	97	124	306	-----	140	62	56	147	72	70	27	1	77
\$3,500-\$3,999.....	620	6	3.5	2,703	1,008	392	128	111	65	282	-----	268	44	65	84	69	66	21	19	78
\$4,000-\$4,999.....	430	4	3.8	3,665	1,049	305	149	190	146	527	-----	196	193	76	278	191	105	29	58	168

<i>Family type V</i>																												
\$500-\$749	320	7	5.4	1,126	535	222	118	32	6	54	10	18	28	38	15	22	13	6	9									
\$750-\$999	650	8	5.4	1,510	572	358	133	32	29	98	57	21	27	73	19	32	10	5	13	1								
\$1,000-\$1,249	870	8	5.6	1,209	609	236	113	24	5	84	25	32	28	17	16	11	1	1	8									
\$1,250-\$1,499	1,480	15	5.3	1,274	569	213	120	44	7	122	6	37	29	39	22	23	13	5	25									
\$1,500-\$1,749	1,290	8	5.3	1,541	657	218	158	44	30	149	41	36	35	48	30	27	17	22	21	8								
\$1,750-\$1,999	1,340	14	5.6	1,872	715	251	163	57	85	181	54	59	37	50	54	49	22	24	31	40								
\$2,000-\$2,249	1,170	11	5.4	2,036	761	377	149	59	51	220	85	54	41	83	45	29	19	15	47	1								
\$2,250-\$2,499	790	10	5.5	2,218	824	347	162	80	80	263	73	65	57	78	49	33	17	39	36	15								
\$2,500-\$2,999	950	8	5.9	2,760	893	327	160	96	154	341	226	63	49	188	110	50	23	18	43	19								
\$3,000-\$3,499	660	12	5.5	2,954	1,111	378	164	88	88	352	65	92	64	185	143	76	28	24	82	14								
\$3,500-\$3,999	260	8	5.3	3,400	1,096	438	178	127	238	362	201	77	70	203	85	49	31	101	137	7								
\$4,000-\$4,999	220	3	5.3	4,032	1,290	412	111	213	58	419	669	78	116	195	114	95	35	92	119	16								
<i>Family type VI</i>																												
\$500-\$749	390	9	5.2	948	418	232	81	25	4	52	31	18	35	7	19	9	8	8	1									
\$750-\$999	740	9	5.4	1,079	424	270	93	37	21	68	13	34	17	32	14	23	12	11	8	2								
\$1,000-\$1,249	1,420	11	5.0	1,063	468	212	101	30	11	62	4	24	20	44	21	30	10	6	13	7								
\$1,250-\$1,499	1,060	14	5.1	1,394	596	246	97	43	67	113	25	20	29	66	21	29	18	7	11	6								
\$1,500-\$1,749	1,120	10	5.5	1,594	735	276	121	44	15	128	50	19	38	45	46	32	17	9	19	1								
\$1,750-\$1,999	1,050	11	5.4	1,882	744	364	132	58	62	178	24	34	26	116	41	23	16	23	39	2								
\$2,000-\$2,249	830	10	5.3	1,951	697	403	107	66	40	194	84	36	46	101	71	39	21	12	34	1								
\$2,250-\$2,499	370	7	5.1	2,254	815	390	130	104	104	241	128	26	49	94	53	42	15	10	53	1								
\$2,500-\$2,999	330	11	5.4	2,332	851	407	179	80	93	233	104	40	47	100	52	42	24	24	43	13								
\$3,000-\$3,499	60	4	5.2	2,734	941	417	163	94	71	308	81	55	59	175	111	62	30	59	107	1								
\$3,500-\$3,999	30	3	5.3	3,360	1,036	502	153	173	140	397	194	46	66	189	60	34	40	105	115	110								
\$4,000-\$4,999	30	1	6.0	4,009	1,209	410	159	312	215	407	242	27	70	167	465	56	95	10	65	100								
<i>Family type VII</i>																												
\$500-\$749	90	4	7.0	871	398	176	61	21	6	68	36	23	20	10	16	13	9	14										
\$750-\$999	180	8	7.3	1,129	495	207	110	29	22	83	32	18	56	23	28	11	6	9										
\$1,000-\$1,249	390	10	7.4	1,377	535	235	92	51	42	140	3	46	28	55	17	14	9	13	80									
\$1,250-\$1,499	430	14	7.2	1,490	734	231	126	38	10	109	12	40	26	35	28	24	15	12	16	34								
\$1,500-\$1,749	520	7	7.1	1,872	706	264	168	45	31	215	117	41	29	38	36	43	17	18	21	83								
\$1,750-\$1,999	480	10	7.2	1,851	790	306	125	66	25	184	39	60	38	80	35	38	21	10	23	11								
\$2,000-\$2,249	360	10	7.1	2,085	895	255	129	51	35	265	66	52	34	86	41	28	17	33	36	62								
\$2,250-\$2,499	280	10	7.3	2,288	947	352	151	81	83	253	38	16	75	85	60	64	20	26	36	1								
\$2,500-\$2,999	540	13	7.2	2,569	1,047	303	161	73	99	297	79	72	68	62	101	88	22	38	45	14								
\$3,000-\$3,499	270	7	7.3	2,796	1,055	308	157	83	56	316	62	104	66	212	85	74	23	29	44	122								
\$3,500-\$3,999	120	7	7.4	3,257	1,313	253	193	105	126	446	307	64	64	88	81	76	29	34	76	2								
\$4,000-\$4,999	110	3	7.6	3,501	1,224	222	215	88	79	353	289	41	92	180	98	115	21	40	437	7								

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued**

Occupational group, family type, and income class	Number of families		Average num- ber of persons per family	All items	Food	Hous- ing <sup>2</sup>	Household operation		Furn- ish- ings and equip- ment	Cloth- ing	Auto- mo- bile <sup>3</sup>	Other trans- porta- tion	Per- sonal care	Medi- cal care	Recrea- tion <sup>4</sup>	To- bacco	Read- ing	For- mal educa- tion	Con- tribu- tions and per- sonal taxes <sup>5</sup>	Other items
	Eligible	Report- ing ex- pendi- tures					Fuel, light, and re- friger- ation	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
<i>Clerical: Family type I</i>																				
\$750-\$999.....	1,390	9	2.0	\$912	\$381	\$230	\$82	\$25	\$10	\$55	\$4	\$32	\$19	\$23	\$10	\$22	\$12		\$7	
\$1,000-\$1,249.....	2,180	14	2.0	1,334	427	321	59	55	52	115	100	39	28	49	36	16	15		20	\$2
\$1,250-\$1,499.....	2,020	11	2.0	1,349	461	297	44	48	15	155	74	41	32	56	33	31	19	\$4	37	2
\$1,500-\$1,749.....	2,530	10	2.0	1,582	522	396	85	73	25	110	52	51	38	81	43	39	17	1	49	
\$1,750-\$1,999.....	2,680	12	2.0	1,771	514	397	67	76	76	169	116	37	42	91	54	50	20	1	47	14
\$2,000-\$2,249.....	2,250	11	2.0	2,046	529	442	77	118	75	174	240	31	43	101	42	54	23		91	6
\$2,250-\$2,499.....	1,420	12	2.0	2,226	629	397	88	125	99	216	66	80	48	140	74	52	27		141	44
\$2,500-\$2,999.....	1,440	8	2.0	2,190	570	516	57	131	56	202	163	62	39	142	53	27	24		107	41
\$3,000-\$3,499.....	820	10	2.0	2,465	697	422	45	125	108	336	128	95	61	101	77	61	28	4	167	10
\$3,500-\$3,999.....	490	9	2.0	3,087	801	519	75	173	263	381	207	49	85	113	150	75	38		151	7
\$4,000-\$4,999.....	360	4	2.0	3,570	788	530	54	215	78	415	451	147	67	115	110	70	47	38	440	5
<i>Family type II</i>																				
\$750-\$999.....	880	9	3.0	964	409	231	74	22	39	47		39	20	26	18	20	11	1	7	
\$1,000-\$1,249.....	1,780	13	3.0	1,175	420	265	83	28	38	102	27	31	24	66	24	35	14		15	3
\$1,250-\$1,499.....	1,720	6	3.0	1,306	447	370	57	66	4	90		48	33	97	25	31	18	3	13	4
\$1,500-\$1,749.....	2,260	9	3.0	1,581	583	331	81	67	37	134	32	45	34	91	41	44	19	3	39	
\$1,750-\$1,999.....	2,330	10	3.0	1,811	612	390	89	58	74	165	61	56	33	89	29	28	15	2	110	
\$2,000-\$2,249.....	1,950	13	3.0	2,001	630	434	95	65	51	208	176	42	38	61	63	41	22	2	67	6
\$2,250-\$2,499.....	1,490	9	3.0	2,205	782	368	108	155	36	200	114	38	50	162	68	42	25	8	47	2
\$2,500-\$2,999.....	1,170	14	3.0	2,302	732	499	101	131	51	225	99	53	50	110	82	61	26	6	70	6
\$3,000-\$3,499.....	610	11	3.0	2,816	801	559	111	214	100	259	176	39	49	216	92	48	30	6	95	21
\$3,500-\$3,999.....	340	7	3.0	3,147	889	560	68	212	161	451	234	37	71	142	116	39	38	29	95	5
\$4,000-\$4,999.....	180	3	3.0	3,998	1,297	564	143	395	50	350	444	57	81	265	64	67	39	7	172	3

<i>Family type III</i>																				
\$750-\$999	430	10	4.0	1,030	424	223	89	23	22	60	16	39	20	44	8	21	13	1	16	11
\$1,000-\$1,249	610	11	4.0	1,134	497	239	96	42	11	80	4	29	18	44	17	28	16	3	10	3
\$1,250-\$1,499	1,170	11	4.0	1,384	544	307	90	54	38	131	8	38	27	36	39	28	17	9	15	3
\$1,500-\$1,749	1,270	9	4.0	1,715	627	349	89	60	40	153	69	38	28	150	22	44	20	3	18	5
\$1,750-\$1,999	1,270	11	4.0	1,859	684	401	110	90	34	133	124	26	35	57	63	39	27	3	32	1
\$2,000-\$2,249	1,530	10	4.0	2,021	699	344	95	94	107	236	106	40	45	60	56	32	20	16	58	13
\$2,250-\$2,499	1,010	14	4.0	2,236	751	447	89	86	61	200	109	44	52	110	118	48	26	12	74	9
\$2,500-\$2,999	840	13	4.0	2,710	759	496	147	151	162	308	157	63	57	107	154	47	25	5	68	4
\$3,000-\$3,499	390	9	4.0	2,698	916	382	93	101	124	350	200	48	56	147	101	41	35	12	87	5
\$3,500-\$3,999	270	9	4.0	3,332	981	612	128	309	48	360	183	104	58	115	122	84	38	29	149	12
\$4,000-\$4,999	170	3	4.0	4,191	1,301	735	140	307	45	481	354	58	96	183	132	79	39	20	214	7
<i>Family type IV</i>																				
\$750-\$999	630	6	3.5	1,156	416	280	82	26	1	56	54	25	23	139	7	16	14	2	15	3
\$1,000-\$1,249	1,270	7	3.7	1,286	486	318	97	40	9	127	8	52	32	21	31	23	14	2	23	3
\$1,250-\$1,499	1,520	12	3.5	1,336	525	323	87	52	15	93	32	43	30	20	32	38	17	5	21	3
\$1,500-\$1,749	1,650	12	3.5	1,642	553	385	98	67	14	131	133	22	37	72	20	40	20	30	17	3
\$1,750-\$1,999	1,950	13	3.8	1,735	596	325	133	61	38	225	61	60	39	76	38	32	20	3	24	4
\$2,000-\$2,249	1,960	11	3.6	1,816	657	315	89	67	44	173	81	59	53	76	54	52	26	5	57	13
\$2,250-\$2,499	1,520	13	3.8	2,162	776	336	155	84	48	250	104	68	49	52	48	45	21	48	76	2
\$2,500-\$2,999	2,190	10	3.7	2,419	741	411	111	147	74	312	90	81	59	155	91	34	23	30	58	2
\$3,000-\$3,499	1,310	7	3.5	2,482	857	293	128	146	11	202	228	49	54	94	145	68	22	10	147	28
\$3,500-\$3,999	970	10	3.5	2,908	880	505	103	100	83	338	349	64	59	128	60	44	29	50	107	9
\$4,000-\$4,999	700	5	3.4	3,699	1,160	693	70	205	88	376	236	62	95	211	127	66	28	280	2	
<i>Family type V</i>																				
\$750-\$999	120	6	5.3	1,147	533	248	94	15	6	56	29	22	50	16	23	8	2	45	15	3
\$1,000-\$1,249	380	9	5.4	1,195	543	229	124	45	13	84	3	41	21	15	12	16	15	6	10	3
\$1,250-\$1,499	300	11	5.3	1,569	611	328	137	40	46	122	35	41	34	44	53	34	18	8	17	3
\$1,500-\$1,749	680	10	5.7	1,571	669	346	109	47	11	132	22	45	36	53	29	20	20	13	19	3
\$1,750-\$1,999	780	10	5.3	1,974	772	384	128	87	35	198	48	42	40	72	35	37	20	23	30	28
\$2,000-\$2,249	850	10	5.3	1,822	769	316	160	54	47	145	34	55	34	90	27	29	19	12	30	1
\$2,250-\$2,499	730	14	5.4	2,168	850	323	138	77	46	194	116	80	54	106	45	51	21	25	38	4
\$2,500-\$2,999	880	12	5.2	2,333	927	368	140	96	22	266	61	54	67	78	77	50	27	34	61	5
\$3,000-\$3,499	530	13	5.4	2,757	1,048	454	150	107	79	283	60	85	54	84	110	66	28	65	81	3
\$3,500-\$3,999	380	8	5.4	3,034	1,107	384	190	146	69	378	116	112	78	149	91	94	32	17	59	12
\$4,000-\$4,999	310	4	5.6	4,353	1,572	607	204	371	147	497	84	80	102	235	87	76	55	52	277	7
<i>Family type VI</i>																				
\$750-\$999	180	9	5.2	1,075	446	229	88	23	47	84	2	37	17	37	21	17	12	5	10	1
\$1,000-\$1,249	370	8	5.1	1,249	470	288	91	36	31	107	1	61	29	29	22	29	14	8	33	1
\$1,250-\$1,499	300	11	5.1	1,395	645	271	111	39	19	91	12	41	27	57	15	25	14	11	17	1
\$1,500-\$1,749	560	10	5.4	1,700	631	254	124	86	34	171	127	34	33	91	34	20	18	13	29	1
\$1,750-\$1,999	720	9	5.1	1,835	684	426	123	78	20	132	115	21	37	100	37	36	16	7	51	2

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued**

Occupational group, family type, and income class  (1)	Number of families		Average number of persons per family (4)	All items (5)	Food (6)	Housing: (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto- mobiles (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	To- bacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
<i>Family type VI—Continued</i>																				
\$2,000—\$2,249.....	590	14	5.4	\$2,170	\$778	\$397	\$125	\$122	\$50	\$217	\$78	\$35	\$45	\$124	\$60	\$27	\$22	\$28	\$52	\$10
\$2,250—\$2,499.....	380	9	5.2	2,395	893	450	92	105	69	232	51	46	55	190	63	49	18	33	49	5
\$2,500—\$2,999.....	250	8	5.4	2,582	854	433	113	148	55	275	151	35	61	149	94	52	25	59	73	3
\$3,000—\$3,499.....	150	8	5.2	2,896	946	465	129	221	71	329	181	84	56	119	76	27	33	32	124	3
\$3,500—\$3,999.....	90	7	5.3	3,290	966	619	163	267	97	427	96	38	63	193	113	37	28	50	130	3
\$4,000—\$4,999.....	60	2	5.0	3,284	904	421	196	205	110	395	339	55	73	129	179	65	48	36	113	16
<i>Family type VII</i>																				
\$750—\$999.....	30	3	7.0	1,296	568	300	99	34	20	97	-----	31	28	21	20	38	20	5	15	-----
\$1,000—\$1,249.....	70	2	8.0	2,120	822	305	203	130	17	230	78	29	68	52	22	91	28	7	13	25
\$1,250—\$1,499.....	200	13	7.3	1,479	650	271	127	45	22	124	44	46	25	33	21	19	15	15	19	3
\$1,500—\$1,749.....	270	9	7.4	1,559	747	231	132	36	28	147	13	62	27	29	22	28	15	24	17	1
\$1,750—\$1,999.....	100	6	7.2	1,981	795	313	150	75	55	126	41	49	43	152	41	68	18	26	27	2
\$2,000—\$2,249.....	230	8	7.2	2,033	807	370	137	61	69	223	22	39	43	85	45	13	17	27	43	2
\$2,250—\$2,499.....	170	10	7.3	2,187	955	349	163	76	60	194	1	68	50	41	64	46	23	50	45	32
\$2,500—\$2,999.....	270	14	7.3	2,564	1,020	341	189	79	28	318	76	80	60	142	46	56	21	24	54	30
\$3,000—\$3,499.....	110	7	6.9	2,880	948	438	144	182	75	345	97	67	64	166	95	46	32	80	72	9
\$3,500—\$3,999.....	100	3	7.0	3,192	1,021	405	116	165	270	431	122	108	98	132	92	135	30	10	96	1
\$4,000—\$4,999.....	190	5	7.0	3,930	1,405	444	149	100	72	646	212	113	111	195	185	92	27	29	146	4
<i>Independent business: Family type I</i>																				
\$1,250—\$1,499.....	540	5	2.0	1,275	403	336	83	45	4	107	63	18	22	65	65	44	11	-----	8	1
\$1,500—\$1,749.....	410	5	2.0	1,579	568	370	64	63	33	143	88	22	44	22	36	76	20	-----	29	1
\$1,750—\$1,999.....	500	6	2.0	1,769	506	441	78	102	41	155	128	40	35	52	58	41	20	-----	59	4
\$2,000—\$2,249.....	320	6	2.0	1,916	526	488	47	89	27	156	140	45	33	55	115	47	22	-----	99	27
\$2,250—\$2,499.....	330	6	2.0	2,268	598	507	121	168	106	228	179	32	48	70	66	71	25	-----	47	2

\$2,500-\$2,999	400	5	2.0	2,455	726	498	43	125	125	205	202	35	55	109	105	87	33	101	6
\$3,000-\$3,499	280	4	2.0	3,125	747	632	107	211	57	223	171	41	67	90	192	72	30	388	47
\$3,500-\$3,999	120	3	2.0	3,570	1,036	500	63	225	182	589	262	22	88	45	185	57	28	276	12
\$4,000-\$4,999	160	9	2.0	3,611	875	559	114	185	148	408	478	38	71	171	116	58	34	350	6
\$5,000-\$7,499	160	4	2.0	4,188	944	640	143	567	16	446	208	23	76	210	236	95	36	541	7
\$7,500-\$9,999																			
\$10,000 and over																			
<i>Family type II</i>																			
\$1,250-\$1,499	330	6	3.0	1,235	462	267	112	54	14	106	34	24	34	42	17	28	14	4	23
\$1,500-\$1,749	310	5	3.0	1,369	541	242	107	59	16	124	52	32	37	36	21	41	18	4	39
\$1,750-\$1,999	290	5	3.0	1,820	630	338	105	64	44	154	258	9	31	45	44	28	20	48	2
\$2,000-\$2,249	290	7	3.0	2,029	633	423	60	109	67	209	150	34	41	119	76	37	21	1	43
\$2,250-\$2,499	230	5	3.0	2,132	746	517	76	200	25	190	4	27	50	83	41	59	21	9	36
\$2,500-\$2,999	270	7	3.0	2,544	741	615	61	193	104	243	194	40	57	85	57	68	24	13	45
\$3,000-\$3,499	160	4	3.0	2,980	777	908	59	308	118	224	80	18	53	150	119	52	32	1	79
\$3,500-\$3,999	190	6	3.0	3,262	807	610	62	253	207	395	287	52	90	132	91	85	30	9	149
\$4,000-\$4,999	170	7	3.0	3,456	852	587	100	353	78	365	294	59	75	361	86	50	46	1	147
\$5,000-\$7,499	170	6	3.0	5,459	1,044	735	124	741	54	618	509	35	115	462	285	54	49	146	3
\$7,500-\$9,999	10	1	3.0	6,786	1,005	1,550	101	767	310	650	1,429	10	110	175	147	87	31	30	370
\$10,000 and over																			1
<i>Family type III</i>																			
\$1,250-\$1,499	210	6	4.0	1,354	537	297	124	75	16	73	31	11	25	48	24	23	14	9	39
\$1,500-\$1,749	310	4	4.0	1,506	650	332	108	54	5	93	48	31	30	21	36	61	11	2	24
\$1,750-\$1,999	200	6	4.0	1,918	746	468	88	81	17	136	81	20	45	74	54	45	19	14	27
\$2,000-\$2,249	210	3	4.0	2,086	739	476	55	76	106	138	229	27	43	54	68	39	19	1	16
\$2,250-\$2,499	170	7	4.0	2,319	730	510	82	94	29	243	146	31	55	63	61	42	29	18	182
\$2,500-\$2,999	300	7	4.0	2,336	787	465	105	132	51	238	213	67	42	65	54	48	28	3	30
\$3,000-\$3,499	120	3	3.7	2,886	952	411	167	105	22	338	435	19	63	47	112	70	31	43	70
\$3,500-\$3,999	80	3	4.0	3,226	959	442	190	141	87	193	685	12	68	149	93	41	32	14	110
\$4,000-\$4,999	80	6	4.0	4,455	1,096	733	81	489	76	566	661	27	115	124	141	71	42	19	199
\$5,000-\$7,499	130	3	4.0	3,798	985	973	91	320	69	640	145	43	95	68	142	60	35	9	115
\$7,500-\$9,999	50	3	4.0	7,323	1,569	1,387	221	940	244	622	687	72	106	282	155	122	46	252	580
\$10,000 and over																			38
<i>Family type IV</i>																			
\$1,250-\$1,499	400	5	3.6	1,288	496	285	65	58	6	154	17	52	29	39	38	11	15	4	19
\$1,500-\$1,749	350	6	3.3	1,550	527	324	77	52	16	121	209	45	22	52	17	23	27	7	31
\$1,750-\$1,999	420	7	3.4	1,918	696	363	123	111	22	164	69	36	40	171	36	16	23	2	43
\$2,000-\$2,249	290	4	3.5	2,037	683	478	138	57	63	203	74	42	30	45	95	64	15	12	38
\$2,250-\$2,499	400	2	3.5	2,222	741	386	123	106	24	282	72	34	63	221	42	12	14	5	71

See p. 204 for notes on this table.



TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued

Occupational group, family type, and income class	Number of families		Average number of persons per family	All items	Food	Housing <sup>2</sup>	Household operation		Furnishings and equipment	Clothing	Auto-mob-ile	Other transportation	Personal care	Medi-cal care	Recre-ation <sup>4</sup>	To-bacco	Read-ing	Formal educa-tion	Con-tributions and personal taxes <sup>5</sup>	Other items
	Eligible	Report-ing ex-pen-ditures					Fuel, light, and refrig-eration	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
<i>Family type IV—Continued</i>																				
\$2,500-\$2,999.....	400	8	3.6	\$2,279	\$716	\$428	\$133	\$148	\$38	\$286	\$92	\$49	\$64	\$79	\$77	\$30	\$29	\$32	\$66	\$12
\$3,000-\$3,499.....	330	5	4.0	2,715	904	381	157	234	84	370	106	47	49	128	58	22	20	82	55	18
\$3,500-\$3,999.....	200	4	3.5	3,072	849	509	128	184	55	541	162	38	72	104	117	133	19	11	143	7
\$4,000-\$4,999.....	260	8	3.6	3,450	987	509	144	197	192	389	277	61	69	169	100	88	23	31	208	6
\$5,000-\$7,499.....	260	6	3.5	4,048	982	643	185	348	92	473	425	41	84	70	229	106	38	95	231	6
\$7,500-\$9,999.....	40	3	3.6	3,859	1,096	441	160	182	109	783	226	9	93	83	69	32	29	108	438	1
\$10,000 and over.....	90	2	3.5	11,773	2,276	542	207	710	260	1,435	1,079	155	156	284	584	178	61	1,500	2,340	6
<i>Family type V</i>																				
\$1,250-\$1,499.....	110	4	5.3	1,430	745	217	136	72	15	77	.....	24	27	22	30	33	14	6	12	.....
\$1,500-\$1,749.....	160	2	5.5	1,534	717	264	104	53	24	139	48	6	30	16	42	51	15	11	12	2
\$1,750-\$1,999.....	200	5	5.2	1,910	837	381	77	100	20	192	.....	55	42	53	28	51	20	6	44	4
\$2,000-\$2,249.....	230	11	5.3	2,148	767	369	168	86	33	187	119	46	43	159	38	41	20	21	51	.....
\$2,250-\$2,499.....	100	2	6.0	1,984	564	358	126	59	10	86	138	34	74	218	46	54	32	62	66	57
\$2,500-\$2,999.....	250	4	5.2	2,335	853	389	150	95	48	331	39	36	42	121	58	56	18	1	97	1
\$3,000-\$3,499.....	150	4	5.0	3,151	926	533	129	177	33	326	315	65	61	148	100	94	42	32	166	4
\$3,500-\$3,999.....	90	3	5.0	3,315	1,298	595	81	215	61	317	187	129	60	56	30	48	39	9	81	9
\$4,000-\$4,999.....	70	3	5.2	3,291	1,205	542	186	158	22	305	75	69	79	133	90	129	26	40	226	6
\$5,000-\$7,499.....	60	4	5.2	5,410	1,546	784	160	470	112	664	351	74	118	155	270	171	46	201	278	10
\$7,500-\$9,999.....	20	1	5.0	5,377	1,207	717	108	207	76	700	350	52	121	241	120	51	48	327	1,046	6
\$10,000 and over.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Family type VI</i>																				
\$1,250-\$1,499.....	90	3	5.3	1,315	548	342	104	31	6	66	37	15	26	38	15	24	19	10	34	.....
\$1,500-\$1,749.....	70	2	5.5	1,681	706	312	130	32	60	109	86	28	42	50	40	36	12	12	14	12
\$1,750-\$1,999.....	110	5	5.2	2,071	864	322	121	104	31	150	153	5	31	145	42	43	19	14	27	.....

\$2,000-\$2,249	50	3	5.3	1,865	840	319	120	115	61	194	9	42	61	44	3	13	6	37	1
\$2,250-\$2,499	110	6	5.0	2,048	785	322	124	101	35	223	95	24	43	111	44	25	6	45	1
\$2,500-\$2,999	90	6	5.2	2,579	876	433	166	155	59	256	146	16	52	174	54	22	19	110	6
\$3,000-\$3,499	30	3	3.0	3,027	1,218	566	126	201	19	256	58	76	78	70	92	34	4	55	
\$3,500-\$3,999	50	4	5.0	3,478	1,123	472	113	259	113	383	152	62	76	265	110	64	35	48	75
\$4,000-\$4,999	70	2	5.0	3,543	957	314	315	421	229	400	403	27	41	55	67	25	136	34	109
\$5,000-\$7,499	60	1	5.0	3,915	1,020	150	206	380	297	564	743		46	48	271	51	46	5	88
\$7,500-\$9,999	30	3	5.0	6,131	1,647	612	321	868	320	771	650	18	101	183	243	36	105	53	187
\$10,000 and over	30	1	5.0	11,748	2,737	2,600	241	3,148	150	841	404	300	156	204	393	78	50	158	269
<i>Family type VII</i>																			
\$1,250-\$1,499																			
\$1,500-\$1,749																			
\$1,750-\$1,999	70	6	7.2	1,893	807	296	156	63	30	198	33	29	49	54	34	74	20	15	30
\$2,000-\$2,249	20	1	7.0	1,991	893	350	146	60	33	145	85	50	28	66	49		16	4	66
\$2,250-\$2,499	10	1	8.0	2,426	919	493	177	39	23	310	45	26	110	24	30	164	33	9	24
\$2,500-\$2,999	40	4	7.0	2,619	924	436	175	159	38	248	68	43	68	189	95	12	26	23	103
\$3,000-\$3,499	80	4	7.2	2,872	1,226	408	191	117	75	335	82	54	70	112	40	36	24	50	50
\$3,500-\$3,999	40	4	7.0	3,426	1,035	358	200	100	168	427	214	32	63	401	83	49	27	30	204
\$4,000-\$4,999	50	3	7.0	3,896	1,191	605	240	221	44	496	251	23	74	159	102	36	27	75	349
\$5,000-\$7,499	70	2	7.5	6,625	1,930	634	284	470	177	551	644	40	132	642	362	117	40	95	466
\$7,500-\$9,999	10	1	8.0	9,097	2,223	784	398	948	106	1,280	417	26	154	452	567	73	97	46	1,392
\$10,000 and over																			134
<i>Independent professional: Family type I</i>																			
\$1,250-\$1,499	60	5	2.0	1,547	428	417	121	90	28	127	89	83	31	37	18	24	27		19
\$1,500-\$1,749	110	3	2.0	1,547	585	413	52	51	51	93	61	46	28	21	96	19	15		15
\$1,750-\$1,999	70	4	2.0	1,739	539	443	69	90	8	112	106	54	27	142	35	41	32		39
\$2,000-\$2,249	100	3	2.0	2,330	624	450	50	98	14	170	285	119	81	242	77	50	24		73
\$2,250-\$2,499	100	5	2.0	2,310	615	613	60	189	27	270	54	66	72	83	74	62	36		76
\$2,500-\$2,999	230	7	2.0	2,655	741	553	55	175	40	302	352	39	62	64	81	65	35		90
\$3,000-\$3,499	140	4	2.0	2,840	818	585	64	196	62	300	253	64	65	63	153	89	73		53
\$3,500-\$3,999	90	6	2.0	3,135	753	608	70	188	79	394	263	146	71	259	74	36	29	3	165
\$4,000-\$4,999	150	5	2.0	3,497	908	737	106	380	87	350	129	65	60	149	214	77	39		137
\$5,000-\$7,499	180	3	2.0	3,341	851	422	85	389	67	406	464	95	78	42	92	63	24		258
\$7,500-\$9,999	40	1	2.0	7,080	1,372	1,080	77	981	253	1,176	488	28	140	732	221	146	64		310
\$10,000 and over																			12

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued**

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	All items (5)	Food (6)	Housing <sup>2</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile <sup>3</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>5</sup> (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
<i>Family type II</i>																				
\$1,250-\$1,499.....	10	1	3.0	\$1,319	\$427	\$360	\$61	\$35	\$45	\$78	\$119	\$52	\$10	\$37	\$10	\$51	\$25	\$4	\$5	-----
\$1,500-\$1,749.....	30	1	3.0	1,497	404	420	40	51	29	200	-----	22	56	151	28	51	30	2	13	-----
\$1,750-\$1,999.....	130	4	3.0	1,662	606	424	81	98	23	132	19	56	33	60	40	26	21	2	39	\$2
\$2,000-\$2,249.....	60	3	3.0	2,663	712	456	81	143	259	227	148	25	84	76	78	27	21	25	298	3
\$2,250-\$2,499.....	60	6	3.0	2,605	718	689	58	179	65	277	232	29	64	63	86	37	31	16	59	2
\$2,500-\$2,999.....	130	5	3.0	2,528	794	470	77	213	46	275	59	50	45	225	83	61	39	5	75	11
\$3,000-\$3,499.....	70	3	3.0	3,575	922	670	77	636	94	330	372	47	86	69	248	87	26	-----	147	64
\$3,500-\$3,999.....	60	3	3.0	3,302	892	615	62	485	276	349	50	37	59	320	46	63	27	-----	20	1
\$4,000-\$4,999.....	140	7	3.0	3,762	956	823	87	393	29	398	294	20	77	59	311	77	36	20	176	6
\$5,000-\$7,499.....	110	6	3.0	4,904	1,064	727	89	457	153	519	604	59	116	237	312	68	58	45	370	36
\$7,500-\$9,999.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
\$10,000 and over.....	10	1	3.0	9,196	1,247	1,120	91	1,317	300	700	1,047	28	136	77	557	68	54	-----	2,445	9
<i>Family type III</i>																				
\$1,250-\$1,499.....	20	2	4.0	1,498	640	435	105	54	2	37	-----	48	34	20	28	32	24	7	26	6
\$1,500-\$1,749.....	30	1	4.0	1,654	557	631	72	50	20	136	-----	15	27	26	5	50	15	-----	50	-----
\$1,750-\$1,999.....	30	3	4.0	1,674	691	312	107	93	42	118	45	55	51	36	36	11	26	18	31	2
\$2,000-\$2,249.....	40	3	4.0	2,348	688	600	113	159	49	278	90	33	56	40	82	62	24	2	72	-----
\$2,250-\$2,499.....	70	3	4.0	2,800	783	407	154	303	67	235	439	11	46	55	107	62	27	12	55	37
\$2,500-\$2,999.....	60	4	4.0	2,774	857	628	81	281	112	300	74	50	46	128	76	10	26	4	106	15
\$3,000-\$3,499.....	100	3	4.0	3,406	1,044	750	149	348	97	410	212	38	70	35	69	62	19	2	100	1
\$3,500-\$3,999.....	40	4	4.0	4,287	1,084	901	132	494	85	359	414	24	60	229	64	54	38	54	283	12
\$4,000-\$4,999.....	130	4	4.0	5,022	1,204	690	116	481	152	435	462	66	69	436	234	56	33	1	561	26
\$5,000-\$7,499.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
\$7,500-\$9,999.....	30	3	4.0	5,911	1,440	493	192	647	656	853	202	76	116	115	193	37	42	10	822	17
\$10,000 and over.....	60	4	4.0	9,432	1,539	1,201	180	1,146	359	1,206	958	126	183	173	747	142	137	190	1,141	4

<i>Family type IV</i>																			
\$1,250-\$1,499	30	1	4.0	1,101	468	100	140	56	32	80	26	64	25	54	8	13	25	10	---
\$1,500-\$1,749	50	4	3.0	1,922	600	390	107	118	6	188	32	55	51	176	61	63	32	5	1
\$1,750-\$1,999	60	2	3.5	2,315	839	660	83	118	6	145	254	12	45	12	18	47	29	44	3
\$2,000-\$2,249	70	5	3.4	2,170	674	456	74	91	42	257	155	43	47	85	67	34	27	26	60
\$2,250-\$2,499	70	7	3.3	2,143	807	410	143	210	8	152	98	52	45	39	45	27	21	2	72
\$2,500-\$2,999	110	7	3.2	2,334	741	500	138	147	15	223	85	46	50	134	101	14	30	43	45
\$3,000-\$3,499	110	1	4.0	2,696	1,037	390	78	115	55	240	97	48	58	174	154	59	22	56	171
\$3,500-\$3,999	50	4	3.2	3,151	862	588	84	200	48	580	116	79	71	74	60	76	32	106	174
\$4,000-\$4,999	60	5	3.6	3,874	1,016	378	293	382	37	342	479	83	85	132	193	43	54	237	111
\$5,000-\$7,499	170	5	3.6	5,046	1,158	995	231	438	101	497	517	76	96	212	137	24	37	176	314
\$7,500-\$9,999	60	1	4.0	8,188	1,674	1,800	225	1,115	20	700	480	145	177	645	145	176	141	195	303
\$10,000 and over																			267
<i>Family type V.</i>																			
\$1,250-\$1,499	10	1	5.0	1,655	511	290	125	118	28	250	140	27	41	23	26	26	22	28	---
\$1,500-\$1,749	20	2	5.5	1,841	585	330	114	105	85	255	118	11	43	70	30	26	19	1	2
\$1,750-\$1,999	20	2	5.0	1,803	755	292	214	99	15	105	54	51	37	44	30	26	26	7	2
\$2,000-\$2,249	40	2	5.5	2,138	930	330	106	104	---	347	---	30	68	31	54	39	24	9	66
\$2,250-\$2,499	10	1	6.0	2,503	1,149	600	96	99	4	202	---	62	33	139	51	---	16	2	50
\$3,000-\$3,499	40	1	5.0	2,668	733	1,020	73	124	25	210	68	86	15	91	---	102	33	4	84
\$3,500-\$3,999	30	3	5.0	3,940	1,167	547	132	288	68	490	271	137	78	83	162	36	26	351	19
\$4,000-\$4,999	70	6	5.2	3,596	1,235	507	216	332	113	406	309	36	68	33	115	46	32	21	4
\$5,000-\$7,499	90	2	5.5	3,795	1,162	217	252	143	207	677	100	74	99	5	133	115	31	322	8
\$7,500-\$9,999	20	1	5.0	6,664	1,868	1,500	---	237	50	600	259	103	173	171	428	315	53	535	20
\$10,000 and over																			---
<i>Family type VI</i>																			
\$1,250-\$1,499	20	2	6.0	1,604	663	406	97	116	13	88	16	19	31	16	31	44	22	---	1
\$1,500-\$1,749	10	1	5.0	1,837	716	330	17	70	165	205	60	5	39	111	71	---	28	---	20
\$2,000-\$2,249																			---
\$2,250-\$2,499																			---
\$2,500-\$2,999	10	1	5.0	1,846	611	216	153	104	72	216	159	15	47	115	68	7	33	5	25
\$3,000-\$3,499	30	1	5.0	2,647	977	253	176	87	175	413	---	110	53	60	169	---	25	24	35
\$3,500-\$3,999	20	1	5.0	3,693	1,047	1,170	97	580	124	245	53	13	63	51	186	15	17	1	28
\$4,000-\$4,999	40	2	5.5	3,572	1,138	614	122	310	124	388	162	44	62	122	110	68	33	53	14
\$5,000-\$7,499	20	1	5.0	4,102	1,130	585	214	588	---	205	248	132	33	174	303	---	31	5	447
\$7,500-\$9,999																			---
\$10,000 and over																			---

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued**

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	All items (5)	Food (6)	Housing <sup>2</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto- mobile <sup>3</sup> (12)	Other trans- portation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	To- bacco (17)	Read- ing (18)	Formal educa- tion (19)	Con- tributions and personal taxes <sup>5</sup> (20)	Other items (21)
	Eligible (2)	Report- ing ex- pendi- tures (3)					Fuel, light, and refrigera- tion (8)	Other (9)												
<i>Family type VII</i>																				
\$1,250-\$1,499																				
\$1,500-\$1,749																				
\$1,750-\$1,999																				
\$2,000-\$2,249																				
\$2,250-\$2,499	10	1	7.0	\$2,770	\$1,143	\$660	\$65	\$85	\$10	\$205	\$51	\$66	\$95	\$45	\$145	\$107	\$34		\$59	
\$2,500-\$2,999	50	1	8.0	2,923	905	605	339	83	165	403	67	40	52	76	112		18	\$15	36	\$7
\$3,000-\$3,499	20	2	8.0	3,258	1,104	419	327	182	10	193		129	60	86	73	8	39	562	66	
\$3,500-\$3,999	20	2	8.0	3,177	1,179	668	78	153	10	410	28	105	120	56	133	69	32	41	70	25
\$4,000-\$4,999	20	2	7.5	3,902	1,792	348	237	178	106	502	141	26	67	154	69	41	28	122	83	8
\$5,000-\$7,499	20	1	7.0	9,754	2,432	1,340	770	1,305	20	645	382	105	208	278	735	261	44	192	1,032	5
\$7,500-\$9,999																				
\$10,000 and over																				
<i>Salaried business: Family type I</i>																				
\$1,250-\$1,499	140	3	2.0	1,316	404	382	46	66	58	65	56	38	23	56	45	19	22	7	23	6
\$1,500-\$1,749	260	5	2.0	1,505	512	338	73	79	82	122	19	32	40	63	50	55	18		22	
\$1,750-\$1,999	340	6	2.0	1,584	542	386	49	95	49	117	9	39	32	94	46	31	16		78	1
\$2,000-\$2,249	320	7	2.0	1,829	549	376	87	104	68	155	197	48	39	37	56	47	20		46	
\$2,250-\$2,499	460	5	2.0	2,263	673	449	35	129	62	237	234	43	49	100	71	58	35		81	7
\$2,500-\$2,999	470	6	2.0	2,590	717	573	64	111	52	205	297	38	61	86	179	68	30		109	
\$3,000-\$3,499	370	5	2.0	2,831	889	471	36	160	77	305	125	84	87	97	125	108	36		200	31
\$3,500-\$3,999	350	6	2.0	2,977	677	707	92	224	95	252	227	24	52	131	87	85	28	43	238	15
\$4,000-\$4,999	250	5	2.0	3,976	779	614	63	391	96	560	254	37	77	408	293	55	31		334	14
\$5,000-\$7,499	410	8	2.0	4,396	908	666	172	354	161	495	455	64	100	161	225	81	58	29	459	8
\$7,500-\$9,999	120	2	2.0	6,826	1,271	1,376	34	774	133	744	927	76	134	155	319	56	43		781	3
\$10,000 and over	60	4	2.0	9,213	1,477	1,909	62	582	49	1,218	904	362	96	405	333	53	78		1,663	22

<i>Family type II</i>																			
\$1,250-\$1,499	80	4	3.0	1,476	581	375	65	61	68	89	24	29	65	29	55	18	1	16	---
\$1,500-\$1,749	210	5	3.0	1,595	529	394	47	58	25	170	81	40	86	26	56	21	4	31	2
\$1,750-\$1,999	300	7	3.0	1,768	580	326	100	89	32	155	212	27	36	71	37	48	19	26	10
\$2,000-\$2,249	310	2	3.0	2,197	581	502	54	115	69	144	440	25	42	60	36	42	13	74	---
\$2,250-\$2,499	350	4	3.0	2,338	816	559	43	122	58	236	82	31	67	65	113	57	2	54	1
\$2,500-\$2,999	260	6	3.0	2,650	772	554	95	159	134	233	90	51	68	195	76	64	31	2	118
\$3,000-\$3,499	380	6	3.0	2,671	790	465	76	178	76	267	100	63	59	227	151	67	28	26	96
\$3,500-\$3,999	340	7	3.0	3,618	991	685	122	286	109	393	156	51	76	328	150	61	35	13	143
\$4,000-\$4,999	270	4	3.0	4,168	1,169	783	65	406	36	491	454	25	72	106	142	101	36	57	223
\$5,000-\$7,499	270	4	3.0	5,105	1,108	889	73	362	83	410	1,017	31	94	234	155	64	28	68	474
\$7,500-\$9,999	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$10,000 and over	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
<i>Family type III</i>																			
\$1,250-\$1,499	50	1	4.0	1,236	433	360	50	62	16	100	51	24	6	41	51	13	---	29	---
\$1,500-\$1,749	170	3	4.0	1,496	534	500	57	43	5	111	12	37	37	42	29	15	21	28	25
\$1,750-\$1,999	270	7	4.0	1,934	651	369	87	100	48	161	147	44	41	139	45	33	21	12	33
\$2,000-\$2,249	180	5	4.0	2,088	762	420	50	90	30	269	63	41	42	101	92	53	24	7	42
\$2,250-\$2,499	190	6	4.0	2,545	668	573	103	125	31	200	403	21	46	89	140	50	27	10	51
\$2,500-\$2,999	220	4	4.0	2,652	928	516	184	198	74	214	139	14	43	62	51	53	23	6	144
\$3,000-\$3,499	130	6	4.0	2,632	820	506	111	201	44	279	114	52	46	187	77	42	42	22	88
\$3,500-\$3,999	200	4	4.0	2,998	982	624	129	188	40	353	90	31	65	102	106	72	28	46	137
\$4,000-\$4,999	90	6	4.0	4,048	1,042	732	181	479	150	342	272	51	82	152	183	70	45	8	251
\$5,000-\$7,499	200	4	4.0	4,885	1,052	847	87	394	140	666	267	51	88	217	578	42	46	7	382
\$7,500-\$9,999	40	2	4.0	6,460	1,256	705	113	673	65	801	833	37	160	213	758	28	112	110	593
\$10,000 and over	70	2	4.0	7,966	1,544	1,384	180	782	187	652	424	290	140	192	312	77	52	110	1,600
<i>Family type IV</i>																			
\$1,250-\$1,499	40	1	4.0	1,945	611	390	67	125	50	285	96	96	65	40	73	24	10	10	3
\$1,500-\$1,749	110	2	4.0	1,686	567	340	88	38	3	103	226	48	39	42	38	38	14	72	30
\$1,750-\$1,999	170	5	3.6	2,166	601	416	109	62	110	264	308	62	41	48	35	16	26	16	49
\$2,000-\$2,249	210	3	3.7	2,271	861	430	58	111	34	262	---	50	59	62	49	61	28	156	45
\$2,250-\$2,499	260	5	3.6	2,117	755	369	77	92	37	247	56	73	66	61	76	38	29	71	54
\$2,500-\$2,999	440	7	3.6	2,725	835	595	115	139	61	324	97	61	64	103	87	68	30	35	98
\$3,000-\$3,499	430	5	3.4	3,181	768	529	113	200	54	254	366	77	55	156	130	68	38	181	189
\$3,500-\$3,999	180	6	3.7	3,204	883	655	136	146	80	341	163	71	106	120	154	81	51	26	190
\$4,000-\$4,999	380	7	3.5	3,959	1,002	537	191	174	29	545	478	84	65	189	155	62	43	85	316
\$5,000-\$7,499	480	7	4.0	4,837	1,339	808	125	437	182	616	275	106	103	211	198	116	46	59	187
\$7,500-\$9,999	140	2	4.0	7,922	1,524	1,035	93	661	150	1,317	638	120	295	376	690	140	57	---	740
\$10,000 and over	110	1	4.0	9,112	1,330	1,598	423	969	350	575	681	54	137	76	203	184	96	360	2,076

See p. 204 for notes on this table.

**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36**—Continued

Occupational group, family type, and income class	Number of families		Average number of persons per family	All items	Food	Hous- ing <sup>1</sup>	Household operation		Fur- nish- ings and equip- ment	Cloth- ing	Auto- mobile <sup>2</sup>	Other trans- porta- tion	Per- sonal care	Medi- cal care	Recre- ation <sup>4</sup>	To- bacco	Read- ing	Form- al edu- cation	Con- tribu- tions and per- sonal taxes <sup>5</sup>	Other items
	Eligible	Report- ing ex- pendi- tures					Fuel, light, and re- friger- ation	Other												
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
<i>Family type V</i>																				
\$1,250-\$1,499	20	1	6.0	\$1,402	\$545	\$360	\$146	\$22	\$10	\$145	-----	\$14	\$39	\$41	\$36	\$6	\$11	\$11	\$16	-----
\$1,500-\$1,749	40	1	6.0	2,260	739	336	146	75	20	225	-----	61	82	66	223	51	117	69	26	\$24
\$1,750-\$1,999	70	3	5.3	1,903	763	360	137	49	48	194	\$136	28	36	35	39	30	16	5	24	3
\$2,000-\$2,249	140	5	5.8	2,325	874	376	161	91	70	223	65	65	52	138	67	38	23	16	63	3
\$2,250-\$2,499	90	3	5.0	2,140	822	344	170	87	27	290	52	76	43	84	31	26	21	28	39	-----
\$2,500-\$2,999	200	5	5.4	2,635	954	400	114	77	113	341	64	78	69	77	142	33	28	23	119	3
\$3,000-\$3,499	170	4	5.8	3,003	902	557	149	238	54	352	156	136	65	122	96	48	34	33	59	2
\$3,500-\$3,999	170	4	5.6	3,518	1,055	371	171	148	84	427	264	89	62	393	225	84	36	32	75	2
\$4,000-\$4,999	100	5	5.0	2,982	1,092	411	135	129	47	333	162	38	56	147	100	77	24	48	181	2
\$5,000-\$7,499	190	5	5.4	4,744	1,271	662	266	380	101	783	478	92	103	141	148	53	60	111	100	5
\$7,500-\$9,999	40	4	5.3	6,658	1,550	1,128	174	518	202	693	777	73	115	337	288	159	50	68	517	9
\$10,000 and over	90	2	5.0	17,415	2,215	1,979	222	997	606	3,201	1,423	265	180	304	671	125	80	300	4,523	324
<i>Family type VI</i>																				
\$1,250-\$1,499	40	3	5.3	1,267	493	359	18	57	11	106	-----	55	31	31	35	26	24	5	15	1
\$1,500-\$1,749	50	4	5.5	1,749	657	481	106	61	37	106	35	32	27	43	34	10	33	16	40	31
\$1,750-\$1,999	60	2	5.0	1,796	662	316	177	54	79	116	36	73	38	30	15	46	28	6	120	-----
\$2,000-\$2,249	40	2	5.0	2,216	825	583	70	143	45	150	12	52	53	90	59	49	43	17	25	-----
\$2,250-\$2,499	40	4	5.2	2,047	750	415	141	118	24	182	86	20	43	62	47	46	34	10	68	1
\$2,500-\$2,999	160	6	5.7	2,510	933	407	79	95	58	309	100	27	51	92	98	66	27	36	130	2
\$3,000-\$3,499	110	6	5.3	2,886	971	486	126	207	68	349	216	52	62	74	103	55	25	17	75	-----
\$3,500-\$3,999	70	2	5.5	3,262	907	1,050	48	264	10	254	140	60	64	144	86	61	30	54	72	18
\$4,000-\$4,999	100	8	5.1	4,016	1,063	676	168	332	136	450	291	61	71	184	125	63	34	64	294	4
\$5,000-\$7,499	80	1	5.0	3,948	1,204	780	81	177	50	375	398	88	89	282	141	-----	47	79	153	4
\$7,500-\$9,999	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
\$10,000 and over	30	1	6.0	5,452	1,760	260	85	822	180	823	329	139	123	155	172	-----	45	55	608	6

<i>Family type VII</i>																	
\$1,250-\$1,499																	
\$1,500-\$1,749	30	1	7.0	1,586	600	386	178	18	179	10	25	11	5	11	138	25	
\$1,750-\$1,999	20	2	7.0	1,839	580	555	143	58	35	87	200	12	24	6	20	18	45
\$2,000-\$2,249	20	2	7.0	2,479	801	421	60	40	32	273	62	58	72	273	32	67	184
\$2,250-\$2,499	30	3	7.7	2,019	844	540	110	48	12	153	29	42	43	43	31	56	27
\$2,500-\$2,999	20	2	7.5	2,811	1,046	610	150	88	88	248	70	46	53	155	45	36	20
\$3,000-\$3,499	50	3	7.4	3,070	1,220	673	150	58	112	357	113	95	99	50	182	52	23
\$3,500-\$3,999	70	2	7.0	3,696	1,161	756	182	188	132	496	100	168	67	40	113	59	23
\$4,000-\$4,999	40	4	7.3	4,403	1,384	712	185	215	147	616	395	61	81	141	109	80	49
\$5,000-\$7,499	40	4	7.5	4,745	1,465	566	273	254	66	588	166	94	100	210	243	35	31
\$7,500-\$9,999	30	2	7.5	7,221	1,929	257	334	498	66	1,144	1,603	188	162	130	275	110	58
\$10,000 and over	10	1	7.0	10,280	2,186	2,525	388	906	250	785	358	55	229	664	489	180	68
<i>Salaried professional:</i>																	
<i>Family type I</i>																	
\$1,250-\$1,499	290	6	2.0	1,385	447	364	62	66	67	101	41	50	34	25	36	43	16
\$1,500-\$1,749	340	4	2.0	1,534	441	354	60	46	12	191	87	40	40	30	114	13	22
\$1,750-\$1,999	440	5	2.0	1,799	549	461	32	49	119	172	163	46	43	36	32	30	24
\$2,000-\$2,249	500	9	2.0	2,029	611	478	67	104	37	172	123	65	50	94	87	43	25
\$2,250-\$2,499	370	5	2.0	2,229	580	519	53	113	61	225	268	75	56	87	64	39	20
\$2,500-\$2,999	450	5	2.0	2,206	534	446	68	146	61	308	224	36	38	98	56	28	24
\$3,000-\$3,499	540	7	2.0	2,858	677	551	59	187	47	287	383	85	61	169	99	40	29
\$3,500-\$3,999	270	4	2.0	3,328	1,049	597	55	195	83	242	469	23	109	67	85	48	43
\$4,000-\$4,999	200	6	2.0	3,270	794	506	108	200	190	352	504	46	62	137	95	28	30
\$5,000-\$7,499	260	5	2.0	4,173	906	624	79	478	249	350	419	51	69	240	157	137	40
\$7,500-\$9,999																	
\$10,000 and over	60	5	2.0	8,736	1,452	1,496	135	862	181	1,181	427	1,061	131	191	315	130	61
<i>Family type II</i>																	
\$1,250-\$1,499	180	3	3.0	1,315	544	299	81	35	8	125	69	17	33	25	26	12	16
\$1,500-\$1,749	260	5	3.0	1,484	547	306	91	76	24	126	37	48	31	127	31	4	22
\$1,750-\$1,999	210	4	3.0	2,152	601	432	76	127	234	166	105	61	40	105	86	38	16
\$2,000-\$2,249	380	5	3.0	1,929	587	528	69	177	39	106	80	51	33	143	44	43	17
\$2,250-\$2,499	370	6	3.0	2,053	659	347	76	70	101	236	55	60	46	140	102	48	33
\$2,500-\$2,999	440	10	3.0	2,514	636	520	49	123	106	323	223	69	49	153	89	40	38
\$3,000-\$3,499	330	5	3.0	2,910	796	540	121	131	109	288	419	53	53	113	67	52	37
\$3,500-\$3,999	140	5	3.0	3,350	896	546	118	283	138	327	252	51	46	292	126	50	52
\$4,000-\$4,999	120	4	3.0	3,459	860	829	71	214	105	398	298	60	52	110	79	28	30
\$5,000-\$7,499	80	2	3.0	4,123	990	630	164	360	58	360	895	52	81	96	52	4	27
\$7,500-\$9,999	20	2	3.0	6,664	1,148	878	177	562	392	608	932	236	76	455	257	51	34
\$10,000 and over																	

See p. 204 for notes on this table.



**TABLE B.—Summary of family expenditure: Average money expenditure for specified groups of goods and services, by family type and income for each occupational group, in 1 year, 1935-36<sup>1</sup>—Continued**

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	All items (5)	Food (6)	Housing <sup>1</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile <sup>2</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>5</sup> (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
<i>Family type III</i>																				
\$1,250-\$1,499.....	120	5	4.0	\$1,435	\$501	\$318	\$107	\$65	\$14	\$95	\$38	\$34	\$31	\$115	\$31	\$28	\$11	\$5	\$45	\$2
\$1,500-\$1,749.....	90	4	4.0	1,590	540	435	62	65	48	78	73	47	37	61	42	52	18	1	31	4
\$1,750-\$1,999.....	120	4	4.0	1,767	645	391	160	62	39	153	27	44	34	39	60	40	22	18	29	4
\$2,000-\$2,249.....	190	5	4.0	2,034	797	292	128	133	31	166	72	37	37	99	98	21	23	2	83	10
\$2,250-\$2,499.....	210	5	4.0	2,225	794	393	134	145	102	217	113	28	45	66	58	34	22	12	60	2
\$2,500-\$2,999.....	260	5	4.0	2,424	805	349	119	109	28	237	263	23	57	142	70	32	30	38	113	9
\$3,000-\$3,499.....	130	4	4.0	2,536	820	448	150	180	13	207	176	19	46	146	59	34	51	23	160	4
\$3,500-\$3,999.....	70	4	4.0	3,300	926	402	216	304	92	408	319	52	44	136	144	45	43	5	138	26
\$4,000-\$4,999.....	130	9	4.0	3,630	994	622	106	284	125	407	308	68	80	86	156	52	39	98	131	14
\$5,000-\$7,499.....	110	2	4.0	4,800	1,350	453	217	322	84	258	624	-----	46	445	176	75	96	40	531	33
\$7,500-\$9,999.....	20	2	4.0	7,849	1,153	1,691	90	610	321	808	526	90	146	226	230	54	31	332	994	517
\$10,000 and over.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
<i>Family type IV</i>																				
\$1,250-\$1,499.....	80	3	3.7	1,318	533	240	75	47	33	156	-----	73	28	41	21	31	16	1	23	-----
\$1,500-\$1,749.....	170	5	3.6	1,422	533	331	108	66	16	124	23	60	31	34	34	18	21	4	19	-----
\$1,750-\$1,999.....	190	3	3.3	1,770	646	218	138	95	35	194	144	46	39	102	32	20	17	3	37	4
\$2,000-\$2,249.....	150	7	3.7	2,047	699	332	158	78	67	241	111	79	41	60	48	23	16	31	45	18
\$2,250-\$2,499.....	260	5	3.4	2,116	767	457	82	95	4	163	118	72	54	150	44	56	22	4	38	-----
\$2,500-\$2,999.....	440	6	3.2	2,483	829	346	159	67	92	307	77	75	50	120	62	51	34	111	99	4
\$3,000-\$3,499.....	260	2	3.0	2,438	654	282	117	124	40	130	486	48	48	100	124	24	24	10	218	9
\$3,500-\$3,999.....	240	9	3.6	3,293	866	550	108	130	87	376	193	94	73	189	109	61	35	124	263	35
\$4,000-\$4,999.....	460	11	3.3	3,652	892	536	125	249	129	481	257	100	86	231	107	60	49	7	330	13
\$5,000-\$7,499.....	320	5	3.6	4,506	1,080	600	104	281	74	447	308	71	74	475	175	48	51	75	505	138
\$7,500-\$9,999.....	80	2	4.0	5,603	1,241	654	216	522	63	1,106	283	120	110	118	415	110	83	210	343	9
\$10,000 and over.....	30	3	3.3	8,093	1,588	1,607	119	478	162	1,247	317	423	191	294	296	238	139	6	963	25

<i>Family type V</i>																			
\$1,250-\$1,499	30	1	5.0	1,427	692	360	109	18	11	39	51	32	7	15	73	9	11	---	---
\$1,500-\$1,749	40	4	5.3	1,658	652	437	107	70	13	83	35	65	35	39	45	16	14	20	---
\$1,750-\$1,999	40	2	5.5	1,862	716	390	118	70	14	198	64	35	61	28	15	24	50	79	---
\$2,000-\$2,249	90	7	5.1	2,190	799	481	119	116	45	255	67	63	43	36	43	25	28	14	55
\$2,250-\$2,499	40	4	5.3	2,106	757	388	129	91	32	216	80	52	37	110	71	19	30	8	34
\$2,500-\$2,999	120	4	5.4	2,776	923	453	133	130	107	219	194	39	63	248	105	86	21	49	1
\$3,000-\$3,499	160	5	5.4	3,265	1,003	633	137	162	34	436	274	73	70	23	100	29	31	192	1
\$3,500-\$3,999	140	4	5.5	3,140	1,052	530	163	92	106	587	172	39	70	74	68	37	32	3	111
\$4,000-\$4,999	120	3	5.6	3,692	1,098	557	165	221	87	455	351	81	90	138	119	34	49	58	4
\$5,000-\$7,499	100	3	5.4	5,235	1,478	617	267	390	108	528	492	85	91	444	246	85	54	70	4
\$7,500-\$9,999	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$10,000 and over	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
<i>Family type VI</i>																			
\$1,250-\$1,499	10	1	5.0	1,556	686	305	153	29	10	75	100	53	17	40	19	12	41	---	---
\$1,500-\$1,749	40	2	5.0	1,670	638	480	45	61	28	170	104	14	18	8	46	13	4	25	---
\$1,750-\$1,999	40	4	5.3	1,792	695	269	138	91	15	171	73	23	42	54	69	47	32	14	59
\$2,000-\$2,249	30	2	6.0	2,099	788	600	62	98	45	140	76	49	38	8	68	51	26	30	20
\$2,250-\$2,499	60	5	5.2	2,113	826	430	151	72	7	175	38	35	44	122	58	16	40	36	7
\$2,500-\$2,999	160	9	5.3	2,448	777	462	176	146	23	261	173	48	59	74	59	28	28	32	11
\$3,000-\$3,499	100	2	5.5	2,803	1,271	347	209	138	30	222	74	64	67	154	76	63	18	10	60
\$3,500-\$3,999	30	2	5.0	2,889	1,295	336	116	131	32	411	106	102	56	52	136	50	37	4	25
\$4,000-\$4,999	60	6	5.7	4,026	1,273	616	147	347	128	389	292	80	81	237	116	56	32	87	18
\$5,000-\$7,499	30	3	5.3	4,729	1,262	835	132	488	153	542	319	151	87	193	139	24	38	94	8
\$7,500-\$9,999	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$10,000 and over	10	1	5.0	9,376	2,279	1,454	788	1,038	50	1,178	170	114	1,093	206	14	67	275	552	98
<i>Family type VII</i>																			
\$1,250-\$1,499	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$1,500-\$1,749	30	1	7.0	1,554	612	314	132	40	5	25	70	15	35	45	15	---	21	15	---
\$1,750-\$1,999	10	1	7.0	2,209	966	365	179	67	50	180	96	21	45	89	44	36	27	11	28
\$2,000-\$2,249	30	2	7.5	2,222	831	382	114	96	34	247	44	77	56	96	66	38	32	44	63
\$2,250-\$2,499	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$2,500-\$2,999	30	3	7.6	2,356	809	114	190	95	11	353	116	76	52	56	76	17	22	142	6
\$3,000-\$3,499	30	3	7.0	2,964	1,140	431	199	100	43	392	---	70	84	129	112	52	39	64	6
\$3,500-\$3,999	20	1	7.0	3,386	1,487	445	205	87	38	363	---	85	75	216	49	51	21	18	---
\$4,000-\$4,999	30	1	7.0	3,812	1,549	65	198	86	165	352	414	66	121	94	303	60	50	134	48
\$5,000-\$7,499	20	1	8.0	5,860	1,656	196	417	452	120	690	214	300	191	139	402	142	54	490	---
\$7,500-\$9,999	10	1	7.0	8,541	2,526	875	392	650	117	905	826	100	161	350	452	34	103	592	---
\$10,000 and over	10	1	8.0	6,318	2,663	363	414	165	110	700	204	171	267	193	141	167	101	317	5

See p. 204 for notes on this table.

TABLE C.—*Distribution of eligible families of specified occupational groups according to family type, by income, in 1 year, 1935-36*  
 [White nonrelief families including husband and wife, both native born]

Income class	Total	I	II	III	IV	V	VI	VII
<i>Wage earner</i>								
\$500-\$749	100	31	28	14	14	5	6	2
\$750-\$999	100	30	24	17	17	5	6	1
\$1,000-\$1,249	100	26	24	16	17	6	9	2
\$1,250-\$1,499	100	26	23	17	14	10	7	3
\$1,500-\$1,749	100	24	20	15	21	9	8	3
\$1,750-\$1,999	100	24	18	14	22	10	8	4
\$2,000-\$2,249	100	21	17	15	22	12	9	4
\$2,250-\$2,499	100	22	18	12	27	12	5	4
\$2,500-\$2,999	100	18	13	11	31	14	5	8
\$3,000-\$3,499	100	17	6	6	38	22	2	9
\$3,500-\$3,999	100	12	6	7	45	19	2	9
\$4,000-\$4,999	100	11	5	5	43	22	3	11
<i>Clerical</i>								
\$750-\$999	100	38	24	12	17	3	5	1
\$1,000-\$1,249	100	33	27	9	19	6	5	1
\$1,250-\$1,499	100	28	24	16	21	4	4	3
\$1,500-\$1,749	100	27	25	14	18	7	6	3
\$1,750-\$1,999	100	27	24	13	20	8	7	1
\$2,000-\$2,249	100	24	21	17	21	9	6	2
\$2,250-\$2,499	100	21	22	15	23	11	6	2
\$2,500-\$2,999	100	20	17	12	31	12	4	4
\$3,000-\$3,499	100	21	16	10	33	13	4	3
\$3,500-\$3,999	100	19	13	10	37	14	3	4
\$4,000-\$4,999	100	18	9	9	35	16	3	10
<i>Independent business</i>								
\$1,250-\$1,499	100	32	20	12	24	7	5	-----
\$1,500-\$1,749	100	26	19	19	22	10	4	-----
\$1,750-\$1,999	100	28	16	11	24	11	6	4
\$2,000-\$2,249	100	23	21	15	20	16	4	1
\$2,250-\$2,499	100	24	17	13	30	7	8	1
\$2,500-\$2,999	100	23	16	17	23	14	5	2
\$3,000-\$3,499	100	24	14	10	29	13	3	7
\$3,500-\$3,999	100	16	25	10	26	12	6	5
\$4,000-\$4,999	100	19	20	9	30	8	8	6
\$5,000-\$7,499	100	18	19	14	29	6	6	8
\$7,500-\$9,999	100	-----	6	31	25	13	19	6
\$10,000 and over	100	-----	-----	-----	75	-----	25	-----
<i>Independent professional</i>								
\$1,250-\$1,499	100	43	7	14	22	-----	14	-----
\$1,500-\$1,749	100	48	13	13	22	4	-----	-----
\$1,750-\$1,999	100	22	41	9	19	6	3	-----
\$2,000-\$2,249	100	40	24	-----	28	8	-----	-----
\$2,250-\$2,499	100	31	19	13	22	12	-----	3
\$2,500-\$2,999	100	38	21	11	18	2	2	8
\$3,000-\$3,499	100	30	15	13	23	9	6	4
\$3,500-\$3,999	100	24	16	27	14	8	6	5
\$4,000-\$4,999	100	29	27	8	11	13	8	4
\$5,000-\$7,499	100	25	15	18	24	12	3	3
\$7,500-\$9,999	100	27	-----	20	40	13	-----	-----
\$10,000 and over	100	-----	14	86	-----	-----	-----	-----

TABLE C.—Distribution of eligible families of specified occupational groups according to family type, by income, in 1 year, 1935-36—Continued

Income class	Total	I	II	III	IV	V	VI	VII
<i>Salaried business</i>								
\$1,250-\$1,499	100	38	22	13	11	5	11	—
\$1,500-\$1,749	100	30	24	20	13	4	6	3
\$1,750-\$1,999	100	27	24	22	14	6	5	2
\$2,000-\$2,249	100	26	25	15	17	12	3	2
\$2,250-\$2,499	100	33	25	13	18	6	3	2
\$2,500-\$2,999	100	27	15	12	25	11	9	1
\$3,000-\$3,499	100	23	23	8	26	10	7	3
\$3,500-\$3,999	100	25	25	15	13	12	5	5
\$4,000-\$4,999	100	21	22	7	31	8	8	3
\$5,000-\$7,499	100	25	16	12	29	11	5	2
\$7,500-\$9,999	100	32	—	11	38	11	—	8
\$10,000 and over	100	16	—	19	30	24	8	8
<i>Salaried professional</i>								
\$1,250-\$1,499	100	41	26	17	11	4	1	—
\$1,500-\$1,749	100	35	27	9	18	4	4	3
\$1,750-\$1,999	100	42	20	11	18	4	4	1
\$2,000-\$2,249	100	36	28	14	11	7	2	2
\$2,250-\$2,499	100	28	28	16	20	3	5	—
\$2,500-\$2,999	100	24	23	14	23	6	8	2
\$3,000-\$3,499	100	35	21	8	17	10	7	2
\$3,500-\$3,999	100	30	15	8	27	15	3	2
\$4,000-\$4,999	100	18	11	12	41	10	5	3
\$5,000-\$7,499	100	28	9	12	35	11	3	2
\$7,500-\$9,999	100	—	15	15	62	—	—	8
\$10,000 and over	100	55	—	—	27	—	9	9

TABLE D.—*Distribution of eligible families of specified types according to occupational group, by income, in 1 year, 1935-36*

[White nonrelief families including husband and wife, both native born]

Income class	Total	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
<i>Family type I</i>							
\$500-\$749.....	100	100					
\$750-\$999.....	100	72	28				
\$1,000-\$1,249.....	100	65	35				
\$1,250-\$1,499.....	100	56	29	8	1	2	4
\$1,500-\$1,749.....	100	49	35	6	1	4	5
\$1,750-\$1,999.....	100	44	37	7	1	5	6
\$2,000-\$2,249.....	100	36	41	6	2	6	9
\$2,250-\$2,499.....	100	36	34	8	2	11	9
\$2,500-\$2,999.....	100	29	34	10	5	11	11
\$3,000-\$3,499.....	100	19	31	11	5	14	20
\$3,500-\$3,999.....	100	11	33	8	6	24	18
\$4,000-\$4,999.....	100	9	29	13	12	21	16
\$5,000-\$7,499.....	100			16	18	40	26
\$7,500-\$9,999.....	100				25	75	
\$10,000 and over.....	100				50	50	
<i>Family type II</i>							
\$500-\$749.....	100	100					
\$750-\$999.....	100	76	24				
\$1,000-\$1,249.....	100	67	33				
\$1,250-\$1,499.....	100	60	30	6	(*)	1	3
\$1,500-\$1,749.....	100	48	38	5	1	4	4
\$1,750-\$1,999.....	100	43	41	5	2	5	4
\$2,000-\$2,249.....	100	36	42	6	1	7	8
\$2,250-\$2,499.....	100	33	40	6	2	9	10
\$2,500-\$2,999.....	100	27	38	9	4	8	14
\$3,000-\$3,499.....	100	11	35	9	4	22	19
\$3,500-\$3,999.....	100	8	30	16	5	29	12
\$4,000-\$4,999.....	100	5	20	18	15	29	13
\$5,000-\$7,499.....	100			27	17	43	13
\$7,500-\$9,999.....	100			33			67
\$10,000 and over.....	100				100		
<i>Family type III</i>							
\$500-\$749.....	100	100					
\$750-\$999.....	100	82	18				
\$1,000-\$1,249.....	100	80	20				
\$1,250-\$1,499.....	100	62	29	5	(*)	1	3
\$1,500-\$1,749.....	100	53	32	8	1	4	2
\$1,750-\$1,999.....	100	50	34	5	1	7	3
\$2,000-\$2,249.....	100	41	43	6		5	5
\$2,250-\$2,499.....	100	34	41	7	2	8	8
\$2,500-\$2,999.....	100	29	35	13	3	9	11
\$3,000-\$3,499.....	100	17	39	12	6	13	13
\$3,500-\$3,999.....	100	11	33	10	12	25	9
\$4,000-\$4,999.....	100	9	31	14	7	16	23
\$5,000-\$7,499.....	100			23	23	35	19
\$7,500-\$9,999.....	100			36	21	29	14
\$10,000 and over.....	100				46	54	

\*Less than 1 percent.

TABLE D.—Distribution of eligible families of specified types according to occupational group, by income, in 1 year, 1935-36—Continued

Income class	Total	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
<i>Family type IV</i>							
\$500-\$749	100	100					
\$750-\$999	100	76	24				
\$1,000-\$1,249	100	68	32				
\$1,250-\$1,499	100	51	36	9	1	1	2
\$1,500-\$1,749	100	56	31	7	1	2	3
\$1,750-\$1,999	100	52	34	7	1	3	3
\$2,000-\$2,249	100	44	41	6	1	5	3
\$2,250-\$2,499	100	43	35	9	1	6	6
\$2,500-\$2,999	100	36	39	7	2	8	8
\$3,000-\$3,499	100	32	37	9	3	12	7
\$3,500-\$3,999	100	27	43	9	2	8	11
\$4,000-\$4,999	100	19	31	11	3	16	20
\$5,000-\$7,499	100			21	14	39	26
\$7,500-\$9,999	100			12	19	44	25
\$10,000 and over	100			39		48	13
<i>Family type V</i>							
\$500-\$749	100	100					
\$750-\$999	100	84	16				
\$1,000-\$1,249	100	70	30				
\$1,250-\$1,499	100	76	15	6		1	2
\$1,500-\$1,749	100	59	30	7	(*)	2	2
\$1,750-\$1,999	100	55	32	8	1	3	1
\$2,000-\$2,249	100	46	34	9	1	6	4
\$2,250-\$2,499	100	44	41	6	2	5	2
\$2,500-\$2,999	100	40	37	10	(*)	8	5
\$3,000-\$3,499	100	39	31	9	2	10	9
\$3,500-\$3,999	100	24	36	8	3	16	13
\$4,000-\$4,999	100	25	35	8	8	11	13
\$5,000-\$7,499	100			14	20	43	23
\$7,500-\$9,999	100			25	25	50	
\$10,000 and over	100					100	
<i>Family type VI</i>							
\$500-\$749	100	100					
\$750-\$999	100	80	20				
\$1,000-\$1,249	100	79	21				
\$1,250-\$1,499	100	70	19	6	1	3	1
\$1,500-\$1,749	100	61	30	4		3	2
\$1,750-\$1,999	100	53	36	5	1	3	2
\$2,000-\$2,249	100	54	38	3		3	2
\$2,250-\$2,499	100	39	40	11		4	6
\$2,500-\$2,999	100	33	25	9	1	16	16
\$3,000-\$3,499	100	13	31	6	6	23	21
\$3,500-\$3,999	100	10	31	18	7	24	10
\$4,000-\$4,999	100	8	17	19	11	28	17
\$5,000-\$7,499	100			32	10	42	16
\$7,500-\$9,999	100			100			
\$10,000 and over	100			43		43	14
<i>Family type VII</i>							
\$500-\$749	100	100					
\$750-\$999	100	86	14				
\$1,000-\$1,249	100	85	15				
\$1,250-\$1,499	100	68	32				
\$1,500-\$1,749	100	61	32			4	3
\$1,750-\$1,999	100	71	15	10		3	1
\$2,000-\$2,249	100	55	35	3		3	4
\$2,250-\$2,499	100	56	34	2	2	6	
\$2,500-\$2,999	100	57	29	4	5	2	3
\$3,000-\$3,499	100	48	20	14	3	9	6
\$3,500-\$3,999	100	33	27	11	5	19	5
\$4,000-\$4,999	100	25	43	11	5	9	7
\$5,000-\$7,499	100			47	13	27	13
\$7,500-\$9,999	100			20		60	20
\$10,000 and over	100					50	50

\* Less than 1 percent.

## Footnotes for Supplemental Tables

### TABLE A

<sup>1</sup> A surplus represents an increase in assets or a decrease in liabilities, or both; a deficit represents a decrease in assets or an increase in liabilities, or both.

<sup>2</sup> Some families reported neither surplus nor deficit for the year, therefore the sum of columns 5 and 6 does not always equal 100 percent.

<sup>3</sup> Since the average amounts in these two columns are based on the number of families reporting surplus or deficit, respectively, they do not add to the average net surplus or deficit shown in column 4 for all families.

### TABLE B

<sup>1</sup> The averages in this table include money expenditures for goods and services purchased on either cash or credit basis. They do not include value of goods and services received without money expenses. Averages are based on all families, whether or not they reported expenditures for the specified categories.

<sup>2</sup> Housing expenditures include the money expenses of home owners and rent contracted for by renting families for family home and other housing. The value of fuel, light, and refrigeration is included when furnished by the landlord and included in the rental rate.

<sup>3</sup> Includes all expenditures for operation and maintenance (see table 8), and the net purchase price (gross price less trade-in allowance) of automobiles bought during the schedule year. The proportion of automobile expense chargeable to business has been deducted. See glossary, appendix B.

<sup>4</sup> Includes paid admissions, equipment and supplies for games, sports and other recreation, club dues, and the like. Does not include expense for transportation, food, or lodging while on vacation.

<sup>5</sup> Taxes include only poll, income, and personal property taxes. All other taxes, such as those on real estate, amusements, and retail sales taxes are included as a part of the expenditure for these items. Gifts do not include gifts from one member of the economic family to another.

## Appendix A

### Chicago Sampling Procedure

#### The Controlled Sample

Several considerations prompted the decision to employ a relatively unique sampling procedure in the Study of Consumer Purchases. The Study aimed to describe expenditure patterns of families of different size and composition regardless of their numerical importance in the community as a whole. It was necessary therefore to restrict the number of schedules obtained from the more numerous elements of the population and to secure a disproportionate number from the rarer groups. These controls facilitate the type of analysis which "holds other things equal" while the effect of a given factor is investigated. When an equal number of cases is secured for families of given type, occupation, and income, it is much easier to study changes in expenditure patterns with increase in income, holding occupation and family type relatively constant. In addition, since the collection of statistics on family expenditures is very time-consuming and requires great skill, it was necessary to limit the number of schedules secured to a minimum which would yield reliable generalizations. The present study attempted to throw light on the expenditure patterns of all classes of the population—high income groups as well as low, families deriving their incomes primarily from business and professional occupations as well as the clerical and wage-earner groups.

Still another consideration was the desire to provide results which would be comparable from one city to another and in different regions of the country, minimizing or controlling the differences in racial, nativity, or occupational composition of the population in each place. From the point of view of comparability with future studies, furthermore, the restriction of the Study to an American-born population was deemed advisable since the control of immigration is resulting in a progressively larger proportion of native-born individuals in this country.

A "controlled sample" accompanied by a random sample seemed to meet all of these requirements.<sup>1</sup> Appendix B of volume I presented a

---

<sup>1</sup> The use of a "controlled sample" was proposed in "A suggested plan for an inquiry into the economic and social well-being of the American people" prepared by a special committee of the Social Science Research Council in September 1929. The circumstances under which the present study was conducted made possible a large preliminary random sample and thus permitted the selection of families for the expenditure survey by income, family type, and occupation.



detailed description of the data on income secured from a random sample of Chicago families; the present discussion will therefore be concerned primarily with the controlled sample, and will enlarge upon the brief description of this sample presented in the introduction.

*General collection procedure.*—Before turning to the method by which the sample was controlled, a brief description of the general sampling and collection procedure of the study is presented.

The information of the Chicago study was secured through interviews of families by field agents who recorded the information given by family members upon schedule forms shown on pages 217–22.<sup>2</sup> The addresses of families to be interviewed were obtained by a random sampling of the 823,000 addresses listed on the block sheets of the 1934 C. W. A. Census of Chicago. The random sample yielded approximately 82,000 families of which about 30,000 were native white families containing both husband and wife. The first field agent assigned to each family obtained the “record card” information (which related primarily to nativity and number of persons in the family) and if the family proved to contain husband and wife, both native-born white, who had been married at least a year, a “family schedule” (containing membership composition, occupation, income, and housing data) was obtained in the same interview.<sup>3</sup>

When the family schedule was returned to the office, it was edited for completeness, and consistency. The total family income was computed and codes for the income, occupation, and family type were placed on the card. If the family proved to belong to the group from which expenditure information was desired (on the basis of the controls described below), a different field agent was assigned to secure such data. The second agent explained to the family the purpose and plan of the expenditure study and then proceeded to obtain the details called for on the “expenditure schedule.” (See schedule form, p. 217.) In the course of this second interview the field agent also reviewed with the family selected items reported on the family schedule. Each family selected for the controlled sample was asked not only for the expenditure schedule information, but also for the detailed check list data. (Check list forms and check list data will be presented in later bulletins.) Of the 2,711 families giving

<sup>2</sup> An investigation of family income and consumption by means of schedules filled after the end of the report year is confronted with questions concerning the degree of accuracy with which families may be expected to remember details of expenditures made over a period of 12 months. It is admittedly impossible to obtain by the schedule method precise records of expenditures for each item included in family living. It is believed, however, that accuracy sufficient for the purposes of generalization can be achieved. One means toward this end followed by the Study of Consumer Purchases was the use of highly detailed schedule forms which served to remind families of the wide variety of items for which they might have incurred expenditures during the year. Such schedules, filled through painstaking interviews, provided data that in the great majority of cases undoubtedly represented closely the spending patterns of the families interviewed.

<sup>3</sup> In addition, a smaller sample of foreign-born, Negro, and incomplete native white families also was asked to give the family schedule data.

expenditure data, 1,842 families also gave detailed food check lists and 1,374 reported the furnishings and equipment check list detail. In addition, information on the clothing check list was supplied by 5,063 family members in this controlled sample.

When the expenditure schedules and check lists were returned to the office, a careful editing and arithmetic check of the entries took place. The repeated and careful editing of each schedule for reasonableness and internal consistency was of vital importance to the quality of the schedules obtained. This process helped not only to identify schedules that were wholly or partly fictitious, but also to correct errors arising from unintentional mistakes on the part of the family or the interviewer. The complexity of the schedule and the interdependence of many sections made intelligent editing at once vitally necessary and unusually effective for attaining reasonable accuracy in the results.

Every expenditure schedule had to meet certain requirements before it was acceptable for tabulation. The more important of these were:

(1) That the schedule meet certain standards with respect to completeness. Schedules were considered sufficiently complete for tabulation if the total expenses of all major groups of items were reported. In view of the limitation of time and funds, toward the close of the field work it was decided to accept for tabulation schedules on which certain details were lacking if the totals for each major category were known and the schedule was in other respects satisfactory. In general, however, relatively few schedules contained unknown expense items since section totals were usually secured by addition of the expense for specific items.

(2) That the information given appeared to be reliable. None of the standards for acceptability of expenditure schedules was so construed as to permit the acceptance for tabulation of a schedule which was considered unreliable by either the field agent or the supervisor. A schedule with many unexplained omissions and inconsistencies was withheld from tabulation on the grounds of unreliability, even though, strictly speaking, it fell within the definition of an acceptable schedule.

(3) That the discrepancy between funds available and disbursements did not exceed 5.5 percent. This is referred to as the "balancing difference" and is described in the glossary.

(4) That additional information secured during the expenditure interview did not make the family "ineligible" for an expenditure schedule according to the eligibility requirements shown below.

Schedules which were unacceptable for tabulation were returned to the agent or to a check interviewer who attempted to secure the missing information from the family, or, in the case of too large a balancing

difference, an effort was made to determine whether the income or the expenditure data, or both were in error.

A random sample of no less than one out of every five of the first expenditure schedules submitted by each agent was checked by a member of the supervisory staff. Later a larger or smaller proportion was checked as conditions warranted, but never less than 1 in 20 schedules was "check interviewed," and fictitious schedules or serious errors were thus caught. The early results of rechecking determined, in the case of each agent, whether his work should be more or less intensively checked thereafter, or whether he should be dismissed. On the whole, the percentage of agents guilty of deliberate falsification was very small.

*Controls or eligibility requirements.*—Only families having specified characteristics were asked to give information on their expenditures. The characteristics of the families treated as eligible for the controlled sample in Chicago were as follows:

1. *Nativity and color.*—White families in which both the husband and wife were born in continental United States or Alaska.

2. *Family composition.*—Families of types I to VII as defined in the glossary page 223. Families in which the husband and wife had been married at least a year and families in which both husband and wife were dependent on a common income for at least 27 weeks of the schedule year.

3. *Nonrelief status.*—Families not having received relief during the schedule year.

4. *Living arrangements.*—Families maintaining housekeeping quarters for at least 9 months during the schedule year.

5. *Roomers and boarders.*—Families not having roomers or boarders, or families having not more than the equivalent of one roomer and/or boarder for the year. (Sons and daughters or other relatives with separate incomes, from whom it was impossible to obtain complete information on expenditures were treated as boarders or as guests, depending on whether they paid the family for room and/or board.)

6. *Guests.*—Families with not more than the equivalent of one guest for half a year (26 guest weeks). (If guests lived with the family for 27 weeks or more the family was not asked to give the expenditure data.)

7. *Occupational group.*—All occupational groups. (Families were classified in the occupational group from which the major part of their earnings was secured. In Chicago enough data were secured to make possible a separate analysis of the families in seven different occupational groups. (See table 1, and glossary, p. 224, ff. 2.) Expenditure data for families in the occupational group that comprised those without income from earnings were tabulated separately, and were excluded from the averages for all occupations combined.

8. *Income class.*—Families having incomes from \$500 to over \$10,000. The income classes eligible varied with the different occupational groups.

Since families in the business and professional categories were relatively infrequent at the lower income levels and since the same was true of wage-earner, clerical, and retired families at the upper levels, it seemed inadvisable to attempt to secure data from the same income classes for each occupational group. Not only would it have been very time-consuming and expensive to locate the infrequent occupational groups at the extremes of the income scale but expenditure

data secured from such families would not have been representative of any large group. Therefore, at the income levels under \$1,250 the expenditure study was limited to families in the wage-earner and clerical groups and to those with no gainfully employed members. At the higher income brackets of \$5,000 and over—the wage earners and clerical groups were relatively infrequent. Families of business and professional persons, on the other hand, predominated at the highest income levels, so it was from such occupational groups that the expenditure patterns of relatively high income families were secured.

The classification of families on the basis of the three controls of income class, occupational group, and family type constitutes what has been referred to in this manuscript as a "cell." Since the number of cases to be secured in each cell was limited to 5 or 10 families, it was of paramount importance to obtain randomness in the selection of families for these "cells." Great care was therefore taken to guard against the introduction of a bias. Even the first small random sample yielded all the desired cases for the most frequent population groups. If the cells drawn from the modal population group had been filled from the first sample, they would have been much more homogeneous with respect to the period covered by the data than cells which represent the less frequent population groups, and any greater variability within the latter cells might have been attributed to income or occupation while it might actually have been due to price changes occurring while the Study was in progress. This possible bias was minimized by the provision that not more than 50 percent of the cases in cells representing the most frequent population groups were to be chosen from any one of the series of random samples secured in the family income survey and that all expenditure schedules which were discarded later because income and expenditures did not balance should be replaced by cases drawn from recent samples. It is recognized, however, that these provisions did not entirely eliminate the bias introduced by the time element.

An effort was made to obtain 10 wage-earner and clerical families in each cell, and five in each cell for the other occupational groups. The number of families called for by plans which were formulated prior to the field work is shown in table 1. Insofar as practicable, the collection staff attempted to secure the number of schedules shown in this plan. In the course of the survey, it was observed that the original plans tended to eliminate too many of the lower income wage-earner and clerical families, so the eligibility requirements were altered so as to include wage-earner families with incomes between \$500 and \$750. Similarly, there appeared to be a sufficiently large number of wage-earner and clerical families with incomes of \$4,000 to \$5,000 to justify extending the upper income limits of the eligible group to include this income class.

TABLE 1.—Number of schedules desired and number obtained in controlled sample

[Nonrelief native white complete families]

Income class	Wage earner		Clerical		Independ-ent busi-ness		Independ-ent profes-sional		Salaried business		Salaried profes-sional		No gain-fully em-ployed members	
	Desired <sup>1</sup>	Obtained	Desired <sup>1</sup>	Obtained	Desired <sup>1</sup>	Obtained	Desired <sup>1</sup>	Obtained	Desired <sup>1</sup>	Obtained	Desired <sup>1</sup>	Obtained	Desired	Obtained
\$500-\$749		50											10	7
\$750-\$999	70	58		52									10	7
\$1,000-\$1,249	70	75	70	64									10	13
\$1,250-\$1,499	70	91	70	75	35	29	35	11	35	13	35	19	10	8
\$1,500-\$1,749	70	68	70	69	35	24	35	10	35	21	35	25	10	8
\$1,750-\$1,999	70	82	70	71	35	40	35	16	35	32	35	23	10	6
\$2,000-\$2,249	70	68	70	77	35	35	35	13	35	26	35	37	10	4
\$2,250-\$2,499	70	75	70	81	35	29	35	24	35	30	35	30	10	7
\$2,500-\$2,999	70	72	70	79	35	41	35	25	35	36	35	42	10	3
\$3,000-\$3,499	70	55	70	65	35	27	35	16	35	35	35	28	10	8
\$3,500-\$3,999	70	44	70	53	35	27	35	22	35	31	35	29	10	5
\$4,000-\$4,999		18		26	35	38	35	31	35	39	35	45	10	5
\$5,000-\$7,499					35	26	35	22	35	33	35	21	10	
\$7,500-\$9,999					35	12	35	6	35	12	35	7	10	
\$10,000 and over					35	3	35	5	35	11	35	10	10	

<sup>1</sup> Equally distributed among 7 family types. (See p. 233 for description of types.)

The number of expenditure schedules obtained and used in the tabulations varies somewhat from the number shown in the plans. (See table 1.) The discrepancies may be attributed to several factors—the most important of which was the fact that families of specified types at certain income levels were not sufficiently numerous to yield the desired number of schedules, particularly since only 10 percent of all families in the city were interviewed in the random sample. Furthermore, not all families from which expenditure data were desired contributed the information. Some had moved out of the city, others could not be found at home, while still others were unable or unwilling to give the detailed information requested. Of the schedules which were secured, a number had to be discarded because of inconsistency, incompleteness, or unreliability of data shown.

Another obstacle to an exact control of the number of schedules in each cell resulted from shifts in the cell classification of families after the detailed interview on expenditure data. The income class in which the family was classified on the basis of the relatively short family schedule interview did not always correspond with the income class in which the family fell on the basis of the interview for expenditures. The shifts arose partly from the fact that the methods of computing income differed slightly for the two schedules, and partly from the fact that sources of income which the family had forgotten to mention to the agent obtaining the family schedule data occasionally

came to light in the course of the long interview in connection with the discussion of expenditures.<sup>4</sup>

Altogether 22 percent of the families giving expenditure data fell into a different income class when classified according to the method used and information obtained in the long interview as compared with the short interview. In general, the shifts were compensating. A little more than half of the shifts were to lower income classes, while correspondingly, slightly less than half were to higher income brackets. Almost three-fourths of the shifts involved changes of only one income interval—to the next higher or lower income class.

Changes in the family type classification also resulted from the longer interview—largely because of differences in the definition of the economic family. Whereas all related persons living under the same roof or eating at least two meals daily with the family, whose income could be ascertained, were included in coding the family type for purposes of the family schedule tabulation, only persons dependent on a common family fund whose expenditures could also be ascertained were regarded as members of the economic family in the controlled sample. The discrepancies in the codes resulting from these differences, however, were negligible; less than 1 percent of all Chicago families from which expenditure data were secured were classified in different family types by the two procedures.

The shifts in occupational code resulting from the longer interview also were relatively infrequent—2 percent of all Chicago families in the controlled sample were classified differently on the basis of the long and short interviews.

Aside from the effect of discrepancies arising from different definitions of the economic family, the longer interview brought to light additional facts concerning the net earnings of various family members. Detailed information on automobile expenditure, for example, occasionally revealed a different and more accurate figure for occupational

<sup>4</sup> Because of the extensive coverage of the family income survey, it was necessary to keep the time of the family schedule interview as short as possible. On that account, information on the expenses of an owned home other than interest payments was not obtained from the families covered in the large random sample. Therefore, in estimating nonmoney income from home ownership for the income report, it was necessary to resort to a table of estimated average expenses at given rental values. During the expenditure interview, however, figures were obtained on expenses such as taxes, repairs, special assessments, and insurance and thus a revised figure on the nonmoney income from owned home was computed by subtracting the actual rather than the estimated expenses.

Similarly, for families having boarders the income figure on the family schedule included the estimated net income from boarders after deductions had been made for the cost of food; these deductions varied with the amount of the payment for board and were estimated on the basis of data secured in the Bureau of Labor Statistics study of the money disbursements of wage earners and clerical workers. At the time of the expenditure schedule interview, detailed information was obtained on the food expenditures of the family, from which it was possible to compute more accurately the money expense for boarders' food, and thus to gauge more correctly the net income from boarders.

No attempt was made at the time of the family schedule interview to determine nonmoney income from an owned vacation home. This figure was obtained, however, from information secured during the expenditure interview, and is included in the income figure by which families in the controlled sample were classified.

Furthermore, rent received as a gift is not included in the income figure of the family schedule but it was taken into account in deriving the income classification of families giving expenditure data.

expenses than that which had been deducted when reporting the net earnings of family members in the family schedule interview.

The above discussion of changes in cell code has been presented primarily to give the reader some insight into the type of problems involved in obtaining equal numbers of cases in each cell in the controlled sample. Since the final code for the family type, income, and occupational group was prepared during the final office edit of an expenditure schedule, it was inevitable that changes would tend to increase the number of schedules in some cells and decrease the number in others.

*Weighting the controlled sample.*—Having limited the number of schedules obtained from families in different income, occupational, or family type groups, it is obviously impossible to treat the results as though they comprised a random sample and constituted a proportional cross section of each of the elements of the population. It is not valid, for example, to add together the expenditures of an equal number of wage earners, clerical, and business and professional workers at the \$1,250 to \$1,500 income level and assume that the resulting figure represents the expenditures of families as a whole in this income bracket. Such an assumption would be justifiable only if (a) the expenditures of the different occupational groups were identical within an income class or if (b) the random sample contained an equal number of families in each occupational group at the given income class. Since one of the purposes of the present study was to discover whatever variations there may be in the expenditure patterns of families in different occupational groups, the first assumption was obviously precluded. The results of the analysis do suggest certain basic differences in the expenditure habits of the various occupational groups, so that, except for the relationship between broad categories of expenditure, it is not safe to assume an identity of pattern. As for the second assumption, the random sample analyses have revealed great differences in the proportions of families in the various occupational groups, so simple summation of the expenditures of the several groups will not yield an accurate picture of family disbursements. Family types or income brackets also should not be combined without first taking into account the number of cases in the random sample of eligible families.

The expenditure averages shown for each occupational group in the Tabular Summary have already been weighted or multiplied by the number of cases in each family type within the given occupation.<sup>5</sup> Similarly the averages for each family type have been weighted by the

<sup>5</sup> Averages for families without income from earnings were not weighted by the family type distribution of such families.

frequency of the different occupational groups in given family types.<sup>6</sup> Furthermore, the averages for each income bracket have been built up by weighting the occupational averages which in turn have been weighted by the family type averages. If the reader is interested in combining still further averages for the separate income levels, he should multiply the averages shown for the income bracket by the number of eligible families represented by the income interval. The weights for each income class are shown in table 2, column 4. This table also enables the reader to compare the eligible sample of native white complete families with the random sample of all native white complete families.

TABLE 2.—*Income distributions of families in Chicago and of different samples obtained, showing relation of controlled sample to random samples*

Income class	All families <sup>1</sup>	Native white complete families <sup>4</sup>			
		All		Eligible for controlled sample <sup>2</sup>	Controlled sample <sup>3</sup>
		Relief and nonrelief (1)	Relief and nonrelief (2)	Nonrelief (3)	Nonrelief (4)
Total.....	823, 230	309, 580	280, 130	(5)	(5)
Under \$250.....	57, 460	12, 320	3, 270		
\$250-\$499.....	55, 500	15, 440	5, 660		
\$500-\$749.....	69, 300	17, 050	11, 760	5, 940	50
\$750-\$999.....	82, 090	23, 200	20, 580	15, 480	110
\$1,000-\$1,249.....	92, 720	32, 180	30, 620	22, 040	139
\$1,250-\$1,499.....	83, 060	30, 210	29, 720	25, 160	233
\$1,500-\$1,749.....	79, 750	32, 500	32, 800	27, 330	217
\$1,750-\$1,999.....	71, 060	32, 630	32, 510	27, 590	264
\$2,000-\$2,249.....	55, 210	27, 240	27, 140	23, 110	256
\$2,250-\$2,499.....	41, 820	21, 120	21, 070	17, 960	269
\$2,500-\$2,999.....	52, 580	23, 600	23, 580	19, 700	295
\$3,000-\$3,499.....	30, 710	14, 550	14, 540	11, 730	226
\$3,500-\$3,999.....	18, 610	9, 170	9, 170	7, 440	206
\$4,000-\$4,999.....	16, 690	8, 670	8, 660	6, 700	197
\$5,000-\$7,499.....	11, 950	7, 200	7, 200	4, 220	102
\$7,500-\$9,999.....	1, 980	1, 260	1, 260	810	37
\$10,000 and over.....	1, 840	1, 210	1, 210	670	29

<sup>1</sup> Includes all complete and incomplete native and foreign white and Negro families. (See vol. I, Tabular Summary, sec. A.)

<sup>2</sup> These figures are the weights for the controlled sample. Due to cell shifts (see discussion p. 210) the number of eligible families used in weighting differs slightly from the number of eligible families obtained on the basis of the family schedule interview.

<sup>3</sup> Unweighted count of the number of expenditure schedules secured.

<sup>4</sup> Figures in cols. 1, 2, 3, and 4 represent the estimated number in a 100 percent coverage of the city.

<sup>6</sup> Occupational groups.

While it is possible to make an estimate of the total consumption of Chicago families by income levels from the expenditure data and

<sup>6</sup> Shifts in cells presented some difficulty in preparing the basic tabulations; namely, expenditure schedules appeared in cells for which no weights were available since no eligible cases had been classified in these cells in the tabulation of the random sample. It was decided to give cells in which no random sample schedules were secured but in which expenditure schedules appeared a weight equivalent to the number of expenditure schedules appearing in the tabulations. These arbitrary weights would tend to make the number of families in the city appear greater than was actually found, but counterbalancing these added weights was the fact that a number of cells which contained eligible cases in the random sample had no expenditure schedules, and thus were not utilized.



the income distribution shown in column 1 of table 2, such an estimate presupposes that expenditures of foreign families, incomplete families, and families securing relief are like those of the native white complete nonrelief families surveyed in this study. The Bureau of Labor Statistics is making a comparison of the expenditures of families with native and foreign-born homemakers in the wage-earner and clerical groups having comparable incomes and family composition. Preliminary results do not indicate significant differences in expenditures for groups of items by the two nativity groups. As yet, no data are available on the comparison of expenditures of the incomplete and complete families.

---

---

**Appendix B**  
**Schedule Forms and Glossary**

---

---

215



Facsimile of Expenditure Schedule

B. L. S. 988

CONFIDENTIAL

The information requested in this schedule is strictly confidential. Giving it is voluntary. It will not be seen by any except sworn agents of the cooperating agencies and will not be available for taxation purposes.

U. S. DEPARTMENT OF LABOR  
BUREAU OF LABOR STATISTICS  
IN COOPERATION WITH  
NATIONAL RESOURCES COMMITTEE  
WORKS PROGRESS ADMINISTRATION  
DEPARTMENT OF AGRICULTURE  
WASHINGTON  
STUDY OF  
CONSUMER PURCHASES  
A Federal Works Project  
EXPENDITURE SCHEDULE—URBAN

Code No. \_\_\_\_\_  
Schedule No. \_\_\_\_\_  
City \_\_\_\_\_  
C. T. or E. D. \_\_\_\_\_  
Agent \_\_\_\_\_  
Date of interview \_\_\_\_\_, 1938

I. YEAR COVERED BY SCHEDULE

12 months beginning \_\_\_\_\_, 1935  
and ending \_\_\_\_\_, 193

II. COMPOSITION OF ECONOMIC FAMILY

MEMBERS OF FAMILY	Sex	Age	Number of weeks—					
			At home	Away				
					A	B	C	D
1. Husband.....	M							
2. Wife.....	F							
3.....								
4.....								
5.....								
6.....								
7.....								
8.....								

III. RESIDENCE

In city during schedule year \_\_\_\_\_ months

IV. LIVING QUARTERS OCCUPIED (at end of schedule year)

- Type of living quarters.....
- Total number of rooms (excluding bathrooms).....
- Total number of persons occupying these rooms (including family, roomers, paid help, and others).....
- If family is now renting, does rent include:
 

Yes	No	Yes	No		
a. <input type="checkbox"/>	<input type="checkbox"/>	Garage.	e. <input type="checkbox"/>	<input type="checkbox"/>	Light.
b. <input type="checkbox"/>	<input type="checkbox"/>	Furnishings.	f. <input type="checkbox"/>	<input type="checkbox"/>	Refrigerator (mechanical).
c. <input type="checkbox"/>	<input type="checkbox"/>	Heat.	g. <input type="checkbox"/>	<input type="checkbox"/>	Refrigeration.
d. <input type="checkbox"/>	<input type="checkbox"/>	Water.			

HOUSING FACILITIES

- Water supply:
  - In living quarters.
  - Indoors, other.
  - Outdoors.
- Running water:
  - Hot or cold.
  - Cold only.
  - None.
- Location of toilets:
  - In living quarters.
  - Indoors, other.
  - Outdoors.
- Number of toilets:
  - Flush.....
  - Other.....
- Heating (check principal method):
  - Central, steam or water.
  - Central, air.
  - Stoves (not kitchen).
  - Kitchen stove only.
  - Fireplace.
  - None.
- Lighting:
  - Electricity.
  - Gas.
  - Kerosene.
  - Other.
- Cooking fuel:
  - Gas.
  - Electricity.
  - Wood or coal.
  - Kerosene or gasoline.
  - Other.

V. HOUSING EXPENSE (during schedule year)

RENTED HOME (excluding vacation home)		B	C
		Present home	Other home
1. Number of months occupied.....			
2. Monthly rental rate.....	\$.....	\$.....	
3. Rental concessions.....			
4. TOTAL rent.....			
5. Repairs paid for by family.....			
6. TOTAL expense (4+5).....			
OWNED HOME (excluding vacation home)		B	C
		Present home	Other home
Number of months:			
7. Owned.....			
8. Occupied as owner.....			
9. Structural additions to home during year.....	\$.....	\$.....	
10. Paid on principal of mortgage during year.....			
EXPENSE FOR MONTHS OWNED			
11. Interest on mortgage.....	\$.....	\$.....	
12. Refinancing charges.....			
13. Taxes payable in schedule year, except back taxes.....			
14. Special assessments.....			
15. Repairs and replacements.....			
16. Insurance, fire, tornado.....			
17. Other.....			
18. TOTAL for months owned (11-17).....			
19. TOTAL for months occupied as owner.....			
20. TOTAL for family's home (6+19).....			
VACATION HOME		Expense for year	
21. Vacation home owned: Net expense for months occupied.....		\$.....	
22. Vacation home rented: Rent and repairs for months occupied.....			
23. Lodging while traveling or on vacation.....			
24. TOTAL 21-23.....			
MONEY VALUE OF HOUSING RECEIVED (without direct money payment)		Value	
25. Rental value of housing received as gift or pay.....			
26. Net money value of occupancy of family's owned home.....			
27. Net money value of occupancy of owned vacation home.....			

(1)

14-3300

VI. HOUSEHOLD OPERATION													
FUEL, LIGHT and REFRIGERATION	Unit	Price	Latest season				Earlier Seasons					Total expense for year (for office use)	
			Months.....		Months.....		Months.....		Months.....		Months.....		
			Quantity	Expense	Quantity	Expense	Quantity	Expense	Quantity	Expense	Quantity		Expense
1. Coal: Bit. <input type="checkbox"/> Anth. <input type="checkbox"/>				\$.....		\$.....		\$.....		\$.....		\$.....	
2. Coke <input type="checkbox"/> Briqts. <input type="checkbox"/>													
3. Fuel oil.....													
4. Wood <input type="checkbox"/> Kindling <input type="checkbox"/>													
5. Kerosene <input type="checkbox"/> Gasoline <input type="checkbox"/>													
6. Electricity.....			xxx		xxx		xxx		xxx		xxx		
7. Gas.....			xxx		xxx		xxx		xxx		xxx		
8. Ice.....													
9. TOTAL (1-8).....			xxx		xxx		xxx		xxx		xxx		
10. Value of fuel gathered by family or received free, \$.....													

PAID HOUSEHOLD HELP										VII. MEDICAL CARE			
A	B	C	D	E	F	G	H	I	J	A		B	C
										Lives		Employed	Expense per week
In	Out	F.T.	P.T.	No. meals	Dollars								
11. Cook or general worker.....									\$.....				\$.....
12. Cleaning man or woman.....													
13. Laundress.....													
14. ....													
15. ....													
16. Aprons, uniforms, and gifts to paid help.....													
17. TOTAL (11-16).....													
OTHER HOUSEHOLD EXPENSE													
										Expense for year			
18. Water rent.....									\$.....				
19. Telephone: Number mos. ....; per mo. \$.....													
20. Laundry sent out: Number wks. ....; amt. \$.....													
21. Specify service.....													
22. Laundry soap and other cleaning supplies.....													
23. Stationery, postage, telegrams.....													
24. Moving, express, freight, etc.....													
25. Other.....													
26. TOTAL (18-25).....													
27. TOTAL household operation (9+17+26).....													

VIII. RURAL—URBAN BACKGROUND								
A	B		C		D		E	
	Lived—		Husband		Wife			
	No. years	State	No. years	State	No. years	State	No. years	State
1. On a farm or in open country.....								
2. In village of less than 2,500.....								
3. In city of 2,500 to 10,000.....								
4. In city of 10,000 or more.....								

IX. RECREATION						XII. EDUCATION					
A	B	C	D	E	F	A	B	C	D	E	
	Adults		Children		Expense for year	School attended during schedule year	Members attending		Expense for year		
	Number	Price	Number	Price			Public	Private	Tuition and fees	Books and supplies	
Paid admissions to—											
1.	Movies: Winter			\$	\$	1.	Nursery school, kindergarten		\$	\$	
2.	Spring					2.	Elementary school				
3.	Summer					3.	High or preparatory school				
4.	Fall					4.	Business or technical school				
5.	Plays, pageants, concerts, lectures, forums					5.	College, graduate, or professional school				
6.	Ball games, other spectator sports										
7.	Dances, circuses, fairs										
GAMES AND SPORTS											
8.	Equipment, supplies, fees, licenses (enter year's expense for each item):					A		B		C	
	Hunting, \$.....; Fishing, \$.....;					Expense for year		Previous education			
	Camping, \$.....; Trapping (sport), \$.....;					6.	Total tuition (1-5D).....	\$	Highest grade completed by:		
	Hiking, \$.....; Riding, \$.....;					7.	Total books and supplies (1-5E).....		13. Husband.....		
	Baseball, \$.....; Tennis, \$.....; Golf, \$.....;					8.	Special lessons.....		14. Wife.....		
	Bicycles, \$.....; Skates, sleds, skis, \$.....;					9.	Other (excluding board and rent).....		15. Son or daughter over 16 years with most schooling:		
	Billiards and bowling, \$.....; Boats, \$.....;					10.	TOTAL (6-9).....		a. Sex.....		
	Cards, chess, other games, \$.....; Other, \$.....					11.	Board at school or college.....		b. Age.....		
9.	Total (all items 8).....					12.	Room rent at school or college.....		c. Member of economic family? Yes <input type="checkbox"/> No <input type="checkbox"/>		
OTHER RECREATION						XIII. OCCUPATIONAL EXPENSE					
10.	Radio: Purchase.....					(not reported as business expense or as deduction from gross income)					
11.	Batteries, tubes, repairs.....									Expense for year	
12.	Musical instruments (specify).....									\$.....	
13.	Sheet music, phonograph records.....					1.	Union dues, fees.....				
14.	Cameras, films, photo supplies.....					2.	Business and professional association dues.....				
15.	Children's toys, play equipment.....					3.	Technical books and journals.....				
16.	Pets (purchase and care).....					4.	Supplies and equipment.....				
17.	Entertaining in and out of home.....					5.	Other.....				
18.	Dues to social and recreational clubs.....					6.	TOTAL (1-5).....				
19.	Other (specify).....										
20.	TOTAL (1-19).....										
X. TOBACCO						XIV. PREVIOUS OCCUPATION OF HUSBAND					
					Expense for year	1. Was husband's occupation same during schedule year as in 1929? Yes <input type="checkbox"/> No <input type="checkbox"/>					
1.	Cigarettes: Packages per week..... @..... \$.....					2. If not, his occupation in 1929 was.....					
2.	Cigars: Number per week..... @..... \$.....										
3.	Tobacco: All other.....					XV. GIFTS, COMMUNITY WELFARE, AND TAXES					
4.	Smokers' supplies.....									Expense for year	
5.	TOTAL (1-4).....									\$.....	
XI. READING						1. Gifts (Christmas, birthday, other) to persons not members of economic family (not charity).....					
					Expense for year	2. Contributions to support relatives not members of economic family.....					
1.	Newspapers: Daily.....				\$.....	3. Donations to other individuals.....					
2.	Weekly.....					4. Community chest and other welfare agencies.....					
3.	Magazines (subscriptions and single copies).....					5. Church, Sunday school, missions.....					
4.	Books (not school books) bought during year: Number.....					6. Taxes: Poll, income, personal property (payable in schedule year, except back taxes).....					
5.	Book rentals and library fees, public and rental libraries.....					7. Other.....					
6.	Books borrowed from public and rental libraries: Number.....				x x x x	8. TOTAL (1-7).....					
7.	TOTAL (1-6).....										

XVI USUAL FOOD EXPENSE DURING EACH SEASON OF SCHEDULE YEAR												
A												
FOOD AT HOME	Latest season of year				Earlier seasons							
	Months		Months		Months		Months		Months			
	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month		
Food expense at—												
1. Grocery or general store (excluding soap, matches, etc.)	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....		
2. Meat and fish market.....												
3. Dairy.....												
4. Vegetable and fruit market or wagon.....												
5. Bakery.....												
Additional expense for food at home—												
6. Ice cream, candy.....												
7. Soft drinks, beer, etc.....												
8. Other food at home.....												
9. TOTAL for week or month (1-8).....												
10. TOTAL for season.....												
FOOD AWAY FROM HOME (Excluding meals while away at school, and meals carried from home)	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month		
Expense for—												
11. Meals at work.....												
12. Lunches at school.....												
13. Meals while travelling or on vacation.....												
OTHER MEALS AWAY—												
14. Breakfasts.....												
15. Lunches.....												
16. Dinners.....												
17. Ice cream, candy.....												
18. Soft drinks, beer, etc.....												
19. TOTAL for week or month.....												
20. TOTAL for season.....												
TOTAL FOOD EXPENSE DURING SCHEDULE YEAR					FOOD RAISED AT HOME OR RECEIVED AS GIFT OR PAY DURING SCHEDULE YEAR							
					Money value of food—							
21. Food at home (item 10).....					\$.....	24. Raised for family's own use.....						\$.....
22. Food away from home (item 20).....						25. Received as gift or pay.....						
23. TOTAL.....						26. TOTAL.....						

**XVII. AUTOMOBILES**  
(owned at any time during year)

1. How many months during year did you own:  
 a 1 automobile, ..... mos.; b 2 automobiles, ..... mos.;  
 c 3 automobiles, ..... mos.; no automobiles, ..... mos.

**AUTOMOBILES OWNED AT END OF SCHEDULE YEAR**

A	B	C	D	E
Year bought	New	Used	Make	Price
2. 19.....				\$.....
3. 19.....				
4. 19.....				
5. Gross price of car bought during year \$.....				x x x x
6. Trade-in allowance for used car, \$.....				x x x x
7. Net price of car bought (5 minus 6).....				
8. Month purchased..... Terms: Cash <input type="checkbox"/> Installment <input type="checkbox"/>				
9. Total number of miles driven during year (all owned cars).....				
..... miles.				
10. Average miles per gallon of gasoline, ..... miles.				

**GASOLINE**

A	B	C
Season	Number of gallons	Expense
11. Latest.....		\$.....
12. ....		
13. ....		
14. ....		
15. ....		
16. TOTAL FOR YEAR (11-15).....		

17. Oil: Number of quarts..... \$.....

18. Tires, tubes: Purchase.....

19. Repairs, replacements, service.....

20. Garage rent, parking.....

21. Licenses, including registration fee.....

22. Fines, damages paid to others.....

23. Automobile insurance (all types).....

24. Tolls (bridge, ferry, tunnel).....

25. Accessories (including automobile radio).....

26. Other (including association dues).....

27. TOTAL (7, 16, and 17-26).....

28. Proportion of automobile expense chargeable to business..... x x x x

**XVIII. CLOTHING EXPENSE**

(Make no entry if check list is used)

	Expense for year
1. Wife.....	\$.....
2. Husband.....	
3. ....	
4. ....	
5. ....	
6. ....	
7. ....	
8. ....	
9. TOTAL.....	

**XIX. OTHER TRAVEL AND TRANSPORTATION**

	Expense for year
LOCAL-TO WORK, SCHOOL, STORES, ETC.	
1. Bus, trolley, taxi, train, ferry boat, rent of automobile.....	\$.....
OTHER TRAVEL (Excluding business travel)	
2. Railroad (including Pullman).....	
3. Interurban bus.....	
4. Other (specify vehicle).....	
PURCHASE AND UPKEEP DURING YEAR	
5. Of motorcycle.....	
6. Of boat, airplane, other vehicle.....	
7. TOTAL (1-6).....	
8. Proportion of motorcycle <input type="checkbox"/> or other vehicle <input type="checkbox"/> expense chargeable to business.....	x x x x

**XX. PERSONAL CARE**

A	B
SERVICES	Expense for year
1. Wife: Haircut (usual price, .....), shampoo, waves, manicure, facials, other.....	\$.....
2. Husband: Haircut (usual price, .....), shaves, shampoo, other.....	
3. Children under 16: Haircuts (usual price, .....), other.....	
4. Other members of family: Haircut (usual price, .....), other.....	
TOILET ARTICLES AND PREPARATIONS	
5. Toilet soap: ..... cakes at.....	
6. Tooth paste and powder, mouth wash, etc.....	
7. Shaving soap and cream.....	
8. Cold cream, powder, rouge, nail polish, perfume.....	
9. Brushes, etc., combs, razors, files.....	
10. Other toilet articles and preparations.....	
11. TOTAL (1-10).....	

**XXI. EQUIPMENT OWNED BY FAMILY**

KIND OF EQUIPMENT	Owned at end of schedule year		If purchased in schedule year	
	Yes	No	Price	Season purchased
	1. Piano.....			x x x x
2. Phonograph.....			x x x x	
3. Radio.....			x x x x	
4. Refrigerator, electric.....			\$.....	
5. Other mechanical refrigerator.....				
6. Ice box.....				
7. Pressure cooker.....				
8. Washing machine, power.....				
9. Washing machine, other.....				
10. Ironing machine.....				
11. Vacuum cleaner.....				
12. Sewing machine, electric.....				
13. Other sewing machine.....				

**XXII. FURNISHINGS AND EQUIPMENT**

(Make no entry if check list is used)

Purchased in schedule year not included in items 4-13, section XXI. Total expense for year, \$.....



XXIII. OTHER FAMILY EXPENSE

	Expense for year		Expense for year
1. Interest on debts incurred for family living other than mortgage on owned home.....	\$.....	5. Loss, other than business loss.....	\$.....
2. Did family have checking account at any time during schedule year? Yes <input type="checkbox"/> No <input type="checkbox"/>		6. Funeral, cemetery.....	
3. Bank service charges, safe deposit box.....		7. Other.....	
4. Legal expense (not business).....		8. TOTAL (1-7).....	

XXIV. CHANGES IN FAMILY ASSETS AND LIABILITIES DURING SCHEDULE YEAR ..... 1935 to ..... 193....  
(Excluding changes due to increase or decrease in the value of property which has not changed hands)

CHANGES IN PROPERTY OWNED BY FAMILY AND AMOUNTS DUE FAMILY			CHANGES IN DEBTS OWED BY FAMILY		
A Money, stocks, real estate, other assets	B Changes in assets during schedule year		D Liabilities	E Changes in liabilities during schedule year	
	Net amount of increase	Net amount of decrease		Net amount of increase	Net amount of decrease
1. Money in savings accounts.....	\$.....	\$.....	21. Mortgages on owned home.....	\$.....	\$.....
2. In checking accounts.....			22. Mortgages on other real estate.....		
3. On hand.....			23. Notes due to banks, insurance companies, small loan companies.....		
4. Investments in business.....			24. Notes due to individuals.....		
5. Real estate: Purchased.....	x x x x x x x		25. Back rents (due before schedule year).....	x x x x x x x	
6. Sold.....	x x x x x x x		26. Rents due in schedule year, unpaid.....		x x x x x x x
7. Stocks and bonds: Purchased.....		x x x x x x x	27. Back taxes (due before schedule year).....	x x x x x x x	
8. Sold.....	x x x x x x x		28. Taxes due in schedule year, unpaid.....		x x x x x x x
9. Other property: Purchased.....		x x x x x x x	29. Charge accounts due.....		
10. Sold.....	x x x x x x x		30. Other bills due.....		
11. Improvements on owned home.....		x x x x x x x	31. Payments on installment purchases made prior to schedule year (specify goods purchased):		
12. Improvements on other real estate.....		x x x x x x x	(a).....	x x x x x x x	
13. Insurance premiums paid (life, endowment, annuity).....		x x x x x x x	(b).....	x x x x x x x	
14. Frequency of payment.....			(c).....	x x x x x x x	
15. Insurance policies surrendered.....	x x x x x x x		32. Balance due on installment purchases made in schedule year (specify goods purchased):		
16. Insurance policies settled.....	x x x x x x x		(a).....		x x x x x x x
17. Loans made by family to others during schedule year (balance not repaid).....		x x x x x x x	(b).....		x x x x x x x
18. Repayments to family on loans made before schedule year.....		x x x x x x x	(c).....		x x x x x x x
19. All other (specify).....			33. All other (specify).....		
20. TOTAL (1-19).....			34. TOTAL (21-33).....		

(9)

## Classifications and Definitions of Terms Used in Text and Tabular Summary

The following glossary of terms is limited to those classifications and definitions needing explanation for the interpretation of the tabular and textual material on the summary of expenditures. Later publications, presenting more detailed data in particular fields of consumption, will contain further definitions. Items appearing on the expenditure schedule and on the expenditure summary which are not discussed in the present volume are omitted from the glossary.

Any system of classifying goods and services necessarily has certain limitations and may not meet the needs of all groups or agencies which utilize the data. The classification adopted for the Study of Consumer Purchases is in substance one that has been found useful in other studies and which thus has the advantage of yielding comparable data. Since the uses to which specific goods may be put by consumers vary considerably from family to family and even within the family circle, depending upon a multiplicity of factors, the decision to classify commodities in one category rather than another was necessarily arbitrary. The classifications determined upon have, however, been applied consistently throughout the tabulations.

The expenditures of each family during the report year have been classified under 16 major groups of goods and services, as presented in table 2 of the Tabular Summary. This classification has been used over a period of years in similar studies of family living by such agencies as the Bureau of Labor Statistics of the Department of Labor and the Bureau of Home Economics of the Department of Agriculture.

Specific definitions of terms should be prefaced by the explanation that, whenever a sales tax was in force in a particular community during the period covered by the Study, the estimated total amount of sales tax paid for each taxable item appearing on the schedule was added to the total expense for the item.

*Family.*—For purposes of the Study of Consumer Purchases, an economic family was defined as a group of persons belonging to the same household and dependent upon a common income.<sup>1</sup> Expenditure data were secured only from families including both husband and wife.

*Family type.*—Families were classified, according to the number and age of members other than husband and wife, in one of seven types, as follows:<sup>2</sup>

<i>Type</i>	
I	No other persons (families of two).
II	One child under 16 (families of three).
III	Two children under 16 (families of four).

<sup>1</sup> For more detailed definition see vol. I of this bulletin, glossary.

<sup>2</sup> See pictogram of family types, p. 3.

*Type*

- IV One person 16 or over and one or no other person, regardless of age (families of three or four).
- V One child under 16, one person 16 or over, and one or two others, regardless of age (families of five or six).
- VI Three or four children under 16 (families of five or six).
- VII One child under 16, and 4 or 5 others, regardless of age (families of seven or eight).

The above family types are based upon the equivalent number of persons under 16 years of age and the equivalent number 16 years or over in the economic family during the year. By the use of a conversion table the number of weeks of membership of persons in the economic family for only a portion of the schedule year is expressed in terms of equivalent members. If the economic family contained, in addition to the married couple, only one person who was a member for 26 weeks or less, he was not regarded as an equivalent member; had he been in the family for 27 weeks he would have been classified as one equivalent member. If two persons, both of whom were under 16 years, were members of the economic family for a total of from 27 weeks through 78 weeks, together they counted as one equivalent member; had they been members for a total of from 79 through 130 weeks, they would have been counted as two equivalent members. The same method of computation applied to persons 16 and over. If, however, the family contained one person 16 years of age or over and one child under 16 years, each for less than 27 weeks, neither would be counted as a member of the economic family, although the period of membership for the two together equalled more than 26 weeks.

*Occupational group.*—Families were also classified in one of seven groups: Wage-earner, clerical, independent business, independent professional, salaried business, salaried professional, and families with no gainfully employed members.<sup>3</sup> In general, the wage-earner classification included all types of skilled, semiskilled, and unskilled manual jobs which are usually paid by the hour, day, or week, rather than on a monthly or annual salary basis. In the clerical classification were grouped store clerks and salesmen working for others, as well as office workers. Professional, semiprofessional and technical workers were included in the independent professional group when employed on their own account, and in the salaried professional group when they were employed by others on a salary basis. Persons classified in the independent business group were entrepreneurs owning and operating businesses of any type. Also classified in the independent business category were families which derived the major portion of their earned income from roomers and boarders. The salaried business category

<sup>3</sup> The occupational categories are based upon the Works Progress Administration's Manual of Work Division Procedure, sec. 2, "Occupational classification" (June 1935); and "Index of occupations," Circ. No. 2A (September 1935).

consisted mainly of salaried managers and officials; chief officers of corporations drawing salaries, as well as minor executives, were thus classified in the salaried business group, even though some owned controlling interest in the business. The seventh category consisted of families that had no earnings from an occupation.

The occupational classification of a family was determined by the occupational group from which it derived the major portion of its earnings during the report year, whether that portion was contributed by one or more family members.<sup>4</sup>

*Income.*—The total income by which the family was classified included money income (derived from earnings and other sources such as interest, dividends, pensions, etc.), and in addition, non-money income from housing (for owners, the difference between rental value of the home and current expense for interest, repairs, mortgages, and the like; for renters, the value of rent received as a gift or pay).

To arrive at the figure for earnings from gainful occupations of family members (wages, salaries, profits, and other withdrawals from business for family use, tips, commissions, and bonuses), occupational expenses were deducted. Similarly, the figures for earned income not attributable to individual members (i. e., income from family enterprises such as the keeping of roomers and boarders or casual work in the home) represented net rather than gross income from such sources. Items classified as nonearned money income were: Interest and dividends; rents from property; pensions, annuities and benefits; gifts in cash, etc.<sup>5</sup>

Adjusted family income, presented in chapters I and IX, consists of total income plus the value of food and fuel obtained without money expense.

*Expenditures.*—Money expenditures include all money expenses incurred during the report year for current family living, whether or not the full amount was paid during the year.<sup>6</sup> Balances remaining unpaid at the end of the year were handled as increased in liabilities. Total expenditures include money expenditures and the value of food and fuel obtained without money expense. All categories except housing and food are therefore represented only by money expenditures. Total expenditures are thus synonymous with "money value of current family living" defined below.

*Value of family living.*—The money value of current family living consisted of money expenditures for current living, and the value of housing, food, and fuel obtained without money expense. The

<sup>4</sup> For more detailed statement see vol. I of this bulletin, glossary.

<sup>5</sup> For more detailed statement of the components of income as used in the Study see vol. I, glossary.

<sup>6</sup> This was not true in the case of a few items such as fire insurance premiums on owned homes and contributions to the Community Chest. For these items only the amounts paid during the year were classed as expenditures.

value of housing included the imputed net income from owned family and vacation homes and the rental value of housing received as gift or pay. (See below under nonmoney income from housing.)

*Surplus or deficit.*—The difference between the family's total money income for the year and its total money expenditure was, if a positive sum, a surplus, or, if a negative sum, a deficit. This surplus or deficit was accounted for by one or more of a series of changes in assets and liabilities, described below.

*Receipts.*—The term receipts has been used to designate current money income plus funds made available through liquidation of assets or through credit.

*Disbursements.*—The term disbursements has been used to designate money expenditures for current family living plus money used to decrease debts incurred before the beginning of the report year or to increase assets.

*Balancing difference.*—Due to the difficulty experienced by families, few of which kept detailed records, in accounting *in toto* for receipts and disbursements, a margin of tolerance was set up for discrepancies between the two. If the difference amounted to less than 5.5 percent of receipts or disbursements, whichever was larger, the schedule was tabulated, this amount being carried as a balancing difference. If the discrepancy was 5.5 or larger, the schedule was discarded. In cases where disbursements exceeded receipts, as accounted for by the family, the balancing difference was negative; if receipts exceeded disbursements, the difference was positive.

## FOOD

Included here were all family expenses for food, together with expenditure for such items as ice cream, candy, soft drinks, beer, and alcoholic beverages. Cod-liver and haliver oil were also considered food.

Nonfood articles which may be bought in grocery stores, such as cleaning supplies, matches, soap, tobacco, and food for pets were excluded from this category.

*Food at home.*—A distinction was made between food purchased to be prepared at home and food purchased and eaten away from home. In the former category was included expense for any food prepared at home but eaten away from home, such as home-prepared lunches for work, school, or picnics. Expense for articles such as coffee, milk, or other food, bought at work or school to supplement the home prepared lunches was classified with expense for food away from home.

Food purchased to be prepared in a vacation home occupied by the family was classified as expense for food at home.

The amount spent for food served to boarders was derived through use of the average expense per meal per equivalent adult (explained below), and was deducted from total expense for food at home, so that the figures shown in table 2, column 6, and table 3 of the Tabular Summary represent net family expense.

*Food away from home.*—Included here was expense for meals at work and at school (except for food carried from home), including board at school, meals while traveling or on vacation (except for food prepared in a vacation home), meals purchased on a business trip for which there was no reimbursement by an employer, other meals eaten out, and ice cream and candy, soft drinks and alcoholic beverages consumed away from home.

Expense for food away from home necessarily included in many cases some expense for service and entertainment as well as food costs proper.

*Value of food home-produced or received as a gift or pay.*—A value was placed on all food which was raised for family consumption or given to the family as a gift or in lieu of cash payment for services. All such food was evaluated at the retail prices prevailing in the community. No deductions from the evaluation of home-produced food were made for the cost of seeds and implements or for the value or cost of labor. If members of the family received a substantial number of free meals as guests in excess of the number of meals furnished to guests (not counting house guests), the value of meals so received in excess of those furnished was tabulated.

An evaluation was made of meals which were furnished to members of the family without charge by the employer or paid for from expense accounts. Persons obtaining such food include salesmen reimbursed for meals taken while traveling, students working for their board at school, or waiters who received meals as part of their pay.

Likewise, if the owner of a store or an employee occasionally brought home food which he received from his place of business without payment, such food was evaluated at local retail prices and included in the total value of food received without direct money expense. However, if the store proprietor charged himself for food which he brought home regularly for family consumption, the retail value of such food was added to his money earnings and the goods were entered as purchases in the subsection for food at home.

*Average money expenditure per meal per equivalent adult.*—In recognition of the variations in quantity, and thus in expense, of food consumption among persons of different ages, the following

scale of relative requirements for various persons served from the family food supply was adopted: <sup>7</sup>

<i>Age of person</i>	<i>Relative food expense</i>
20 years of age and over.....	1. 0
13 to 19 years.....	1. 1
6 to 12 years.....	. 9
Under 6 years.....	. 6

These relatives were applied whether the person was a member of the economic family or a boarder, guest, or domestic servant. The relative factor applied to nurses for the sick was 0.9. The term equivalent adult is used in the text as representing one food expenditure unit.

It was assumed that 21 meals per week were eaten by each member of the economic family during that portion of the report year spent at home. For other members of the household (boarders, house guests, household help, and nurses) the actual number of meals eaten was ascertained. The average expense per meal per equivalent person was derived by dividing the total family food expense (after subtraction of expense for food eaten while traveling or on vacation) by the total number of equivalent person meals.

In order to determine the expense for meals served to boarders, the average expense per meal per food expenditure unit was multiplied by the total number of meals served to boarders; the resulting sum was deducted from the total family expense for food at home.

#### HOME MAINTENANCE

*Housing expense.*—Each family reported expense incurred during the report year, for family home and other housing. Average amounts for renting families are based on the rental rate contracted for, minus any concessions granted by the landlord, and plus any repairs paid by the tenant. Housing expense for renting families included fuel, light, and/or refrigeration when one or more of these items was included in the rental rate. For owning families, all expense incurred for repairs, interest, insurance, and the like was included. Because of the fact that fuel, light, and refrigeration were included in the rent paid by many renting families, all tables in the text of the report that show housing expense include fuel, light, and refrigeration with housing. In tables 2, 4, and 4-A of the Tabular Summary, however, housing expense is reported separately.

No attempt was made to apportion and deduct from family expense an amount for space rented to roomers. Since, however, expenditure data were not taken from families having the equivalent of more than

<sup>7</sup> This scale of food relatives was developed from data secured from the Bureau of Home Economics of the Department of Agriculture, which furnished information on standard food allowances, based on actual food expense records, differentiated by age, sex, and activity.

one lodger throughout the year, the value of such space was not an important item to the families.

Housing expense incurred during the report year and not paid by the end of the year was included here and also carried as an increase in liabilities.

*Family home.*—Average expense, as shown in table 4, column 8, includes only expense for living quarters occupied by the family group, whether such quarters were rented or owned.

*Other housing.*—Included in housing expense as shown in table 2, but shown separately in table 4, column 9, is expense for vacation home, lodging while traveling, and room at school.

Expenses for a vacation home, whether owned or rented, were of the same type as for a family home. If a family owned a vacation home and rented it out during any part of the schedule year, the total rent received was subtracted from total expense incurred for the home and only the net amount was tabulated. If the rent received exceeded expenses for the year, no net expense was incurred and the positive balance was included as a part of the family's income.

Excluded from expense for lodging while traveling was the amount paid by a family member while traveling on business or while working out of town. These amounts were considered occupational expense and were deducted from gross earnings in arriving at family income.

*Housing received with money expenditure.*—See below under non-money income from housing.

*Money expenditures for rented and owned family homes.*—For the purpose of comparing the housing expenses of home owners and renters (table 4-A, columns 6 and 7) a family was classified as renting only if it rented during the entire year (and received no rent as gift or pay), and as owning only if it occupied an owned home during the entire year. Expense for renters includes only expense for dwelling quarters occupied by the entire family group. The number of months of occupancy of the rented home was multiplied by the monthly rental rate to obtain the total amount of rent paid. From this sum was deducted the value of any rental concessions received by the family. Concessions were distinguished from rent as pay or gift and defined as occupancy given free by the landlord for a limited time as an inducement to the family to rent the living quarters. To the total rent paid was added the value of repairs or improvements paid for by the tenant, if the landlord did not reimburse the family. Rental expenses incurred but not paid during the schedule year were included here, and also carried as an increase in family liabilities.

Housing expense for owned home for the year included interest on the mortgage, refinancing charges, taxes payable, expense for repairs and replacements, special assessments, and premiums for fire, tornado, or earthquake insurance on the home. For all these items except



insurance, the expense figure refers to amounts incurred during the schedule year, whether or not they were entirely paid before the end of the year. Balances remaining unpaid were carried as increases in liabilities. In the case of insurance premiums, no attempt was made to prorate payments for previous or coming years as an allocation of expense for the schedule year. Structural additions and other permanent improvements to the home were not classed as current expenditures for housing but as increases in assets. (See below, assets and liabilities.)

If the home owned and occupied by the family was a two-family or multiple-family house, only that portion of the expense which applied to the living quarters of the owner's family was included as expense of owned home. The basis for this allocation was the comparative monthly rental values of the dwelling units under consideration. The remaining expense was deducted from gross rents, to derive a net figure which was added to the family's income.

*Facilities included in rent.*—Families that were renting their homes at the end of the schedule year were asked to state which of a specified list of housing facilities were furnished by the landlord and covered by the rental rate for the living quarters. These data are presented in table 4-A of the Tabular Summary.

Facilities were not considered to have been included in the rent if the family paid separate amounts for their use, over and above the rental for the living quarters themselves.

*Nonmoney income from housing.*—An attempt was made to evaluate all housing received without money expense, whether in the form of rent as pay or gift, or of imputed income from an owned home. Average amounts of such value are shown in table 4, columns 10-12, Tabular Summary.

If a family received any rent as part of wages or salary, as in the case of a minister, a resident manager, or a janitor, the estimated monthly rental value was multiplied by the number of months such premises were occupied, and the resulting amount was included as a part of the family's income. If a family occupied rent free during any part of the schedule year, a home that was owned by a relative or friend, the rental value was estimated for the period, and from it was subtracted any housing expense incurred by the family in connection with such occupancy. The net figure was then added to the family's income. Housing furnished to individual family members while away from home, whether as gift or in return for services, was not included in nonmoney income from housing, which relates solely to housing that served as the family home.

Much more important, on the average, than rent as pay or gift, was imputed income from owned home. If a family during any part of the schedule year occupied a home owned by a member of the

family the rental value of this home was estimated (in relation to rental rates on equivalent quarters) for the period of occupancy. From this sum were deducted all expenses incurred for the home, for interest on a mortgage, repairs, taxes, special assessments, and premiums for insurance, during the period of occupancy. The remaining amount was considered as imputed income from housing, and included as a nonmoney part of the family's total income. If the expenses were greater than the estimated rental value, the family was considered to have had a negative income from housing.

This procedure applied to either a family home or an owned vacation home. The net effect was to place many home owners in a higher-income class (\$250 intervals) than they would have been classified in on the basis of money incomes alone.

*Household operation.*—The data for household operation expense, presented in tables 2 and 5 of the Tabular Summary, include three groups of items; fuel, light, and refrigeration; paid household help; and other items of household operation, such as laundry and cleaning supplies, telephone, and water rent. The expenses for operating both family and vacation homes occupied by the family were included. In all tables in the text, and in all text discussion, expenditures for household operation exclude amounts spent for fuel, light, and refrigeration, which were included with housing (see above, under *Housing expense*).

If certain expenses for operation, such as fuel, light, or water rent, were paid by the family for a period when the home was rented to some other family, such expenses were excluded from the scheduled family's total household operation expense and were deducted from the gross rents received in computing net income from rent.

The average expense for fuel, light, and refrigeration, as shown in table 2, column 8; table 4, column 5; and table 5, column 5, of the Tabular Summary is an understatement of expense for this category since, in the case of renters, one or more of these items was sometimes included in the rent, and covered by the rental rate.

*Paid household help.*—Included in this subsection was the expense for the employment of household help, both full and part time, by the family during the year. Nursemaids were classified as household help, but the fees charged by nurses caring for the sick were grouped with medical care. Expense for the employment of seamstresses for the duration of a specific job to make or repair clothing for the family, or to sew household linens or make slip covers was included with expense for clothing and furnishings, respectively. The cost of employing a laundress was included in this subsection only if the laundry work was done on the family's premises.

Besides the cash wages paid by the family to servants, the total expense for household help included carfare for which the servants were reimbursed by the family, and the amounts spent by the family during the year to outfit their servants, as well as amounts given in tips and presents to doormen, elevator men, and delivery boys not directly employed by the family. The money value of gifts which did not represent a direct money expense to the family was not included in the expense of household help. Meals furnished to servants by the family were considered a part of family food expense rather than part of the wages paid.

*Other items of household operation expense.*—Grouped in this subsection were expenditures for such items of household operation as water rent, telephone, laundry sent out, laundry soap and other cleaning supplies, stationery and postage, telegrams, moving charges, express and freight fees, household disinfectants and insecticides, wood and metal polishes, paper products for household use, and fees for garbage and ash removal.

*Furnishings and equipment.*—Classified as furnishings and equipment were kitchen, cleaning, and laundry equipment, furniture, glassware and china, silverware, household textiles, floor coverings, luggage, and gardening equipment. Included in this grouping also were articles of household equipment such as mechanical refrigerators, ice boxes, pressure cookers, washing and ironing machines, vacuum cleaners, and sewing machines.

Yard goods for the making of household linens, draperies, and slip covers, as well as the cost of paid help for sewing these articles were likewise combined with expense for furnishings. Premiums paid for fire and theft insurance on furnishings, expense for repairs, the cleaning of furnishings and equipment, and fees for renting furniture were also incorporated in this group of expenditures. Premiums paid during the year for insurance on furnishings were included in the total regardless of the duration of the insurance which the premium covered.

The recorded prices of furniture and equipment included charges for financing articles bought on an installment plan. If, in the purchase of any of these items, a used article of the same kind was traded in, the amount recorded was the net price, that is, the gross price minus the trade-in allowance.

### CLOTHING

Besides those articles ordinarily regarded as clothing, the following items were also so classified: Accessories such as gloves, handkerchiefs, purses, umbrellas, jewelry, ties and collars, belts, garters, and suspenders; yardgoods, yarns, and findings for clothing made at home, the cost of paid help for the making of clothing; dry-cleaning and pressing of clothing; repair of shoes and charges for shoeshines; fees

for renting articles of clothing; flowers for personal wear; premiums paid for insurance on clothing and jewelery. These items of expense were allocated to the individual members for whom the expense was incurred.

Articles of clothing purchased for wear at work and special clothing bought for participation in sports were included with clothing.

#### PERSONAL CARE

*Toilet articles and preparation.*—Under “toilet articles and preparations” were included the following items: Toilet soaps, dentrifices, shaving soaps and creams, facial and hand creams and lotions, powders, rouge and lipsticks, perfumes, and equipment for personal care such as brushes and combs, razors, files, scissors, curling irons, hair dryers, powder puffs, and sanitary supplies.

*Personal services.*—The following items were classified as services: Haircuts, shampoos, shaves, all types of waves, manicures, facials, eyebrow trims, dyeing and dressing of hair, Turkish baths.

Tips to barbers and beauty operators were combined with the charge for the service.

#### TRANSPORTATION

*Automobile expense.*—Data on automobile expense refers to automobiles owned by the family which were used either partly or wholly for family purposes. Expense for operation of automobiles used for business purposes was not regarded as a family expense, but was included with other deductible expenses in arriving at net earnings of the family.

“Family” use of a car was defined as operation of the car for such purposes as transportation to and from work, school, theater, and shopping centers, as well as for vacation travel and driving for pleasure. The use of the family car in pursuit of one’s gainful occupation was defined as business use of an automobile. The most common example of this is the use of the family car by a physician or a salesman for making professional or business calls.

The procedure used by the agent in obtaining information on automobile expense was to ask for the total annual expense for each item specified on the schedule. If the family used its automobile partly for family and partly for business purposes, the agent then asked the family to estimate the proportion of the use which was chargeable to business. This was expressed as a percentage, and represented the proportion of business use over the period of the entire schedule year.

The family was asked to base its estimate of the proportion of automobile use applicable to business on the mileage and the amount of time during which the car was so used.

The reciprocal of this proportion, representing the expense applicable to family use, was then applied to each item of operating expense, as well as to the net purchase price of a car bought during the year.

Since further refinement of the data was not feasible, the same percentage was applied to each item of expense; no account was taken of internal variations in business use as between different items, as the family was asked to report the over-all percentage.

The amount of the total operating expenses which was chargeable to business was regarded as an occupational expense deductible from gross earnings. Likewise, the proportion of the net purchase price of an automobile bought during the schedule year which was chargeable to business (in the same proportion as the operating expense) was regarded as an investment of the family funds in business and was so classified in the section showing assets and liabilities, unless this amount had been excluded from the total income originally reported on the family schedule. However, the total amount still owing on such a car at the end of the year was recorded as a debt in the section on assets and liabilities, without distinction between family and business proportions.

Included in the gross purchase price of a car were financing charges other than for insurance when the car was purchased on the installment plan. The net price of a car bought during the year was derived by subtracting from the gross contract price the amount allowed on the trade-in of another car.

The expense for operation included the following items: gasoline, oil, tires and tubes, repairs and service, garage rent, parking fees, licenses including registration fees, fines and damages paid, automobile insurance, tolls, accessories for the car, and association dues.

In addition to the cost of operating a car owned by the family, operation expenditures included the amount paid or shared by a family member for operating a car owned by someone not a member of the economic family and the amount paid by a family member for a drivers license.

*Other travel and transportation.*—The cost of transportation other than by automobile was designated as "other travel and transportation." As in the case of automobile expense, travel for business purposes was excluded from the record of family expenditures. Daily travel to and from work was regarded as a family expense.

Besides the cost of transportation on public vehicles, there was combined under this heading the amount spent for the purchase and operation of vehicles other than automobiles, such as a motorcycle, bicycle, or boat. If, however, these vehicles were maintained primarily for recreational purposes, the expense was classified as an expenditure for recreation.

### MEDICAL CARE

Data on expenditures for medical care include all expense incurred for the care of members of the economic family during the schedule year.

The total medical care bill covered fees of physicians, dentists, oculists, and other specialists, cost of hospitalization and nurses' fees, fees for medical examinations and tests, cost of medicines, drugs, and medical appliances and supplies, and health or infirmary fees paid at college. Included also was the amount paid out for premiums on insurance which provided benefits in case of sickness or accident, as well as the cost of subscribing to cooperative "hospital plans" and membership dues to group health associations. When accident or sick benefits were included in a life insurance policy, the proportion of the total premiums which applied to health insurance was ascertained and grouped with medical care expense. A similar procedure was followed with respect to dues to fraternal organizations if dues covered the cost of health and accident insurance. Amounts which employers of family members deducted from wages or salaries for accident or health insurance were included with medical care expense. In these instances, the amount deducted was now added to wages if such amounts had originally been excluded in determining the income of the family.

Cash benefits received during the year from health and accident insurance were included with current money income and the expense for the illness was recorded as an expense for medical care. No estimate was made of the value of care supplied directly by an insurance company or an employer under the terms of an insurance or benefit plan, nor was such care considered free.

### RECREATION

Expenditures for recreation covered admission fees to commercial entertainments, the cost of supplies and equipment for participating in games and sports, and expense for miscellaneous entertainment items.

Paid admissions to movies, plays, concerts, lectures, ball games and other spectator sports, dances, and circuses were included in the expense for recreation. The expense for commercial entertainment covered the amounts spent by the family for paid admissions for their guests, but food and refreshments bought for guests was classified as food expense.

Included in the recreation category was expense for equipment, supplies, fees, and licenses necessary for participation in games and sports such as hunting, tennis, golf, the various winter sports, bicycling,

billiards and bowling, card and other table games. Expense for lodging while on vacation was classified as housing, rather than as recreation expense. In the case of summer camps, when no allocation of the total expense could be made by the family, one-fourth of the total was classified with recreation expense. Expense for food on vacation trips was classified with other food expense. Expense for sport uniforms or sport clothes was classified with other clothing expense. Expenditures for a vacation cruise were divided among food, lodging, and travel, and were not classified as recreation expense.

The third subdivision of recreation expense covered expenditures for such items as the purchase and repair of radios (not automobile), of musical instruments, care of pets, the cost of children's play equipment, and dues to social and recreational clubs.

#### TOBACCO

Besides the outlay for cigars, cigarettes, and other tobacco, total tobacco expenditures included the amount spent for smoking supplies such as pipes, pipe cleaners and racks, cigarette holders, tobacco pouches, and ash trays. Smoking stands, however, were grouped with furniture.

#### READING

Expenditures for reading consisted of outlay for general reading matter such as newspapers and magazines, and the purchase and rental of books.

The cost of books and journals which family members purchased for use in their occupational pursuits was deducted from their earnings and thus was treated as an occupational expense. Books and journals purchased for use at schools attended by members of the family were combined with expense for education. Picture books for very young children who were members of the economic family were considered toys and incorporated with expense for recreation.

#### EDUCATION

The total expenditures for education consisted of tuition fees and expense for books and supplies for all formal educational pursuits, whether for initial training, for recreational purposes, or for improving one's occupational qualifications. Expenditure for room and board at school or college was included under housing and food, respectively.

Included in the total expense for education was the outlay for lessons in music and art, bridge, games and sports, dancing, knitting and sewing, tuition for religious education that was separate from church dues, and fees for correspondence courses. The supplies for special lessons, however, were not as a rule combined with education expense, but were entered in more appropriate sections of the schedule. For

instance, supplies for music lessons, such as sheet music and instruments, were grouped with recreation expense. The same is true of supplies for bridge lessons and of special equipment for lessons in various types of sports. Special clothing for dancing was classified as clothing expense, as were supplies for knitting and sewing lessons.

#### CONTRIBUTIONS AND PERSONAL TAXES

Expenditures for gifts which were recorded in this section of the schedule were restricted to gifts and donations made by family members to persons outside the economic family and to organizations. Presents bought by one family member for another were classified in appropriate sections of the schedule.

Gifts to household help and other servants were combined with expense for paid help, while the amount of tips given to persons performing a personal service, such as waitresses, hairdressers, and the like, was added to the expense for the service in question.

Classified in this category were expenditures for presents for special occasions to persons outside the economic family, contributions to the support of relatives not members of the family, charitable donations to individuals and to community chests and other welfare agencies, donations to church and religious organizations, and contributions to political parties, alumni associations, and the like.

Contributions to the support of relatives usually covered such items as cash given to relatives for current living expenses, bills paid (not incurred) for nonmembers of the family for such items as medical care, or for funeral expenses assumed by the family. Amounts paid in premiums for the insurance of persons who were not members of the economic family were also included in gifts made by the family, regardless of the beneficiary of the policy. The purchase price of gifts of property, such as real estate or stocks and bonds, was included with the total expense for this category.

Poll, income, and personal property taxes which fall due within the schedule year were incorporated in the total for this section. If the taxes remained unpaid at the end of the year they were also entered as an increase in family liabilities. Excluded from the taxes entered here were real property taxes and personal property taxes on automobiles. Sales and other excise taxes were added to the price of each item of expense rather than recorded as a lump sum, and amusement taxes were included with recreation expense.

#### OTHER ITEMS OF FAMILY EXPENSE

Miscellaneous items of family expenditure which were not readily classifiable with other major groups of consumer goods and services were combined under this heading.



This included expenditures for such items as interest on debts incurred for family living (other than mortgage on an owned home), fees for legal advice on family problems as opposed to business matters, family losses, expenditure for funerals for members of the economic family, together with the purchase price and upkeep of a cemetery lot.

Classified as family loss was the amount of money lost through theft or accident, personal loans made during the year which were written off at some time during the year as uncollectible, rent paid for a dwelling after the family had moved from it, or before the family had moved into it, and the amount of installments paid during the year on articles which were repossessed through failure to meet further payments.

### ASSETS AND LIABILITIES

The difference between the family's total money income for the year and its total money expenditures was accounted for, apart from the balancing difference, by one or more of a series of changes in assets and liabilities. Assets include all property owned by the family and amounts due to the family; liabilities include all amounts owed by the family.

Among assets, as discussed in chapter VIII of the text above, were bank accounts (including checking accounts, savings accounts, and money on hand), investments (including real estate, securities, investments of family funds in business), insurance (premiums paid or policies settled or surrendered), and such items as improvements on owned home or other real estate, loans made to others, and that portion of the soldiers' bonus or of a cash gift or inheritance received during the schedule year and not spent for current living.

Among liabilities were amounts payable on mortgages on the family home or other real estate, loans due to banks, small loan companies, insurance companies, or individuals, bills due (including charge accounts and other bills and balances due on installment purchases), and other items such as rents and taxes due.

The record was restricted to money changes, that is, changes in assets and liabilities resulting from purchase and sale of property, and other money transactions. Changes in assets due to the increase or decrease in market value of real estate, securities, or other personal property were disregarded.

The record was restricted to the disposition of family funds; business funds were excluded from the analysis.

No attempt was made to determine the total assets or the total liabilities of the families. Rather, they were asked to report only as to increases and decreases that had taken place during the scheduled year. In the case of each individual item only the net increase or

decrease was included in the tabulation. For instance, instead of recording as a liability the total amount which the family owed on installment purchase contracts, only the amount by which such obligations at the end of the year were greater or less than the sum owed at the beginning of the year was ascertained. In determining the amount of net surplus or of net deficit attributable to each family, four separate totals were obtained. These were: total increases in net assets, total decreases in net assets, total increases in net liabilities, and total decreases in net liabilities.

The sum of the total increase in assets plus the total decrease in debt represents the disposition of funds not used for current expenditures during the schedule year. The sum of the total decrease in assets and the total increase in debt represents funds which were made available to the family for current spending but which were not considered current income. The difference between these two sums gave the net change in all assets and obligations over the year's period. A positive result denoted a net surplus, while a negative figure denoted a net deficit.

## Appendix C

### Communities and Racial Groups Surveyed by the Study of Consumer Purchases

The cities covered by the Bureau of Labor Statistics in reports on family expenditures in the Study of Consumer Purchases are as follows:

Region	Metropolitan and large cities	Middle-sized cities	Small cities
Northeast.....	New York, N. Y. <sup>1,2</sup> Providence, R. I.	Haverhill, Mass. New Britain, Conn.	Greenfield, Mass. Wallingford, Conn. Westbrook, Maine. Willimantic, Conn.
Southeast.....	Atlanta, Ga. <sup>2</sup>	Columbia, S. C. <sup>2</sup> Mobile, Ala. <sup>2</sup>	
East Central.....	Chicago, Ill. <sup>1</sup> Columbus, Ohio. <sup>2</sup>	Muncie, Ind. New Castle, Pa. Springfield, Ill.	Beaver Falls, Pa. Connellsville, Pa. Logansport, Ind. Mattoon, Ill. Peru, Ind.
West Central.....	Omaha, Nebr.—Council Bluffs, Iowa. Denver, Colo.	Dubuque, Iowa. Springfield, Mo. Butte, Mont. Pueblo, Colo.	
Pacific Northwest.....	Portland, Oreg.	Aberdeen-Hoquiam, Wash. Bellingham, Wash. Everett, Wash.	

<sup>1</sup> The metropolitan centers of Chicago and New York have been treated separately from the other large cities.

<sup>2</sup> Information obtained from both white and Negro families.

Communities covered by the Bureau of Home Economics in reports on family expenditures in the Study of Consumer Purchases, are as follows:

Region	Small cities	Villages	Farm counties
New England.....		6 in Vermont..... 8 in Massachusetts.	2 in Vermont.
Central.....	Mount Vernon, Ohio.... New Philadelphia, Ohio. Beaver Dam, Wis. Lincoln, Ill. Boone, Iowa. Moberly, Mo. Columbia, Mo.	7 in Pennsylvania..... 6 in Ohio. 8 in Michigan. 6 in Wisconsin. 8 in Illinois. 11 in Iowa.	3 in New Jersey. 1 in Pennsylvania. 3 in Ohio. 1 in Michigan. 1 in Wisconsin. 4 in Illinois. 5 in Iowa.
Mountain and Plains.....	Billings, Mont. Dodge City, Kans. Greeley, Colo. Logan, Utah. Provo, Utah.	6 in Kansas..... 9 in North Dakota. 4 in Colorado. 1 in Montana. 2 in South Dakota.	4 in Kansas. 4 in North Dakota. 3 in Colorado. 1 in Montana. 1 in South Dakota.
Pacific.....	Astoria, Oreg. Eugene, Oreg. Klamath Falls, Oreg. Olympia, Wash.	12 in California..... 5 in Oregon. 7 in Washington.	1 in central California. 2 in southern California. 5 in Oregon. 1 in Washington.
Southeast:			
White and Negro families.	Albany, Ga. Gastonia, N. C. Griffin, Ga. Sumter, S. C.	8 in Georgia..... 7 in South Carolina. 8 in North Carolina. 10 in Mississippi.	2 in North Carolina. 2 in Mississippi. 2 in South Carolina. 7 in Georgia.
White families only.....			2 in North Carolina. 4 in South Carolina. 1 in Georgia. 2 in Mississippi.
Negro families only.....		1 in Mississippi.	

An investigation of the income and money disbursements of families of wage earners and clerical workers was undertaken by the Bureau of Labor Statistics in the fall of 1934 for the purpose of revising the cost of living index published currently by the Bureau. The data from that investigation cover 1 year within the period 1934-36 and include details on income, family composition, expenditures for principal categories and for detailed items of consumption for a total sample of 14,668 families of employed wage earners and lower salaried clerical workers in 42 cities, all with population over 50,000. Data on quantities of food, clothing, and furnishings and equipment purchased; on types of medical care received; and on changes in assets and liabilities are also included. A summary of these findings is presented in United States Bureau of Labor Statistics Bulletin No. 638.

The individual cities for which data are available and the bulletins in which the detailed data appear are 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.	Minneapolis and St. Paul, Minn.
Kansas City, Mo. and Kansas City, Kans. (white and Negro families).	St. Louis, Mo. (white and Negro families).
	Salt Lake City, Utah.

*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 fam-  
ilies).  
Sacramento, Calif.

San Diego, Calif.  
San Francisco, Calif.  
Seattle, Wash.

## Appendix D

### Analysis of Expenditures by Families of Given Type, Occupational Group, and Income: Rank Test Method and Results <sup>1</sup>

One of the purposes of the present study is to discover whatever differences there may be in the expenditure patterns of families of different composition but belonging to the same income and occupational group; and in the expenditure patterns of families in different occupational groups but of the same composition and the same income class. The determination of such differences is complicated both by the extreme variability of the expenditures of families of the same composition, occupational group, and income class in any one year, and by the small number of schedules which it was possible to secure for one cell within the time and funds available for the present study. Emergencies of various sorts, differences in debts carried over from the previous year or in accumulated reserves, and in personal tastes result in very wide differences in expenditures among families with *identical* incomes, with children of the same age, and with fathers of the same occupational status. In any extensive investigation of family expenditures, the classification of families must allow for a range of income within each cell, a range in the ages of the children and a grouping of occupations, this uncreasing the possibility of variation.

An examination of table B presented in the supplement to the Tabular Summary shows the irregularity in the expenditures of families of given type, occupation, and income and emphasizes the need for developing some method of summarizing the differences and of testing their significance.

The method used in this report is based on a chi-square test developed by Milton Friedman, and reported in the Journal of the American Statistical Association for December 1937.

#### *The Basic Principle.*

In this test of significance the average dollar expenditures are transformed into ranks. The basic principle is that if a two-way table of observations represents a random or arbitrary arrangement by classes, then any one of the possible ( $p$ ) rank orders is equally likely to fall in a given cell. If several sets of such ranks are considered, then the

<sup>1</sup> Prepared by A. C. Rosander.

average of the ranks for any given class will tend to be the same as that for any other class; that is, equal to the average of  $p$  ranks. This is illustrated in the following example of eight sets of ranks each based as four classes:

Set	Ranks				Mean rank per set
	Class A	Class B	Class C	Class D	
a.....	1	2	3	4	2.5
b.....	3	4	1	2	2.5
c.....	2	3	4	1	2.5
d.....	1	2	3	4	2.5
e.....	4	1	2	3	2.5
f.....	3	4	1	2	2.5
g.....	2	3	4	1	2.5
h.....	4	1	2	3	2.5
Sum ( $\Sigma r$ ).....	20	20	20	20	20
Mean rank per class ( $\bar{r}$ ).....	2.5	2.5	2.5	2.5	2.5
Mean of $p$ ranks ( $\frac{p+1}{2}$ ).....	2.5				

Under such an arrangement of ranks, one may infer that the four classifications, A, B, C, and D represent arbitrary or random groupings of homogeneous observations; that is, that there is no significant difference between the expenditures of families of types A, B, C, and D represent by this example.

On the other hand it would be possible to obtain the following pattern of eight sets of ranks each based as four classes:

Set	Ranks				Mean rank per set
	Class A	Class B	Class C	Class D	
a.....	1	2	3	4	2.5
b.....	1	2	3	4	2.5
c.....	1	2	3	4	2.5
d.....	1	2	3	4	2.5
e.....	1	2	3	4	2.5
f.....	1	2	3	4	2.5
g.....	1	2	3	4	2.5
h.....	1	2	3	4	2.5
Sum ( $\Sigma r$ ).....	8	16	24	32	20
Mean rank per class ( $\bar{r}$ ).....	1	2	3	4	2.5

Here the pattern of ranks is clearly defined. From such a pattern one may infer that the classes A, B, C, and D do not represent arbitrary classifications of homogeneous observations but that the categories indicate real differences in the expenditure habits of the population from which the data were collected.

In these examples departure of the column (class) means from 2.5 the mean of four ranks, is used to summarize the differences. In the first example the departure was zero for each column, while in the second example the departure of the means for each class from the average was a maximum. A similar measure of departure is that of the sums per column from the expected sum of 20. What is

needed is a method of appraising the importance of these departures; this is provided by a test of significance which will now be described.

Having secured a summary value for each column and its departure from the average value for all columns, we need a test to show the probability that this particular difference could have arisen from random fluctuations in sampling. If this probability is high, generally more than 5 percent, the chances may be large enough to warrant acceptance of the hypothesis of homogeneity; but if the probability is low, say 1 percent, the chances may be low enough to warrant the conclusion that we were testing a nonhomogeneous population; that is, that the differences which appear are statistically significant. At best, however, this method will be a rather rough test of the hypothesis.

#### *The Method.*

The method of ranks used in testing family expenditures for probable family type and occupational bias, used in this bulletin, is a simplification of the method devised by Friedman. It was simplified by using deviations from sums of ranks rather than deviations from mean ranks, and by constructing a table of  $k$  values for the 5 percent and 1 percent levels instead of using the chi-square table.

The formula given by Friedman for the value of chi-square based on ranks,

$$\chi_r^2 = \frac{12n}{p(p+1)} \sum_1^p \left( \bar{r} - \frac{p+1}{2} \right)^2$$

was rewritten in the form

$$\chi_r^2 = \frac{12}{np(p+1)} \sum_1^p \left[ \sum_1^n r - \frac{n(p+1)}{2} \right]^2$$

where  $p$  is the number of ranks,  $n$  is the number of sets of ranks,  $r$  is the value of any rank,  $\sum r$  is the sum of ranks in a column (class), and  $\bar{r}$  is the mean of the  $n$  ranks for a given column (class):

If the expression

$$\sum_1^p \left[ \sum_1^n r - \frac{n(p+1)}{2} \right]^2$$

is called  $k$ , then

$$k = \frac{np(p+1)}{12} \chi_r^2$$

and can be tabled for various values of  $n$  and  $p$ , for given levels of chi-square based on  $p-1$  degrees of freedom. In preparing these values of  $k$  (table 3) we used Friedman's values of  $\chi_r^2$  for small values of  $n$  and  $p$ ; otherwise we used the table for chi-square given in R. A. Fisher, *Statistical Methods for Research Workers*, 6th edition, pages 118-119. Note that  $k$  is merely a constant times chi-square, but a much simpler measure to compute.



The expression  $\sum_1^n r - \frac{n(p+1)}{2}$  measures the departure of the sum of  $n$  ranks in a class from the expected sum based upon the hypothesis that the class is a random arrangement of homogeneous data.

In our first example  $n=8, p=4, \Sigma r=10$ , and  $\frac{n(p+1)}{2}=20$ . Hence the foregoing expression is zero for every column,  $k$  is zero, and the hypothesis of homogeneity is supported.

In the second example  $n=8, p=4, \Sigma r=8, 16, 24, 32$ , respectively, for the four columns, and  $\frac{n(p+1)}{2}=20$ . The four column deviations from 20 will be  $-12, -4, 4, 12$ ; the sum of these squared will be  $k$ , or 320.

From the  $k$  table we find for an  $8 \times 4$  set of ranks that the probability is 0.01 of getting by chance a value of  $k$  as large as 151. The probability of getting a value of 320 is even less; hence, the likelihood of getting such a set of ranks by chance is extremely small.

TABLE 3.—Critical values of  $k$

FOR  $P=0.05$

$n$ (rows)	$p$ (ranks)							
	3	4	5	6	7	8	9	10
3	18	35	71	116	176	253	349	465
4	26	50	95	155	235	338	465	620
5	32	65	119	194	294	422	582	776
6	38	78	142	233	353	506	698	931
7	42	91	166	271	411	591	814	1,086
8	50	104	190	310	470	675	930	1,241
9	56	117	214	349	529	760	1,047	1,396
10	62	130	237	388	588	844	1,163	1,551
11	68	143	261	426	646	928	1,279	1,706
12	75	156	285	465	705	1,013	1,396	1,861
13	81	169	308	504	764	1,097	1,512	2,016
14	87	182	332	542	823	1,182	1,628	2,171
15	93	195	356	581	881	1,266	1,745	2,326

FOR  $P=0.01$

$n$ (rows)	$p$ (ranks)							
	3	4	5	6	7	8	9	10
3	18	41	100	158	235	333	452	596
4	32	62	133	211	314	443	603	794
5	42	95	166	264	392	554	753	993
6	50	113	199	317	471	665	904	1,192
7	62	132	232	370	549	776	1,055	1,390
8	72	151	266	422	628	887	1,205	1,589
9	78	170	299	475	706	998	1,356	1,787
10	87	189	332	528	785	1,109	1,507	1,986
11	95	208	365	581	863	1,219	1,657	2,185
12	104	227	398	634	942	1,330	1,808	2,383
13	113	246	432	686	1,020	1,441	1,959	2,582
14	121	265	465	739	1,098	1,552	2,110	2,780
15	130	284	498	792	1,177	1,663	2,260	2,979

<sup>1</sup>  $P=0.02$ .

NOTE.—For extending the table use  $k = \frac{np(p+1)}{12} \chi^2$  with the value of chi-square based on  $p-1$  degrees of freedom.

*Limitations of the Method.*

The chief limitation of this method is the loss of information due to the transformation of the data into ranks, a loss which is indeed great for small samples. Another limitation is that the difference, however small or large, between two adjacent observations, must be represented by the same difference in rank. Other limitations are those common to all tests of significance: (1) the method provides no basis for distinguishing between a significant difference due to differences between all classes and that due to the difference between an extreme class and all the rest, (2) it takes no account of variations around the means upon which the array is based, (3) the basic classifications used may be invalid, and (4) the tests reject hypotheses, they do not prove them.

*Application of the Method.*

Rank tests were made of the average dollar expenditures for each of the major groups of expenditures by family type and by occupations. Family type tests were made for each of the six occupation groups, separately, and for all of these occupational averages added together with equal weights (table 4). Analogous occupation tests were made for the first six family types, and for the first five family types combined, with equal weight to each family type (table 5).

In making the rank tests it was necessary at times to eliminate family type VII, because of an insufficient number of cases, and also certain income bands especially at the high levels for this same reason.

Certain combinations of items made throughout the Study were followed in making the tests. Housing expense includes that for fuel, light, and refrigeration. Housing value is housing expense plus free rent and imputed value of owned home. Automobile expense includes both that of purchase and that of operation.

*Interpretation of the Results.*

Tables 4 and 5 summarize the results of the tests in terms of  $k$  and the probability  $P$  of getting by chance a value of  $k$  larger than the one obtained. If this probability is 0.05 or less, we have grounds for rejecting the hypothesis that the average expenditures for that specific item came from the same expenditure universe. We show three levels of probability as follows:

0.05+ means a value of  $P$  greater than 0.05.

0.05- means a value of  $P$  between 0.05 and 0.01.

0.01- means one less than 0.01.

A test of significance is much more effective in rejecting a hypothesis than in proving one, and this, together with the limitations of the rank test, should caution the reader against making any sweeping generalizations from the test results. At best they suggest hypotheses for further and more refined testing.

TABLE 4.—Summary of family type tests for each occupation

Item	Salaried profes- sional (family types I-VI, \$1,250-\$7,500)		Salaried business (family types I-VII, \$1,500- \$7,500)		Independent profes- sional (family types I-V, \$1,500-\$7,500) <sup>1</sup>		Independent busi- ness (family types I-VI, \$1,250-\$7,500)		Clerical (family types I-VII, \$500-\$5,000)		Wage earner (fam- ily types I-VII, \$500-\$5,000)		All occupations <sup>1</sup> (family type I-V, \$1,500-\$5,000) <sup>2</sup>	
	k	P <sub>k</sub>	k	P <sub>k</sub>	k	P <sub>k</sub>	k	P <sub>k</sub>	k	P <sub>k</sub>	k	P <sub>k</sub>	k	P <sub>k</sub>
Food.....	1,178	0.01-	1,318	0.01-	198	0.05-	1,009	0.01-	2,862	0.01-	3,048	0.01-	442	0.01-
Clothing.....	124	.05+	523	.05+	118	.05+	198	.05+	491	.05+	1,386	.01-	182	.05-
Housing value <sup>3</sup> .....	482	.05-	404	.05+	122	.05+	282	.05+	664	.05-	550	.05+	226	.05-
Household operation.....	118	.05+	708	.01-	133	.05+	312	.05+	511	.05+	677	.05+	178	.05-
Furnishings.....	88	.05+	201	.05+	194	.05-	228	.05+	519	.05+	246	.05+	214	.05-
Auto: Total.....	284	.05+	364	.05+	22	.05+	304	.05+	1,066	.01-	537	.05-	328	.01-
Other transportation.....	503	.05-	856	.01-	212	.05-	487	.05-	453	.05+	1,065	.01-	366	.01-
Personal care.....	326	.05+	208	.05+	59	.05+	97	.05+	290	.05+	988	.01-	136	.05+
Medical care.....	238	.05+	212	.05+	86	.05+	160	.05+	491	.05+	138	.05+	146	.05+
Recreation.....	86	.05+	278	.05+	106	.05+	436	.05-	304	.05+	501	.05+	94	.05+
Tobacco.....	26	.05+	544	.05-	38	.05+	420	.05-	402	.05+	358	.05+	103	.05+
Reading.....	28	.05+	83	.05+	145	.05+	85	.05+	450	.05+	150	.05+	52	.05+
Education.....	430	.05-	1,168	.01-	222	.05-	894	.01-	1,913	.01-	1,474	.01-	378	.01-
Gifts and taxes.....	404	.05-	386	.05+	66	.05+	308	.05+	1,017	.01-	830	.05-	296	.01-
Total.....	260	.05+	480	.05+	74	.05+	120	.05+	774	.05-	1,262	.01-	118	.05+

<sup>1</sup> The 6 occupation averages were added for each income class within each family type, giving unit weight to each occupation. The test for each item is based upon a ranking of these sums.

<sup>2</sup> Income class \$2,000 to \$2,250 omitted.

<sup>3</sup> Housing plus fuel, light, refrigeration, imputed income from owned home, and rent received as gift or pay.

NOTE.—Under P<sub>k</sub>, 0.05+ means a value greater than 0.05; 0.05- means between 0.05 and 0.01; while 0.01- means less than 0.01.

TABLE 5.—Summary of occupation tests for each family type in each case distinguishing the 6 occupational groups

Item	Family type I, \$1,250-\$5,000		Family type II, \$1,250-\$5,000		Family type III, \$1,250-\$5,000 <sup>2</sup>		Family type IV, \$1,250-\$5,000		Family type V, \$1,500-\$5,000		Family type VI, \$1,250-\$5,000 <sup>3</sup>		Family types I-V combined, <sup>1</sup> \$1,500-\$5,000 <sup>4</sup>	
	<i>k</i>	<i>P<sub>k</sub></i>	<i>k</i>	<i>P<sub>k</sub></i>	<i>k</i>	<i>P<sub>k</sub></i>	<i>k</i>	<i>P<sub>k</sub></i>	<i>k</i>	<i>P<sub>k</sub></i>	<i>k</i>	<i>P<sub>k</sub></i>	<i>k</i>	<i>P<sub>k</sub></i>
Food.....	117	0.05+	112	0.05+	180	0.05+	279	0.05+	128	0.05+	154	0.05+	170	0.05+
Clothing.....	106	.05+	60	.05+	106	.05+	198	.05+	180	.05+	84	.05+	102	.05+
Housing value <sup>4</sup> .....	270	.05+	202	.05+	264	.05+	458	.05-	418	.05-	94	.05+	418	.01-
Household operation.....	438	.05-	256	.05+	296	.05+	408	.05-	360	.05-	122	.05+	678	.01-
Furnishings.....	244	.05+	66	.05+	242	.05+	298	.05+	380	.05-	280	.05-	296	.05-
Auto: Total.....	114	.05+	52	.05+	249	.05+	32	.05+	142	.05+	134	.05+	266	.05+
Other transportation.....	554	.01-	289	.05+	126	.05+	492	.01-	280	.05+	178	.05+	342	.05-
Personal care.....	196	.05+	352	.05-	88	.05+	296	.05+	43	.05+	46	.05+	204	.05+
Medical care.....	228	.05+	175	.05+	286	.05+	42	.05+	142	.05+	164	.05+	116	.05+
Recreation.....	290	.05+	170	.05+	190	.05+	250	.05+	204	.05+	114	.05+	133	.05+
Tobacco.....	371	.05-	402	.05-	151	.05+	230	.05+	420	.05-	64	.05+	439	.01-
Reading.....	143	.05+	72	.05+	198	.05+	424	.05-	88	.05+	31	.05+	392	.01-
Education.....	(*)	(*)	185	.05+	160	.05+	248	.05+	264	.05+	156	.05+	232	.05+
Gifts and taxes.....	342	.05+	70	.05+	146	.05+	95	.05+	124	.05+	76	.05+	154	.05+
Total.....	196	.05+	314	.05+	256	.05+	390	.05-	126	.05+	52	.05+	318	.05-

<sup>1</sup> The 5 family type averages were added for each income class within each occupational group, giving unit weight to each family type. The test for each item is based upon the ranking of these sums.

<sup>2</sup> Income class \$2,000-\$2,250 omitted.

<sup>3</sup> Income classes \$1,500-\$1,750, \$2,000-\$2,250, and \$2,250-\$2,500 omitted.

<sup>4</sup> Housing expenditure plus imputed income from owned home plus rent received as gift or pay.

\* Not enough families reported expense for ranking.

NOTE.—Under *P<sub>k</sub>*, 0.05+ means a value greater than 0.05; 0.05- means between 0.05 and 0.01; while 0.01- means less than 0.01.

## Appendix E

### Variability in Family Expenditures

The wide variation in total money expenditures among families with similar incomes (table 6) parallels closely the variation in total expenditures for current living presented in chapter IX. In general, the largest expenditures reported by families at a given income level were at least four times as great as the smallest. The distribution of families is shifted downward a little, however, in comparison with that based on total expenditures. The difference is more noticeable at the lower than at the upper end of the scale, partly because of differences in the size of the interval. Nearly two-fifths of the families with incomes between \$500 and \$750, for example, had money expenditures of less than \$700, while only one-fourth of those at that level reported a money value of current living under \$700.

The wide range of total expenditures for current living in each income class suggests an even wider variation in expenditures of individual families on given commodities and services. This variation in the pattern of expenditures is characteristic and normal; it accounts for the irregularities in average expenditures to which attention has been drawn in the preceding discussion of the individual consumption categories.

Even among families within a given type, occupational group, and income class, wide variations occur in expenditures for most of the consumption goods and services. Detailed examination of the data for families within a given income, occupational, and family type group indicates that food expenditures have the lowest coefficient of variation. Among wage-earner and clerical families of given types at the income levels between \$750 and \$2,000, for example, coefficients of variation in food expenditures ranged only from 11 to 30 percent. (See table 7.) Other basic and recurrent items in the usual family budget, for which the coefficients of variation are relatively low, are clothing, housing (including fuel, light, and refrigeration), and personal care.

**TABLE 6.—Percentage distribution of families according to total money expenditure for current family living**

Income class	Total <sup>1</sup>	\$400-\$499	\$500-\$599	\$600-\$699	\$700-\$799	\$800-\$899	\$900-\$999	\$1,000-\$1,099	\$1,100-\$1,199	\$1,200-\$1,299	\$1,300-\$1,399	\$1,400-\$1,499	\$1,500-\$1,599	\$1,600-\$1,699	\$1,700-\$1,799	\$1,800-\$1,899	\$1,900-\$1,999	\$2,000-\$2,099	\$2,100-\$2,199	\$2,200-\$2,299	\$2,300-\$2,399	\$2,400-\$2,499	\$2,500-\$2,599	\$2,600-\$2,699	\$2,700-\$2,799	\$2,800-\$2,899	\$2,900-\$2,999	\$3,000-\$3,499	\$3,500-\$3,999	\$4,000-\$4,499	\$4,500-\$4,999	\$5,000-\$7,499	\$7,500-\$9,999	\$10,000 and over	Total		
\$500-\$749	100	11	6	22	20	13	4	6	7	4	1	3	2	---	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$750-\$999	100	---	---	2	9	26	30	14	7	3	3	2	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
\$1,000-\$1,249	100	---	---	2	2	4	8	27	22	18	8	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
\$1,250-\$1,499	100	---	---	---	---	1	2	5	7	23	24	15	8	4	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
\$1,500-\$1,749	100	---	---	---	---	---	---	(*)	2	4	4	22	18	25	13	5	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
\$1,750-\$1,999	100	---	---	---	---	---	(*)	(*)	3	2	3	5	6	16	22	18	10	4	5	3	2	1	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	
\$2,000-\$2,249	100	---	---	---	---	---	---	1	(*)	(*)	(*)	2	4	8	10	12	17	18	12	4	3	4	2	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	
\$2,250-\$2,499	100	---	---	---	---	---	---	1	(*)	(*)	(*)	3	3	3	5	6	12	14	11	13	11	10	5	2	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	
\$2,500-\$2,999	100	---	---	---	---	---	---	(*)	(*)	(*)	2	1	1	1	4	3	4	5	6	4	9	6	13	11	7	11	8	4	6	7	7	7	7	7	7	7	
\$3,000-\$3,499	100	---	---	---	---	---	---	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
\$3,500-\$3,999	100	---	---	---	---	---	---	---	---	---	---	---	---	1	(*)	(*)	(*)	(*)	(*)	(*)	3	2	6	4	7	2	10	34	23	3	3	3	3	3	3		
\$4,000-\$4,999	100	---	---	---	---	---	---	---	---	---	---	---	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	1	3	2	1	2	1	16	32	24	24	24	24	24	24	24	24	
\$4,500-\$4,999	100	---	---	---	---	---	---	---	---	---	---	---	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	1	6	7	1	2	1	7	16	16	16	16	16	16	16	16	16	
\$5,000-\$7,499	100	---	---	---	---	---	---	---	---	---	---	---	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	1	2	2	1	1	1	1	5	5	5	5	5	5	5	5	5	
\$7,500-\$9,999	100	---	---	---	---	---	---	---	---	---	---	---	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
\$10,000 and over	100	---	---	---	---	---	---	---	---	---	---	---	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
																																					37

<sup>1</sup> Excludes families with no gainfully employed members.  
 \* Less than 1 percent.

TABLE 7.—*Variation within cells in expenditures for food and clothing, among families in the wage-earner and clerical occupational groups*

[White nonrelief families including husband and wife, both native born]

Income class and family type	Food				Clothing			
	Wage earner		Clerical		Wage earner		Clerical	
	Mean	Coefficient of variation	Mean	Coefficient of variation	Mean	Coefficient of variation	Mean	Coefficient of variation
<b>\$750-\$999:</b>								
I.....	\$346	18	\$370	24	\$81	69	\$55	67
II.....	378	11	409	20	87	40	47	72
III.....	438	22	424	20	79	37	60	47
IV.....	433	27	416	18	67	72	56	62
V.....	572	21	533	17	98	88	56	71
VI.....	424	27	446	30	68	66	84	50
VII.....	495	23	572	17	82	90	97	40
<b>\$1,000-\$1,249:</b>								
I.....	383	21	427	18	64	77	115	77
II.....	465	21	420	20	114	55	102	56
III.....	477	12	497	18	99	40	80	46
IV.....	478	14	485	19	73	75	126	54
V.....	608	25	543	20	84	74	84	33
VI.....	468	21	470	5	62	60	107	44
VII.....	535	29	822	28	140	44	230	55
<b>\$1,250-\$1,499:</b>								
I.....	538	17	461	12	110	65	154	49
II.....	481	14	447	16	92	52	90	44
III.....	582	28	544	15	95	53	131	53
IV.....	573	23	525	23	116	56	93	66
V.....	568	15	611	24	123	37	120	80
VI.....	596	24	645	18	113	60	91	54
VII.....	734	17	650	21	109	50	123	60
<b>\$1,500-\$1,749:</b>								
I.....	530	25	522	13	136	50	109	70
II.....	595	12	584	27	147	35	134	46
III.....	646	11	627	24	143	52	153	49
IV.....	568	19	553	17	124	35	131	41
V.....	657	23	669	19	149	36	132	56
VI.....	735	18	631	12	128	27	171	34
VII.....	706	21	747	17	215	50	147	50
<b>\$1,750-\$1,999:</b>								
I.....	557	20	514	18	164	55	169	39
II.....	563	23	612	14	141	42	164	50
III.....	656	23	684	18	173	38	133	42
IV.....	595	18	596	16	134	27	225	62
V.....	715	16	772	22	181	34	198	79
VI.....	744	15	684	16	177	37	132	29
VII.....	790	17	795	15	184	38	126	56

Certain of the more elastic consumption categories, for which average expenditures increase rather rapidly at succeeding income levels (such as clothing, recreation, and household operation) show less percentage variation, among families within a given income, occupational, and family type group, than do the items for which average outlay represents a more constant proportion of the total, such as tobacco and "other" transportation. Nevertheless, it should be noted that coefficients of variation for clothing expenditures in families of wage earners and clerical workers at the lower income levels range from 27 to 90 percent.

The three most variable groups of items in the budget are medical care, furnishings and equipment, and automobile expenditures, two groups whose average expenditures are relatively stable in relation to the total, and one highly elastic group. At most of the income

levels covered, the expenditures for medical care do not show the regularity which characterizes the outlays of families that provide for preventive medicine, for annual physical and dental examinations. They show either no expense at all, small sums for medicines, or relatively large amounts spent in the care of the sick. Average outlays for furnishings and for automobile purchase and operation are not so large in Chicago in relation to income as in some communities where dwellings are in general larger, where automobile operation is cheaper, and where municipal transportation is less developed. These very factors may increase the variation in expenditures for such items by individual Chicago families. The actual outlays of families classified within the most detailed analysis units frequently range from zero to fairly substantial amounts.

To illustrate the range of variation, the expenditures of a group consisting of 13 clerical families with seven or eight members (type VII), with incomes between \$1,250 and \$1,500, are shown in table 8. Among them were eight families that contained five or six children, in addition to the parents, and five that included other adults in addition to the immediate family.

The data for each family in this group have been expressed as deviations from the mean expenditure for each category. It will be seen that with respect to many of the categories, the expenditures of the individual families varied from nothing up to two or three times the mean. Except with respect to total food expenditures, the largest outlay was at least twice as great as the smallest.

Similar analyses have been made for several other groups of families at a given income level belonging to a specified occupational group and family type. For these groups, the mean expenditures and the range above and below the mean are shown in table 9. In general, the mean for a category tended to be closer to the minimum than to the maximum expenditure, indicating that most families reported a moderate expenditure (as for automobile purchase and operation combined, or for furnishings and equipment) while one or two families made substantial outlays on the category during the year of the survey.



TABLE 8.—*Deviations in expenditures of individual families from means for all families in the group*

[Income class: \$1,250 to \$1,500; occupation: Clerical; family type VII]

Category	Mean expenditure	Range from mean		Deviation from mean of expenditures of family No. —												
		Below	Above	1	2	3	4	5	6	7	8	9	10	11	12	13
Total money income.....	1,389	262	150	\$65	-\$262	\$36	-\$183	-\$33	-\$39	\$117	\$150	\$15	-\$7	\$81	\$109	-\$49
Total money expense.....	1,479	370	702	702	-370	-131	153	-172	-191	-119	25	-62	75	109	-26	1
Food:																
Total.....	650	194	295	223	23	-126	295	-42	-194	21	-109	-51	133	-129	-92	43
Away from home.....	47	47	213	213	38	18	8	-47	-44	-34	-38	-47	-47	31	-9	-47
Clothing:																
Total.....	124	81	183	183	-61	-49	-19	100	-49	-74	34	31	31	-38	-9	-81
Husband.....	31	24	44	-20	-14	22	-21	44	-6	-21	31	18	-8	-15	19	-24
Wife.....	19	19	37	-3	-6	-5	-9	31	-19	-4	-6	23	-13	37	-9	-14
Housing:																
Total.....	271	144	210	150	-144	30	-71	-140	210	30	20	-58	-114	90	90	-88
Housing value <sup>1</sup> .....	301	171	179	119	-1	-1	59	-171	179	-1	-1	-89	-85	59	59	-119
Fuel, light, refrigeration.....	127	65	75	-41	-14	15	75	7	-65	-16	65	2	14	-63	46	-22
Other household operation.....	45	37	76	23	-23	-37	8	-26	-21	-30	76	14	-14	1	-16	50
Furnishings and equipment.....	22	22	83	40	-19	-22	-22	3	-22	-8	10	-22	-20	1	-7	93
Automobile.....	44	44	344	-44	-44	70	-15	-44	-44	-44	-44	-44	-3	344	-44	-44
Other transportation.....	46	46	40	48	5	-24	-46	-44	5	4	12	13	50	1	30	5
Personal care.....	25	13	21	21	-6	0	-3	3	-1	-7	-6	6	7	3	3	-13
Medical care.....	33	32	42	11	-23	-18	-10	2	37	-1	-28	42	-17	-32	3	38
Recreation.....	21	18	47	47	-18	9	-18	-8	-13	2	-11	17	-11	-7	-8	22
Tobacco.....	19	19	32	17	-12	32	-9	3	-16	-12	-4	-11	-19	20	-14	28
Reading.....	15	10	9	4	-9	1	-1	-2	0	9	-10	3	2	-2	2	2
Education.....	15	15	29	-11	-7	-15	2	28	-13	20	-15	11	-8	-14	29	-10
Contributions and personal taxes.....	19	17	20	8	-14	7	-16	-9	1	0	20	2	36	-17	-6	-11
Other family expense.....	3	3	24	24	-3	-3	2	-3	-3	-3	-3	-3	8	-2	-3	-3
Net surplus or deficit.....	-99	+562	+264	-661	+8	+68	-458	-75	0	+165	-12	+8	-160	-90	+60	-143

<sup>1</sup> Home owner.<sup>2</sup> Includes imputed income from owned homes and rent as pay or gift.

TABLE 9.—Mean expenditures of families of specified characteristics, and range of expenditures above and below the mean

Classification: Income..... Occupational group..... Family type..... Number of families: Renters..... Owners.....	\$1,000-\$1,249 Clerical I			\$1,250-\$1,499 Wage earner II			\$1,250-\$1,499 Wage earner VI			\$2,000-\$2,499 <sup>1</sup> Independent professional IV		
	12 2			14 2			12 2			8 4		
	Category	Mean	Range from mean		Mean	Range from mean		Mean	Range from mean		Mean	Range from mean
Below			Above	Below		Above	Below		Above	Below		Above
Total money income.....	\$1,068	\$314	\$132	\$1,298	\$225	\$132	\$1,310	\$340	\$113	\$2,152	\$422	\$248
Total money expense.....	1,334	598	860	1,263	266	226	1,394	375	859	2,155	631	615
<b>Food:</b>												
Total.....	427	167	94	481	117	133	596	170	286	751	171	285
Away from home.....	48	48	89	13	13	81	33	33	64	138	138	252
<b>Clothing:</b>												
Total.....	115	87	282	92	92	107	113	81	185	196	185	160
Husband.....	63	43	129	31	31	33	30	27	49	58	52	42
Wife.....	52	42	153	38	38	57	24	15	26	71	66	59
<b>Housing:</b>												
Total.....	321	321	399	282	274	258	246	246	174	442	307	278
Housing value <sup>2</sup> .....	378	198	342	324	121	216	299	119	121	564	144	336
Fuel, light, and refrigeration.....	59	59	76	81	81	64	97	97	97	114	70	236
Other household operation.....	55	42	162	45	23	29	43	24	34	160	111	440
Furnishings and equipment.....	52	52	242	24	24	82	67	67	177	22	22	102
Automobile.....	100	100	653	13	13	110	25	25	100	122	122	434
Other transportation.....	39	39	29	44	43	51	20	20	40	49	49	49
Personal care.....	28	15	20	28	11	24	29	14	24	46	17	54
Medical care.....	49	49	137	74	74	98	66	66	125	58	38	102
Recreation.....	36	36	124	32	31	53	21	21	32	54	54	43
Tobacco.....	16	16	28	27	27	34	29	29	83	30	30	74
Reading.....	15	15	11	16	11	8	18	13	35	24	13	17
Education.....	0	0	0	5	5	21	7	7	25	12	12	108
Contributions and personal taxes.....	20	20	60	14	14	31	11	11	29	67	60	104
Other family expense.....	2	2	22	5	5	50	6	6	45	8	2	42
Net surplus or deficit.....	-262	+900	+317	+34	+156	+166	-53	+703	+197	+35	+485	265

<sup>1</sup> Includes 1 family which rented a home for 8 months and owned for 4 months.  
<sup>2</sup> Includes families with incomes of \$2,000 to \$2,249 and \$2,250 to \$2,499.  
<sup>3</sup> Includes imputed income from owned homes and rent as gift or pay.

TABLE 9.—Mean expenditures of families of specified characteristics, and range of expenditures above and below the mean—Continued

Classification: Income..... Occupational group..... Family type..... Number of families: Renters..... Owners.....	\$2,500-\$2,999 Salaried professional II			\$2,500-\$2,999 Independent business IV			\$4,000-\$4,999 Salaried business VI			\$5,000-\$7,499 Salaried business I		
	9			5			6			4		
	1			3			2			4		
Category	Mean	Range from mean		Mean	Range from mean		Mean	Range from mean		Mean	Range from mean	
		Below	Above		Below	Above		Below	Above		Below	Above
Total money income.....	\$2, 735	\$215	\$187	\$2, 647	\$273	\$228	\$4, 485	\$585	\$465	\$5, 820	\$820	\$1, 634
Total money expense.....	2, 514	631	408	2, 279	324	328	4, 016	1, 546	674	4, 396	1, 845	1, 357
Food:												
Total.....	636	306	353	716	248	230	1, 063	373	593	908	414	536
Away from home.....	132	132	275	68	68	95	228	228	399	249	205	208
Clothing:												
Total.....	323	113	231	286	141	284	450	175	360	495	262	407
Husband.....	130	40	97	87	67	98	162	73	67	168	68	98
Wife.....	150	50	205	107	62	68	125	100	100	302	177	340
Housing.....	520	160	200	428	165	254	676	676	584	666	495	472
Housing value <sup>1</sup> .....	531	171	189	492	132	288	782	242	478	753	348	385
Fuel, light and refrigeration.....	49	49	116	133	70	82	168	168	196	172	172	240
Other household operation.....	123	55	71	148	85	213	332	288	544	354	272	275
Furnishings and equipment.....	106	106	240	38	29	130	136	136	152	161	161	612
Automobile.....	223	223	538	92	92	141	291	291	441	455	455	1, 087
Other transportation.....	69	54	102	49	49	48	61	58	89	64	59	126
Personal care.....	49	21	34	64	34	65	71	30	70	100	71	118
Medical care.....	153	113	169	79	77	59	184	156	168	161	96	164
Recreation.....	89	48	121	40	30	129	125	95	133	225	223	319
Tobacco.....	40	40	113	30	30	31	63	63	93	81	81	63
Reading.....	38	17	39	29	12	39	34	13	22	58	20	22
Education.....	1	1	5	32	32	108	64	64	149	29	29	205
Contributions and personal taxes.....	92	72	98	66	34	39	294	236	780	459	434	806
Other family expense.....	3	3	3	12	12	46	4	4	16	8	8	38
Net surplus.....	227	942	608	410	345	364	506	945	1, 054	1, 440	1, 430	1, 454

<sup>1</sup> Includes imputed income from owned homes and rent as gift or pay.