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STUDY OF CONSUMER PURCHASES  
URBAN SERIES

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Family Expenditure in  
New York City  
1935-36



*Bulletin No. 643*

VOLUME II

UNITED STATES DEPARTMENT OF LABOR  
BUREAU OF LABOR STATISTICS

in cooperation with  
WORKS PROGRESS ADMINISTRATION

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Family Income and Expenditure  
in New York City, 1935-36

VOLUME II

Family Expenditure

+

Prepared by

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

and ALICE C. HANSON



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## PREFACE

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

The New York 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 investigation differs from any previously undertaken 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, among communities of varying degrees of urbanization, and between white and Negro families in the same community. 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, to supply a sample that would allow for

comparison among different occupational groups and among families of varying composition.

The analysis of family expenditures in the following pages indicates that differences in income have a predominant influence on family patterns of spending and saving. Despite wide variations in the outlays of individual families, however, the number and age of family members also have an important effect on the amounts spent at given income levels for such categories as food and education, and, in turn, for certain groups of items that are nonpersonal in nature. The occupational classification of a family has relatively little bearing on family expenditures other than for housing and household operation, in the case of white families in New York. On the other hand, the racial group in which New York families belong clearly influences the pattern of family spending and saving. At the lower economic levels Negro families appear to live more closely within their current incomes than do white families with corresponding incomes, and at the higher levels they accumulate more substantial reserves for the future. For certain groups of goods and services, such as clothing and personal care, however, Negro families spend more than white families, while for food and many of the less important categories, the former reported substantially smaller expenditures.

In view of the fact that responsibility for certain 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 Edith Handler and Esther E. Nelson, associate supervisors, Ruth Eisner, John E. Kreh, Jr., Theodore Malcolm, Laura W. Nathan, Milton Neufeld, Catherine Routsky, David Schatzow, and Eleanor M. Sherman, assistant supervisors of the survey in New York City.

Acknowledgment is also made to Frances W. 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, and Verna Mae Feuerhelm, who were in charge of editing and review.

ISADOR LUBIN,  
*Commissioner of Labor Statistics.*

MAY 1939.



# AREAS IN NEW YORK CITY COVERED BY THE STUDY OF CONSUMER PURCHASES



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**Family Expenditure in New York City, 1935-36**

**Chapter I**

**Introduction**

The analysis of family income and expenditure data obtained by the Bureau of Labor Statistics in the Study of Consumer Purchases is divided into three parts. The present volume represents the second stage in the analysis of the data collected in New York City. Volume I showed the distribution of New York 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 the 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 reports on commodities and services which will appear later as bulletin 648.

The Study of Consumer Purchases in New York has shown that family income in that city aggregated about \$3,686,000,000 in 1935-36. Approximately one-half the families had incomes below \$1,540. Almost one-third of the families were estimated to have received relief or nonrelief incomes under \$1,000; another one-third to have incomes between \$1,000 and \$2,000; one-fifth, incomes between \$2,000 and \$3,000; and the remainder (almost one-seventh) incomes of \$3,000 and more.<sup>1</sup> These figures on the distribution of income refer to all families irrespective of race, nativity, and family composition and include those that received relief some time 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

<sup>1</sup> These estimates were derived in part from a direct survey of a sample of the population. See vol. I, appendix B, sec. 2, part (e) for description of methods used in deriving these estimates.

and Negro families that included a husband and wife, both native born, living in selected areas, and that received no relief during the year.<sup>2</sup> While it is important, when analyzing the expenditure data, to bear in mind the fact that families for the expenditure study were selected from this limited proportion of the population, it is not to be assumed that the expenditure patterns of the excluded groups are necessarily different for comparable income, occupational, and family type groups. 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 income and family composition. Preliminary results do not indicate significant differences in expenditures for groups of items by the two nativity groups. (See p. 214.)

The samples of families whose expenditures were covered in the Consumers Purchases Study in New York were further restricted by excluding all families with incomes under \$500, as well as those with no gainfully occupied members, and by limiting the occupational groups represented in the lower and the upper portions of the income scale.<sup>3</sup>

The collection of expenditure schedules was confined to five family types, eliminating thereby the least frequent and most of the largest 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 person (families of two).
- II One child under 16 (families of three).
- III Two children under 16 (families of four).

<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 type to the expenditure patterns of white and Negro families. In order to reduce the time necessary for field work (which was in any case very great in this metropolitan area) this survey of family expenditures was confined to families living in districts composed of census tracts in which the 1930 Census of Population showed that at least one-third of the heads were native born (designated Native Area).

The collection of a separate sample of Negro families made it possible to analyze separately the influence of special characteristics of the Negro group in family expenditures.

Approximately 95 percent of the families in New York are white, and virtually all the remainder Negro. Of the white families, slightly less than two-fifths were native born. On the basis of the limited sample obtained in the area in which less than one-third of the heads were native born it is estimated that about 82 percent of all native white families and about 87 percent of all native Negro families lived in the Native Area. Of these native white families in the Native Area, 70 percent contained both husband and wife; of the native Negroes in the Native Area, 56 percent were complete. Of the last-mentioned groups, approximately 85 percent of the whites and 56 percent of the Negroes met the nonrelief eligibility requirement of the study of expenditures. Even within these groups of nonrelief native complete families, however, only families of certain membership composition were of the types interviewed for expenditures. Thus, by progressive reduction (after a few other minor restrictions), there remain the groups represented by the expenditure data. These groups constitute approximately one-seventh of all white and Negro families in New York City.

<sup>3</sup> Among white families, all occupational groups were represented in the income classes between \$1,250 and \$4,000; only business and professional families at the income levels above \$4,000; only wage earners between \$500 and \$750; and only wage-earner and clerical families between \$750 and \$1,250. Among Negro families, all occupational groups were included at the income levels between \$750 and \$3,000; only salaried business and professional above \$3,000; and only wage earners between \$500 and \$750.

*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).

Since, in New York, families of these five types included about 88 percent of both the nonrelief native white and Negro complete families in the areas surveyed, it is probable that the omission of the other families did not materially affect the results.<sup>4</sup>

These various limitations resulted in the selection of two samples of families whose average income was higher than the average for all families of the same racial group in New York. Half the white families represented in the section of the New York investigation dealing with consumer expenditures were found to have incomes above \$2,120, as compared with about \$1,810 for all native white complete families, and \$1,585 for all white families. Half the Negro families represented by the expenditure data had incomes above \$1,325, as compared with about \$835 for all native Negro complete families.<sup>5</sup>

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 called for 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>6</sup>

The consumption analysis for New York is based on schedules from 1,703 white families and 294 Negro families, covering a 12-month period that ended on December 31, 1935, or a subsequent date not later than November 30, 1936.<sup>7</sup> The expenditure data show that as income increased the amounts spent for each important category of consumer goods and services increased. Expenditures for the different

<sup>4</sup> 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>5</sup> No separate estimate of the income of all Negro families is presented because Negro incomplete families residing in the Native Area were not requested to give information on income. While it was necessary to estimate the income of this group in order to build up an all-community distribution, a different basis of computing the income of the incomplete Negro families results in figures which can be used only in broad estimates where they form only a small fraction of the total. (See vol. I, appendix B.)

<sup>6</sup> See glossary, appendix B, for definitions of the various categories of expenditure and the items included under each.

<sup>7</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, and Tabular Summary for the number of expenditure schedules at each income level.

FIG. 1

## FAMILY TYPES FOR EXPENDITURE STUDY



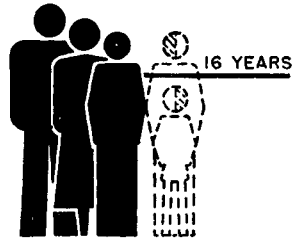
TYPE I



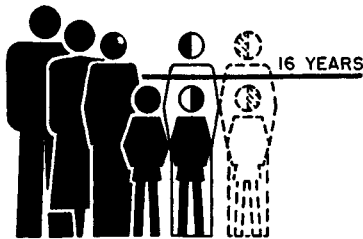
TYPE II



TYPE III



TYPE IV



TYPE V



MEMBERS REQUIRED FOR TYPE

MEMBER REQUIRED FOR TYPE,  
BUT AGE ALTERNATIVE

MEMBER OPTIONAL FOR TYPE



AGE ALTERNATIVE



groups of items did not increase in the same relative proportions, however.<sup>8</sup> Thus, while average expenditures for food and home maintenance were substantially larger among families with high incomes than with low, these two important groups declined in relative importance. Expenditures for all the other major consumption categories tended to absorb an irregularly increasing share of income over the major portion of the income range. At the highest levels, however, only the category which includes gifts, contributions, and personal taxes continued to receive a rising share of income.

Among white families with incomes of \$500 to \$750, average total expenditures for current living exceeded average incomes by 62 percent; among Negro families, by 2 percent.<sup>9</sup> Average deficits declined rapidly at succeeding income levels among white families until, at the \$2,000 to \$2,250 level, aggregate surpluses approximately balanced aggregate deficits (see table 1). White families with incomes between \$2,250 and \$5,000 had surpluses that averaged from 2 to 4 percent of income; thereafter, the average net surplus rose rapidly until it reached almost one-fifth of the total income of the group receiving \$10,000 and more. Above the \$2,000 level, the aggregate savings of the Negro families consistently exceeded their aggregate deficits; their net savings at succeeding income levels were considerably larger than those of white families at comparable income levels.

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 contribution to family 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

<sup>8</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 difference in expenditures among families at different income 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.

<sup>9</sup> While the term "expenditure" is used, it must be recognized that although part of this deficit was met by withdrawals from past savings, part of it accrued in the form of unpaid bills and other obligations.

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>8</sup>
		Money value of current family living							Other items <sup>7</sup>	
		Total	Food <sup>3</sup>	Home maintenance <sup>4</sup>	Clothing and personal care	Transportation <sup>5</sup>	Medical care	Contributions and personal taxes <sup>6</sup>		
White families										
\$500-\$749.....	\$670	161.9	69.3	62.5	11.3	4.5	1.9	2.5	9.9	-----
\$750-\$999.....	916	122.2	50.2	49.1	9.1	2.6	2.3	1.3	7.6	-----
\$1,000-\$1,249.....	1,145	109.5	43.3	42.1	8.1	3.8	4.4	1.5	6.3	-----
\$1,250-\$1,499.....	1,381	106.8	42.0	38.6	9.5	3.8	4.3	1.7	6.9	-----
\$1,500-\$1,749.....	1,629	103.9	39.4	36.0	9.6	4.6	4.8	2.5	7.0	-----
\$1,750-\$1,999.....	1,888	102.2	36.3	36.3	10.1	5.6	4.2	2.6	7.1	-----
\$2,000-\$2,249.....	2,137	101.3	37.2	34.3	10.7	4.5	4.7	2.5	7.4	-----
\$2,250-\$2,499.....	2,369	98.9	33.8	33.3	10.8	5.8	4.6	3.1	7.5	2.1
\$2,500-\$2,999.....	2,751	98.4	32.3	32.2	11.4	7.8	4.3	3.6	6.8	2.3
\$3,000-\$3,499.....	3,224	99.0	30.9	31.1	12.3	7.0	4.7	5.3	7.7	1.8
\$3,500-\$3,999.....	3,735	96.2	27.8	30.2	13.4	8.1	4.6	4.8	7.3	4.1
\$4,000-\$4,999.....	4,472	97.7	27.0	33.3	12.6	6.4	4.1	5.7	9.2	3.4
\$5,000-\$7,499.....	5,889	95.9	24.1	32.3	11.8	7.8	4.5	7.5	7.9	4.6
\$7,500-\$9,999.....	8,453	94.1	19.2	34.4	10.2	7.6	5.1	9.0	8.6	7.1
\$10,000 and over.....	18,481	80.4	15.0	28.0	8.1	6.0	3.4	13.1	8.8	19.4
Negro families										
\$500-\$749.....	\$681	102.1	37.8	53.0	4.1	1.6	2.5	0.3	2.8	-----
\$750-\$999.....	968	107.7	42.2	43.6	9.1	3.4	2.8	0.9	5.7	-----
\$1,000-\$1,249.....	1,149	103.0	36.3	42.6	9.7	3.5	2.7	2.6	5.6	-----
\$1,250-\$1,499.....	1,431	101.3	35.7	38.2	11.3	4.3	2.7	3.0	6.1	-----
\$1,500-\$1,749.....	1,675	97.7	32.8	36.2	12.8	4.3	2.9	2.1	6.6	2.4
\$1,750-\$1,999.....	1,899	104.1	34.7	38.3	12.0	4.4	3.5	3.1	8.1	-----
\$2,000-\$2,249.....	2,119	95.2	29.6	34.3	13.6	4.5	3.0	3.2	7.0	4.6
\$2,250-\$2,499.....	2,386	90.7	26.7	33.6	11.1	6.5	3.8	3.5	5.5	8.5
\$2,500-\$2,999.....	2,729	94.3	27.6	31.0	12.0	8.5	2.9	5.7	6.6	5.2
\$3,000 and over.....	4,020	88.5	16.9	36.8	9.8	5.3	2.7	10.4	6.6	9.8

<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 direct 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. Among white families, average net deficits declined from 60.9 percent to 0.7 percent of adjusted family income in the income classes below \$2,250; among Negro families, they ranged from 6.5 percent to 0.3 percent. See Tabular Summary, table 1, col. 8.

for total income, and in the appropriate categories under the heading "money value of current family living"<sup>10</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

<sup>10</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.

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.

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>						Other items
		Food	Home maintenance	Clothing and personal care	Transportation	Medical care	Contributions and personal taxes	
White families								
\$500-\$749.....	\$1,085	42.7	38.6	7.0	2.8	1.2	1.6	6.1
\$750-\$999.....	1,120	41.1	40.2	7.4	2.1	1.9	1.1	6.2
\$1,000-\$1,249.....	1,254	39.6	38.4	7.4	3.4	4.1	1.4	5.7
\$1,250-\$1,499.....	1,475	39.3	36.2	8.9	3.5	4.1	1.6	6.4
\$1,500-\$1,749.....	1,692	38.0	34.6	9.3	4.4	4.6	2.4	6.7
\$1,750-\$1,999.....	1,926	35.5	35.5	9.9	5.5	4.2	2.5	6.9
\$2,000-\$2,249.....	2,165	36.7	33.8	10.6	4.5	4.7	2.4	7.3
\$2,250-\$2,499.....	2,342	34.2	33.7	10.9	5.9	4.6	3.1	7.6
\$2,500-\$2,999.....	2,707	32.8	32.7	11.6	8.0	4.4	3.6	6.9
\$3,000-\$3,499.....	3,191	31.1	31.4	12.5	7.1	4.8	5.4	7.7
\$3,500-\$3,999.....	3,594	29.0	31.4	13.9	8.4	4.8	4.9	7.6
\$4,000-\$4,999.....	4,367	27.6	34.0	12.3	6.6	4.2	5.9	9.4
\$5,000-\$7,499.....	5,650	25.2	33.7	12.3	8.1	4.7	7.8	8.2
\$7,500-\$9,999.....	7,951	20.4	36.6	10.8	8.0	5.4	9.6	9.2
\$10,000 and over.....	14,851	18.6	32.3	10.0	7.5	4.2	16.4	11.0
Negro families								
\$500-\$749.....	\$695	37.0	52.0	4.0	1.6	2.4	0.3	2.7
\$750-\$999.....	1,043	39.2	40.4	8.4	3.2	2.6	.9	5.3
\$1,000-\$1,249.....	1,184	35.3	41.3	9.5	3.4	2.6	2.5	5.4
\$1,250-\$1,499.....	1,450	35.3	37.7	11.1	4.3	2.6	3.0	6.0
\$1,500-\$1,749.....	1,636	33.6	37.0	13.1	4.4	3.0	2.2	6.7
\$1,750-\$1,999.....	1,976	33.4	36.9	11.5	4.2	3.4	2.9	7.7
\$2,000-\$2,249.....	2,018	31.2	36.0	14.3	4.8	3.1	3.3	7.3
\$2,250-\$2,499.....	2,165	29.5	37.0	12.2	7.2	4.2	3.8	6.1
\$2,500-\$2,999.....	2,573	29.2	32.9	12.7	9.0	3.1	6.1	7.0
\$3,000 and over.....	3,559	19.0	41.6	11.1	6.0	3.1	11.8	7.4

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

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

Food and home maintenance (including housing, household operation, furnishings and equipment) together accounted for more than one-half the total expenditures of white and Negro families at every income level. Among white families with incomes below \$1,500, and Negro families with incomes below \$1,250, food and home maintenance absorbed more than three-fourths of the total. Average expenditures for food exceeded those for home maintenance among white families receiving incomes up to \$3,000, but they were lower than those for home maintenance among Negro families at all income levels studied. While both categories were of outstanding importance, they declined relatively as income rose. The proportion going for food declined more rapidly than that for home maintenance, however. Indeed,

among white families, home maintenance expenditures declined slowly as a proportion of total expenditures to the \$4,000 level, but thereafter claimed a slightly larger share of this total.

Clothing, commonly included among the basic essentials along with food and home maintenance, generally took the third largest share of expenditures for current family living. Clothing and personal care combined accounted for one-tenth or more of aggregate outlay among white families in all income classes above \$1,750 and among Negro families in all income classes above \$1,250. Clothing expenditures, unlike those for food and home maintenance, increased in relative importance as income rose, somewhat more rapidly among Negro than among white families.

Expenditures for transportation occupied a relatively large place in family spending patterns in all except the lower income groups. Although the ownership of automobiles is less common in New York City than in less densely populated urban areas, automobile expenditures were substantial, particularly among white families at the higher income levels, reflecting the striking growth within a generation in the importance of automobiles. More than one-half the white families with incomes of \$2,500 and more owned automobiles, but for both white and Negro families with incomes of \$500 to \$750 expenditures for transportation represented only bus and trolley fares, with occasional short railroad trips.

All other categories of expenditure together absorbed less than one-tenth of expenditures for current living at the income levels below \$1,000, as compared with about one-seventh of the total among white and Negro families receiving incomes of \$2,000 to \$2,250, and nearly one-third among white families with incomes of \$10,000 and more.

Medical-care expenditures constituted, on the average, between 4 and 5 percent of current living among white families at all income levels except the lowest. They ranged from \$13 at the lowest level to \$631 for families with incomes of \$10,000 and more. Negro families spent slightly more than white families for medical care at the income levels between \$500 and \$1,000 but somewhat less at succeeding levels. The variations concealed in the average expenditures for medical care at any given income level, however, tended to be greater than those found in expenditures for any other category. At almost every income level a few families reported no expenditure for medical care and some reported very heavy expenses.

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. Outlays of this type were the most elastic among the categories of expenditures. The increase was very gradual, however, at the income levels below \$3,000, in the case of white families, and below \$2,500 for the Negro group.

Expenditures for recreation, tobacco, reading, education, and miscellaneous items have been grouped in the accompanying tables under the heading "other items." Tobacco generally received about 2 percent of the total expenditures of white and Negro families. Approximately half as much was spent for books, newspapers, and magazines. Education expenditures were generally negligible except at the highest income levels studied for the two groups. Expenditures for amusement and recreational equipment received a slowly increasing share of the total at successive income levels, rising, in the case of white families, for example, from less than 2 percent of total expenditures at the lowest levels to more than 4 percent among those receiving incomes of \$5,000 and more.

In a community as highly urbanized as New York the pattern of consumption may be measured fairly accurately in terms of money expenditures for current family living. For white families, the distribution of money expenditures, as shown in table 3, is very similar to the distribution of the money value of current family living, presented in table 2. Since the value of housing obtained without money expense in the year of the survey was at most income levels the largest nonmoney item in the value of family living (although it was by no means large), home maintenance was the only category which represented in general a slightly larger proportion of the value of family living than of money expenditures. In a few income classes, food also was a little greater as a percentage of the value of living than as a percentage of money expenditures, while all other categories were naturally slightly more important in total expenditures than in total money value of living. The differences between average money expenditures and the average money value of living ranged irregularly from \$30 to \$70 among white families at the income levels below \$7,500. At no income level did the latter exceed total money expenditures by more than 6 percent.

Food and housing received without money expense were more important elements in the consumption of Negro than of white families. Together they averaged \$176 or about one-third as much as money expenditures at the \$500 level, and \$119, or about one-eighth of money

expenditures at the \$750 to \$1,000 income level. Among Negro families with incomes of \$3,000 and more, some of which owned their homes and others of which received rent as pay, the nonmoney values of housing averaged \$704, or almost a fifth as much as total money expenditures. At the upper and lower income levels, therefore, the distribution of total money expenditures did not correspond so closely to the distribution of the value of current family living for Negro as for white families. At each of the intervening income levels, however, the value of current family living was less than 6 percent greater than money expenditures.

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

Income class	Average total money 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>
White families								
\$500-\$749.....	\$1,037	41.7	38.9	7.3	2.9	1.3	1.6	6.3
\$750-\$999.....	1,058	41.6	38.6	7.8	2.4	2.0	1.1	6.5
\$1,000-\$1,249.....	1,208	39.8	37.4	7.7	3.5	4.2	1.4	6.0
\$1,250-\$1,499.....	1,440	39.6	35.2	9.2	3.6	4.2	1.6	6.6
\$1,500-\$1,749.....	1,660	38.0	34.1	9.4	4.5	4.7	2.4	6.9
\$1,750-\$1,999.....	1,888	35.4	35.0	10.1	5.6	4.2	2.6	7.1
\$2,000-\$2,249.....	2,123	36.7	33.4	10.8	4.6	4.7	2.5	7.3
\$2,250-\$2,499.....	2,301	34.2	33.0	11.0	6.0	4.7	3.2	7.9
\$2,500-\$2,999.....	2,652	32.8	32.1	11.8	8.2	4.4	3.7	7.0
\$3,000-\$3,499.....	3,153	31.3	30.8	12.7	7.1	4.8	5.5	7.8
\$3,500-\$3,999.....	3,534	29.1	30.7	14.1	8.5	4.9	5.0	7.7
\$4,000-\$4,999.....	4,300	27.8	33.3	12.4	6.7	4.3	6.0	9.5
\$5,000-\$7,499.....	5,582	25.1	33.2	12.5	8.2	4.7	7.9	8.4
\$7,500-\$9,999.....	7,796	20.4	35.7	11.1	8.2	5.5	9.8	9.3
\$10,000 and over.....	14,830	18.2	32.5	10.1	7.6	4.2	16.4	11.0
Negro families								
\$500-\$749.....	\$519	40.5	44.6	5.4	2.1	3.3	0.4	3.7
\$750-\$999.....	924	36.1	40.9	9.6	3.5	2.9	1.0	6.0
\$1,000-\$1,249.....	1,123	35.9	39.4	10.0	3.5	2.8	2.7	5.7
\$1,250-\$1,499.....	1,400	33.8	38.3	11.4	4.5	2.7	3.1	6.2
\$1,500-\$1,749.....	1,568	31.7	37.7	13.6	4.6	3.1	2.3	7.0
\$1,750-\$1,999.....	1,935	32.6	37.0	11.7	4.3	3.5	3.0	7.9
\$2,000-\$2,249.....	1,980	30.7	35.9	14.5	4.8	3.2	3.4	7.5
\$2,250-\$2,499.....	2,103	29.1	36.6	12.6	7.4	4.3	3.9	6.1
\$2,500-\$2,999.....	2,532	29.3	32.2	13.0	9.1	3.2	6.2	7.0
\$3,000 and over.....	2,855	23.8	27.1	13.9	7.4	3.8	14.7	9.3

<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 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 property, which were deducted from the gross income from such property.

<sup>4</sup> Includes expenditures for recreation, tobacco, reading, education, and other items.

The ensuing report will attempt to indicate in more detail the answers to questions toward which the investigation was directed. For example: As we move up the income scale, which categories of expenditure 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 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 family balance sheet for families studied in New York may be presented by comparing current money income with money expenditures for current family living. Such a balance sheet, calculated for groups at successive economic levels, measures the changing relationship between income and consumption. It reflects the prevalence of spending financed through deficit, among the low income groups, and of mounting surpluses among the higher income families.

Among New York City white families in every income class under \$2,250, total money expenditures exceeded current money incomes (see table 4). At the income level \$500 to \$750, the excess of expenditures averaged more than \$400 per family for the year. To make up this difference, the families drew on savings or other reserves, bought on credit, or contracted debts. At successively higher income levels, the excess of money expenditures over money income decreased steadily to an average of \$28 at the \$2,000 to \$2,250 level. Among families with incomes of \$2,250 to \$2,500, the balance of money income and expenditure changed to a surplus of almost \$30. Average money incomes, at the successive income levels, were consistently greater than average total money expenditures for current living. The excess grew progressively larger until, for the group of white families with incomes of \$10,000 and over (average money income of \$18,460), it averaged almost 20 percent of money income.

The number of Negro families studied in New York was so much smaller than the number of white families,<sup>1</sup> that the relationships between the figures on their average money income and average total money expenditures assume much less regular patterns than the averages for white families (see table 4). Nevertheless, among Negro families at all but one income level up to \$2,000, expenditures exceeded income, while at succeeding income levels the general trend was toward an increasing excess of incomes over expenditures. It is interesting, moreover, that Negro families had smaller total expenditures, on the average, than white families, at all but one income level between \$500 and \$3,000. At the lowest comparable income

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<sup>1</sup> Only among Negro families with incomes of \$750 to \$2,250 were more than 20 families scheduled at each level, whereas among white families, at all levels between \$750 and \$10,000, more than 40 families were scheduled. The differences in the number of schedules obtained reflects the relative scarcity of Negro families in white-collar occupational groups, which made it impossible to obtain the projected number of schedules. See appendix A, on sampling, for number of expenditure schedules planned for each income, occupational, and family type group, and Tabular Summary for number of schedules actually completed.



level, white families spent twice as much as Negro families, but at succeeding levels, the expenditures of white families were at most 5 to 15 percent higher than those of the Negroes studied.

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

Income class	White families		Negro families	
	Money income	Money expenditures for family living	Money income	Money expenditures for family living
\$500-\$749.....	\$622	\$1,037	\$505	\$519
\$750-\$999.....	854	1,058	849	924
\$1,000-\$1,249.....	1,099	1,208	1,088	1,123
\$1,250-\$1,499.....	1,346	1,440	1,381	1,400
\$1,500-\$1,749.....	1,597	1,660	1,607	1,568
\$1,750-\$1,999.....	1,845	1,888	1,858	1,935
\$2,000-\$2,249.....	2,095	2,123	2,081	1,980
\$2,250-\$2,499.....	2,328	2,301	2,324	2,103
\$2,500-\$2,999.....	2,696	2,652	2,688	2,532
\$3,000-\$3,499.....	3,186	3,153	3,316	2,855
\$3,500-\$3,999.....	3,675	3,534	(?)	(?)
\$4,000-\$4,999.....	4,405	4,300	(?)	(?)
\$5,000-\$7,499.....	5,821	5,582	(?)	(?)
\$7,500-\$9,999.....	8,298	7,796	(?)	(?)
\$10,000 and over.....	18,460	14,830	(?)	(?)

<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.

<sup>2</sup> Data for Negro families with incomes of \$3,000 and more were combined.

*Current income and family resources.*—While over a period of years families are necessarily limited by income in the level of living which they maintain, this does not mean that in any given year a family must match expenditures for current living 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. In spite of variations in annual income, the family of a business or professional executive may show little deviation in yearly expenditures, even though the result is a current surplus in some years and current deficit in others. A large emergency expense for medical care may leave no choice, where accumulated savings are small, except to encumber the income of future months. Ordinarily it is not to be expected that a family in the lower half of the income scale will be able to make a cash purchase of a durable good like a gas range or an automobile out of current earnings, or even 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.

The particular year covered by the Study of Consumer Purchases, 1935-36, was one in which many families had not completely recovered from the preceding depression period. Income status was still low when compared with the more favorable years of the 1920's. But business conditions were improving and wages, 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 incomes, predicated upon the hope of steady employment and future increases of income. Thus the net deficit for a family or a group of families as of the given year may not reflect a chronic tendency to live beyond income, but rather an optimistic outlook in 1935-36 regarding future income. This impression will be confirmed by the data on net installment obligations taken from the New York City expenditure schedules, which show that, for both white and Negro families, the installment commitments carried over at the end of the schedule year were substantially greater both in number of families and in average amount, than the commitments with which the year began.<sup>2</sup>

Had the Study of Consumer Purchases been conducted at another stage in the business cycle, the surplus and deficit picture 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 New York families for the single year 1935-36, shows that in several income groups there were 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 patterns shown by the data.

*Surplus and deficit by income levels.*<sup>3</sup>—The figures given in table 4 for total money income and total money expenditures for current

<sup>2</sup> See analysis of surplus and deficit items, ch. VIII.

<sup>3</sup> 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 outlays 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 the term 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 percent. It follows from this method that the difference between average money income and average current 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 the highest income level, average net balancing differences among New York white families were negative, the amounts ranging from \$7 to \$77. Among Negro families, the average net balancing differences were negative at the income levels between \$750 and \$2,000, and positive at all but one other level studied. Except among Negro families with incomes of \$3,000 and more, the net balance, whether negative or positive, never exceeded \$26. No attempt was made to force a balance. It would have been impossible to account for relatively minor discrepancies on individual schedules without unduly prolonging the field interviews. They may have resulted from errors in estimating income, expenditures, savings, or deficits.

family living represent averages for all families at the given income levels. There were families at each interval along the income scale, however, that showed a net surplus and others that showed a deficit for the year (see table 5). In addition, 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 of families	Average amount	Percentage of families	Average amount	Average amount <sup>2</sup>	Percentage of money income
White families						
\$500-\$749.....	12	\$8	68	\$598	-\$408	<sup>3</sup> 66
\$750-\$999.....	31	45	59	352	-195	<sup>3</sup> 23
\$1,000-\$1,249.....	48	52	38	316	-96	<sup>3</sup> 9
\$1,250-\$1,499.....	51	67	45	269	-86	<sup>3</sup> 6
\$1,500-\$1,749.....	62	87	36	307	-56	<sup>3</sup> 4
\$1,750-\$1,999.....	58	139	36	284	-20	<sup>3</sup> 1
\$2,000-\$2,249.....	61	154	36	304	-14	<sup>3</sup> 1
\$2,250-\$2,499.....	72	165	27	254	49	2
\$2,500-\$2,999.....	69	228	28	343	62	2
\$3,000-\$3,499.....	66	289	32	420	58	2
\$3,500-\$3,999.....	77	335	23	469	152	4
\$4,000-\$4,999.....	71	551	29	808	154	3
\$5,000-\$7,499.....	75	667	21	1,084	271	5
\$7,500-\$9,999.....	77	1,509	23	2,539	579	7
\$10,000 and over.....	83	4,586	17	1,377	3,590	19
Negro families						
\$500-\$749.....	38	\$45	40	\$88	-\$18	<sup>3</sup> 4
\$750-\$999.....	30	26	45	158	-63	<sup>3</sup> 7
\$1,000-\$1,249.....	57	46	42	110	-20	<sup>3</sup> 2
\$1,250-\$1,499.....	51	80	32	142	-4	(*)
\$1,500-\$1,749.....	75	96	22	141	41	3
\$1,750-\$1,999.....	52	76	42	219	-51	<sup>3</sup> 3
\$2,000-\$2,249.....	82	168	11	369	96	5
\$2,250-\$2,499.....	94	217	-----	-----	204	9
\$2,500-\$2,999.....	79	290	21	417	141	5
\$3,000 and over.....	67	926	22	1,009	394	12

<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. 13, see Tabular Summary, table 1.

<sup>3</sup> Deficit.

\* Less than 1 percent.

Among the white families with annual incomes between \$500 and \$750, 12 percent reported net surpluses for the year; however, these averaged only \$8 per family reporting them. Above the \$1,250 level of family income a net surplus was reported by a majority of white families, although even at the income levels between \$3,500 and \$10,000, 20 to 30 percent reported deficits. It was only among families with incomes of \$10,000 or over that more than 80 percent kept money expenditures below money income.

The average surpluses of those white families which came out ahead at the end of the year's operation were under \$100 in all income

classes below \$1,750. Thereafter, the average amounts increased rapidly at successive income levels, to almost \$700 at the \$5,000 level, and to more than \$4,500 for the highest income group studied.

The average deficits of white families that did not make ends meet, on the other hand, exceeded \$250 throughout the income range. Among the deficit families with incomes of \$500 to \$750, the deficits averaged \$600. At successive income levels up to \$3,000, they varied from \$250 to \$350. Among the deficit families at each income level above \$3,000, the excess of money expenditures over money income averaged over \$400, and almost as much as \$2,600 for that quarter of the families with incomes of \$7,500 to \$10,000 which operated at a current deficit.

When aggregate surpluses and aggregate deficits are added together for all white families at a given income level, the surpluses of families reporting them were more than counterbalanced by the larger amounts of the deficits incurred by the families which ended the year in the red up to the \$2,250 income level. Above the \$2,250 line, the families having surpluses were numerous enough, and the amounts were large enough, to outweigh the deficits. The average net surplus for all white families at an income level did not reach as much as 4 percent of money income until the \$3,500 to \$4,000 level was reached and exceeded 7 percent of money income only among families with incomes of \$10,000 and over.

Among the Negro families studied, the limited number of cases yields averages with more random fluctuations, but the general pattern with respect to surplus and deficit is the same as for the whites. There were no consistent differences, at comparable income levels, in the proportion of white and Negro families having surpluses or deficits. The average deficits of families having them, however, were generally much smaller among Negro than among white families.

In summary, then, the Negro families studied in New York City had smaller average net deficits than did the white families studied, they reported a net surplus lower in the income scale, and had larger surpluses at the higher levels. Although the number of Negro families studied is so limited, particularly at the higher income levels, that generalization must be severely qualified, this situation suggests that they were receiving in 1935-36 incomes more nearly in accordance with those they had received in earlier years than were the white families; in other words, that the pattern of spending and saving of nonrelief Negro families was probably less affected by depression conditions than was true of nonrelief white families at the same income levels. It may also be true that credit facilities were less available to Negro than to white families.

The difference between the ability of the two groups to secure deficit financing is of course most striking at the lowest income level covered, where the average spending pattern was very different, even though average incomes were very similar. At this income level, the white group spent 32 percent more than their current incomes for food and home maintenance alone, while the Negro group kept their expenditures for these items 9 percent below their current incomes. The difference between the net deficits accumulated by those white and Negro families at this very low income level appears to have been due to the fact that a relatively large proportion of the white families at this level had had larger incomes in the past, and had thus accumulated reserves in the form of savings and credit standing. It would appear, however, that very few of the Negro families had either extensive assets on which to draw, or credit standing which would have made it possible to borrow. Not until the \$2,250 level did withdrawals from savings among Negro families average as much as \$50. In no one income group did their borrowings average more than \$83. Among the white group, on the other hand, average withdrawals from savings reached a maximum at the highest income level (\$10,000 and over) with a total of \$2,402, and average increases in liabilities were largest at the \$7,500 to \$10,000 level with a total increase in liabilities over the year of \$402.

By way of caution, however, it should be noted, that an average net surplus or deficit amounting to only a small percentage of income is of little significance because of the allowable balancing error on each schedule. Thus, it may be said that as a group the white families with incomes of \$1,750 to \$3,500 and Negro families with incomes of \$1,000 to \$2,000 came out about even during the year 1935-36, since their average net surpluses or deficits amounted to no more than 3 percent of money income at any of the income levels included in those ranges.

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. Within the same income, occupational, and family type group, one or two families may have made an unusually large expenditure during the schedule year, as for the purchase of an automobile and a refrigerator or other expensive equipment item, and then, toward the end of the year, have incurred a large emergency medical bill. Exclusion of such a family from the average for the cell might have resulted in an average surplus rather than an average deficit for that group of families.<sup>4</sup>

<sup>4</sup> For an illustration of a specific case of this nature for Chicago, where detailed data were available at the time of the preparation of the report, see U. S. Bureau of Labor Statistics Bull. No. 642, Family Income and Expenditure in Chicago, Washington, 1939, vol. II, ch. II.

*Surplus and deficit as related to occupational group.*—In spite of fluctuations,<sup>5</sup> some fairly consistent differences appear among families of different occupational groups when their current money incomes are balanced against their total money expenditures for current living. Table 6 gives the average money expenditures over the span of incomes (\$1,250 to \$4,000) within which all six occupational groups were represented among white families. It will be seen that families classified as independent professional spent more, on the average, at most income levels than did those in other occupational groups,<sup>6</sup> despite the fact that the average size of their families was smaller than was the case for any other group except the salaried professional. The independent business families ranked second and the salaried professional, third, in relative size of money expenditures, at comparable income levels. The families of salaried business or clerical workers generally spent least, at given income levels, ranking below those in the wage-earner group. As a natural corollary, families of independent professional and independent business operators had average deficits higher in the income scale than did families in the other occupational groups, and clerical and salaried business families had average surpluses at lower income levels.<sup>7</sup>

When the Negro families studied were classified by occupational group, random irregularities became even more pronounced than in the case of the white families (table 6). In general, there was a slight tendency for the clerical group to spend more, at given income levels, than wage-earner families or those in the business and professional groups.<sup>8</sup>

<sup>5</sup> The sequence from substantial deficit to substantial surplus was continuous when the data were analyzed by income alone. In the tabulation by occupational categories or family type, however, random irregularities appear, 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 as a whole.

<sup>6</sup> In the case of an independent professional or business executive family that was listed in one of the low income brackets, the relatively high expenditure total usually gave a truer picture of the family's accepted social and economic level than did the low net income figure reported for the current year.

<sup>7</sup> These differences must not be attributed wholly to occupational grouping, however, since the size and composition of families varies somewhat from one occupational group to another (see Tabular Summary, table 2). Nevertheless, the computation of simple averages (i. e., an average of the averages for each family type, with no reference to the relative frequency of these types) for families of all types within each occupational group indicates fairly clear occupational differences, with independent business and professional families having relatively small surpluses and large deficits, and salaried business and clerical families ranking at the opposite extreme. See appendix D.

<sup>8</sup> Due to the small number of schedules collected from Negro business and professional families all data have been combined for these families. As in the case of the white group, the size and age composition of families varied somewhat from one occupational category to the next. In view of the small number of schedules obtained from Negro families, however, it was not practicable to analyze occupational differences within the several family type groups in respect either to total expenditures or any given consumption category. Similarly, it was impossible to make comparisons among the family type groups with occupation and income held constant.

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

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
Average total money expenditure <sup>1</sup>									
\$750-\$999.....	\$990	\$1,270	(?)	(?)	(?)	(?)	\$938	\$913	\$734
\$1,000-\$1,249.....	1,151	1,332	(?)	(?)	(?)	(?)	1,118	1,255	1,081
\$1,250-\$1,499.....	1,372	1,561	\$1,379	\$2,078	(†)	\$1,497	1,391	1,468	1,424
\$1,500-\$1,749.....	1,595	1,718	1,734	2,001	\$1,771	1,782	1,580	1,482	1,581
\$1,750-\$1,999.....	1,910	1,854	1,873	2,207	1,867	1,885	1,928	1,938	1,945
\$2,000-\$2,249.....	2,177	2,054	2,173	2,120	2,074	2,276	1,850	2,072	1,977
\$2,250-\$2,499.....	2,297	2,265	2,415	2,454	2,404	2,275	1,952	2,200	2,138
\$2,500-\$2,999.....	2,667	2,620	2,792	2,699	2,550	2,640	2,545	2,604	2,366
\$3,000-\$3,499.....	3,287	3,127	3,148	3,069	3,106	3,019	(?)	(?)	(?)
\$3,500-\$3,999.....	3,393	3,497	3,722	3,839	3,443	3,625	(?)	(?)	(?)
Average net surplus or deficit (—)									
\$750-\$999.....	-\$100	-\$495	(?)	(?)	(?)	(?)	-\$73	\$2	\$6
\$1,000-\$1,249.....	-32	-235	(?)	(?)	(?)	(?)	-15	-77	-23
\$1,250-\$1,499.....	-43	-176	\$24	-\$762	(†)	-\$98	6	-46	-96
\$1,500-\$1,749.....	5	-115	-113	-435	-\$144	-119	13	151	64
\$1,750-\$1,999.....	-45	33	-59	-454	-21	-19	-52	-31	-64
\$2,000-\$2,249.....	-58	50	-86	-45	18	-130	240	-1	87
\$2,250-\$2,499.....	48	67	-82	-96	20	113	274	122	233
\$2,500-\$2,999.....	63	70	-34	22	147	67	168	28	318
\$3,000-\$3,499.....	-80	120	-21	55	93	208	(?)	(?)	(?)
\$3,500-\$3,999.....	228	100	54	-95	354	129	(?)	(?)	(?)

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

<sup>2</sup> Expenditure schedules not taken for families at this income level.

<sup>3</sup> Comparable data not available.

† Fewer than 3 cases.

*Surplus and deficit as related to family type.*<sup>9</sup>—In accordance with expectations, the data show that the more members there are in the family, the higher the income level at which average money income is sufficient to cover average money expenditures for current living, or, on the other hand, at which average net deficits will give way to average net surpluses (see table 7). The contrast is particularly marked among white families. At most income levels, the size of the deficit was directly related to family size, and conversely the size of the surplus was in general smaller for the larger families. For example, among white families at the income level \$1,000 to \$1,250, the deficit amounted to \$36 on the average for the two-person families, \$76 for families containing one or two children under 16, and \$214 for those with three to six members at least three of them 16 or over. At the income level \$4,000 to \$5,000 the average surpluses for the three groups were \$387, \$116, and \$24, respectively.

<sup>9</sup> Data have been combined, for purposes of analysis, for families containing one child under 16 (type II) with those containing two children (type III); and for families of three or four, at least three of them 16 or over (type IV) with those containing five or six members, at least three of them 16 or over (type V).

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

Income clas-	Family type <sup>1</sup>					
	Average total money expenditures <sup>2</sup>			Average net surplus or deficit (—)		
	I	II and III	IV and V	I	II and III	IV and V
	White families					
\$750-\$999.....	\$1,016	\$1,003	\$1,241	-\$124	-\$110	-\$489
\$1,000-\$1,249.....	1,127	1,207	1,325	-36	-76	-214
\$1,250-\$1,499.....	1,419	1,402	1,524	-64	-56	-168
\$1,500-\$1,749.....	1,637	1,645	1,707	-34	-39	-104
\$1,750-\$1,999.....	1,870	1,913	1,870	(*)	-34	-21
\$2,000-\$2,249.....	2,103	2,111	2,158	-9	25	-72
\$2,250-\$2,499.....	2,258	2,269	2,373	95	79	-23
\$2,500-\$2,999.....	2,608	2,592	2,744	98	108	-8
\$3,000-\$3,499.....	3,161	3,212	3,097	122	-5	64
\$3,500-\$3,999.....	3,420	3,718	3,473	292	39	152
\$4,000-\$4,999.....	4,166	4,362	4,342	387	116	-24
\$5,000-\$7,499.....	5,382	5,343	5,983	481	524	-153
\$7,500-\$9,999.....	8,460	7,260	7,718	169	1,033	536
	Negro families					
\$750-\$999.....	\$893	\$932	\$1,105	-\$56	-\$4	-\$325
\$1,000-\$1,249.....	1,096	1,152	1,169	-1	-52	-29
\$1,250-\$1,499.....	1,392	1,383	1,431	19	-39	-25
\$1,500-\$1,749.....	1,538	1,631	1,579	84	-40	20
\$1,750-\$1,999.....	1,996	1,872	1,929	-29	-38	-97
\$2,000-\$2,249.....	2,028	2,114	1,826	89	-34	197
\$2,250-\$2,499.....	2,162	1,908	2,187	151	365	148

<sup>1</sup> The 5 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)

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

\*Less than \$1.

The two-person families in the white groups reported average surpluses at all income levels above \$2,250, while families containing three to six members, at least three of them 16 or over (types IV and V), had an average deficit at each income level up to \$3,000. At all but one income level up to \$3,000, furthermore, these families had the largest expenditures. At succeeding levels, however, there was no consistent family type relationship, in respect either to total expenditures or net surpluses. Differences between small and large families in average money expenditures and in the balance sheet were thus 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 and meet the standards of their social group. At the higher levels, where a greater variety of choice is possible, the differences were by no means consistent.

Among the Negro families studied, the number of cases is so small when an analysis is made by family type that no clear pattern of contrast appears. In general, the two-person families ended the year



with the most favorable balance of income and expenditures, reporting net surpluses several income levels lower in the scale than the larger families (see table 7). Families of three to six members (types IV and V), on the other hand, tended to have the largest average expenditures.

It would appear that family type has a more direct influence upon the size of total money expenditures at a given income level than does occupational classification. It should be noted, however, that the dollar differences among families of varying types in average total money expenditures as shown on table 7, although fairly consistent, were not very large.<sup>10</sup> In general, it is to be expected that average total expenditures would vary less, according to occupational or family type classification, than would the outlays for a specified category, since families may compensate for extra requirements in one area of consumption by economies in another.

*Surplus or deficit items.*—The present chapter has been concerned chiefly with a consideration of money expenditures in relation to family incomes, and the net surpluses or deficits reported by families in the several income, occupational, and family type groups. There remain questions as to the kind of surplus or deficit items reported and their relative importance 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.

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<sup>10</sup> When a comparison is made between the total money expenditures of the different family type groups within each occupational category, the differences are not significant, although differences in the balance sheet record are clearly defined (see appendix D), because of variations in the average money incomes of families of different type at given income levels.

## Chapter III

### Food

The New York families studied generally spent more for food than for any other single category of consumption, regardless of whether current family income was \$500 or \$10,000.<sup>1</sup> Average amounts spent for food increased steadily at successive income levels, from almost \$1.18 per day among white families with incomes between \$500 and \$750 to almost \$3 per day among those with incomes averaging about \$4,000 (at the income levels between \$3,500 and \$5,000), and over \$7 a day among the relatively small number with incomes of \$10,000 or more.<sup>2</sup> Among the Negro families studied, which were somewhat smaller than the white families studied,<sup>3</sup> the average amounts spent for food increased with somewhat less regularity, from 58 cents per day at the \$500 to \$750 level to only about \$1.85 per day among families with incomes averaging \$4,000.<sup>4</sup>

Although money expenditures for food increased at successive income levels—more than twofold for both white and Negro families from the \$500 to \$750 level to the \$2,500 to \$3,000 level—they represented declining proportions of total money expenditures for current family living (see table 8). Thus, for the white families studied, there was a slow but consistent decline in the proportion going to food, from 42 percent at the \$500 to \$750 level to 18 percent for the group with incomes of \$10,000 and over (see fig. 2). The percentage of money expenditures absorbed by food dropped clearly below 40 at the \$1,500 level, and below 30 only at the \$3,500 income level. Among the Negro families, which spent less for food than white families at every comparable income level, food took at most 36 percent of the total beginning at the \$750 level. From the \$1,500 level to the \$3,000 level among Negro families, the proportion of money expenditures going to food remained rather steadily around 32 to 29 percent.

<sup>1</sup> When expense for household operation and furnishings are added to housing expense proper and the sum treated as one category, home maintenance, food ranked second among white families with incomes of \$3,500 or more, and among Negro families at all income levels.

<sup>2</sup> The category "food expense" 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-theatre 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.

<sup>3</sup> See Tabular Summary, table 2.

<sup>4</sup> The surprisingly low average food expenditures of Negro families with incomes of \$3,000 and more are doubtless attributable to the small number of cases represented, and not indicative of a reversal of tendency.

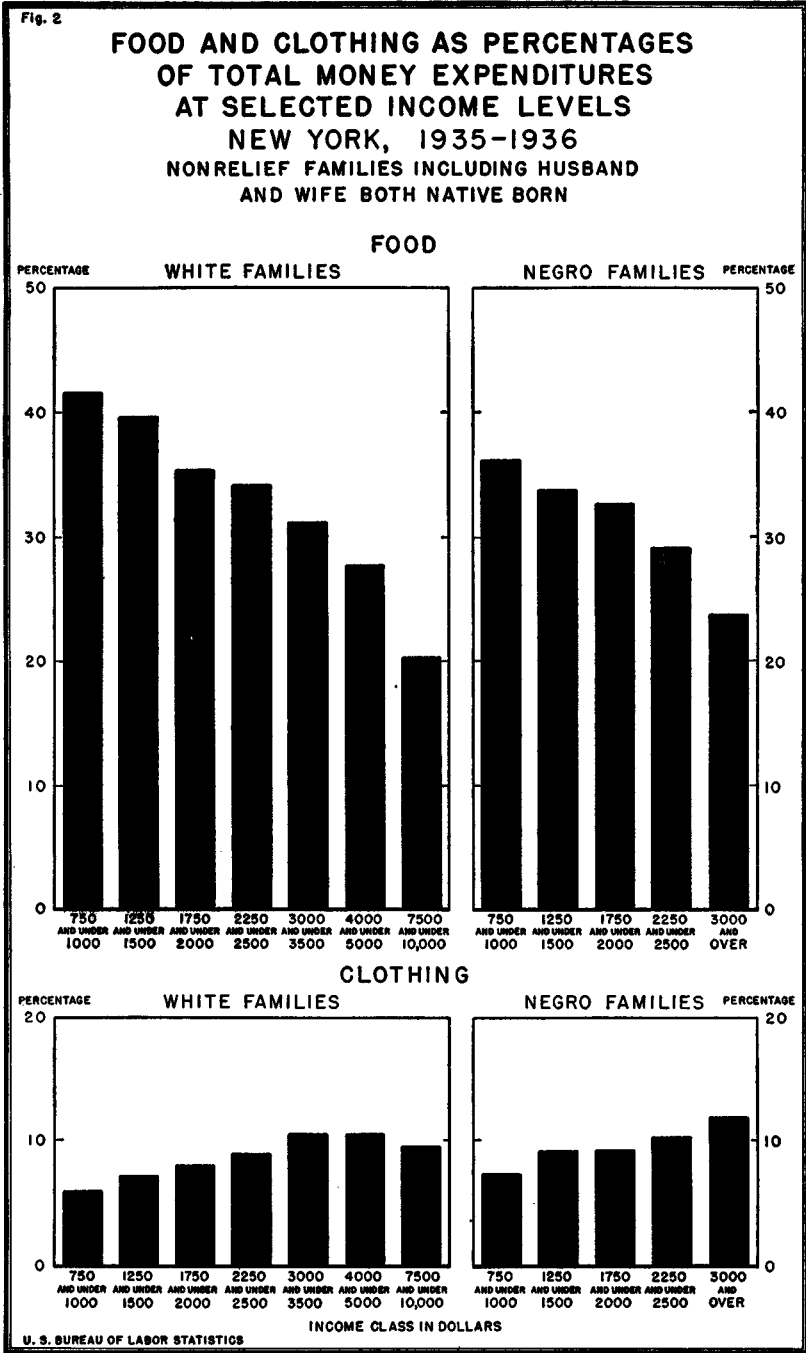


TABLE 8.—Average expenditures for food

Income class	Average money expenditures for food			Average value per family of food obtained without money expense	Average total money value of food per meal per equivalent adult
	Per family		Per meal per equivalent adult		
	Amount	Percentage of total money expenditures <sup>1</sup>			
White families					
\$500-\$749.....	\$432	41.7	\$0.154	\$32	\$0.165
\$750-\$999.....	440	41.6	.146	20	.163
\$1,000-\$1,249.....	481	39.8	.164	15	.169
\$1,250-\$1,499.....	570	39.6	.186	10	.189
\$1,500-\$1,749.....	629	38.0	.204	13	.208
\$1,750-\$1,999.....	669	35.4	.215	16	.220
\$2,000-\$2,249.....	779	36.7	.247	16	.252
\$2,250-\$2,499.....	787	34.2	.243	13	.247
\$2,500-\$2,999.....	868	32.8	.258	21	.264
\$3,000-\$3,499.....	987	31.3	.285	8	.287
\$3,500-\$3,999.....	1,024	29.1	.293	15	.297
\$4,000-\$4,999.....	1,194	27.8	.318	15	.322
\$5,000-\$7,499.....	1,402	25.1	.363	19	.368
\$7,500-\$9,999.....	1,590	20.4	.401	35	.410
\$10,000 and over.....	2,710	18.2	.516	52	.526
Negro families					
\$500-\$749.....	\$210	40.5	\$0.079	\$47	\$0.097
\$750-\$999.....	334	36.1	.128	75	.157
\$1,000-\$1,249.....	403	35.9	.159	15	.159
\$1,250-\$1,499.....	474	33.8	.178	38	.196
\$1,500-\$1,749.....	496	31.7	.177	53	.196
\$1,750-\$1,999.....	630	32.6	.205	29	.214
\$2,000-\$2,249.....	607	30.7	.223	22	.231
\$2,250-\$2,499.....	610	29.1	.225	28	.235
\$2,500-\$2,999.....	742	29.3	.253	9	.256
\$3,000 and over.....	678	23.8	.238	-----	.238

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

*Money expense per meal per equivalent adult.*<sup>5</sup>—In marked contrast to the decline in the percentage of total expenditures devoted to food, the average expense per meal per adult equivalent rose steadily at successive income levels (see table 8). Although white families at the lowest income level studied allocated 42 percent of their total money expenditures to food, they spent on the average only about 15 cents per meal per person. At the median income level, \$2,000 to \$2,250, these families devoted less than 37 percent of their total money expenditure to food, yet they spent almost 25 cents per meal per person. Those at the top of the income scale, with incomes of \$10,000 and over, devoted only 18 percent of their money expenditure to food, and spent almost 52 cents per meal per equivalent adult. The corresponding figures for Negro families at the \$500 to \$750 level

<sup>5</sup> Money expenditures per meal per person were computed on the basis of total food expense (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.

and the \$2,000 to \$2,250 level were 8 cents and 22 cents. At the \$3,000 and over income level, Negro families spent 24 cents per meal per person.

*Expense for food away from home.*—The change in the character of the expense category labeled “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. Among both white and Negro families there was, at succeeding income levels, a general though irregular increase in the proportion of total food expense which went for eating out. White families with incomes between \$500 and \$750 devoted 7 percent of their money expenditures for food to this purpose, while those with incomes of \$1,750 and over spent more than 15 percent in this way (see table 9). These figures are distinctly higher than those found for families in Chicago, the other metropolitan area covered in this investigation; there the corresponding percentages were 3 percent and 11 percent, respectively.<sup>6</sup> At the upper end of the income scale, native white families in New York City with incomes of \$5,000 or over devoted more than one-fourth of their food expenditures to eating out. Among the Negro families studied at practically every income level, the percentage of total food expenditures used for food away from home was lower than in the case of the white families.

At the lower income levels, food away from home comprised chiefly 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 the white families with incomes below \$1,750, and Negro families with incomes of \$1,000 to \$1,500, three fourths or more of the amounts spent for food away from home went for meals at work. At higher income levels among the white families, this kind of expenditure decreased in importance until at the levels of \$4,000 and above, it accounted for less than half of the total. However, among Negro families at all levels above \$1,000, meals at work constituted more than half of the total expense for food away from home. As the more recreational items included assumed increasing importance, the expenditures for meals at work declined in relation to the total spent for food away from home.<sup>7</sup>

<sup>6</sup> See U. S. Bureau of Labor Statistics Bull. 642, Family Income and Expenditure in Chicago, Washington, 1939, vol. II, ch. III.

<sup>7</sup> These figures are taken from detailed data on food expenditures to be published in a later bulletin. Preliminary examination of these data for white families indicates that when family income was less than \$1,750, food away from home (exclusive of meals at work) consisted chiefly of such items as candy, ice cream, soft drinks, liquor, and the like. At succeeding levels, however, meals away from home, both while living at home and while traveling or on vacation, were of increasing importance. This is in contrast to the situation in Chicago, where such meals were relatively unimportant below the \$4,000 or \$5,000 level. (See U. S. Bureau of Labor Statistics Bull. No. 642, Family Income and Expenditure in Chicago, Washington, 1939, vol. II, ch. III.) The average amounts reported by New York white families for meals and board at school were negligible except at the highest income levels.

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		
White families				
\$500-\$749 .....	\$30	6.9	\$23	\$7
\$750-\$999 .....	40	9.1	30	10
\$1,000-\$1,249 .....	49	10.2	41	8
\$1,250-\$1,499 .....	68	11.9	50	18
\$1,500-\$1,749 .....	91	14.5	69	22
\$1,750-\$1,999 .....	105	15.7	76	29
\$2,000-\$2,249 .....	157	20.2	100	57
\$2,250-\$2,499 .....	140	17.8	102	38
\$2,500-\$2,999 .....	166	19.1	109	57
\$3,000-\$3,499 .....	226	22.9	132	94
\$3,500-\$3,999 .....	268	26.2	142	126
\$4,000-\$4,999 .....	290	24.3	128	162
\$5,000-\$7,499 .....	408	29.1	155	253
\$7,500-\$9,999 .....	432	27.2	158	274
\$10,000 and over .....	1,113	41.1	213	900
Negro families				
\$500-\$749 .....	\$3	1.4	---	\$3
\$750-\$999 .....	27	8.1	\$13	14
\$1,000-\$1,249 .....	33	8.3	26	7
\$1,250-\$1,499 .....	56	11.8	45	11
\$1,500-\$1,749 .....	69	13.9	41	28
\$1,750-\$1,999 .....	104	16.5	62	42
\$2,000-\$2,249 .....	108	17.8	61	47
\$2,250-\$2,499 .....	73	12.0	43	30
\$2,500-\$2,999 .....	107	14.4	79	28
\$3,000 and over .....	92	13.6	48	44

*Food obtained without money expense.*—The extremely small money expenditures for food among Negro families in the lower income groups are explained in part by the fact that purchases of food were supplemented for many families by food received as gift or pay, or, in a few cases, obtained from home gardens. Average amounts of such food varied rather widely from one income class to another, showing no consistent tendency to increase or decrease at successive income levels (see table 8). Among white families, food obtained without money expense never added as much as 8 percent to total money expenditures for food. Among Negroes, particularly in the low income groups, however, it made a substantial contribution to the family food supply, averaging over one-fifth as much as money expenditures for food among those with incomes of \$500 to \$750. The importance of "free" food may also be measured on a per meal per person basis: among white families, the total value of food per meal per person was more than 1 cent higher than the money expense per meal per person only at the \$500 level; among Negro families, however, the former exceeded the latter by more than 1 cent at all but one income level between \$500 and \$1,750.

It is evident, then, that in the case of the white families studied, except at the lowest income levels, money expense for food may be taken to represent substantially the total value of food consumed. Among the Negro families studied, on the other hand, food received without money expense was of considerably greater importance. This was probably because of the fact that a considerable proportion of the Negro families included earners in domestic service or restaurant workers, who frequently receive food as pay.

*Summary of racial differences in relation to food.*—Before examining the food expenditures of families of varying occupational classification and family composition, it may be of interest to summarize the differences between white and Negro families. White families spent from 6 to 51 percent more for food than did Negro families at comparable income levels. The low total money expense for food of Negro families reflected in some part their relatively small expenditures for food away from home. Furthermore, Negro families at most income levels received substantially more food without money expense than did white families. The value of such food, however, was by no means sufficient to counterbalance the difference in money expenditures for food among white and Negro families with incomes of less than \$750. On the other hand, at the income levels from \$750 to \$1,500 the two racial groups consumed food with about the same value per meal per equivalent adult. At these income levels differences in food expenditures per family reflect not only food received without money expense but also the fact that Negro families were smaller than white families.<sup>8</sup> The relatively low food budgets of these Negro families may therefore reflect dietary habits somewhat different from those of white families.<sup>9</sup>

*Money expenditures for food among occupational groups.*—There were no striking differences in average money expenditures for food among the various occupational groups studied. Comparisons are possible among white families at income levels from \$1,250 to \$4,000 (see table 10). Wage-earner families in general spent somewhat more for food, at a given income level, than did families in the other occupational categories, while families in the salaried professional group clearly spent least. The ratio of food expense to total expense varied somewhat more than did food expense itself. The salaried professional group generally spent the smallest proportion of total outlays for food, but clerical families ranked with wage-earner families, above other occupational groups, in the percentage of expenditures going for food.

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

<sup>9</sup> Both in Columbus and the Southeastern cities covered in this study, a similar relationship was found between white and Negro families in respect to food expenditures. See U. S. Bureau of Labor Statistics Bull. 644, Family Income and Expenditure in Nine Cities of the East Central Region; and Bull. 647, Family Income and Expenditure in Selected Southeastern Cities, Washington, 1939, vol. II, ch. III.

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

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
	Amount								
\$750-\$999.....	\$422	\$495	(1)	(1)	(1)	(1)	\$345	\$347	\$169
\$1,000-\$1,249.....	489	465	(1)	(1)	(1)	(1)	408	419	359
\$1,250-\$1,499.....	591	558	\$492	\$583	(†)	\$493	480	408	517
\$1,500-\$1,749.....	629	633	635	738	\$595	549	510	537	487
\$1,750-\$1,999.....	685	652	646	811	669	615	574	583	764
\$2,000-\$2,249.....	810	786	744	616	702	727	500	687	592
\$2,250-\$2,499.....	780	805	739	766	821	748	586	652	584
\$2,500-\$2,999.....	871	869	915	887	848	816	814	682	739
\$3,000-\$3,499.....	1,005	1,056	939	927	943	868	(1)	(1)	(2)
\$3,500-\$3,999.....	1,028	1,003	1,143	1,093	999	993	(1)	(1)	(2)
	Percentage of total money expenditures <sup>3</sup>								
\$750-\$999.....	42.7	39.1	(1)	(1)	(1)	(1)	36.8	38.1	23.0
\$1,000-\$1,249.....	42.4	34.9	(1)	(1)	(1)	(1)	36.5	33.4	33.2
\$1,250-\$1,499.....	43.2	35.8	35.7	28.1	(†)	33.0	34.5	27.8	36.3
\$1,500-\$1,749.....	39.6	36.8	36.6	37.0	33.6	30.7	32.3	29.5	30.9
\$1,750-\$1,999.....	35.9	35.2	34.5	36.8	35.9	32.6	29.8	30.1	30.3
\$2,000-\$2,249.....	37.2	38.4	34.3	29.1	33.9	31.9	27.0	33.2	29.9
\$2,250-\$2,499.....	34.0	35.5	30.6	31.4	34.1	32.9	30.0	29.6	27.4
\$2,500-\$2,999.....	32.6	33.1	32.9	32.9	33.3	31.0	31.9	26.2	31.3
\$3,000-\$3,499.....	30.6	33.8	29.9	30.4	30.4	28.8	(1)	(1)	(2)
\$3,500-\$3,999.....	30.4	28.7	30.6	28.5	29.0	27.5	(1)	(1)	(2)

<sup>1</sup> Expenditure schedules not taken for families at this income level.

<sup>2</sup> Comparable data not available.

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

<sup>†</sup> Fewer than 3 cases.

Although the white wage-earner families had the highest average food expenditures per family they had the lowest expenditures per meal per person (see table 11). 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. Their high average money expense for food was thus the result of family size.<sup>10</sup> The salaried professional families, on the other hand, tended to have the lowest average number of persons per family, and correspondingly, the highest expense per meal per person, indicating that their low total food expenditures were likewise a reflection of family size.<sup>11</sup>

One factor in the ability of wage-earner families to keep food expense per meal per person relatively low was the comparatively small amounts which they spent for food away from home.<sup>12</sup> Although the differences are not entirely consistent, families in the two professional and the clerical groups tended to make the highest outlays for food away from home, with independent business families at the opposite extreme. Except for the latter group, however, wage earners generally had the smallest expenditures of this type.

<sup>10</sup> See Tabular Summary, table 2, for average number of persons per family.

<sup>11</sup> No consistent differences were found between the averages for food expenditures for the 6 occupational groups. See appendix D.

<sup>12</sup> See Tabular Summary, table 3.



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

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
\$750-\$999.....	\$0. 144	\$0. 154	(1)	(1)	(1)	(1)	\$0. 134	\$0. 120	\$0. 049
\$1,000-\$1,249.....	. 173	. 145	(1)	(1)	(1)	(1)	. 152	. 181	. 144
\$1,250-\$1,499.....	. 188	. 189	\$0. 154	\$0. 184	(1)	\$0. 202	. 179	. 187	. 152
\$1,500-\$1,749.....	. 203	. 205	. 206	. 241	\$0. 213	. 195	. 179	. 194	. 163
\$1,750-\$1,999.....	. 211	. 217	. 210	. 255	. 234	. 212	. 193	. 204	. 229
\$2,000-\$2,249.....	. 241	. 252	. 253	. 231	. 255	. 256	. 194	. 243	. 222
\$2,250-\$2,499.....	. 219	. 250	. 239	. 241	. 261	. 253	. 223	. 220	. 232
\$2,500-\$2,999.....	. 253	. 259	. 242	. 277	. 260	. 267	. 251	. 274	. 216
\$3,000-\$3,499.....	. 260	. 306	. 244	. 284	. 290	. 310	(1)	(1)	(1)
\$3,500-\$3,999.....	. 272	. 301	. 294	. 287	. 287	. 306	(1)	(1)	(1)

<sup>1</sup> Expenditure schedule not taken for families at this income level.

<sup>2</sup> Comparable data not available.

† Fewer than 3 cases.

Among the Negro families studied within the income range \$750 to \$3,000, there was no clear tendency for families of any occupational group to have consistently high money expenditures for food (table 10). When food expense is expressed as a proportion of total money expenditures, wage-earner families tended to rank high. Clerical families tended to make the largest outlays per meal per person (table 11). The average value of food received without money expense was found to be of considerable importance among Negro families, particularly at the lower income levels. Since the major portion of such food may be assumed to have comprised meals received as pay by domestic or restaurant workers (wage earners) and food which such workers were allowed to carry home, it might be expected that wage-earner families would have reported the largest amounts of such food. There were no clear occupational differences, however, in the amount of food obtained without money expense, suggesting that supplementary earnings of Negro families in the clerical, business, and professional occupations were frequently derived from subsidiary earners in domestic or restaurant work.

*Money expenditures for food among family type groups.*—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. Among both white and Negro families, at almost every income level the two-person families spent least for food, the families with one or two children under 16 and no others (types II and III) spent the next largest amounts, and the families containing three to six members, at least three of them over 16 (types IV and V) spent the most (see table 12). Such striking uni-

formity in the rank order of these expenditures at every single income level indicates a very clear relationship between number of mouths to be fed and size of the family food bill.

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

Income class	Family type <sup>1</sup>					
	Amount			Percentage of total expenditures <sup>2,3</sup>		
	I	II and III	IV and V	I	II and III	IV and
White families						
\$750-\$999.....	\$416	\$419	\$524	40.8	41.7	42.2
\$1,000-\$1,249.....	420	492	551	37.3	40.9	41.6
\$1,250-\$1,499.....	500	570	655	35.2	40.7	43.1
\$1,500-\$1,749.....	570	636	684	34.8	38.8	40.1
\$1,750-\$1,999.....	573	709	709	30.6	37.1	37.9
\$2,000-\$2,249.....	702	789	840	33.6	37.5	38.9
\$2,250-\$2,499.....	703	793	846	31.2	34.9	35.7
\$2,500-\$2,999.....	704	916	934	27.0	35.3	34.0
\$3,000-\$3,499.....	869	993	1,064	27.6	30.9	34.4
\$3,500-\$3,999.....	875	1,063	1,078	25.6	28.6	31.0
\$4,000-\$4,999.....	1,018	1,166	1,343	24.5	26.7	31.0
\$5,000-\$7,499.....	1,209	1,348	1,618	22.5	25.2	27.1
\$7,500-\$9,999.....	1,221	1,645	1,813	14.5	22.7	23.5
Negro families						
\$750-\$999.....	\$310	\$371	\$370	34.7	39.8	33.5
\$1,000-\$1,249.....	378	429	445	34.5	37.3	38.1
\$1,250-\$1,499.....	436	503	534	31.3	36.4	37.4
\$1,500-\$1,749.....	444	538	554	28.8	33.0	35.1
\$1,750-\$1,999.....	561	637	713	* 28.1	34.1	37.0
\$2,000-\$2,249.....	600	607	617	29.6	28.8	33.8
\$2,250-\$2,499.....	565	587	778	26.2	30.8	35.6

<sup>1</sup> The 5 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).

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

<sup>3</sup> Horizontal lines mark income levels below which food takes two-fifths or more of total money expenditure and above which it takes less than one-fourth of total money expenditure.

The differences in average food expenditures among families of different size are reflected in the proportion of total money expenditures devoted to food. Clearly, the larger the family, the greater the importance of the food item (see table 12). Among white families it was only at the lowest level shown in table 12 (\$750 to \$1,000) that those containing only husband and wife devoted over two-fifths of their total money expenditures to food, whereas for families with

one or two children under 16 this was true up to the \$1,500 level, and for families containing three to six members (types IV and V), up to the \$1,750 level. Similarly, two-person families with incomes of \$4,000 or more spent less than one-fourth of their expenditures for food, whereas the larger families spent more than that up to the \$7,500 income level.

The percentage of total expenditure devoted to food was more rigid among the larger than among the smaller families, especially at the lower income levels. Thus, for example, among white families containing more than two members, there was relatively little change in this proportion within the income range from \$750 to \$1,750, while among two-person families there was a decline of more than one-fifth.

While average expenditures for food were thus directly related to family size, expense per meal per person showed a clear inverse relationship (see table 13). Thus the two-person families, at comparable income levels, almost without exception had the lowest total food expenditures and the highest expenditures per meal per person. Conversely, families containing three to six members, at least three of them over 16 (types IV and V), had the highest total food expenditures and the lowest expenditures per meal per equivalent adult.

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 the former generally had less adequate diets. Certainly, the small families spent more on food away from home,<sup>13</sup> which undoubtedly helped to increase their expenditures per meal per person.

*Summary.*—Food expenditures were of outstanding importance among the New York City families studied. Although average food expenditures increased less rapidly over the income range than total money expenditures, it was only among the white families with incomes of \$7,500 or over, and Negro families with incomes of \$3,000 or over, that they accounted for less than one-fourth of this total.

While part of this increase was due to a more generous and probably a more adequate diet among the higher income families, another part of it was due undoubtedly to the increasing importance of the luxury items in the food budget. 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. The value of food received without money expense was particularly important for Negro families at the lower income levels.

<sup>13</sup> See Tabular Summary, table 3.

TABLE 13.—Rank comparison by family type, of (A) the average amount of food expenditures per family, and (B) expenditures per meal per equivalent adult<sup>1</sup>

Income class	Family type <sup>2</sup>					
	I		II and III		IV and V	
	A	B	A	B	A	B
White families						
\$750-\$999.....	2-3	1	2-3	2	1	3
\$1,000-\$1,249.....	3	1	2	2	1	3
\$1,250-\$1,499.....	3	1	2	2	1	3
\$1,500-\$1,749.....	3	1	2	2	1	3
\$1,750-\$1,999.....	3	1	1-2	2	1-2	3
\$2,000-\$2,249.....	3	1	2	2	1	3
\$2,250-\$2,499.....	3	1	2	2	1	3
\$2,500-\$2,999.....	3	1	2	2	1	3
\$3,000-\$3,499.....	3	1	2	2	1	3
\$3,500-\$3,999.....	3	1	2	2	1	3
\$4,000-\$4,999.....	3	1	2	2	1	3
\$5,000-\$7,499.....	3	1	2	2-3	1	2-3
\$7,500-\$9,999.....	3	1	2	3	1	2
\$10,000 and over.....	3	1	2	3	1	2
Negro families						
\$750-\$999.....	3	1	1-2	2	1-2	3
\$1,000-\$1,249.....	3	1	2	2	1	3
\$1,250-\$1,499.....	3	1	2	2	1	3
\$1,500-\$1,749.....	3	1	2	2	1	3
\$1,750-\$1,999.....	3	1	2	2	1	3
\$2,000-\$2,249.....	3	1	2	3	1	2
\$2,250-\$2,499.....	3	1	2	2	1	3

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

<sup>2</sup> The 5 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 for 6).

Occupational classification seems to have much less to do with family food expenditures than does the size and composition of the family. White wage-earner families in general had rather high average food expense, due chiefly to the number of persons in wage-earner families, which was slightly larger than among other occupational groups. Among the Negro families, no clear difference in food expenditures among different occupational groups was found.

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

## Chapter IV

### Home Maintenance

Next to food, shelter is the most important category in the family budget. Closely related to expenditures for housing itself are those for household operation and for furnishings and equipment. For some purposes it is convenient to consider them in combination under the heading of home maintenance.

*Housing.*<sup>1</sup>—Since at almost all income levels there were families that owned their homes or obtained rent-free dwellings as a gift or in exchange for services, the housing category is represented in family consumption patterns not only by money outlay but also by the value of the occupancy of owned homes, insofar as that value exceeds the current money expenditures for taxes, mortgage interest, insurance, and repairs, and by the occupancy value of rent-free dwellings.

As in the case of food, expenditures for housing (including fuel, light, and refrigeration) increased almost without exception from one income level to another among the New York white and Negro families studied, but relatively less rapidly than total expenditures for current family living (see table 14). Thus, at the \$500 to \$750 income level, housing expenditures averaged \$377 among white families and \$340 among Negro families, representing 35 and 49 percent, respectively, of total expenditures. Among both groups in the income class \$1,500 to \$1,750, housing expenditures amounted to about \$500, or 30 percent of total expenditures. The housing expenditures of white families with incomes that averaged about \$4,000 were less than \$900 and absorbed about 20 percent of total expenditures, while the housing expenditures of the Negro families that had a similar average income were about \$200 higher and constituted 33 percent of all expenditures for current living.

<sup>1</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. The discussion in vol. I, based on the short schedule used with the large random sample, centered mainly about the rents for the family home reported by renting families and the rental values of owned family homes, while this chapter deals with money expenditures and the money value of housing reported by all families regardless of tenure, and also includes money expenditures for lodging for family members away from home. In vol. I, expenditures for fuel, light, and refrigeration were included only when they were covered by the rent 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 a computed figure; the data in this chapter on nonmoney value of housing reflect the actual housing expenses 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 VI, VII, VIII, and other) which did not furnish expenditure schedules; and the averages for all families and families of specified type groups included families with no gainfully employed members, likewise excluded from the expenditure sample.

TABLE 14.—Average expenditures for home maintenance

Income class	Amounts						Percentage of total expenditures					
	Total home maintenance	Housing			Household operation <sup>1</sup>	Furnishings and equip- ment	Total home maintenance	Housing			Household operation	Furnishings and equip- ment
		Total	Money expendi- tures <sup>2</sup>	Obtained without money expendi- tures <sup>3</sup>				Total	Money expendi- tures <sup>2</sup>	Obtained without money expendi- tures <sup>3</sup>		
White families												
\$500-\$749.....	\$419	\$377	\$361	\$16	\$36	\$6	38.6	34.7	33.3	1.4	3.3	0.6
\$750-\$999.....	450	396	354	42	29	25	40.2	35.4	31.6	3.8	2.6	2.2
\$1,000-\$1,249.....	482	417	386	31	41	24	38.4	33.3	30.8	2.5	3.2	1.9
\$1,250-\$1,499.....	533	450	425	25	51	32	36.2	30.5	28.8	3.5	3.5	2.2
\$1,500-\$1,749.....	586	502	483	19	57	27	34.6	29.6	28.5	1.1	3.4	1.6
\$1,750-\$1,999.....	683	539	517	22	79	65	35.5	28.0	26.9	1.1	4.4	3.4
\$2,000-\$2,249.....	733	588	562	26	99	46	33.8	27.2	26.0	1.2	4.5	2.4
\$2,250-\$2,499.....	789	621	593	28	114	54	33.7	26.5	25.3	1.2	4.9	2.3
\$2,500-\$2,999.....	886	684	650	34	131	71	32.7	25.3	24.0	1.3	4.8	2.6
\$3,000-\$3,499.....	1,002	747	717	30	188	67	31.4	23.4	22.5	.9	5.9	2.1
\$3,500-\$3,999.....	1,129	805	760	45	238	86	31.4	22.4	21.1	1.3	6.6	2.4
\$4,000-\$4,999.....	1,487	1,017	965	52	372	98	34.0	23.3	22.1	1.2	8.5	2.2
\$5,000-\$7,499.....	1,902	1,212	1,163	49	574	116	33.7	21.5	20.6	.9	10.2	2.0
\$7,500-\$9,999.....	2,907	1,807	1,687	120	803	297	36.6	22.7	21.2	1.5	10.1	3.8
\$10,000 and over.....	4,793	2,868	2,899	-31	1,667	258	32.3	19.3	19.5	-2	11.2	1.8
Negro families												
\$500-\$749.....	\$361	\$340	\$211	\$129	\$20	\$1	52.0	49.0	30.4	18.6	2.9	0.1
\$750-\$999.....	422	372	328	44	28	22	40.4	35.7	31.5	4.2	2.7	2.0
\$1,000-\$1,249.....	489	427	381	46	42	20	41.3	36.1	32.2	3.9	3.5	1.7
\$1,250-\$1,499.....	547	451	439	12	39	57	37.7	31.1	30.3	.8	2.7	3.9
\$1,500-\$1,749.....	606	491	476	15	76	39	37.0	30.0	29.1	.9	4.6	2.4
\$1,750-\$1,999.....	729	562	550	12	87	80	36.9	28.4	27.8	.6	4.4	4.1
\$2,000-\$2,249.....	727	598	582	16	75	54	36.0	29.6	28.8	.8	3.7	2.7
\$2,250-\$2,499.....	802	670	636	34	96	36	37.0	30.9	29.3	1.6	4.4	1.7
\$2,500-\$2,999.....	846	688	656	32	106	52	32.9	26.8	25.5	1.3	4.1	2.0
\$3,000 and over.....	1,480	1,180	476	704	224	76	41.6	33.2	13.4	19.8	6.3	2.1

<sup>1</sup> Includes all current money expenditures for the family home and the vacation home (interest, taxes, repairs, and insurance for owned home, 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 as paid by many families included one or more of these items. See Tabular Summary, table 4-A.

<sup>2</sup> Includes imputed income from home ownership, rent received as gift or pay, and fuel obtained without money expense.

<sup>3</sup> Includes expenditures for household help, laundry, telephone, and other items of household operation.

Although the value of housing received without money expense was substantial for some families, averaged for all white families it amounted to less than \$55 at all but one income level and generally constituted no more than 2 percent of total expenditures. Moreover, these values showed no clear tendency to increase at successive income levels. As would be expected, home ownership was not very common in New York City; at no income level did as many as one-fourth of the white families studied own their homes, and at all but four of the income levels above \$2,500, less than one-fifth reported home ownership (see table 15). The average value of rent received as pay or gift was about equal to or greater than the imputed income from home ownership for all white families with incomes below \$1,750. At higher levels, the latter generally comprised the major portion of average nonmoney housing values.

TABLE 15.—Percentage of families reporting home ownership

Income class	White families	Income class	Negro families
	Percent		Percent
\$500-\$749.....	13	\$500-\$749.....	
\$750-\$999.....	5	\$750-\$999.....	5
\$1,000-\$1,249.....	8	\$1,000-\$1,249.....	1
\$1,250-\$1,499.....	9	\$1,250-\$1,499.....	1
\$1,500-\$1,749.....	9	\$1,500-\$1,749.....	2
\$1,750-\$1,999.....	13	\$1,750-\$1,999.....	3
\$2,000-\$2,249.....	10	\$2,000-\$2,249.....	4
\$2,250-\$2,499.....	14	\$2,250-\$2,499.....	12
\$2,500-\$2,999.....	22	\$2,500-\$2,999.....	21
\$3,000-\$3,499.....	17	\$3,000-\$3,499.....	22
\$3,500-\$3,999.....	23	\$3,500-\$3,999.....	(1)
\$4,000-\$4,999.....	23	\$4,000-\$4,999.....	(1)
\$5,000-\$7,499.....	18	\$5,000-\$7,499.....	(1)
\$7,500-\$9,999.....	23	\$7,500-\$9,999.....	(1)
\$10,000 and over.....	13	\$10,000 and over.....	(1)

<sup>1</sup> Data for Negro families with incomes of \$3,000 and over were combined

Home ownership was even less common among the Negro than among the white families studied in New York. At all but two income levels, rent received as gift or pay was substantially more important for this group than the imputed value derived from home ownership.<sup>2</sup> The average value of housing received without money expense varied more irregularly from one income level to the next among Negro than among white families. The amounts ranged only from \$12 to \$46 at the levels between \$750 and \$3,000, but averaged \$129, comprising mainly rent as pay,<sup>3</sup> at the \$500 to \$750 level, and \$704 at the \$3,000 and over level.<sup>4</sup>

Thus, among white families in New York, the average money values of housing were little higher than average money expenditures as shown on table 14, but for Negro families, on the other hand, the total money value of housing increased considerably more regularly with income than did the current money expenditures.

*Household operation.*—This category included two main groups of items—household help, for which the proportion of families reporting expenditure increased markedly with income, and supplies and services, which were in the expense account of all families. The average outlays for supplies and for laundry, telephone, and miscellaneous services increased somewhat less rapidly than total expenditures, among white families, amounting to \$36 for those with incomes of \$500 to \$750, \$85 for those at the median income interval (\$2,000 to \$2,250) and \$412 for those in the highest bracket (see table 16).

<sup>2</sup> See Tabular Summary, table 4.

<sup>3</sup> See Tabular Summary, table 4. All families at this income level were in the wage-earner group. The \$129 probably represents mainly housing facilities supplied to janitors or boarding-house managers as partial payment for services.

<sup>4</sup> Most of the nine families in this income class were in the salaried professional group. Two families, one that of a teacher and the other that of an orchestra leader, owned their homes; three families of ministers received rent as pay evaluated at about \$125 a month.

Among Negro families, they increased slightly more rapidly than total expenditures, amounting to \$20 at the lowest income level and more than \$100 for those families with incomes of \$2,500 and more.

In contrast to expenditures for supplies and miscellaneous services, those for household help absorbed a sharply increasing proportion of total expenditures among white families at the higher income levels. This item was negligible for Negro families with incomes below \$3,000. Among the white families studied, outlays for household help averaged \$5 a year or less for families with incomes below \$2,000. They ranged from \$10 to \$100 for those having incomes between \$2,000 and \$4,000, approached \$200 for the \$4,000 to \$5,000 group, and rose to \$1,255 for those in the \$10,000 and over class. The substantial increase in these averages reflects in large part the increasing proportion of families that employed household help (see table 16). Less than 10 percent of the families below the \$2,000 level, but more than 70 percent of those with incomes over \$4,000, reported expenditures for domestic help. Nine out of ten families with incomes of \$5,000 or more reported such payments; for some of the remainder this service was included in rent.

TABLE 16.—Average money expenditures for household operation<sup>1</sup>

Income class	White families					Negro families		
	Total household operation	Paid household help			Other services and supplies	Total household operation	Paid household help	Other services and supplies
		Amount	Families reporting					
			Percentage	Average amount				
\$500-\$749.....	\$36				\$36	\$20	(*)	\$20
\$750-\$999.....	29				29	28	\$2	26
\$1,000-\$1,249.....	41	\$1	3	\$33	40	42	3	39
\$1,250-\$1,499.....	51	1	2	50	50	39		39
\$1,500-\$1,749.....	57	4	6	67	53	76	5	71
\$1,750-\$1,999.....	79	5	8	62	74	87	6	81
\$2,000-\$2,249.....	99	14	22	64	85	75	1	74
\$2,250-\$2,499.....	114	18	22	82	96	96		96
\$2,500-\$2,999.....	131	22	19	116	109	106	1	105
\$3,000-\$3,499.....	188	58	42	138	130	224	82	142
\$3,500-\$3,999.....	238	91	54	168	147	(2)	(2)	(2)
\$4,000-\$4,999.....	372	181	71	255	191	(2)	(2)	(2)
\$5,000-\$7,499.....	574	369	89	415	205	(2)	(2)	(2)
\$7,500-\$9,999.....	803	543	87	624	260	(2)	(2)	(2)
\$10,000 and over.....	1,667	1,255	97	1,294	412	(2)	(2)	(2)

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

<sup>2</sup> Data for Negro families with incomes of \$3,000 and over were combined.

\*Less than \$1.

The rise in the average outlays for household help among families employing help suggests, furthermore, that with rising incomes these New York City families employed full-time help more frequently than part-time help and similarly, trained servants more commonly than general workers. Among white 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>

*Occupational differences in expenditures for housing.*—Housing is one category of expenditure in which significant differences were found among the different occupational groups in the case of the white families studied. Wage-earner families consistently ranked low in their housing expenditures, while the independent business and professional families ranked high<sup>6</sup> (see table 17).

TABLE 17.—Average expenditures for housing,<sup>1</sup> by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
\$750-\$999.....	\$362	\$506	(1)	(2)	(2)	(2)	\$368	\$378	\$430
\$1,000-\$1,249.....	388	477	(2)	(2)	(2)	(2)	422	476	438
\$1,250-\$1,499.....	425	475	\$493	\$607	(†)	\$528	453	441	450
\$1,500-\$1,749.....	486	518	504	576	\$568	541	484	538	484
\$1,750-\$1,999.....	520	546	612	588	554	583	580	527	554
\$2,000-\$2,249.....	552	591	680	638	633	585	611	587	601
\$2,250-\$2,499.....	593	629	722	702	608	614	614	690	704
\$2,500-\$2,999.....	625	706	807	801	710	693	676	715	656
\$3,000-\$3,499.....	704	746	904	851	725	719	(2)	(2)	(3)
\$3,500-\$3,999.....	757	796	878	816	839	802	(2)	(2)	(3)

<sup>1</sup> Includes money expenditures for housing (rents, taxes, and current upkeep of owned homes) and for fuel, light, and refrigeration, and the value of housing and fuel obtained without money expense.

<sup>2</sup> Expenditure schedules not taken for families at this income level.

<sup>3</sup> Comparable data not available.

† Fewer than 3 cases.

The differences found among the Negro families, on the other hand, were only those which might have been expected in any random sample and give no indication of a clear-cut tendency for families classified as wage-earner or clerical to spend for housing amounts different from those reported by business and professional families.<sup>7</sup>

*Furnishings and equipment.*—The proportion of total expenditures devoted to furnishings and equipment showed no clear tendency to

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

<sup>7</sup> This is in accord with the rent data secured in the random sample of complete white families covered in the Native Area in New York City, which indicated that at most income levels wage earners paid the lowest rents, while families in the business and professional categories paid the highest rents. See vol. I, ch. VI.

When an occupational comparison is made for families within each type group, the contrast is most striking for families of types IV and V. Nevertheless, within each of the type groups, wage-earner families ranked low, and families of self-employed business and professional workers ranked high. See appendix D.

A possible explanation for the relatively high value of housing reported by the white business and professional group in New York, as in other communities studied, is 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.

<sup>7</sup> It is probable that the status of the various occupational groups differs somewhat as between white and Negro families. For example, the family of a head waiter or Pullman porter (wage earner) may enjoy a social position in the Negro community comparable to that of a salaried business or professional family among the whites. As regards housing consumption, limitations in the supply of housing available to Negro families may operate to eliminate such occupational variations in housing expenditures as are found among white families.

increase at higher income levels among either the white or the Negro families studied. In general it fluctuated between 2 and 3 percent, although at the \$500 to \$750 level it averaged less than 1 percent for both racial groups. The low figure at this income level suggests that there was almost no purchase of substantial items of furniture or equipment, and that the purchases made were generally limited to such small items of household equipment as require frequent replacement.

*Home maintenance.*—The findings with regard to the various types of expenditure connected with operating a home may be summarized by considering all expenditures for home maintenance in combination. Average expenditures for this purpose increased from \$419 among New York white families at the \$500 to \$750 income level, to about \$1,250 for those with incomes that averaged \$4,000, and almost \$4,800 among those with incomes of \$10,000 and more (table 14). Among Negro families in the former two income groups, home maintenance expenditures averaged \$361 and \$1,480.

These expenditures, which accounted for about one-third of total expenditures for families at almost all income levels above \$1,500, declined relatively over the income scale from \$750 to \$3,500. Due entirely to the rising expenditures for household help, home maintenance took a larger proportion of total expenditures at income levels above \$4,000.

*Summary of racial differences in housing consumption.*—In contrast to the findings with regard to racial differences in food expenditures, the Negro families studied in New York generally spent for housing as much as or more than white families at comparable income levels above \$1,000. This is a reflection of the fact that Negro families in New York City frequently must pay more than whites for comparable housing facilities. Social custom has, in general, restricted the residence of Negro families to certain sections of the city, and this fact has made it possible for landlords in these sections to ask and to receive higher rents than would have been paid for similar property in other areas. It is interesting that in Columbus, Ohio, where a white and a Negro sample were likewise included in the survey, Negro families generally spent more than white families for housing, whereas in the Southeastern cities, the reverse situation was consistently true.<sup>8</sup>

As has been noted, the value of housing received without money outlay was in general of little importance in New York City. At several income levels between \$1,250 and \$4,000, where all occupational groups were represented among the white families, the business and professional groups reported no housing received without money

<sup>8</sup> See U. S. Bureau of Labor Statistics Bulls. 644 and 647: Family Income and Expenditures, Washington, 1939, vol. II, ch. IV. A forthcoming report on housing will analyze in some detail the types of dwelling and the housing facilities available to the families covered in this survey.

expense. With very few exceptions, the average for all families in a given group was less than 7 percent of the total money value of housing. Wage-earner families with incomes of \$3,500 to \$4,000, reported the highest average value, amounting to \$86 or 14 percent of all housing consumed.<sup>9</sup>

Rent received as gift or pay was of relatively little importance for any group, but was most frequently reported for wage-earner families. Except among wage-earner families with incomes of \$500 to \$1,750, and among white-collar families at a few scattered levels, imputed income from home ownership was considerably more important. Home ownership tended to be most common among independent business families, followed by wage-earner families. The average amounts of imputed income from owned homes were generally largest for the independent professional families, however, suggesting that the homes owned by this group had relatively high rental values. It is of interest to note that among Negro families rent as pay or gift was most important for wage-earner families, constituting the major portion of their nonmoney housing values.

*Occupational differences in money expenditures for household operation.*—In regard to money expenditures for household operation, a marked occupational difference was found among white families but not among Negroes. Among the former, those classed as independent professional clearly had the highest expenditures for household operation, while the lowest expenditures for this category were reported by wage-earner families, followed by those in the clerical groups. At the \$1,250 to \$1,500 level, for example, wage-earner families spent \$39 for household operation, while independent professionals spent \$126; at the median income level (\$2,000 to \$2,250), wage earners spent \$84 and independent professionals \$175, while at the \$3,500 to \$4,000 level the figures were \$156 and \$470, respectively (see table 18).<sup>10</sup>

At every income level between \$1,250 and \$4,000, the proportion of families employing household help was larger for the independent professional group than for any other.<sup>11</sup> Wage-earner families least frequently reported expenditures for household help. As might be expected, therefore, the outlays for household help, averaged for all families in each group, were generally highest for the self-employed professional families and lowest for wage earners. These differences accounted for a large portion of the differences in expenditures for all household operation. The remainder was accounted for by differences in expenditures for household supplies and miscellaneous services, since the occupational patterning for these expenditures was similar to that found for household help.

<sup>9</sup> See Tabular Summary, table 4.

<sup>10</sup> These differences remain clearly defined when simple averages for families of all types within each occupational group are compared as regards household operation. See appendix D.

<sup>11</sup> See Tabular Summary, table 6.

TABLE 18.—Average money expenditures for household operation and for furnishings and equipment, by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
Household operation <sup>1</sup>									
\$750-\$999.....	\$24	\$43	(?)	(?)	(?)	(?)	\$27	\$19	\$40
\$1,000-\$1,249.....	34	58	(?)	(?)	(?)	(?)	43	32	42
\$1,250-\$1,499.....	39	66	\$67	\$126	(†)	\$80	37	48	52
\$1,500-\$1,749.....	49	60	65	156	\$90	66	78	49	84
\$1,750-\$1,999.....	70	78	103	236	94	86	69	82	122
\$2,000-\$2,249.....	84	98	130	175	108	108	74	64	104
\$2,250-\$2,499.....	87	120	139	180	170	115	92	105	91
\$2,500-\$2,999.....	101	131	199	254	135	161	107	103	109
\$3,000-\$3,499.....	157	172	283	235	209	181	(?)	(?)	(?)
\$3,500-\$3,999.....	156	206	282	470	217	298	(?)	(?)	(?)
Furnishings and equipment									
\$750-\$999.....	\$31	\$3	(?)	(?)	(?)	(?)	\$25	\$1	\$1
\$1,000-\$1,249.....	25	22	(?)	(?)	(?)	(?)	19	6	40
\$1,250-\$1,499.....	24	54	\$14	\$52	(†)	\$11	54	88	45
\$1,500-\$1,749.....	32	17	28	12	\$34	67	41	32	41
\$1,750-\$1,999.....	103	33	44	9	30	20	117	24	51
\$2,000-\$2,249.....	65	39	24	55	21	36	14	95	20
\$2,250-\$2,499.....	70	40	53	87	37	53	66	32	11
\$2,500-\$2,999.....	89	54	43	42	51	103	35	38	111
\$3,000-\$3,499.....	65	54	62	69	107	64	(?)	(?)	(?)
\$3,500-\$3,999.....	106	61	52	104	112	103	(?)	(?)	(?)

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

<sup>2</sup> Expenditure schedule not taken for families at this income level.

<sup>3</sup> Comparable data not available.

† Fewer than 3 cases.

Among the Negro families studied in New York, the business and professional families tended to spend the most, at given income levels, for household operation (see table 18). Differences between wage-earner and clerical families were negligible. Moreover, the excess of expenditures reported by business and professional families was small in amount. It will be recalled that the employment of household help was uncommon among Negro families. Hence, in each of the three occupational groups, the expenditures shown on table 18 comprised almost entirely outlays for household supplies and miscellaneous services other than help.

*Furnishings and equipment among occupational groups.*—When expenditures for furnishings and equipment are considered for families at given income levels classified by occupational group, no clear-cut pattern emerges for either white or Negro families. This results in part from the wide variations among families in the purchase of the more expensive articles of equipment needing infrequent replacement, for which expenditures in any given year may be adjusted to meet the current family situation. Accordingly, average expenditures vary irregularly from one group to another, making it difficult to discern a

regular pattern of expenditures related to occupational group or to family composition.

Among the white families, however, those in the wage-earner group tended to spend slightly more than the others. The somewhat larger average expenditures of the white wage-earner families for furnishings and equipment, 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. The fact that business and professional families more frequently occupy modern fully-equipped apartments finds reflection in fewer purchases of such equipment on their part. By their outlays for durable equipment the wage-earner families tend to make up some of the difference between their relatively low rents and the higher ones characteristic of the white-collar occupational groups.

*Home maintenance expenditures among occupational groups.*— Among white families, expenditures for home maintenance of wage earners generally averaged lower than those of clerical families. Families of independent professional workers had the highest expenditures of this type, followed, at most income levels, by families of self-employed business workers (see table 19). The differences between the expenditures of wage-earner and independent professional families at given income levels were substantial, ranging from one-fifth to three-fifths of the housing expenditures of wage earners. Among the Negroes, likewise, wage-earner families tended to rank low in respect to this total, but the differences were considerably smaller than in the case of white families.

TABLE 19.—Average expenditures for home maintenance,<sup>1</sup> by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
\$750-\$999.....	\$417	\$552	(2)	(2)	(2)	(2)	\$420	\$398	\$471
\$1,000-\$1,249.....	447	557	(2)	(2)	(2)	(2)	484	514	520
\$1,250-\$1,499.....	488	595	\$574	\$785	(†)	\$619	544	577	547
\$1,500-\$1,749.....	567	595	597	744	\$692	674	603	619	609
\$1,750-\$1,999.....	693	657	759	833	678	689	766	633	727
\$2,000-\$2,249.....	701	728	834	868	762	729	699	746	725
\$2,250-\$2,499.....	750	789	914	969	815	782	772	827	806
\$2,500-\$2,999.....	815	891	1,049	1,067	896	957	818	856	876
\$3,000-\$3,499.....	926	972	1,249	1,155	1,041	964	(2)	(2)	(2)
\$3,500-\$3,999.....	1,019	1,063	1,212	1,390	1,168	1,203	(2)	(2)	(2)

<sup>1</sup> Includes all current money expenditures for housing (rents, taxes, and current upkeep of owned homes); for fuel, light, and refrigeration; for household operation, furnishings and equipment; and the value of housing and fuel received without money expense.

<sup>2</sup> Expenditure schedule not taken for families at this income level.

<sup>3</sup> Comparable data not available.

† Fewer than 3 cases.

*Expenditures for home maintenance among family type groups.*—In contrast to the rather clear differences found among white families belonging to the various occupational groups in expense for housing, the variations in expenditures for this category among families of different type were by no means pronounced (see table 20). Among white families, home ownership, and hence the amount of imputed income received from owned homes, was greatest among families containing three to six members, at least three of them over 16 (types IV and V).<sup>12</sup> The average value of rent received as pay or gift was also most important among these families.<sup>13</sup> Since money expenditures for housing, on the other hand, tended to be slightly higher for the two-person families than for the others, it is not surprising that the money value of housing showed no clear relationship to family composition.

Among Negro families, likewise, no pattern emerges when the average money values of housing are compared for the several family type groups. Home ownership and hence imputed income from owned homes was negligible for all groups. Rent as pay was generally of least importance for the two-person families, which had the largest money expenditures for housing, at least above the \$1,250 income level.

TABLE 20.—Average expenditures for housing,<sup>1</sup> by family type

Income class	Family type <sup>2</sup>					
	White families			Negro families		
	I	II and III	IV and V	I	II and III	IV and V
\$750-\$999.....	\$387	\$375	\$453	\$366	\$362	\$458
\$1,000-\$1,249.....	410	382	481	427	433	414
\$1,250-\$1,499.....	478	416	468	453	434	462
\$1,500-\$1,749.....	509	502	495	500	504	469
\$1,750-\$1,999.....	538	542	542	567	557	560
\$2,000-\$2,249.....	610	574	587	589	579	621
\$2,250-\$2,499.....	594	622	640	688	671	620
\$2,500-\$2,999.....	691	675	687	(3)	(3)	(3)
\$3,000-\$3,499.....	688	795	753	(3)	(3)	(3)
\$3,500-\$3,999.....	677	870	832	(3)	(3)	(3)
\$4,000-\$4,999.....	936	1,126	978	(3)	(3)	(3)
\$5,000-\$7,499.....	1,345	1,141	1,171	(3)	(3)	(3)
\$7,500-\$9,999.....	2,107	1,621	1,731	(3)	(3)	(3)

<sup>1</sup> Includes money expenditures for housing (rents, taxes, and current upkeep of owned homes) and for fuel, light, and refrigeration, and the value of housing and fuel obtained without money expense.

<sup>2</sup> The 5 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).

<sup>3</sup> Comparable data not available.

Money expenditures for household operation, as shown in table 21, likewise showed no consistent differences among Negro families of

<sup>12</sup> See Tabular Summary, tables 4 and 4-A.

<sup>13</sup> See Tabular Summary, table 4.

different types. It is interesting, however, that among white families those containing three to six members, at least three over 16 (types IV and V), ranked highest at the three lowest income levels. At the levels above \$2,250, however, families with one or two children under 16 (types II and III) had the largest expenditures for household operation, and in all but one bracket the older families (types IV and V) had the lowest.<sup>14</sup> The relatively large expenditures by the families with children suggest the use of household help and outside laundry service, as soon as income permits, in order to take care of the additional demands upon the homemaker resulting from the presence of children in the household.

No clear pattern of family type differences in expenditures for furnishings and equipment was discernible among white or Negro families (see table 21).

TABLE 21.—Average money expenditures for household operation and furnishings and equipment, by family type

Income class	Family type <sup>1</sup>					
	Household operation <sup>2</sup>			Furnishings and equipment		
	I	II and III	IV and V	I	II and III	IV and V
White families						
\$750-\$999.....	\$25	\$26	\$42	\$24	\$35	\$8
\$1,000-\$1,249.....	40	35	55	34	25	8
\$1,250-\$1,499.....	52	46	59	40	34	20
\$1,500-\$1,749.....	51	60	57	22	35	24
\$1,750-\$1,999.....	90	76	72	63	51	37
\$2,000-\$2,249.....	109	105	81	32	50	55
\$2,250-\$2,499.....	115	126	100	57	60	43
\$2,500-\$2,999.....	139	148	107	96	59	65
\$3,000-\$3,499.....	191	233	147	66	71	65
\$3,500-\$3,999.....	242	332	174	108	79	80
\$4,000-\$4,999.....	349	474	299	119	81	98
\$5,000-\$7,499.....	584	609	532	91	148	104
\$7,500-\$9,999.....	714	951	757	583	163	192
Negro families						
\$750-\$999.....	\$27	\$20	\$53	\$35	\$3	\$6
\$1,000-\$1,249.....	45	36	44	22	19	13
\$1,250-\$1,499.....	35	46	43	65	72	27
\$1,500-\$1,749.....	88	67	61	28	50	34
\$1,750-\$1,999.....	90	98	70	109	73	49
\$2,000-\$2,249.....	92	62	60	53	105	22
\$2,250-\$2,499.....	117	66	73	41	41	12

<sup>1</sup> The 5 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).

<sup>2</sup> Other than fuel, light, and refrigeration.

<sup>14</sup> When the influence of the varying occupational distribution within each family type is eliminated, and a comparison made at the levels between \$1,750 and \$4,000, families of type II and III consistently rank high and those of types IV and V are at the other extreme. See appendix D.

When housing, household operation, and furnishings were combined to represent home maintenance, as shown in table 22, there emerged no clear-cut distinction in the pattern of expenditures by family type for the white group, although at all income levels above \$2,250, families of three to six persons with at least three members over 16 (types IV and V) had lower expenditures than families containing one or two children under 16 (types II and III). Families containing only husband and wife shared high rank with families containing one or two children under 16 over the major portion of the income range. Among Negro families with incomes of \$1,000 to \$2,500, home maintenance expenditures were consistently lowest for the older families of three to six members (types IV and V), but the dollar differences were very small.

TABLE 22.—Average expenditures for home maintenance,<sup>1</sup> by family type

Income class	Family type <sup>2</sup>					
	White families			Negro families		
	I	II and III	IV and V	I	II and III	IV and V
\$750-\$999.....	\$436	\$436	\$503	\$428	\$385	\$517
\$1,000-\$1,249.....	484	442	544	494	488	471
\$1,250-\$1,499.....	570	496	547	553	552	532
\$1,500-\$1,749.....	582	597	576	616	651	564
\$1,750-\$1,999.....	691	669	701	766	728	679
\$2,000-\$2,249.....	751	729	723	734	746	703
\$2,250-\$2,499.....	766	808	783	846	778	705
\$2,500-\$2,999.....	926	882	859	(3)	(3)	(3)
\$3,000-\$3,499.....	945	1,099	965	(3)	(3)	(3)
\$3,500-\$3,999.....	1,027	1,281	1,086	(3)	(3)	(3)
\$4,000-\$4,999.....	1,404	1,681	1,375	(3)	(3)	(3)
\$5,000-\$7,499.....	2,020	1,898	1,807	(3)	(3)	(3)
\$7,500-\$9,999.....	3,404	2,735	2,680	(3)	(3)	(3)

<sup>1</sup> Includes all current money expenditures for housing (rents, taxes, and current upkeep of owned homes); for fuel, light, and refrigeration; for household operation, furnishings and equipment; and the value of housing and fuel received without money expense.

<sup>2</sup> The 5 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).

<sup>3</sup> Comparable data not available.



## Chapter V

### Clothing and Personal Care

For most of the families studied in New York City, clothing<sup>1</sup> absorbed the third largest share of total expenditures for current family living.

White families with incomes between \$500 and \$1,000 spent only about one-seventh as much for clothing as for food and between one-fifth and one-sixth as much for clothing as for housing, while those with incomes of \$3,500 to \$4,000 spent two-fifths as much for clothing as for food and over one-half as much as for housing. At the \$10,000 and over level, the relationships had changed again, with clothing taking almost half as much as food expenditure, which, in turn, was slightly smaller than housing expenditures. Among the Negro families studied, clothing expenditures averaged less than one-tenth as much as food or housing at the \$500 to \$750 level, and about one-half as much at the \$3,000 and over level.

The proportion of total money expenditures allotted to clothing about doubled for white families as incomes rose from \$500 to \$3,000, and about tripled over the same income range for Negro families (see table 23). Such elasticity is a characteristic commonly associated with luxury goods. The basic clothing expenditures, however, are almost by definition necessity goods. The very small average outlays made by families at the lowest income levels suggest that they purchased little more clothing than that required by the climate and conventions. The rapid rise in expenditures over the income levels indicates, on the other hand, an increasing proportion of comforts and even luxuries as style and variety became factors of increasing importance. Nevertheless, an upper limit to clothing expenditures is indicated by the fact that at successive income levels above \$4,000 (where only white families were studied), the proportion of the total going to clothing declined several points. This suggests that competing forms of expenditure such as household service, recreation, automobile, and gifts and contributions were relatively more elastic than clothing among families of higher incomes.

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<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.

TABLE 23.—Average money expenditures for clothing and personal care

Income class	Amount			Percentage of total money expenditures <sup>1</sup>		
	Clothing and personal care combined	Clothing	Personal care	Clothing and personal care combined	Clothing	Personal care
White families						
\$500-\$749.....	\$76	\$57	\$19	7.3	5.5	1.8
\$750-\$999.....	83	63	20	7.8	6.5	1.9
\$1,000-\$1,249.....	93	71	22	7.7	5.9	1.8
\$1,250-\$1,499.....	132	102	30	8.2	7.1	2.1
\$1,500-\$1,749.....	157	123	34	9.4	7.4	2.0
\$1,750-\$1,999.....	190	151	39	10.1	8.0	2.1
\$2,000-\$2,249.....	229	184	45	10.8	8.7	2.1
\$2,250-\$2,499.....	255	206	49	11.0	8.9	2.1
\$2,500-\$2,999.....	313	258	55	11.8	9.7	2.1
\$3,000-\$3,499.....	398	330	68	12.7	10.5	2.2
\$3,500-\$3,999.....	500	415	85	14.1	11.7	2.4
\$4,000-\$4,999.....	535	454	81	12.4	10.5	1.9
\$5,000-\$7,499.....	697	588	109	12.5	10.5	2.0
\$7,500-\$9,999.....	859	738	121	11.1	9.5	1.6
\$10,000 and over.....	1,491	1,273	218	10.1	8.6	1.5
Negro families						
\$500-\$749.....	\$28	\$19	\$9	5.4	3.7	1.7
\$750-\$999.....	88	67	21	9.6	7.3	2.3
\$1,000-\$1,249.....	112	83	29	10.0	7.4	2.6
\$1,250-\$1,499.....	161	128	33	11.4	9.1	2.3
\$1,500-\$1,749.....	214	170	44	13.6	10.8	2.8
\$1,750-\$1,999.....	227	178	49	11.7	9.2	2.5
\$2,000-\$2,249.....	288	226	62	14.5	11.4	3.1
\$2,250-\$2,499.....	265	215	50	12.6	10.3	2.4
\$2,500-\$2,999.....	328	265	63	13.0	10.5	2.5
\$3,000 and over.....	395	339	66	13.9	11.9	2.0

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

Thus, the clothing expenditures of white families studied in New York City showed a high degree of elasticity up to the \$4,000 income level, with a slackening in relative importance thereafter. From the \$500 to the \$4,000 level, average expenditures for clothing increased more than sevenfold, from \$57 to \$415, while the proportion of total money expenditures going for clothing items more than doubled, rising from 5.5 to 11.7 percent (see fig. 2). At income levels beyond \$4,000, although the average dollar expenditures continued to increase steadily, reaching a high of \$1,273 for the groups with incomes of \$10,000 or more, the proportion of total money expenditures for current living allotted to clothing tapered off to 8.6 percent.

Clothing expenditures showed an even greater elasticity among Negro than among white families; only the outlays for contributions and personal taxes showed a more rapid relative increase over the income range studied. The proportion of total money expenditures absorbed by clothing more than tripled in a shorter income span than that studied for white families, rising from 3.7 percent at the \$500 to \$750 level to 11.9 among families with incomes of \$3,000 and more.

At every comparable income level between \$750 and \$3,000, Negro families reported higher average clothing expenditures than white families, both in absolute amounts and in proportion of total money expenditures for current family living.<sup>2</sup> These higher clothing expenditures, as well as the relatively high housing expenditures by Negro families are in contrast with their relatively low food expenditures.

The very small expenditures for clothing at the lower income levels—less than \$100 per family, on the average, for both white and Negro families with incomes between \$500 and \$1,250—may be attributed in some part to deferral of clothing expenditures by families in temporarily straitened circumstances. They are more easily understood, however, when it is borne in mind that, when rigid economy is necessary, exchanges of clothing are made between family members; that articles of clothing are often made and remade at home; and that gifts of new or partly worn clothing are frequently received, particularly by families with children. Preliminary data are available for the white families studied regarding clothing gifts made by persons outside the economic family. At all income levels, the value of such gifts to infants under 2 years of age was greater, on the average, than the amounts spent for their clothing. The value of clothing gifts to children 2 to 11 years of age averaged 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>3</sup>

*Expenditures for personal care.*—It might be expected that expenditures for personal care (including barber-shop and beauty-parlor services, toilet articles and cosmetics) would be far more elastic than those for clothing. On the contrary, however, as table 23 indicates, amounts spent for personal care by white families increased only fourfold between the \$500 to \$750 level and the \$3,500 to \$4,000 level, while the proportion of total money expenditures used for personal care remained almost steadily at 2 percent within this entire income range. Beyond this range, as was true of clothing, expenditures for personal care increased, but less rapidly than total money expenditures.

Negro families spent more, on the average, for personal care than white families, at all comparable income levels above \$500. The proportion of total money expenditure devoted to personal care was therefore somewhat higher among Negro than among white families,

<sup>2</sup> Negro families studied in Columbus, Ohio, and the Southeastern cities included in this study also had higher clothing expenditures than the white families studied. See U. S. Bureau of Labor Statistics Bulls. 644 and 647, *Family Income and Expenditures*, Washington, 1939, vol. II, ch. V.

<sup>3</sup> Based on tabulations of data for white families in New York and Chicago, combined, to appear in a later bulletin.

ranging between 2 and 3 percent. As in the case of white families, this percentage showed a marked stability through these income ranges.

The relatively constant share of total expenditures allotted to personal care by the native white and Negro families studied in all the cities covered by the Study of Consumer Purchases is indicative of the extent to which barber-shop and beauty-parlor services, as well as toilet articles and cosmetics, have become an integral part of the level of living of American families even in the lower income groups.

Expenditures for personal care were classified into two major groups: Personal services, including barber-shop and beauty-parlor expenditures, and toilet articles and preparations. Among both white and Negro families studied in New York, the amount of money going both to personal services and to toilet articles and preparations increased at successive income levels,<sup>4</sup> but the relative increase was greater for personal services. Among the white families studied, outlays for toilet articles and preparations were greater than those for personal services up to the \$1,750 income level, whereas, at higher levels, expenditures for services were relatively more important. Among Negro families, on the other hand, expenditures for personal services were greater than those for toilet articles and preparations at all except the \$500 to \$750 income level.

*Expenditures of husbands and wives.*—There was a clear tendency among both the white and Negro families covered in the New York survey for the clothing expenditures of wives to exceed those of husbands.<sup>5</sup> Among the white families with incomes between \$750 and \$4,000, the proportion of family clothing expenditure going to wives' apparel ranged from 37 to 42 percent, that going for husbands' apparel from 30 to 38 percent. Above the \$4,000 income level, the disparity between the outlays of husbands and wives became progressively greater; among families with incomes of \$10,000 or more, 54 percent of the family clothing expenditures was used for the wives, and only 30 percent for the husbands. Among the Negro families studied, the differences between the clothing expenditures of husbands and wives were in general of about the same relative magnitude as in the case of white families.

For personal services,<sup>6</sup> on the other hand, at least among white 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

<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.

income levels greater. It is likely that the major portion of the husbands' expenditures on personal services, in the lower income brackets (which did not, after all, reach an average of \$10 per year below the \$1,750 income level for white families and the \$2,000 level for Negro families) was devoted to haircuts. This was undoubtedly a larger item for men than for women. It is possible for women to care for their hair at home at very small money expense.

Above the \$2,250 level, the personal care expenditures of wives exceeded those of husbands by increasingly large amounts, until, at the highest level, they were more than twice as great. Among Negro families, wives had the larger expenditures at the income levels between \$1,000 and \$3,000.

*Clothing and personal-care expenditures among occupational groups.*— At those income levels at which it is possible to compare families classified in different occupational groups (\$1,250 to \$4,000 for white families, and \$1,000 to \$3,000 for Negro families) there is little evidence that the occupational factor had an important influence on average family expenditures for clothing and personal care (see table 24). Such differences as do appear will be noted in the distribution of the family clothing expenditures as between husbands and wives. It is interesting, however, that among white families at given income levels, those in the salaried professional group tended to have the largest clothing expenditures, and those in the salaried business group the largest outlays for personal care.<sup>7</sup> Among the Negroes, on the other hand, clerical families clearly ranked high in expenditures for personal care, and families in the business and professional group low.

Detailed examination of the schedules indicates that at a given income level variations in the clothing expenditures of individual families of any one occupational group were usually far greater than the differences in the average clothing expenditures of the families in each of the several occupational groups, and often as great as the differences in the average expenditures of families at 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. Differences in clothing expenditures among families within the same income and occupational group reflect also wide divergences in family tastes and habits, particularly at the upper income levels, where there is greater freedom of consumer choice.

<sup>7</sup> When simple averages are computed for white families in each occupational group, to eliminate the effect of the varying proportions of families in the constituent type groups, no significant occupational differences in clothing expenditures are found. See appendix D.

TABLE 24.—Average money expenditures for clothing and personal care, by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
Clothing									
\$750-\$999.....	\$53	\$95	(1)	(1)	(1)	(1)	\$66	\$54	\$89
\$1,000-\$1,249.....	63	89	(1)	(1)	(1)	(1)	84	90	67
\$1,250-\$1,499.....	101	102	\$86	\$175	(†)	\$129	115	229	153
\$1,500-\$1,749.....	115	120	174	133	\$119	184	173	145	174
\$1,750-\$1,999.....	154	143	151	183	165	171	171	240	147
\$2,000-\$2,249.....	202	163	190	177	178	222	189	226	293
\$2,250-\$2,499.....	187	210	183	238	242	244	168	261	206
\$2,500-\$2,999.....	284	237	280	257	222	222	261	263	276
\$3,000-\$3,499.....	352	321	313	287	320	344	(1)	(1)	(?)
\$3,500-\$3,999.....	370	471	371	407	363	429	(1)	(1)	(?)
Personal care									
\$750-\$999.....	\$18	\$26	(1)	(1)	(1)	(1)	\$20	\$25	\$20
\$1,000-\$1,249.....	21	24	(1)	(1)	(1)	(1)	30	26	22
\$1,250-\$1,499.....	29	32	\$25	\$58	(†)	\$31	33	38	31
\$1,500-\$1,749.....	34	33	38	42	\$37	52	43	58	40
\$1,750-\$1,999.....	38	41	41	46	45	35	50	49	48
\$2,000-\$2,249.....	44	42	57	35	43	49	56	72	48
\$2,250-\$2,499.....	48	50	36	52	54	47	43	58	49
\$2,500-\$2,999.....	55	55	59	51	60	50	63	64	61
\$3,000-\$3,499.....	72	68	70	58	72	56	(1)	(1)	(?)
\$3,500-\$3,999.....	75	95	77	84	85	81	(1)	(1)	(?)

1 Expenditure schedules not taken for families at this income level.

† Comparable data not available.

† Fewer than 3 cases.

When the clothing expenditures of husbands and wives in each occupational group are considered separately, some interesting differences appear (see table 25). Among the white families the husbands in the two professional groups usually spent more than those in other groups for clothing, while wives in the salaried professional group stood out as having the highest expenditures of this type. Wives in families classified as self-employed generally spent the next largest amounts for clothing. There was no clear relationship between the expenditures of husbands or wives, respectively, in the other occupational groups, although those in wage-earner families tended to rank low. At the median income interval for white families (\$2,000 to \$2,250), for example, the average expenditures of husbands in the independent and salaried professional groups were \$85 and \$84, respectively, while the average expenditures of husbands in the other four occupational groups ranged between \$60 and \$68.

Among the Negro families studied, husbands in the clerical group ranked clearly above the husbands in business and professional as well as wage-earner families in the amounts spent for clothing. In the case of the Negro wives, however, differences in clothing expenditures were smaller and less regular, although a tendency was found for those in the wage-earner group to spend least.

TABLE 25.—Average annual money expenditures of husbands and wives for clothing, by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
	Husbands								
\$750-\$999.....	\$19	\$18	(1)	(1)	(1)	(1)	\$27	\$25	\$50
\$1,000-\$1,249.....	22	34	(1)	(1)	(1)	(1)	37	45	30
\$1,250-\$1,499.....	32	50	\$31	\$100	(†)	\$53	43	75	73
\$1,500-\$1,749.....	33	45	56	58	\$42	74	62	74	68
\$1,750-\$1,999.....	49	49	55	72	65	72	62	78	47
\$2,000-\$2,249.....	66	64	68	85	60	84	49	85	144
\$2,250-\$2,499.....	61	78	65	99	79	85	53	113	79
\$2,500-\$2,999.....	90	73	82	94	84	78	95	104	61
\$3,000-\$3,499.....	96	97	76	95	109	128	(1)	(1)	(?)
\$3,500-\$3,999.....	92	145	108	152	121	126	(1)	(1)	(?)
	Wives								
\$750-999.....	\$23	\$33	(1)	(1)	(1)	(1)	\$33	\$20	\$37
\$1,000-\$1,249.....	24	30	(1)	(1)	(1)	(1)	35	41	31
\$1,250-\$1,499.....	39	38	\$36	\$34	(†)	\$56	51	141	52
\$1,500-\$1,749.....	49	43	80	53	\$42	88	77	68	74
\$1,750-\$1,999.....	61	61	64	89	74	74	53	133	61
\$2,000-\$2,249.....	77	60	87	82	83	99	86	105	126
\$2,250-\$2,499.....	69	86	82	98	98	112	98	105	108
\$2,500-\$2,999.....	99	95	133	114	88	102	100	106	146
\$3,000-\$3,499.....	124	135	135	133	119	173	(1)	(1)	(?)
\$3,500-\$3,999.....	124	171	163	200	142	204	(1)	(1)	(?)

<sup>1</sup> Expenditure schedule not taken for families at this income level.

<sup>2</sup> Comparable data not available.

† Fewer than 3 cases.

*Clothing and personal-care expenditures among families of varying composition.*—When the total clothing and personal-care expenditures of the New York families of varying types covered in this survey are compared, it appears that family composition had little more influence than occupational classification on the amount of such expenditures (see table 26). There was a tendency among white families, however, for those containing one or two children under 16 to make the smallest outlays, and for those containing three to six members, at least three of them 16 or over (types IV and V), to spend the most, but the differences were not sharply defined.<sup>8</sup>

The fact that the total clothing expenditures of two-person families tended to average almost as high as those of families containing three to six members (types IV and V) is very surprising, and is in contrast to the findings in other cities covered in this survey. It is probably explained in part by the fact that among white families in New York wives were earners two or three times as frequently in the two-person families as in those containing at least three members over 16 (and about five times as often as in families with one or two

<sup>8</sup> When the effect of the varying proportions of families of each occupational group in each family type is eliminated, these family type differences do not appear to be significant. See appendix D.

children under 16),<sup>9</sup> and that, except at highest income levels, employed women generally have higher clothing expenses than do nonemployed women. The relatively high total clothing expenditures of the small families may also be in part a reflection of the luxury nature of clothing expenditures; that is, the smaller the number of persons to be supported from the family funds, the larger the amounts spent by the husband and wife (see table 27).

TABLE 26.—Average money expenditures for clothing and personal care, by family type

Income class	Family type <sup>1</sup>					
	Clothing			Personal care		
	I	II and III	IV and V	I	II and III	IV and V
	White families					
\$750-\$999.....	\$62	\$44	\$101	\$18	\$19	\$26
\$1,000-\$1,249.....	56	80	77	21	24	23
\$1,250-\$1,499.....	106	94	110	30	29	31
\$1,500-\$1,749.....	126	117	130	32	37	35
\$1,750-\$1,999.....	158	149	149	44	37	38
\$2,000-\$2,249.....	181	180	191	47	41	47
\$2,250-\$2,499.....	202	207	207	47	50	48
\$2,500-\$2,999.....	241	239	288	55	50	60
\$3,000-\$3,499.....	341	316	334	71	61	72
\$3,500-\$3,999.....	443	405	407	84	82	87
\$4,000-\$4,999.....	495	425	452	77	79	85
\$5,000-\$7,499.....	482	589	675	95	97	133
\$7,500-\$9,999.....	652	696	830	98	129	132
	Negro families					
\$750-\$999.....	\$71	\$52	\$93	\$20	\$19	\$28
\$1,000-\$1,249.....	83	96	77	28	31	29
\$1,250-\$1,499.....	126	129	132	32	34	36
\$1,500-\$1,749.....	161	186	173	44	43	43
\$1,750-\$1,999.....	167	203	163	57	46	44
\$2,000-\$2,249.....	198	310	208	56	75	63
\$2,250-\$2,499.....	251	166	184	60	37	42

<sup>1</sup> The 5 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).

Since the composition of the white families at any given income level has very little influence upon the total amount spent for clothing, it follows that the expenditures per person tend to be greater in the smaller families. Thus at almost every income level up to \$5,000 both the husbands and wives in families with young children spent substantially less than those consisting exclusively of the married couple (see table 27). Similarly, in white families containing a third adult, husbands and wives tended at almost all income levels

<sup>9</sup> See vol. I, Tabular Summary, sec. B, tables 4 and 6.



to spend less on clothing than in families with young children. This may reflect the fact that many gifts of clothing for the children were received from persons outside the family, and that clothing was commonly transferred from one family member to another. Furthermore, 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.

TABLE 27.—Average annual money expenditures of husbands and wives for clothing, by family type

Income class	Family type <sup>1</sup>					
	Husbands			Wives		
	I	II and III	IV and V	I	II and III	IV and V
	White families					
\$750-\$999.....	\$25	\$15	\$13	\$36	\$15	\$22
\$1,000-\$1,249.....	28	30	15	27	30	18
\$1,250-\$1,499.....	55	31	31	51	37	27
\$1,500-\$1,749.....	57	38	28	67	47	36
\$1,750-\$1,999.....	66	50	39	90	56	44
\$2,000-\$2,249.....	80	67	53	97	70	51
\$2,250-\$2,499.....	93	72	57	109	86	88
\$2,500-\$2,999.....	95	87	69	146	81	60
\$3,000-\$3,499.....	125	106	77	214	130	82
\$3,500-\$3,999.....	186	139	84	257	180	106
\$4,000-\$4,999.....	192	152	104	303	180	123
\$5,000-\$7,499.....	180	196	150	284	299	206
\$7,500-\$9,999.....	269	235	188	383	340	314
	Negro families					
\$750-\$999.....	\$32	\$19	\$38	\$39	\$20	\$30
\$1,000-\$1,249.....	40	24	19	34	39	34
\$1,250-\$1,499.....	55	39	36	70	56	40
\$1,500-\$1,749.....	73	66	51	88	77	51
\$1,750-\$1,999.....	67	71	40	98	70	37
\$2,000-\$2,249.....	91	118	50	106	139	73
\$2,250-\$2,499.....	105	52	62	146	55	40

<sup>1</sup> The 5 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).

Among the Negroes, no clear family type differences were found in respect to total family clothing expenditures (table 26). When the average expenditures of husbands and wives are considered separately, however, the same family type relationship appears as among white families, though the differences are less clearly defined.

When personal-care expenditures are compared for white and Negro families of three type groups, there is no clear pattern (see table 26). Moreover, among white families the maximum difference in average expenditures at any one income below \$5,000 never exceeded \$11.

## Chapter VI

### Transportation

The elasticity of the transportation item in the budget of the New York native white and native Negro families studied offers eloquent testimony to the mobility of the American family. Despite the handicaps to automobile traffic in such a dense center of population as New York, expenditures for automobile travel as well as for other forms of transportation, showed a marked tendency to increase at higher incomes. The white families at the lowest income level studied spent on the average only about one-fourteenth as much for transportation as for food; at the other end of the scale, they spent on the average about two-fifths as much for transportation as for food. Among Negro families at the \$500 to \$750 income level only about one-twentieth as much was spent for transportation as for food, while among those with incomes of \$3,000 and over, the proportion had increased to about one-third. Between white families that received incomes of \$750 to \$1,000 and those that received 10 times as much (\$7,500 to \$10,000) average expenditures for transportation multiplied almost twenty-sixfold (see table 28). The share of total money expenditures for current family living absorbed by transportation thus increased from less than 3 percent among white families with incomes below \$1,000 to 7 or 8 percent for families with

TABLE 28.—Average money expenditures for total transportation

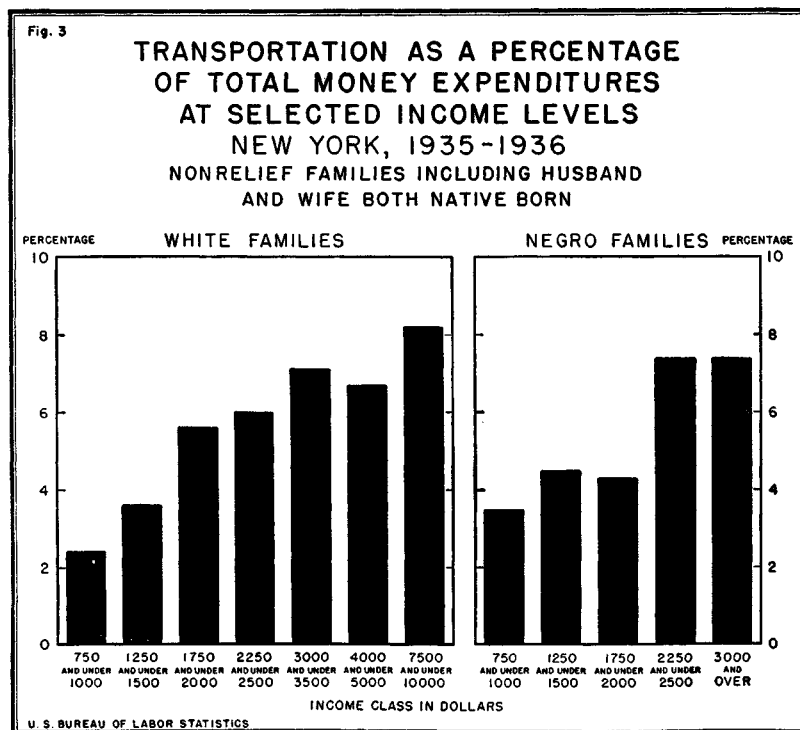
Income class	White families		Negro families	
	Amount	Percentage of total money expenditures <sup>1</sup>	Amount	Percentage of total money expenditures <sup>1</sup>
\$500-\$749.....	\$30	2.9	\$11	2.1
\$750-\$999.....	25	2.4	33	3.5
\$1,000-\$1,249.....	43	3.5	40	3.5
\$1,250-\$1,499.....	52	3.6	62	4.5
\$1,500-\$1,749.....	75	4.5	72	4.6
\$1,750-\$1,999.....	106	5.6	83	4.3
\$2,000-\$2,249.....	97	4.6	96	4.8
\$2,250-\$2,499.....	138	6.0	156	7.4
\$2,500-\$2,999.....	216	8.2	232	9.1
\$3,000-\$3,499.....	225	7.1	213	7.4
\$3,500-\$3,999.....	302	8.5	(3)	(3)
\$4,000-\$4,999.....	287	6.7	(3)	(3)
\$5,000-\$7,499.....	457	8.2	(3)	(3)
\$7,500-\$9,999.....	640	8.2	(3)	(3)
\$10,000 and over.....	1,116	7.6	(3)	(3)

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

<sup>2</sup> Data for Negro families with incomes of \$3,000 and more were combined.

incomes of \$2,500 or more (see fig. 3). Among Negro families studied, expenditures for transportation increased from \$33 on the average for families in the \$750 to \$1,000 group to \$232 for those in the \$2,500 to \$3,000 income class. The share of total money expenditures for transportation rose steadily from less than 4 to 9 percent for these two groups.

This category of expenditure included three main items: Net expense for automobile purchase (gross price less trade-in allowance on old



cars), expense of automobile operation and of 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, however, from trolley trips to and from school and place of work to week-end or holiday trips made by automobile, train, boat, or airplane. 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 taken by these families.

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

*Automobile purchase.*—The great density of population in New York City proper, and the speed and low cost of subway transportation are not conducive to ownership of automobiles by individual families. Consequently the figures for New York City show a low proportion of families reporting automobile ownership and purchase as compared with other cities included in the present survey. Nevertheless, the proportion of families that purchased automobiles during the year increased sharply with income (see table 29). Thus, none of the white families with incomes below \$1,000 and only 2 percent of those with incomes between \$1,000 and \$1,500 reported automobile purchase during the study year. The proportion rose to about 6 percent among families with incomes from \$1,500 to \$2,500; varied from 12 to 18 percent among those in the brackets from \$2,500 to \$7,500; and rose to 25 and 46 percent in the two highest brackets covered. The average net expense of purchase, for the families purchasing, was less than \$150 at the income levels between \$1,000 and \$1,500, reflecting the fact that purchases were chiefly of used cars. The average was over \$360 at all income levels above \$2,500 and \$628 for those at the \$7,500 to \$10,000 level.

The proportion of Negro families purchasing cars was negligible at all income levels below \$2,250. At the \$2,500 to \$3,000 level, 10 percent of the families studied purchased cars, and at the highest level, 22 percent.<sup>2</sup>

TABLE 29.—Average money expenditures for automobile purchase and for automobile operation, per family reporting such expenditures

Income class	White families					Negro families				
	Auto- mobile own- ership, per- centage of fam- ilies re- porting	Automobile purchase		Automobile operation		Auto- mobile own- ership, per- centage of fam- ilies re- porting	Automobile purchase		Automobile operation	
		Per- centage of fam- ilies re- porting	Aver- age ex- pense	Per- centage of fam- ilies re- porting	Aver- age ex- pense		Per- centage of fam- ilies re- porting	Aver- age ex- pense	Per- centage of fam- ilies re- porting	Aver- age ex- pense
\$500-\$749.....										
\$750-\$999.....	8			8	\$38	6	2	\$100		\$50
\$1,000-\$1,249.....	9	2	\$150	9	89	6			6	100
\$1,250-\$1,499.....	12	2	100	15	73	6	1	100	6	250
\$1,500-\$1,749.....	18	5	200	20	115	8			9	144
\$1,750-\$1,999.....	31	6	333	37	116	9	3	223	13	162
\$2,000-\$2,249.....	31	7	214	37	92	11	4	350	11	218
\$2,250-\$2,499.....	39	7	257	46	148	28	6	850	28	204
\$2,500-\$2,999.....	55	18	361	53	175	42	10	1,050	42	143
\$3,000-\$3,499.....	49	12	475	52	194	147	122	164	144	1264
\$3,500-\$3,999.....	63	17	394	63	236	(2)	(1)	(1)	(1)	(1)
\$4,000-\$4,999.....	52	13	392	54	228	(2)	(1)	(1)	(1)	(1)
\$5,000-\$7,499.....	63	18	522	65	294	(2)	(1)	(1)	(1)	(1)
\$7,500-\$9,999.....	84	25	628	86	414	(2)	(1)	(1)	(1)	(1)
\$10,000 and over....	76	46	541	80	495	(2)	(1)	(1)	(1)	(1)

<sup>1</sup> Data for Negro families with incomes of \$3,000 and more were combined.

<sup>2</sup> Comparable data not available.

<sup>3</sup> The relatively high expenditures of Negro families with incomes between \$2,000 and \$3,000, as well as the low expenditures of the families studied at the \$3,000 and over level, are attributable to the chance fluctuations of a small sample. Since the number of Negro families studied at these income levels was very small, one or two exceptional cases may have had considerable influence upon averages for the groups.

*Automobile operation.*—The proportion of families owning cars was, of course, considerably larger than the proportion purchasing at practically all income levels. Among the white families, the proportion owning increased fairly steadily from 8 percent at the \$750 to \$1,000 level to between 49 and 63 percent among those with incomes of \$2,500 to \$5,000 and to over 75 percent or more among those with incomes over \$7,500. In the Negro group the proportion increased from 6 percent at the former level to 47 percent among those with incomes of \$3,000 and more.

When money expenditures for automobile purchase and operation are averaged for all families<sup>3</sup> regardless of whether they owned or operated cars, average operation expense appears to have been greater at each income level than the average expenditures for purchase. Starting with an average of \$3 for white families at the \$750 to \$1,000 level, expense of automobile operation rose fairly regularly to \$100 or more for families with incomes above \$3,000, and to over \$350 for those with incomes above \$7,500. It represented less than 1 percent of total money expenditures below the \$1,500 level, and even at the \$7,500 to \$10,000 level constituted less than 5 percent of the total money expenditures for current living. Among the Negro families the trend was roughly the same, with expenditures at the \$3,000 and over level averaging \$115, or 4 percent of the total. When the average expense of operation is computed per family operating an automobile, as shown on table 29, the increase appears rather consistent for white families, from \$38 at the \$750 to \$1,000 level to \$495 at the \$10,000 level. Among the Negro families studied, on the other hand, the trend was irregular.

Much of the rapid increase in average expense, as computed on an all-family base, is to be explained in terms of the increasing percentages of families owning and operating automobiles. Some of it undoubtedly is attributable also to more extensive use of the automobile by the owning family. At the higher income levels, 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. Garage rent and parking charges were next in importance, reflecting the prohibition on all-night street parking and the high land values of the metropolis.<sup>4</sup>

*Other transportation.*—In contrast to expenditures for automobile purchase and operation, average expenditures for other transportation of New York City families studied increased very slowly at succeeding

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

<sup>4</sup>Based on tabulations appearing in a later bulletin

levels.<sup>5</sup> Thus, while they constituted approximately 75 percent or more of total transportation expenditures among white families with incomes of less than \$1,500, they amounted to only 28 percent of this total at the \$3,500 to \$4,000 level and only 20 percent at the \$7,500 to \$10,000 level. For the \$10,000 and over class, however, they jumped sharply to \$471 or 42 percent of total transportation expenditures. Thus, in the income ranges covered by this investigation it was at the low income levels that expenditures for public conveyances bulked largest in total transportation expenditures. The relatively high expenditures of New York white families with incomes of \$10,000 and more suggests that among families with incomes higher than those of the families cooperating in this study, expenditures for trans-continental and overseas travel may exceed amounts spent for automobile transportation.

For white families studied, the proportion of total money expenditures for current living devoted to transportation other than by the family automobile was generally 2 to 3 percent. At the lower incomes, these expenditures consisted almost entirely of subway, trolley, and bus fares. For families with incomes of less than \$1,750 they were greater, on the average, than expenditures for automobile operation and purchase combined. At almost all higher income levels, however, average expenditures for transportation other than by the family automobile were exceeded by those for automobile operation alone.

Among the Negro families, other transportation expense exceeded that for automobile purchase and maintenance, on the average, for all families studied with incomes below \$2,250. It accounted for 91 percent of total transportation expense among families at the \$750 to \$1,000 income level, decreasing to 60 percent for families with incomes between \$2,000 and \$2,250.

In general, average expenditures for the family automobile were larger for white than for Negro families at a given income level, while the reverse was true as regards other transportation expenses.

*Transportation expenditures among different occupational groups.*—When expenditures for all forms of transportation are considered in combination, certain differences appear among occupational groups for white families though not for Negro families. Among the former, at the income levels between \$1,250 and \$4,000, those in the wage-earner and salaried professional groups tended to rank the highest and the independent business families the lowest (see table 30).<sup>6</sup> The average transportation expenditures of wage-earner and salaried professional families showed the most marked increase over the income

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

<sup>6</sup> These occupational differences remain clearly defined when the influence of the varying family type composition of the six occupational groups is eliminated. See appendix D.

range in which comparisons are possible. Those of independent professional families increased less rapidly over this same range.

When comparisons are made of average money expenditures for automobile operation and other transportation combined, among the whites, families in the wage-earner and salaried professional groups again rank high, and independent business families fall at the other extreme (see table 30).<sup>7</sup> In the case of the Negro families studied, comparison of expenditures for automobile operation and other transportation indicates a tendency for the wage-earner families to spend the most.

TABLE 30.—Average money expenditures for transportation, by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
Total transportation									
\$750-\$999.....	\$21	\$39	(1)	(1)	(1)	(1)	\$32	\$15	\$58
\$1,000-\$1,249.....	30	73	(1)	(1)	(1)	(1)	42	31	30
\$1,250-\$1,499.....	47	64	\$33	\$140	(†)	\$46	58	73	83
\$1,500-\$1,749.....	75	70	85	80	\$127	99	70	48	96
\$1,750-\$1,999.....	109	117	63	65	49	108	85	122	52
\$2,000-\$2,249.....	127	77	69	61	95	132	154	68	65
\$2,250-\$2,499.....	189	105	73	118	132	134	139	59	286
\$2,500-\$2,999.....	244	230	117	135	168	182	269	270	91
\$3,000-\$3,499.....	312	178	211	150	187	238	(1)	(1)	(?)
\$3,500-\$3,999.....	334	316	214	227	238	371	(1)	(1)	(?)
Automobile operation and other transportation									
\$750-\$999.....	\$20	\$39	(1)	(1)	(1)	(1)	\$32	\$15	\$31
\$1,000-\$1,249.....	30	62	(1)	(1)	(1)	(1)	42	31	30
\$1,250-\$1,499.....	45	62	\$27	\$140	(†)	\$46	58	62	83
\$1,500-\$1,749.....	67	63	51	80	\$69	99	70	48	96
\$1,750-\$1,999.....	84	95	63	65	49	102	85	86	52
\$2,000-\$2,249.....	97	73	65	61	95	92	112	68	65
\$2,250-\$2,499.....	152	94	73	96	123	133	139	59	122
\$2,500-\$2,999.....	159	161	110	128	121	141	152	123	91
\$3,000-\$3,499.....	182	162	128	146	187	171	(1)	(1)	(?)
\$3,500-\$3,999.....	329	182	206	193	238	264	(1)	(1)	(?)
Other transportation									
\$750-\$999.....	\$16	\$39	(1)	(1)	(1)	(1)	\$32	\$15	\$21
\$1,000-\$1,249.....	29	37	(1)	(1)	(1)	(1)	35	31	30
\$1,250-\$1,499.....	36	46	\$23	\$140	(†)	\$46	45	52	36
\$1,500-\$1,749.....	41	45	31	42	\$44	69	58	47	70
\$1,750-\$1,999.....	40	45	34	58	39	59	58	51	52
\$2,000-\$2,249.....	42	52	39	49	54	64	40	68	65
\$2,250-\$2,499.....	45	53	50	44	64	65	51	59	30
\$2,500-\$2,999.....	55	62	51	53	51	72	50	85	62
\$3,000-\$3,499.....	57	75	61	56	78	66	(1)	(1)	(?)
\$3,500-\$3,999.....	97	75	83	85	94	88	(1)	(1)	(?)

<sup>1</sup> Expenditure schedules not taken for families at this income level.

<sup>2</sup> Comparable data not available.

† Fewer than 3 cases.

<sup>7</sup> These differences may well be related to the fact that part of the cost of automobile purchase and operation was deducted from income where the automobile was necessary to the conduct of a business operation. This presumably occurred more often in the case of independent business and independent professional families than among wage earners and clerical families.

The occupational differences in the expenditures for automobile operation and other transportation of white families reflect largely occupational variations in expenditures for automobile operation.<sup>8</sup> When expenditures for transportation other than by automobile are considered separately, families in the salaried professional group tended to rank highest, and those in the independent business group lowest, with no clear differences among the other groups.<sup>9</sup>

It is interesting that the automobile operation expenditures of wage-earner families exceeded their expenditures for other transportation at all levels above \$1,750, while the expenditures for automobile maintenance by white-collar families were consistently the larger only at income levels above \$2,250 or \$2,500.

TABLE 31.—Proportion of families owning automobiles, and average money expenditures for automobile operation per family, reporting expenditure, by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
Percentage of families owning automobiles									
\$750-\$999	11	4	(1)	(1)	(1)	(1)	7	-----	50
\$1,000-\$1,249	4	21	(1)	(1)	(1)	(1)	-----	-----	-----
\$1,250-\$1,499	10	16	9	-----	17	-----	5	11	28
\$1,500-\$1,749	21	11	30	33	17	37	6	11	19
\$1,750-\$1,999	34	33	26	14	6	23	13	14	-----
\$2,000-\$2,249	37	28	29	23	23	27	33	-----	-----
\$2,250-\$2,499	56	39	11	48	37	41	20	-----	70
\$2,500-\$2,999	63	54	36	42	48	44	43	25	25
\$3,000-\$3,499	62	32	59	34	58	55	(1)	(1)	(3)
\$3,500-\$3,999	81	48	40	55	75	75	(1)	(1)	(3)
Automobile operation per family reporting expenditure									
\$750-\$999	\$36	-----	(1)	(1)	(1)	(1)	-----	-----	\$25
\$1,000-\$1,249	25	\$119	(1)	(1)	(1)	(1)	\$100	-----	-----
\$1,250-\$1,499	60	84	\$87	-----	50	167	260	\$91	188
\$1,500-\$1,749	124	129	80	\$115	\$114	\$81	200	9	162
\$1,750-\$1,999	98	143	116	50	167	187	142	250	-----
\$2,000-\$2,249	117	64	76	52	114	104	218	-----	-----
\$2,250-\$2,499	191	79	64	108	159	139	440	-----	131
\$2,500-\$2,999	173	187	219	188	132	138	237	152	116
\$3,000-\$3,499	181	272	114	265	202	167	(1)	(1)	(2)
\$3,500-\$3,999	286	223	308	196	180	241	(1)	(1)	(2)

<sup>1</sup> Expenditure schedules not taken for families at this income level.

<sup>2</sup> Comparable data not available.

<sup>3</sup> Fewer than 3 cases.

At all but the two lowest comparable income levels (\$1,250 to \$1,750), a greater proportion of wage-earner than of other families reported automobile ownership (see table 31). Over the income ranges between \$1,250 and \$4,000, families in the independent profes-

<sup>8</sup> When the influence of the varying family type composition of the six occupational groups is eliminated, it appears that wage earners, followed by salaried professional families, generally spent the most for automobile operation, while families in the self-employed categories fell at the opposite extreme. See appendix D.

<sup>9</sup> No consistent occupational differences in other transportation expenditures appear, however, when averages are computed for families of the several occupational groups at given income levels, with each family type group having equal weight. See appendix D.



sional and business categories generally contained the smallest proportion of automobile owners. In general, however, differences in the percentages of car owners among families of different occupational groups at given income levels were not striking. When the average automobile operation expenses of white families in the six occupational groups are computed per car-operating family, no clear differences are to be found (see table 31).

Among the Negro families, car ownership was rather irregularly distributed among the various occupational groups at given income levels, probably owing to the small number of cases scheduled.

Despite the general correspondence noted between expenditures for transportation and occupational classification, there were sometimes greater variations among families in one occupational group at a given income level than among families in different occupational or different income groups.

*Transportation expenditures among families of different type.*—When families at given income levels are grouped according to their composition, significant differences appear in their expenditures for transportation (table 32). This is true of both white and Negro families. Whether total transportation or only outlays for automobile operation and other transportation are considered, two-person families tended to spend the most, closely followed by families with at least three members over 16 (types IV and V), while families with one or two children under 16 (types II and III) generally spent the least. Among two-person families, there is not only the matter of transportation of one or both to and from work or shopping expeditions, but extra trips in the evenings to movies or other entertainment and week-end or vacation outings. With small children in the family, the wife is less frequently an earner, and the husband and wife may limit the number of excursions to movies as well as of week-end or vacation trips, thus tending to reduce the total family bill for transportation. The relatively large transportation expenditures of families containing three to six members at least three of them over 16, reflect the greater average number of earners and of persons likely to seek entertainment outside the home. In view of the pressure of additional members upon the family income, however, there was generally less spent for transportation by these families than by the two-person families.

Average expenditures for automobile operation alone showed no clear relationship to family type, although the two-person families tended to rank high. Families with children, however, clearly ranked low in respect to other transportation expenditures, while those containing three to six members, at least three of them over 16, tended to spend the most.<sup>10</sup>

<sup>10</sup> The low rank of families of types II and III and the high rank of those of types IV and V are clearly marked when the influence of the varying occupational characteristics of families in the several type groups is eliminated. See appendix D.

TABLE 32.—Average money expenditures for transportation, by family type

Income class	Family type <sup>1</sup>								
	Total transportation			Automobile operation and other transportation			Other transportation		
	I	II and III	IV and V	I	II and III	IV and V	I	II and III	IV and V
White families									
\$750-\$999.....	\$27	\$18	\$37	\$25	\$18	\$37	\$21	\$15	\$35
\$1,000-\$1,249.....	47	37	49	37	37	49	32	29	35
\$1,250-\$1,499.....	52	50	51	50	48	51	45	32	40
\$1,500-\$1,749.....	95	60	75	83	50	65	47	36	45
\$1,750-\$1,999.....	132	99	87	93	85	78	48	38	43
\$2,000-\$2,249.....	81	102	106	78	80	90	52	40	55
\$2,250-\$2,499.....	200	105	130	165	94	115	51	49	56
\$2,500-\$2,999.....	285	173	209	185	115	162	60	45	69
\$3,000-\$3,499.....	274	173	232	202	143	164	60	63	76
\$3,500-\$3,999.....	352	330	256	269	220	226	100	52	100
\$4,000-\$4,999.....	242	288	316	220	223	258	102	114	119
\$5,000-\$7,499.....	504	388	483	430	316	353	273	135	125
\$7,500-\$9,999.....	662	624	638	517	479	462	105	119	150
Negro families									
\$750-\$999.....	\$31	\$29	\$53	\$28	\$29	\$53	\$27	\$29	\$53
\$1,000-\$1,249.....	39	35	56	39	35	56	39	26	34
\$1,250-\$1,499.....	64	49	63	64	44	63	43	40	55
\$1,500-\$1,749.....	77	63	72	77	63	72	57	63	61
\$1,750-\$1,999.....	89	87	68	89	66	68	53	44	68
\$2,000-\$2,249.....	118	65	87	87	65	87	51	65	63
\$2,250-\$2,499.....	110	309	86	110	104	86	42	31	86

<sup>1</sup> The 5 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)

The pattern of automobile ownership showed no consistent relationship to family type for either the white or Negro families studied (table 33). It is interesting to note, however, that among the whites more than one-half of the two-person families owned automobiles at all but one income level above \$2,500. More than one-half the families of three to six members, at least three of them over 16, had automobiles at each income level above \$2,500, while more than half the families containing one or two children reported ownership only at the levels above \$3,500. No clear relationship appeared between family size and automobile operation expense per owning family (see table 33). It should be noted, however, that the two-person families had the lowest expenditures at all but one income level between \$1,000 and \$2,250, and the highest at all succeeding levels up to \$5,000. The excess of their expenditures at the upper levels was quite substantial, suggesting that they took trips away from home far more frequently than did the larger families.

TABLE 33.—Proportion of families owning automobiles, and average money expenditures for automobile operation per family reporting expenditure, by family type

Income class	Family type <sup>1</sup>					
	Percentage of families owning automobiles			Automobile operation expense per family reporting expenditure		
	I	II and III	IV and V	I	II and III	IV and V
White families						
\$750-\$999	7	9	8	\$57	\$33	\$25
\$1,000-\$1,249	6	6	18	83	100	93
\$1,250-\$1,499	8	18	8	38	76	157
\$1,500-\$1,749	20	14	20	164	93	87
\$1,750-\$1,999	35	34	24	94	124	140
\$2,000-\$2,249	28	34	30	70	103	100
\$2,250-\$2,499	44	35	39	204	102	144
\$2,500-\$2,999	61	48	57	212	149	169
\$3,000-\$3,499	51	43	53	273	178	154
\$3,500-\$3,999	60	72	58	282	233	214
\$4,000-\$4,999	44	51	59	268	202	236
\$5,000-\$7,499	52	72	64	302	259	321
\$7,500-\$9,999	91	74	87	453	486	343
Negro families						
\$750-\$999	11			\$25		
\$1,000-\$1,249		16	10		\$56	\$220
\$1,250-\$1,499	7	5	4	300	80	200
\$1,500-\$1,749	11	7	6	182	6	183
\$1,750-\$1,999	18	8		200	122	
\$2,000-\$2,249	17		11	212		218
\$2,250-\$2,499	28	50		243	146	

<sup>1</sup> The 5 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).

In conclusion, it seems worth emphasizing 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, to a somewhat less degree, 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 over 90 percent of the total money expenditures of New York white families with incomes between \$500 and \$1,000, but only about 76 percent of the expenditures of those receiving incomes of \$5,000 and more. Among the Negro families studied, the proportion going to these major expenditures was over 90 percent for families with incomes of \$500 to \$1,000, and 80 percent for families with incomes of \$2,500 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 34).<sup>1</sup>

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 items included in major 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 levels there are many elements 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 represented a substantial part of the transportation expenditures of many of the New York families studied.

Expenditures for medical care, on the other hand, although treated as one of a group of minor expenditures, are not always a matter of free consumer choice. Examination of the detailed data indicates that even at the low income levels, individual 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. Contribu-

<sup>1</sup> At no income level below \$3,000 among white families or below \$2,500 among Negro families was more than 5 percent of total money expenditures devoted to any one of these minor categories.

tions 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.

TABLE 34.—Average money expenditures for the minor categories

Income class	Total		Medical care	Recreation	Tobacco	Reading	Education	Contributions and personal taxes <sup>2</sup>	Other
	Amount	Percentage of total money expenditures <sup>1</sup>							
White families									
\$500-\$749.....	\$96	9.2	\$13	\$16	\$17	\$13	\$20	\$17	-----
\$750-\$999.....	102	9.6	21	19	21	12	11	12	\$6
\$1,000-\$1,249.....	140	11.6	51	23	31	14	2	17	2
\$1,250-\$1,499.....	178	12.4	60	34	39	16	2	23	4
\$1,500-\$1,749.....	232	14.0	78	44	43	20	4	40	3
\$1,750-\$1,999.....	262	13.9	80	55	47	22	6	49	3
\$2,000-\$2,249.....	311	14.5	101	66	50	24	9	53	8
\$2,250-\$2,499.....	360	15.8	108	74	57	27	6	73	15
\$2,500-\$2,999.....	403	15.1	118	86	55	30	7	98	9
\$3,000-\$3,499.....	571	18.1	152	120	60	37	20	172	10
\$3,500-\$3,999.....	624	17.6	173	127	64	39	33	177	11
\$4,000-\$4,999.....	849	19.8	184	180	84	45	91	256	9
\$5,000-\$7,499.....	1,173	21.0	265	217	82	54	90	442	23
\$7,500-\$9,999.....	1,920	24.6	428	315	91	56	163	763	104
\$10,000 and over.....	4,689	31.6	631	960	138	98	377	2,427	58
Negro families									
\$500-\$749.....	\$38	7.4	\$17	\$4	\$13	\$2	(*)	\$2	-----
\$750-\$999.....	91	9.9	27	20	25	10	(*)	9	(*)
\$1,000-\$1,249.....	125	11.0	31	28	22	13	(*)	30	\$1
\$1,250-\$1,499.....	168	12.2	38	35	39	12	\$1	43	(*)
\$1,500-\$1,749.....	195	12.4	49	47	41	17	2	56	3
\$1,750-\$1,999.....	278	14.4	67	74	44	21	4	38	10
\$2,000-\$2,249.....	278	14.1	63	75	40	27	4	67	2
\$2,250-\$2,499.....	304	14.3	90	62	43	25	(*)	83	1
\$2,500-\$2,999.....	416	16.4	80	97	49	29	3	156	2
\$3,000 and over.....	793	27.8	109	86	31	48	90	421	8

<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; and taxes on real estate, which were deducted from the gross income from such property.

\*Less than \$1.

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 average with respect to amounts spent on these categories. For that reason, average expenditures for these categories are less representative of the expenditures of the individual family in a 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.

*Medical care.*—Medical care expenditures were the largest of these minor categories among the white families studied in New York City at the income levels between \$1,000 and \$3,000; at all levels above \$3,000, they were exceeded in amount by contributions and personal taxes; and at the \$10,000 level, by recreation expenditures as well (see table 34). Among the Negro families studied, however, expenditures for medical care were consistently greater than those for any other minor category only up to the \$1,250 income level.

Among the white families studied, average expenditures for medical care increased steadily at successive income levels. Thus, white families with incomes between \$500 and \$1,000 spent an average of less than \$20 for medical care, those at the median level (\$2,000 to \$2,250), about \$100, those with incomes from \$7,500 to \$10,000, \$428, and those with incomes of \$10,000 and over, \$631. The increase was in about the same proportion as that in total money expenditures, however.<sup>2</sup> At the two lowest income levels, medical expenses averaged less than 2 percent of total money expenditures for current living, but at all except one of the succeeding levels, they ranged between 4 and 5 percent of the total.

Among the Negro families studied, there was a general tendency for medical care expenditures to increase with income. They rose from an average of \$17 for the Negro families with incomes between \$500 and \$750 to \$109 for those with incomes of \$3,000 or more.

At the income levels between \$500 and \$1,000, Negro families spent more than white families for medical care. At all comparable income levels above \$1,000, however, white families spent more for medical care than Negro families.

The marked difference in prevailing expenditures at different income levels raises 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. It seems evident from preliminary examination of some of the detailed figures on medical care and the evidence derived from other studies<sup>3</sup> that the explanation is not to be found in less illness at the lower income levels. It was found in Chicago, for example (where it may be supposed conditions are not essentially different from those in New York) that in general, large medical expenditures on the part of individual families reflected the cost of hospitalization and emergency surgical attention.<sup>4</sup> The average number of days of hospitalization (for those families reporting hos-

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

<sup>3</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>4</sup> See U. S. Bureau of Labor Statistics Bull. No. 642, *Family Income and Expenditure in Chicago*, Washington, 1939, vol. II, ch. VII.

pitalization) tended to be definitely greater among the low income than among the high income families. This clearly suggests that the greater frequency of large medical expenditures among the high income families is in great part a result of more costly treatment and more adequate preventive care, rather than of greater incidence of illness.

TABLE 35.—Distribution of money expenditures for medical care <sup>1</sup>

Income class	A 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
White families										
\$500-\$749.....	\$13	33	13	-----	-----	-----	-----	42	7	5
\$750-\$999.....	21	31	26	-----	3	3	1	20	7	9
\$1,000-\$1,249.....	51	35	8	(*)	5	22	2	16	8	3
\$1,250-\$1,499.....	60	21	20	(*)	8	28	5	13	2	2
\$1,500-\$1,749.....	78	25	20	(*)	11	13	3	17	2	9
\$1,750-\$1,999.....	80	29	31	(*)	1	7	5	12	3	5
\$2,000-\$2,249.....	101	32	16	(*)	1	9	4	13	3	8
\$2,250-\$2,499.....	108	24	25	(*)	7	19	4	12	3	5
\$2,500-\$2,999.....	118	25	27	(*)	9	8	4	13	5	9
\$3,000-\$3,499.....	152	21	29	(*)	16	10	4	11	4	4
\$3,500-\$3,999.....	173	20	37	1	11	7	4	10	4	6
\$4,000-\$4,999.....	184	25	23	1	8	9	4	10	7	13
\$5,000-\$7,499.....	265	19	23	2	12	8	3	8	6	19
\$7,500-\$9,999.....	428	20	19	2	11	5	2	5	7	29
\$10,000 and over.....	631	22	28	2	11	6	2	6	13	10
Negro families										
\$500-\$749.....	\$17	64	-----	-----	10	-----	-----	13	-----	13
\$750-\$999.....	27	22	36	-----	1	13	-----	17	6	5
\$1,000-\$1,249.....	31	31	13	-----	5	5	4	26	5	11
\$1,250-\$1,499.....	38	18	16	(*)	(*)	2	14	21	19	10
\$1,500-\$1,749.....	49	24	31	(*)	1	6	1	17	14	4
\$1,750-\$1,999.....	67	21	41	(*)	1	3	2	12	2	5
\$2,000-\$2,249.....	63	20	29	-----	-----	14	6	19	7	4
\$2,250-\$2,499.....	90	45	12	2	9	15	1	10	3	3
\$2,500-\$2,999.....	80	18	41	-----	6	7	3	14	8	3
\$3,000 and over.....	109	11	35	(*)	-----	7	3	8	1	35

<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.

When the medical care expenditures of New York City white families studied are analyzed according to constituent items, it is found that at the lowest income level (\$500 to \$750) medicine and drugs absorbed almost half of total medical care expenditure, with the general practitioner receiving only one-third of the total (see table 35). From the \$750 to the \$2,250 incomes, there was a general, though slightly irregular, tendency for bills of the general practitioner to absorb the major portion of the total, with dental bills coming a close second. Beginning at the \$2,250 income level, the situation was reversed, with expenses for dental service tending to exceed those for any other

category of medical care, and the general practitioner receiving the second greatest amounts. These two items together accounted for roughly half of the total expenditures for medical care of these white families. Thus, the proportion going for dental care tended to increase with increasing income, while that going to the general physician tended to decline somewhat in relative importance at higher income levels. On the other hand, expenditures for specialists other than dentists and oculists increased irregularly from 3 percent of total medical care expenditures at the \$500 to \$750 level to more than 11 percent for the families with incomes of \$5,000 or over.

Medicines and drugs, which, from the \$750 to \$2,500 income level, generally represented the third largest item of medical expense, showed a marked tendency to decrease in relative importance from the low to the high income levels. The proportion they formed of total medical expenditures was 20 percent for white families with incomes of \$750 to \$1,000, and less than 6 percent for families with incomes of \$7,500 or more. The relatively large expenditures of this type among families at the lower incomes suggest more frequent resort to drug-store remedies than to a physician's care, but they may also indicate the utilization of clinic services in offices and factories and the payment for prescriptions obtained there.

Since expenditures for hospitalization represented primarily emergency expenditures, they showed little direct relationship to income as a percentage of total medical expenditures. In a few cases they exceeded average expenditures for the general practitioner or dentist, but more frequently fell far below these two types of expense. Eyeglasses took from 2 to 5 percent of total medical expenditures, with no clear tendency to vary with income. Health and accident insurance, on the other hand, showed a surprising tendency to absorb a decreasing proportion of the total from the lowest to about the \$1,750 income level, and then to absorb an increasingly large proportion of the total. This situation suggests that low income families pay for relatively expensive forms of industrial or accident insurance, that the middle income families tend to neglect this item, while the high income families take seriously the question of providing for health contingencies and set aside relatively substantial sums for this purpose.

Very little was spent, on the average, by the white families studied in New York City for oculists' care, for nursing services, clinic visits, or medical appliances and supplies. The small expenditures for oculists' care as compared with the larger outlays for eyeglasses suggests frequent resort to examinations offered as a free service by optical dealers with purchase of eyeglasses. There was a tendency, however, for expenditures for oculists' services to increase in relative importance after the \$4,000 income mark was passed. The families with incomes below \$1,250 made no expenditure at all for private



nurses. Throughout the income range practically no expenditure was reported for visiting nurses, although small amounts were reported for clinic services up to the \$3,500 income level. The very small amounts reported for 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.

Among New York City white families studied, there were some at all income levels which reported the receipt of some free medical care.<sup>5</sup> 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 care. The percentage of families reporting such free medical care ranged from 14 to 18 percent at the income levels between \$750 and \$1,500.<sup>6</sup> It dropped to about 4 to 7 percent in the middle income ranges, but then rose to at least 11 percent among families with incomes of \$4,000 and over. In these higher income brackets, at least, it is probable that medical treatment received without money expense was given as a professional courtesy to the families of medical men. Among the low income families, the free care was doubtless that provided by private or public welfare agencies. The small proportion of families in the middle income ranges that received free medical care supports the oft-repeated assertion that moderate income families, often unable to afford adequate medical care, are yet too proud to accept, or unable to qualify for, free care.

At the lowest income level studied, the Negro families, contrary to the situation among the white families studied, spent over half of their total for physicians' services, and less than one-seventh for medicine and drugs. At succeeding income levels, expenditures for physicians, dentists, and medicine and drugs together absorbed roughly 54 to 75 percent of total medical care expenditures. There was a general, though irregular, tendency for expenditures for the physician and for medicines and drugs to take a decreasing proportion of medical care expenditures as incomes rose, while dentists received an increasing share of the total. Expenditures for other medical services were of relatively little importance for the Negro families studied, and varied erratically from one income level to the next.

At most income levels, some Negro families received medical care without incurring money expense therefor. Almost two-thirds of those with incomes of \$500 to \$750, and over one-quarter of those in the next income class received some free care. These proportions were substantially larger than among white families with corresponding in-

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

<sup>6</sup> New York City has medical facilities that are probably among the best in the country even in relation to the need of its great population. There are many hospitals and medical agencies in the city which furnish free service to families which can demonstrate their need therefor. Many of the hospitals and clinics, however, adjust their fees in accordance with what they can ascertain of the family's financial status, and most families which are not on relief are charged at least a nominal fee.

comes. At successive income levels to \$2,250, at least one in nine, and at the \$1,500 level, one in three, Negro families received some treatment without money expense.

Neither the occupational group in which a family was classified nor the family's composition had much bearing on expenditures for medical care. It may be of interest, however, to note that among the white families studied in New York City, those consisting of husband and wife only tended to make the smallest outlays.<sup>7</sup>

*Recreation and leisure-time activities.*—Expenditures for recreation<sup>8</sup> were exceeded, among the white families, by expenditures for tobacco at the levels below \$1,500 (see table 34). At succeeding levels up to \$2,500, they were next largest to expenditures for medical care, among the minor categories; thereafter, they were exceeded also by outlays for contributions and personal taxes. Among the Negro families studied, expenditures for recreation or for tobacco were second to those for medical care at the lower income levels, but at the higher levels recreation expenditures frequently exceeded those for medical care, although they were smaller than outlays for contributions and personal taxes. The recreation expenditures of Negro families, moreover, generally averaged slightly larger than those of white families at comparable income levels.

When the average expenditures for tobacco and reading,<sup>9</sup> which are recreational in nature, are grouped with average expenditures for recreation proper, the combined amounts were at all income levels, for both white and Negro families studied, greater than those for medical care. These expenditures combined were likewise greater than outlays for contributions and personal taxes among white families at all income levels below \$5,000, and among Negro families at all income levels except the highest studied.

Expenditures for items classified under the heading of recreation increased steadily at ascending income levels among the white families studied, from an average of \$16 for all families with incomes from \$500 to \$750, to \$960 for families with incomes over \$10,000. Moreover, these expenditures showed a definite tendency to increase more rapidly than total money expenditures. They averaged less than 2 percent of this total among white families with incomes below \$1,250, and more than 4 percent for those with incomes of \$4,000 and more. Among the Negro families studied, expenditures for recreation showed a general, though irregular, tendency to increase at successive income levels.

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<sup>7</sup> See Tabular Summary, table 2.

<sup>8</sup> Includes admissions to movies, theaters, spectator sports, dances, concerts and lectures; games and sports club dues; and recreational supplies and equipment.

<sup>9</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. These were classed, respectively, as formal education expense and as an occupational expense deductible from income.

Expenditures classified under the category "recreation," by no means represented the full amounts spent on 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 included as housing expenditures. 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. Use of bathing beaches on Long Island frequently involved only the cost of subway or boat fare, which appeared under the heading of transportation rather than of recreation. Many art exhibits and museums in New York City are open to the public free of charge.

Of the sums spent on recreation, as defined in this survey, a larger share went to motion-picture admission fees than to any other group of items, among white families at the income levels below \$2,500.<sup>10</sup> Thereafter, expenditures of this type declined in relative importance. Outlays for other admissions averaged less than \$15 for the year for families with incomes below \$3,500. The same was true, up to the \$4,000 level, of expenditures for equipment and fees for participation in games and sports. All other recreation expenditures, including radio and musical instruments, toys, pets, entertaining at home, and club dues, increased with income at a fairly steady rate. They absorbed less than one-third of recreation expenditures among families with incomes between \$500 and \$1,000, and roughly one-half among those having incomes of \$5,000 and more. Among the Negroes throughout the income range, on the other hand, average outlays for motion-picture admissions and "other" recreation together accounted for almost all recreation expenditures. At some levels, the former were the larger, at other levels, the latter.

*Recreation expenditures among families of different type and occupational group.*<sup>11</sup>—When average recreation expenditures of white families in the several occupational groups are compared, it appears that those in the wage-earner and professional groups tended to make the largest outlays, and those in the business groups the smallest.<sup>12</sup> Among the Negroes, however, occupational classification appeared to bear little relationship to recreation expenditures.

When families of different type are compared as regards recreation expenditures, no clear differences are found for the Negro group. In the case of white families, those containing only husband and wife

<sup>10</sup> See Tabular Summary, table 9.

<sup>11</sup> See Tabular Summary, table 9.

<sup>12</sup> When the effect of the varying family type distributions in the several occupational groups is eliminated, occupational differences in recreation expenditures do not appear to be significant, although wage-earner families rank high, with business families at the opposite extreme. See appendix D.

appear to have made the largest outlays at all but two income levels between \$1,250 and \$10,000, but there were no consistent differences between families with one or two children (types II and III) and those with at least one member, other than husband and wife, over 16 (types IV and V).<sup>13</sup>

*Tobacco.*—Tobacco was one of the less elastic categories in the budgets of New York City white and Negro families. White families generally spent slightly more than Negro families at comparable levels, but in neither case were the expenditures large (see table 34). Among white families, such expenditures amounted to \$17 at the \$500 to \$750 level and to less than six times as much at the \$7,500 level. Thus, tobacco outlays averaged between 2 and 3 percent of total money expenditures for current family living for white and Negro families with incomes below \$3,000 and \$2,500, respectively.<sup>14</sup> For white families studied at higher levels, the proportions were slightly lower.

When the tobacco expenditures of white and Negro families of different type are compared, it appears that families containing one or two children under 16 tended to spend somewhat less than the two-person families or those containing three to six members, including one or more over 16, in addition to husband and wife.<sup>15</sup> Occupational differences were more clearly marked, in the case of white families, with those in the professional groups ranking low in tobacco expenditures and those in the independent business group, high.<sup>16</sup>

*Reading.*—The average expenditures of New York families for reading were generally even smaller than those for tobacco, constituting throughout the income range roughly 1 percent of total money expenditures for current living.<sup>17</sup> In general, white families spent slightly more for this item than did Negro families (see table 34). Among the majority of families of both racial groups a substantial share of these expenses went for newspapers.<sup>18</sup>

Among white families, at least, the occupation in which a family was classified had a significant bearing on reading expenditures. Wage-earner and independent business families generally had the lowest expenditures and those in the professional groups the highest.<sup>19</sup>

<sup>13</sup> When averages are computed giving the figures for each occupational group within each family type an equal weight, no significant family type differences in recreation expenditures are found, although families of type I generally rank high, and those of types IV and V at the other extreme. See appendix D.

<sup>14</sup> See Tabular Summary, table 2.

<sup>15</sup> When occupation and income are held constant, for white families, the family type differences are negligible. See appendix D.

<sup>16</sup> These occupational differences in tobacco expenditures are sharply defined when the influence of family type factors is eliminated from the averages for each group. See appendix D.

<sup>17</sup> See Tabular Summary, table 2.

<sup>18</sup> Based on tabulations appearing in a later bulletin.

<sup>19</sup> This remains true when the influence of the varying type composition of the several occupational groups is eliminated. See appendix D.

Among the Negroes, for which all business and professional families were considered together, families in the wage-earner group tended to rank low and those in the clerical group at the opposite extreme.

Two-person families among both whites and Negroes tended to spend somewhat more than the larger families for reading.

*Formal education.*—While almost all families reported some expenditure for reading, expenditure for formal education was reported by less than one-half the white families with incomes below \$4,000, and by less than half the Negro families at all levels studied.<sup>20</sup> These expenditures, which included school books and supplies, tuition, and fees for special lessons such as music or dancing, averaged less than 1 percent of total money expenditures for current living among white families at the income levels between \$1,000 and \$4,000.<sup>21</sup> This was true of Negro families with incomes below \$3,000. In general, white families spent on the average slightly more for formal education than Negroes at the same income level.

The free provision of school books by the public education system in New York City meant that families at the lower income levels usually had small or negligible expenditures under this heading. At the higher income levels, however, education expenditures increased rapidly among the white families studied; among the Negro families studied, they showed a pronounced jump at the two highest income levels shown in table 34. Expenditures for tuition, and, to a lesser extent, for special lessons, which were very small at most of the lower income levels, showed a tendency to expand at higher income levels much more rapidly than the expenditures for books and supplies.<sup>22</sup>

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 such expenses were reported by Negro families, nor, with one exception, by the white families with incomes below \$3,000. Even at considerably higher incomes the average disbursements of this type were not large.<sup>23</sup> This is readily accounted for in the case of families living in New York City, where the facilities of several large universities are accessible to college students who can live at home.

The occupation in which a family was classified appears to have had little bearing on direct expenditures for formal education. Family type and education, on the other hand, were directly related. Families of three to six members, at least three of them 16 or over (types IV and V) generally made the largest outlays since they frequently contained at least one person of high-school or college age. Two-

<sup>20</sup> Based on tabulations appearing in a later bulletin.

<sup>21</sup> See Tabular Summary, table 2.

<sup>22</sup> Based on tabulations appearing in a later bulletin.

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

person families, on the other hand, naturally had very small expenditures of this type.<sup>24</sup>

*Contributions and personal taxes.*—Expenditures for contributions to individuals and institutions and for personal taxes<sup>25</sup> were among the most elastic of any category of expenditure. For some purposes it is convenient to think of them as a single category of expenditure, differing from other types of expenditure in that they are not undertaken for the direct satisfaction of the material needs of the family making the expenditure. Up to the \$3,000 level virtually the entire outlay was for contributions (see table 36). It rose from about \$12 to \$98 for the white families between the income levels of \$750 to \$1,000 and of \$2,500 to \$3,000. Contributions rose from 1 percent to about 4 percent of total money expenditures between these levels.

Beyond the \$3,000 level among white families the combined category of "contributions and personal taxes" became more important than expenditures for medical care or recreation, and from the \$5,000 level approximated or exceeded expenditures for transportation. The amounts spent increased sharply above the \$3,000 income level to \$763, almost 10 percent of total money expenditures, for families with incomes between \$7,500 to \$10,000, and \$2,427, or 16 percent of total money expenditures, for families with incomes of \$10,000 and over.

Contributions and personal taxes both increase in absolute amount from one income level to the next. But the rising percentage of total expenditures going to this combined category of expense is due largely to the inclusion of personal taxes. Since husband and wife families are exempt from Federal income tax up to \$2,500 and families with two dependents up to \$3,300, it follows that personal taxes first account for any substantial part (7 percent) of this combined category of expense at the income level of \$3,500 to \$4,000. At the \$7,500 to \$10,000 level, personal taxes account for \$247 or almost one-third of the combined expenditures for contributions and personal taxes, and at the highest level surveyed, for over \$1,600 or two-thirds of this category of expense. Contributions, as distinct from personal taxes, constitute about 5.5 percent of the total money expenditures of families with incomes of \$3,000 to \$3,500, about 6.5 percent of the total at the level of \$7,500 to \$10,000, and about 5.5 percent among the group of families with incomes of more than \$10,000. In other words, while contributions expand more rapidly than total expenditures at incomes below \$3,000, above that level they increase in about the same proportion.

<sup>24</sup> See Tabular Summary, table 2; and appendix D.

<sup>25</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.

TABLE 36.—Distribution of money expenditures for contributions and personal taxes <sup>1</sup>

Income class	Average total amount	Percentage of total contributions and personal taxes					
		Religious institutions	Support of relatives <sup>2</sup>	Gifts to other persons <sup>3</sup>	Community welfare agencies	Personal taxes <sup>3</sup>	Other
White families							
\$500-\$749.....	\$17	62	10	24	-----	-----	4
\$750-\$999.....	12	59	16	22	3	-----	-----
\$1,000-\$1,249.....	17	47	24	25	1	-----	3
\$1,250-\$1,499.....	23	50	6	41	2	-----	1
\$1,500-\$1,749.....	40	38	24	35	1	1	1
\$1,750-\$1,999.....	49	29	17	51	2	(*)	1
\$2,000-\$2,249.....	53	30	22	43	2	1	2
\$2,250-\$2,499.....	73	26	33	36	3	(*)	2
\$2,500-\$2,999.....	98	23	35	38	2	(*)	2
\$3,000-\$3,499.....	172	15	50	28	3	2	2
\$3,500-\$3,999.....	177	23	31	32	4	7	3
\$4,000-\$4,999.....	256	18	36	27	5	11	3
\$5,000-\$7,499.....	442	10	43	18	6	21	2
\$7,500-\$9,999.....	763	4	34	18	9	32	3
\$10,000 and over.....	2,427	3	13	10	5	67	2
Negro families							
\$500-\$749.....	\$2	92	-----	-----	-----	-----	8
\$750-\$999.....	9	35	26	39	(*)	-----	-----
\$1,000-\$1,249.....	30	37	45	18	(*)	-----	(*)
\$1,250-\$1,499.....	43	38	36	18	(*)	-----	8
\$1,500-\$1,749.....	36	23	39	34	3	-----	1
\$1,750-\$1,999.....	58	20	46	31	1	-----	2
\$2,000-\$2,249.....	67	23	33	36	4	-----	4
\$2,250-\$2,499.....	83	27	43	27	2	-----	1
\$2,500-\$2,999.....	156	14	57	23	3	-----	3
\$3,000 and over.....	421	9	51	14	9	2	15

<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; automobile 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.

\* Less than 1 percent.

Among white families with incomes below \$1,750, contributions to religious organizations formed the largest portion of the expenditures for this group of items, with gifts to persons (other than relatives)<sup>26</sup> not members of the economic family, second in importance. At succeeding levels, outlays for the support of relatives increased rapidly in relative size, until above the \$3,000 level they generally exceeded in amount gifts to other persons. Donations to community welfare agencies were generally small, averaging no more than \$6 for the year among families with incomes below \$4,000.

<sup>26</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 furnishing 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.

When all the expenditures included in this category are considered together, it appears that Negro families generally spent more than white families at comparable income levels above \$1,000, the excess reflecting mainly larger outlays for the support of relatives by Negro families. Throughout the income range studied for Negro families, contributions to relatives tended to be larger than any other item included in this category. Gifts to other persons and donations to religious organizations were next in importance. The other items were of negligible importance. No personal property or income taxes were reported by Negro families with incomes below \$3,000.

The occupation in which New York white and Negro families were classified appears to have had no bearing on their total expenditures for contributions and personal taxes.<sup>27</sup> Family size, on the other hand, appears to have been closely related to outlays of this type. The two-person families tended to spend considerably more than the larger families; this was consistently true among white families with incomes of \$1,500 to \$10,000,<sup>28</sup> and of Negro families with incomes of \$750 to \$2,250. This is probably due chiefly to variations in the average amounts given to relatives and other persons not members of the economic family, since small families, having fewer persons to support on a given income, are more apt to have funds available to be used in this way. Furthermore, among families at the higher income levels, differences in number of dependents likewise affect the amounts paid in income taxes.

*Summary.*—In view of the miscellaneous character of the disbursements included in this chapter, it is not surprising that no clear occupational differences appear when they are considered as a group (see table 37). Among the Negro families studied, there was a slight tendency for those in the clerical group to spend more than other families for all the minor categories combined, at least at the income levels above \$1,750. Among the white families, when all income groups between \$1,250 and \$4,000 were considered, no clear differences appeared. However, at the income levels between \$1,250 and \$2,250, independent professional families generally spent most, followed by salaried professional families, while families of wage earners and business workers vied for low rank in size of expenditures. Among white families with incomes of \$2,250 to \$4,000, on the other hand, there was a tendency for wage-earner families to make the largest outlays for the minor categories.

It seems highly probable that not only family income, but also individual family tastes, incidence of illnesses, and circumstances regarding dependent relatives were of much greater importance than

<sup>27</sup> See Tabular Summary, table 2.

<sup>28</sup> The high rank of the two-person families remains characteristic when averages giving the constituent occupational groups an equal weight are compared. See appendix D.



the occupation in which a family was classified in explaining the magnitude of this type of expenditure.

TABLE 37.—Average money expenditures for the minor categories combined, by occupational group

Income class	White families						Negro families		
	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	Wage earner	Clerical	Business and professional
\$750-\$999.....	\$90	\$143	(1)	(1)	(1)	(1)	\$96	\$74	\$59
\$1,000-\$1,249.....	126	166	(1)	(1)	(1)	(1)	118	175	136
\$1,250-\$1,499.....	156	216	\$173	\$337	(†)	\$179	171	143	197
\$1,500-\$1,749.....	200	281	223	308	\$202	224	204	175	175
\$1,750-\$1,999.....	262	253	256	308	267	300	305	311	207
\$2,000-\$2,249.....	319	286	304	408	305	424	252	305	254
\$2,250-\$2,499.....	383	328	518	336	353	324	328	358	213
\$2,500-\$2,999.....	420	384	417	329	388	427	320	502	410
\$3,000-\$3,499.....	626	564	425	546	577	595	(1)	(1)	(9)
\$3,500-\$3,999.....	653	605	709	638	619	583	(1)	(1)	(9)

<sup>1</sup> Expenditure schedules not taken for families at this income level.

<sup>2</sup> Comparable data not available.

† Fewer than 3 cases.

Family size, on the other hand, appears to have been somewhat more closely related than occupation, to the magnitude of expenditures for the items comprised in the group called minor categories. There was a tendency among both white and Negro families for those containing only husband and wife to spend the most for these categories and for families with one or two children under 16 (types II and III) to spend the least. This tendency was rather clear among the Negro families with incomes of \$750 to \$2,500. In the case of white families, those with one or two children ranked clearly low only at the income levels above \$2,500.

In general, families which had relatively high expenditures for one of these categories had relatively low expenditures for another. Thus, in the case of white families, for example, those in the independent professional group ranked lowest in respect to tobacco expenditures and highest in respect to outlays for recreation. Similarly, two-person families tended to spend the least for medical care and the largest amounts in the form of contributions and personal taxes.

Racial differences in the average expenditures for the six categories covered in this chapter were in general clearly defined, though by no means always large in amount. Negro families tended to make the larger outlays for recreation and, at the income levels above \$1,000, for contributions and personal taxes, while white families generally spent more for the remaining categories. When all are considered together, the average expenditures of white families were greater than those of Negroes at all but two comparable income levels.

TABLE 38.—Average money expenditures for minor categories combined, by family type

Income class	Family type <sup>1</sup>					
	White families			Negro families		
	I	II and III	IV and V	I	II and III	IV and V
\$750-\$999.....	\$76	\$89	\$176	\$91	\$84	\$124
\$1,000-\$1,249.....	134	144	135	132	114	119
\$1,250-\$1,499.....	189	183	159	182	154	152
\$1,500-\$1,749.....	236	217	245	201	176	200
\$1,750-\$1,999.....	285	259	239	316	249	262
\$2,000-\$2,249.....	367	286	290	322	311	195
\$2,250-\$2,499.....	347	347	387	330	154	424
\$2,500-\$2,999.....	410	370	436	(?)	(?)	(?)
\$3,000-\$3,499.....	667	582	495	(?)	(?)	(?)
\$3,500-\$3,999.....	647	582	633	(?)	(?)	(?)
\$4,000-\$4,999.....	962	800	815	(?)	(?)	(?)
\$5,000-\$7,499.....	1,127	1,054	1,327	(?)	(?)	(?)
\$7,500-\$9,999.....	2,335	1,650	1,822	(?)	(?)	(?)

<sup>1</sup> The 5 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).

Comparable data not available.

## Chapter VIII

### Surplus and Deficit Items

A summary of the relationship between the income and expenditures of the families studied in New York City was presented in chapter II. It was shown that, at succeeding income levels, an increasing proportion of both white and Negro families ended the year 1935-36 with a net surplus, and a decreasing proportion reported a negative balance of income and expenditures. Correspondingly, there was a shift from fairly large average deficits for families with incomes of less than \$1,000 (an average net deficit of \$252 for white families, and \$56 for Negro families) to substantial average surpluses for families at the top of the income scale (well over \$2,000 for white families with incomes of \$7,500 and more).

*The nature of changes in assets and liabilities.*—Many of the families which ended the year with a net surplus drew upon their reserves or incurred obligations with respect to one or more of the items which went to make up the deficit side of 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 net increase or the net decrease which had taken place in each item 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 invest-

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

ments, 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.

Payments on the principal of a mortgage were classified as a reduction in liabilities, as were 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 unpaid balances on installments or other credit purchases made during the year. Loans obtained from a bank or from other sources likewise increased liabilities.

*Important surplus items.*<sup>3</sup>—The data presented in table 39 bear out the statement that surplus items were not inconsiderable in average amount, even at income levels where there was a sizeable average net deficit. On the other hand, while there were substantial deficit items even at the upper income levels, these were far outweighed by the surplus items, which averaged well over \$1,000 for white families with incomes of \$5,000 and more.

TABLE 39.—Component items making up surpluses and deficits  
WHITE FAMILIES

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	\$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> .....	-\$408	-\$195	-\$96	-\$86	-\$56	-\$20	-\$14	\$49	\$62	\$58	\$152	\$154	\$271	\$579	\$3,590
Surplus items:															
Increases in assets.....	53	69	64	66	155	140	166	167	244	358	407	715	890	1,544	6,066
Bank accounts.....		9		4	6	10	34	30	45	61	120	163	264	404	1,684
Investments.....			10	2	42	7	14	11	25	78	75	166	179	415	2,119
Insurance.....	33	49	51	59	86	112	114	123	162	189	202	371	377	673	2,079
Other.....		11	1	1	1	11	4	3	12	10	10	15	70	52	183
Decreases in liabilities.....	11	11	10	11	11	16	38	24	38	51	36	36	116	114	50
Mortgage payments.....					1	3	30	6	13	7	16	10	61	79	17
Loans due.....			1	3	4	1	4	7	9	22	9	8	39	33	10
Balances due.....		8	4	8	4	7	3	11	15	16	11	16	14	2	3
Other.....	11		5		2	5	1		1	6		2	2		
Deficit items:															
Decreases in assets.....	291	214	122	83	104	108	174	78	151	200	227	367	590	677	2,401
Bank accounts.....	273	61	86	63	89	97	110	55	89	152	127	270	262	159	767
Investments.....		100	14	1	2	4	35	4	11	21	10	35	92	419	1,353
Insurance.....	18	53	21	19	11	6	23	19	25	23	64	38	78	99	177
Other.....			1		2	1	6	(*)	6	4	26	24	158		104
Increases in liabilities.....	161	61	48	80	98	68	44	64	89	131	64	230	145	402	104
Mortgages payable.....	43			2	31	6			1	31		30	1		
Loans due.....	81	29	28	55	47	24	20	37	40	38	26	158	100	360	45
Balances due.....	20	17	12	15	13	36	22	23	44	58	35	35	38	35	52
Other.....	17	15	8	8	7	2	2	4	4	4	3	7	6	7	7

See footnote on p. 81.

<sup>1</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 item.

<sup>3</sup> "Surplus items" has been used to mean items of increase in assets and decrease in liabilities. These are distinguished from "deficit items," i. e., items of decrease in assets and 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 balancing difference, see glossary, p. 200) necessarily the same as the difference between current money income and current money expenditure.

TABLE 39.—Component items making up surpluses and deficits—Continued

## NEGRO FAMILIES

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	\$2,500-\$2,999	\$3,000 and over
Average net change <sup>1</sup> .....	-\$18	-\$63	-\$20	-\$4	\$41	-\$51	\$96	\$204	\$141	\$394
Surplus items:										
Increases in assets.....	30	29	46	80	103	72	149	364	302	579
Bank accounts.....			4	17	29	6	54	60	83	201
Investments.....			4	4	10			179	32	89
Insurance.....	30	19	38	38	64	66	93	125	171	278
Other.....			(*)	21					16	11
Decreases in liabilities.....			4	20	2	2	15	27	77	207
Mortgages payments.....							4	25	8	185
Loans due.....			2	16	2				32	22
Balances due.....				4	(*)	2	11	2	37	
Other.....			(*)							
Deficit items:										
Decreases in assets.....	13	42	34	44	31	42	34	180	188	311
Bank accounts.....		24	19	12	31	38	34	114	127	267
Investments.....			5							
Insurance.....	13	18	10	32				66	37	44
Other.....						4			24	
Increases in liabilities.....	56	50	36	60	53	83	34	7	50	81
Mortgages payable.....				18						
Loans due.....	11	10	14	5	4	28	17		13	45
Balances due.....	8	30	16	36	29	48	11	7	37	36
Other.....	16	10	6	1	(*)	7	6			

<sup>1</sup> This net figure represents 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.

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,<sup>4</sup> bank accounts, and, among the white families at the upper income levels, investments of one kind or another. All such increases combined amounted, on the average, to less than \$100 for both white and Negro families with incomes below \$1,500 but averaged over \$700 among white families with incomes between \$4,000 and \$7,500, over \$1,500 for those at the \$7,500 level, and \$6,000 for families in the highest bracket covered.

Among the increases in assets, the item of greatest general importance was insurance premiums paid. This exceeded all other surplus items at all income levels among Negro families, and was exceeded only by other investments among those white families with incomes of \$10,000 or more. In fact, as table 40 indicates, insurance premiums paid accounted for more than half of all surplus items among white families with incomes up to \$3,000, and among Negro families with incomes up to \$2,250. Furthermore, average insurance premiums

<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.

paid accounted for a rising proportion of average money income at successive income levels, among both white and Negro families (see table 40). Thus, while other forms of saving tended to increase more rapidly with income than did insurance, the latter rose more rapidly than did money income itself.

TABLE 40.—Average insurance premiums paid as a percentage of money income and of surplus items

Income class	White families		Negro families	
	Percentage of money income	Percentage of all surplus items <sup>1</sup>	Percentage of money income	Percentage of all surplus items <sup>1</sup>
\$500-\$749.....	5	75	6	100
\$750-\$999.....	6	61	2	66
\$1,000-\$1,249.....	4	68	3	77
\$1,250-\$1,499.....	4	77	3	38
\$1,500-\$1,749.....	5	59	4	61
\$1,750-\$1,999.....	6	72	4	89
\$2,000-\$2,249.....	5	56	4	57
\$2,250-\$2,499.....	5	64	5	32
\$2,500-\$2,999.....	6	57	6	45
\$3,000-\$3,499.....	6	48	18	36
\$3,500-\$3,999.....	6	46	(2)	(2)
\$4,000-\$4,999.....	8	49	(2)	(2)
\$5,000-\$7,499.....	6	37	(2)	(2)
\$7,500-\$9,999.....	8	41	(2)	(2)
\$10,000 and over.....	11	34	(2)	(2)

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

<sup>2</sup> Data for Negro families with incomes of \$3,000 and over were combined.

It is worth noting that, at the income levels up to \$2,250, average insurance premiums paid by white families tended to exceed those of Negro families, while, at higher income levels, the reverse was true (see table 39). This is in contrast to the situation found in Atlanta, Ga., where average insurance premiums paid by Negro families were greater than those of white families at most income levels over \$1,000.<sup>5</sup>

Next to insurance, increases in bank accounts generally furnished the largest addition to assets, among both white and Negro families. Increasing rather steadily in average amount at successive income levels, they exceeded \$200 for Negro families with incomes of \$3,000 and over. At higher income levels, among the white families, they mounted rapidly.

At a few income levels, increases in bank accounts were exceeded in average amount by increases in investments,<sup>6</sup> which in general showed a less regular relationship to income. Investment increases, which covered real estate, securities, and business investments, were generally unimportant among the Negro families, and averaged \$100 for the year among the white families only at incomes of \$4,000 and over. Other increases in assets, including chiefly loans to individuals

<sup>5</sup> See U. S. Bureau of Labor Statistics Bull. No. 647, Family Income and Expenditure in Selected South eastern Cities, Washington, 1939, vol. II, ch. VIII.

<sup>6</sup> This item took no account of changes in the market value of securities or real estate held; the amounts reported represented the outlays for new investments.

outside the family and improvements on real estate owned by the family, amounted to \$25 or less on the average among Negro families at all income levels studied, and \$15 or less among white families with incomes below \$5,000.

Decreases in liabilities were a much less important element in the total of surplus items than were increases in assets. They also showed a less direct relationship to income. For the Negro families, such decreases averaged as much as \$30 only at incomes of \$2,500 and over, and no one item predominated. Among white families, decreases in liabilities were somewhat more substantial. At a few income levels, payments on the principal of outstanding mortgages was the chief item. Such payments varied irregularly with income, however, and were in general less important than among families studied in Chicago, probably because of the infrequency of home ownership in New York City. Of other decreases in liabilities, none averaged as much as \$50 at any income level, repayments on loans due to banks or individuals being the larger at some income levels, and payments on balances due exceeding them at others. Reductions in "other" liabilities, including chiefly rents and taxes due, were insignificant.

*The deficit side of the ledger.*—The total of deficit items showed a less direct relationship to income than did the total of surplus items, as might be expected. Among white families, decreases in assets exceeded increases in liabilities at all income levels. This was true among the Negro families, however, only at incomes of \$2,000 and over (see table 39). This relationship suggests again that white families had more substantial reserves, which could be drawn on as necessity arose, than did Negro families.

Among both white and Negro families, decreases in assets consisted at most levels chiefly of reductions in bank accounts. As the most liquid form of asset, it is only natural that they would be drawn upon first to meet emergencies. Among white families, such reductions averaged close to \$100 at most income levels. Among Negro families, however, they averaged less than \$40 except at incomes of \$2,250 and above, although they generally exceeded in amount the increases in bank accounts which contributed to surplus. Among the white families, an average net decrease in bank accounts was reported for the year except among families with incomes of \$5,000 and over.

Reductions in investments were negligible among Negro families, probably because they had few such resources to draw upon. Among white families, they were small at most income levels, but among the few families with incomes of \$7,500 and over they exceeded even withdrawals from bank accounts in average amount. At incomes of \$2,250 and above, they were in general smaller than the increases recorded on the surplus side. Insurance policies settled or surren-

dered varied widely in average value at different income levels, as might be expected. They amounted to as much as \$75 only among those white families with incomes of \$5,000 and over. Other decreases in assets were small and irregular in amount.

Increases in liabilities showed only a limited relationship to income. A family's capacity to increase its liabilities depends partly on resources accumulated in previous years and partly on credit status; but on the other hand, such increases reflect in part emergency situations which bear little relation to current income.

Increases in mortgages payable were in general unimportant among both white and Negro families. Increases in loans due varied erratically over the income range, but at a number of levels were the largest liability item on the deficit side of the ledger. It is worth noting that at every income level among the white families, and at most income levels among the Negroes, the increases in such loans were larger than the decreases reported among surpluses. The fact that at most income levels the borrowing reported by white families was larger than that reported by Negroes probably reflects the greater ease with which white families secure credit.

Increases in balances due vied with loans as the predominant item among increases in liabilities. They showed little tendency to increase with income, but among white families with incomes of \$1,750 and over, varied between \$20 and \$60 in average amount. In contrast to other increases in liabilities, increases in balances due among Negro families, at least at the income levels below \$2,000, tended to be larger than among white families with comparable incomes. Increases in balances due were generally larger than the decreases which went to make up surpluses, so that, as in the case of loans due, there was in general a net increase for the year covered by the Study.

It is perhaps only natural that in a year of recovery following a severe depression families should show a willingness to increase their current obligations. Balances due included bills due the doctor, the grocer, and the department store, and amounts due on installment purchases. Examination of the detailed figures indicates that installment purchases were the predominant factor in the increases reported. It is therefore worth while to analyze these in some detail.

As the figures in table 41 indicate, the percentage of families reporting increases during the year in amounts due on installment purchases were at almost every income level substantially larger than the proportion reporting decreases. This discrepancy was particularly marked among Negro families at the lower income levels. Furthermore, at incomes between \$750 and \$2,000, the percentage of families reporting increases in installment balances due was definitely higher among the Negroes than among the whites. Within these income limits, also, the average amount of increase for those Negro families



reporting increases was substantially larger than the average decrease per family reporting decreases. Among the white families, the amounts of increase all the way up the income scale tended to equal or exceed the decreases of those families which had decreases for the year.<sup>7</sup>

TABLE 41.—Increases and decreases in amounts due on installment purchases

income class	White families				Negro families			
	Reporting decreases		Reporting increases		Reporting decreases		Reporting increases	
	Percent- age	Average amount	Percent- age	Average amount	Percent- age	Average amount	Percent- age	Average amount
\$500-\$749			6	(†)				
\$750-\$999	6	\$133	10	\$100			23	\$117
\$1,000-\$1,249	9	44	16	62	4	\$25	22	59
\$1,250-\$1,499	6	100	13	108	8	50	26	131
\$1,500-\$1,749	6	67	12	83	2	20	12	142
\$1,750-\$1,999	7	86	22	132	3	67	26	162
\$2,000-\$2,249	3	100	15	120	11	109	11	82
\$2,250-\$2,499	7	157	12	142	9	22	19	32
\$2,500-\$2,999	6	217	18	217	10	370	16	231
\$3,000-\$3,499	9	178	12	433	(1)	(1)	22	164
\$3,500-\$3,999	6	250	18	150	(1)	(1)	(1)	(1)
\$4,000-\$4,999	6	267	10	200	(1)	(1)	(1)	(1)
\$5,000-\$7,499	3	267	10	230	(1)	(1)	(1)	(1)
\$7,500-\$9,999	2	100	7	400	(1)	(1)	(1)	(1)
\$10,000 and over			11	400	(1)	(1)	(1)	(1)

<sup>1</sup> Data for Negro families with incomes of \$3,000 and over were combined

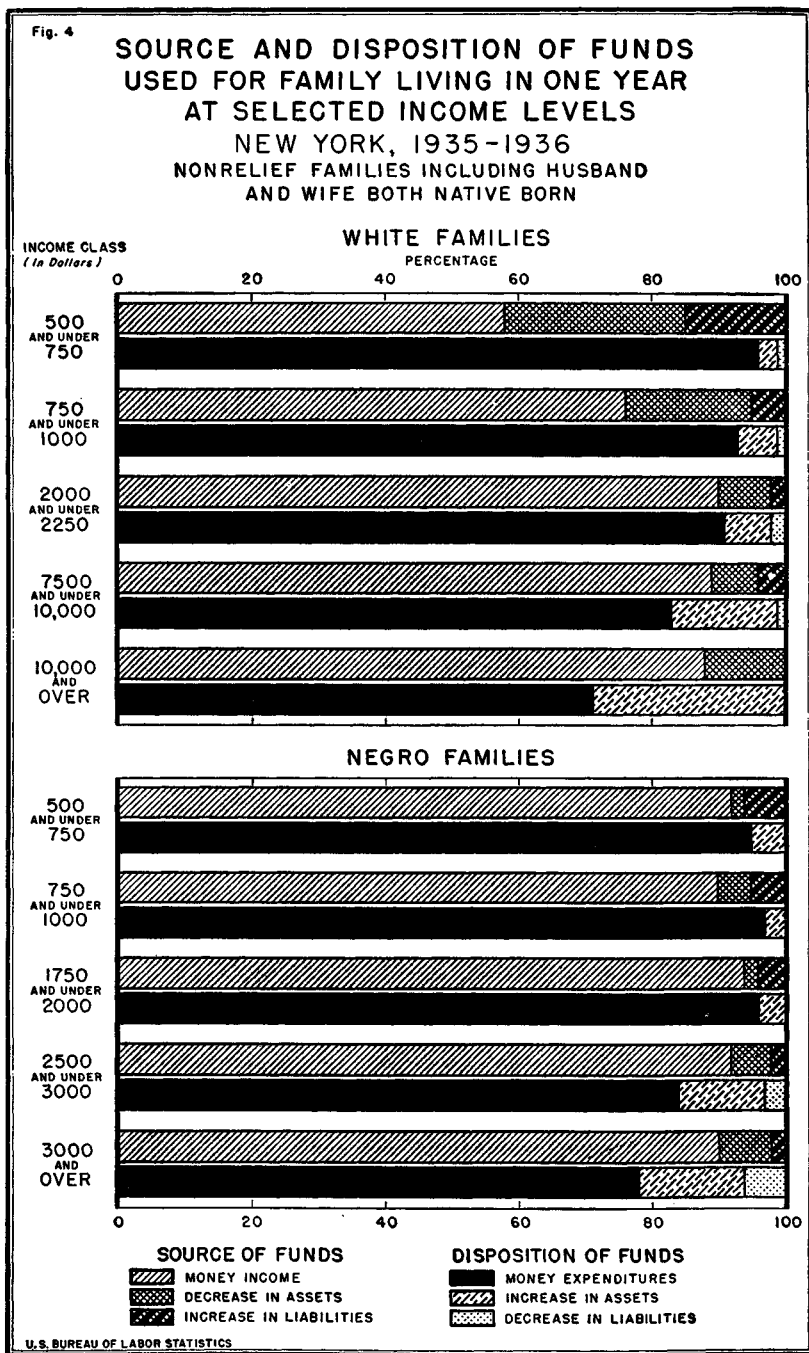
<sup>†</sup> Averages are not presented for fewer than 3 cases.

The net result of these changes was that, at most income levels, both white and Negro families ended the report year with larger sums due on installment purchases than they carried into the year at its beginning. The bulk of the increases, among the white families, resulted from automobile purchases, though at the lower income levels installment purchases of furniture were fairly important. Among the Negroes, purchases of furniture and clothing were most important.

*Source and disposition of funds used for family living.*—By way of conclusion, it may be interesting to examine the source of all the funds used for family living at selected income levels and the total disbursements of families at those levels.<sup>8</sup> In figure 4, the source and distribution of total funds used are presented, by way of illustration, for families at selected income levels. It will be seen that among

<sup>7</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. Dept. 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.

<sup>8</sup> 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. Money disbursements, on the other hand, comprised money expenditures for consumer goods and services, increases in assets, and decreases in previously incurred obligations.



white families at the lowest income level (\$500 to \$750), current money income provided only 58 percent of the funds disbursed during the year, decreases in assets supplying no less than 27 percent, or almost one-half as large a share of the total. The remaining 15 percent of funds used came from increases in liabilities. Almost all disbursements were used to purchase consumer goods and services. On the other hand, among those with incomes of \$7,500 to \$10,000, money income provided about 90 percent of the funds used for family living; while about 16 percent of disbursements were used to increase family assets, rather than for current living.

An understanding of the economy of the lowest income families studied depends on several factors. The expenditures of relief families were not surveyed, but it was noted in volume I that native white complete families on relief in New York City averaged 4.1 persons. On the average there was at least one child under 16 in every relief family, and two children in every second one. The nonrelief families with incomes of \$500 to \$750 averaged only 2.9 persons. There was, on the average, one child under 16 in about every second one of these nonrelief families. In part, therefore, the ability to remain self-supporting at low income levels depended upon the size of the family and its age composition. Furthermore, the present study indicates that, at least among native whites, most of the nonrelief families in the income class \$500 to \$750 had enjoyed higher incomes in previous years and hence had some resources other than current income on which they were able to draw. During the year of the survey, these families spent nearly as much for consumer goods and services as those with incomes of \$750 to \$1,000.

The group of native white families at this income level that furnished expenditure schedules is small—only 16 families. Nevertheless, the data are interesting, and the distribution of the deficits by amounts is consistent with similar data from families at this income level in other large cities.

The current deficit in New York City (excess of current money expenditures over current money income) was increased by payments on insurance premiums. Twelve families carried enough insurance so that the average payment on insurance premiums for the 16 families amounted to \$33. Bank accounts provided the most important source of funds to meet the expenditures that current income did not cover. Half the families withdrew enough from past savings to average \$273 for the whole group of families. Loans, principally from relatives, were the next most common source of needed funds for current living. One-fourth of the families borrowed amounts large enough to average \$81 for the group. Increases in mortgages payable amounted to \$43, representing an advance secured by one family.

Unpaid balances due on credit purchases provided an additional \$20. Of this amount, only \$6 represented unpaid grocer or doctor bills, while the remainder represented the unpaid installment obligations of one family. The surrender of insurance policies and increases in miscellaneous liabilities contributed only small amounts to funds for family living when averaged for the 16 families. From an analysis of these figures it appears that commercial credit is not generally available to families at the lowest income level as a means of meeting current obligations. Thus, the major portion of the net deficit for the group was financed out of past savings and a relatively small part by current borrowing.

White families studied at the \$750 to \$1,000 income level reported a net deficit only half as large as that of the families just considered. Their deficit financing was even more strongly marked by reliance on past accumulations rather than on credit than was the case among the lowest economic group.

The Negro families in New York with incomes between \$500 and \$1,000 that remained off relief differed from the native white families either as regards the availability of past accumulations or as regards the tendency to draw upon them.<sup>9</sup> None of the Negro families at the lowest income level reported withdrawals from bank accounts, and even at the next higher level, borrowings were considerably more important than withdrawals from savings in meeting the relatively small deficits incurred by the group as a whole.

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<sup>9</sup> Only 8 Negro families in the lowest income class were studied, but at the next level, 32 furnished data on expenditures. Hence, considered together, the data should be fairly reliable.

## Chapter IX

### Summary

*Variation of expenditures among families with similar incomes.*— So far in this report expenditures have been discussed primarily in terms of averages for 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 the low income levels, there is a wide dispersion of total family expenditures (see table 42). Among white families with current incomes of \$500 to \$750, money value of current family living ranged from \$600 to \$1,900, exceeding \$750 for about four-fifths of the group. Among families at all succeeding income levels up to \$10,000, total expenditures in 40 to 65 percent of the cases fell within the limits of the income interval in which the families were classified. While at higher incomes, as has already been noted, larger and larger proportions of the families lived within their incomes, the tendency to extreme differences in current expenditures remains. In general, at any given income, the highest expenditure was three or four times as great as the lowest.

A similar distribution of the Negro families studied in New York City reveals considerably less dispersion of total family expenditures, particularly at the lower income levels. Thus, among families with incomes of \$500 to \$750, the money value of current family living ranged only from \$500 to \$1,100. Among families at the income levels between \$1,000 and \$2,000, three-fifths or more of the cases fell within the limits of the income intervals in which the families were classified. Below the \$2,500 level, the highest value reported by Negro families in any one income class was generally no more than twice as great as the lowest.

TABLE 42.—Percentage distribution of families according to total money value of current family living<sup>1</sup>

Income class	WHITE FAMILIES														NEGRO FAMILIES																			
	All families	\$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		6	26	6	13	15	19	6	6				6	6																			
\$750-\$999	100		3	13		32	16	7	7	3				3	3																			
\$1,000-\$1,249	100					3	3	10	10	13				2	2																			
\$1,250-\$1,499	100						4	19	24	19				9	4																			
\$1,500-\$1,749	100					1		1	33	33				20	22																			
\$1,750-\$1,999	100								2	2				14	14																			
\$2,000-\$2,249	100													4	8																			
\$2,250-\$2,499	100											1		1	3																			
\$2,500-\$2,999	100																																	
\$3,000-\$3,499	100																																	
\$3,500-\$3,999	100																																	
\$4,000-\$4,999	100																																	
\$5,000-\$7,499	100																																	
\$7,500-\$9,999	100																																	
\$10,000 and over	100																																	

<sup>1</sup> Includes money expenditures and value of food, housing, and fuel received without money expense in year of the survey  
 \* Less than 1 percent This total is also referred to as "total expenditures".

26  
70

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, clothing, and housing in the family budget.*—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, clothing, and shelter. Attention has already been drawn to the fact that, at the upper income levels, all three of these categories, and particularly clothing and food, included a considerable proportion of luxury items. Indeed, expenditures for clothing behave somewhat like those for a luxury commodity, increasing steadily in importance at successive income levels, at least up to \$4,000. Nevertheless, these three groups of expenditure ordinarily took precedence over all other items in the budget.

Their importance is attested by the fact that more than one-half of average total expenditures was spent for these three categories by all families studied in New York City except the few in the white group with incomes of \$10,000 and more (see table 43). Among white families they accounted for more than three-quarters of total expenditures at the income levels below \$1,500, and more than three-fifths of the total at all levels up to \$5,000. Among Negro families, the share of total expenditures that went for food, clothing, and housing declined with less regularity. More than three-quarters of the total went for these goods and services among Negro families with incomes below \$1,500; more than three-fifths, however, was spent in this manner even by the highest income groups studied.

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, particularly in the case of white families. For white families with incomes of \$500 to \$750, current income was insufficient, on the average, to cover even the necessities. Among white families at the next higher income level, these essentials took almost all of current income. At higher income levels, however, the proportion devoted to the necessities of living declined steadily, to less than 75 percent at the \$1,750 level; to less than 50 percent at the \$7,500 level; and to 37 percent for the small number receiving incomes of \$10,000 or more.

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

TABLE 43.—Expenditures for food, clothing, and housing combined, and for automobiles, recreation, and household help combined: Average amounts and percentage of average total expenditures and of average total income<sup>1</sup>

Income class	Food, clothing, and housing			Automobiles, recreation, and household help		
	Amount	Percentage of total expenditures	Percentage of total income	Amount	Percentage of total expenditures	Percentage of total income
White families						
\$500-\$749.....	\$898	32.8	134.0	\$16	1.5	2.4
\$750-\$999.....	919	32.1	100.3	22	2.0	2.4
\$1,000-\$1,249.....	984	78.6	85.9	35	2.8	3.1
\$1,250-\$1,499.....	1,132	76.7	82.0	48	3.3	3.5
\$1,500-\$1,749.....	1,267	74.9	77.8	81	4.8	5.0
\$1,750-\$1,999.....	1,375	71.4	73.0	123	6.4	6.5
\$2,000-\$2,249.....	1,567	72.4	73.3	129	6.0	6.0
\$2,250-\$2,499.....	1,627	69.5	68.7	178	7.6	7.5
\$2,500-\$2,999.....	1,831	67.6	66.6	266	9.8	9.7
\$3,000-\$3,499.....	2,072	64.9	64.3	336	10.5	10.4
\$3,500-\$3,999.....	2,259	62.9	60.3	434	12.1	11.6
\$4,000-\$4,999.....	2,680	61.4	59.9	535	12.3	12.0
\$5,000-\$7,499.....	3,221	57.0	54.7	871	15.4	14.8
\$7,500-\$9,999.....	4,170	52.4	49.4	1,371	17.2	16.2
\$10,000 and over.....	6,903	46.5	37.4	2,860	19.3	15.5
Negro families						
\$500-\$749.....	\$616	38.6	90.5	\$4	0.6	0.6
\$750-\$999.....	848	31.3	87.6	25	2.4	2.6
\$1,000-\$1,249.....	925	78.4	80.8	37	3.1	3.2
\$1,250-\$1,499.....	1,091	75.2	76.2	51	3.5	3.6
\$1,500-\$1,749.....	1,210	74.0	72.2	65	4.0	3.9
\$1,750-\$1,999.....	1,399	70.8	73.7	108	5.5	5.7
\$2,000-\$2,249.....	1,453	72.0	68.6	114	5.6	5.4
\$2,250-\$2,499.....	1,523	70.3	63.8	170	7.9	7.1
\$2,500-\$2,999.....	1,704	66.2	62.4	263	10.2	9.6
\$3,000 and over.....	2,197	61.7	54.7	298	8.4	7.4

<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.

*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 metropolitan families are luxuries—automobiles (purchase and operation), recreation, and household help (see table 43). These expenditures increased much more rapidly than did total expenditures, or even total income. They accounted for less than 4 percent of total expenditures for current living among white and Negro families with incomes below \$1,500, but for over 15 percent among white families with incomes of \$5,000 or more. Thus, among white families, while the share of total expenditures devoted to the necessities of life declined by about one-third (from the income levels under \$1,000 to those over \$5,000), the portion absorbed by these three luxury categories multiplied more than eight times. Similarly, as the share of income going to the necessity items declined by more than one-half, that used for the luxury categories increased almost seven times.



*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 a growing latitude in consumers' choices.

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

When average expenditures of the white families studied in New York City are compared over a range that begins with the group receiving \$500 to \$1,250 and ends with those receiving \$5,000 and more, the following percentage increases in expenditures are obtained for the individual categories, arranged in order from the smallest relative increase to the largest:

	<i>Percentage increase</i>
Food <sup>1</sup> .....	272
Tobacco.....	273
Housing <sup>2</sup> .....	324
Reading.....	400
Personal care.....	557
Furniture and equipment.....	736
Transportation other than by automobile.....	750
Medical care.....	913
Clothing.....	1, 070
Recreation.....	1, 890
Household operation.....	2, 292
Education.....	2, 386
Automobile operation.....	4, 417
Contributions and personal taxes.....	6, 493
Automobile purchase.....	7, 100

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

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

Over this range, which represents an increase of 824 percent in total income, total expenditures for current family living increased 598 percent. A net deficit of \$160 was replaced by a surplus of \$1,144. Average expenditures for food and tobacco increased less than 300 percent, while at the other extreme, outlays for contributions and personal taxes and for automobiles rose more than 4,000 percent.

The lists appearing below present the individual categories <sup>2</sup> arranged in order corresponding to the percentage increase in average

<sup>2</sup> The elasticity of expenditures for education and automobile purchase is not presented for Negro families since no expenditures were reported for automobile purchase by families with incomes of \$1,000 to \$1,250, and education expenditures of less than \$1 were reported at both levels.

expenditures over the income range from \$1,000-\$1,249 to \$2,250-\$2,499 for both white and Negro families. For white families, this income range represents an increase of about 107 percent in total income; for Negro families it involves an increase of 108 percent in total income.

WHITE FAMILIES	Percentage increase	NEGRO FAMILIES	Percentage increase
Housing <sup>1</sup> .....	49	Transportation other than by automobile.....	41
Food <sup>2</sup> .....	61	Food <sup>2</sup> .....	53
Transportation other than by automobile.....	62	Housing <sup>1</sup> .....	57
Tobacco.....	84	Personal care.....	72
Reading.....	93	Furnishings and equipment....	80
Medical care.....	112	Reading.....	92
Personal care.....	123	Tobacco.....	95
Furnishings and equipment....	125	Recreation.....	121
Household operation.....	178	Household operation.....	128
Clothing.....	190	Clothing.....	159
Education.....	200	Contributions and personal taxes.....	177
Recreation.....	222	Medical care.....	190
Contributions and personal taxes	329	Automobile operation.....	850
Automobile purchase.....	500		
Automobile operation.....	750		

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

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

Over this range, the total expenditures of white families increased by 87 percent while those of Negro families rose 83 percent. For white families, this represented a shift from a net deficit of \$96 to a net surplus of \$49, while for Negroes, it meant a shift from a deficit of only \$20 to a surplus of \$204. The elasticity of expenditures for housing, tobacco, medical care, and automobile operation was greater among Negro than among white families, but the elasticity for all other categories of expenditure was greater among white families. Medical care was one of the most elastic types of expenditure among Negro families over this income range, but was relatively inelastic among white families.

The manner in which income elasticity in expenditures varies in different parts of the income scale is indicated by a comparison of the order of elasticity of the categories shown above for white families with incomes of \$1,000-\$1,249 to \$2,250-\$2,499 with the list which follows for white families with incomes of \$4,000-\$4,999 to \$7,500-\$9,999:

	Percentage increase
Tobacco.....	8
Transportation other than by automobile.....	12
Reading.....	24
Food <sup>1</sup> .....	34

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

	<i>Percentage increase</i>
Personal care.....	49
Clothing.....	63
Recreation.....	75
Housing <sup>2</sup> .....	78
Education.....	79
Household operation.....	116
Medical care.....	133
Automobile operation.....	189
Contributions and personal taxes.....	198
Furnishings and equipment.....	203
Automobile purchase.....	208

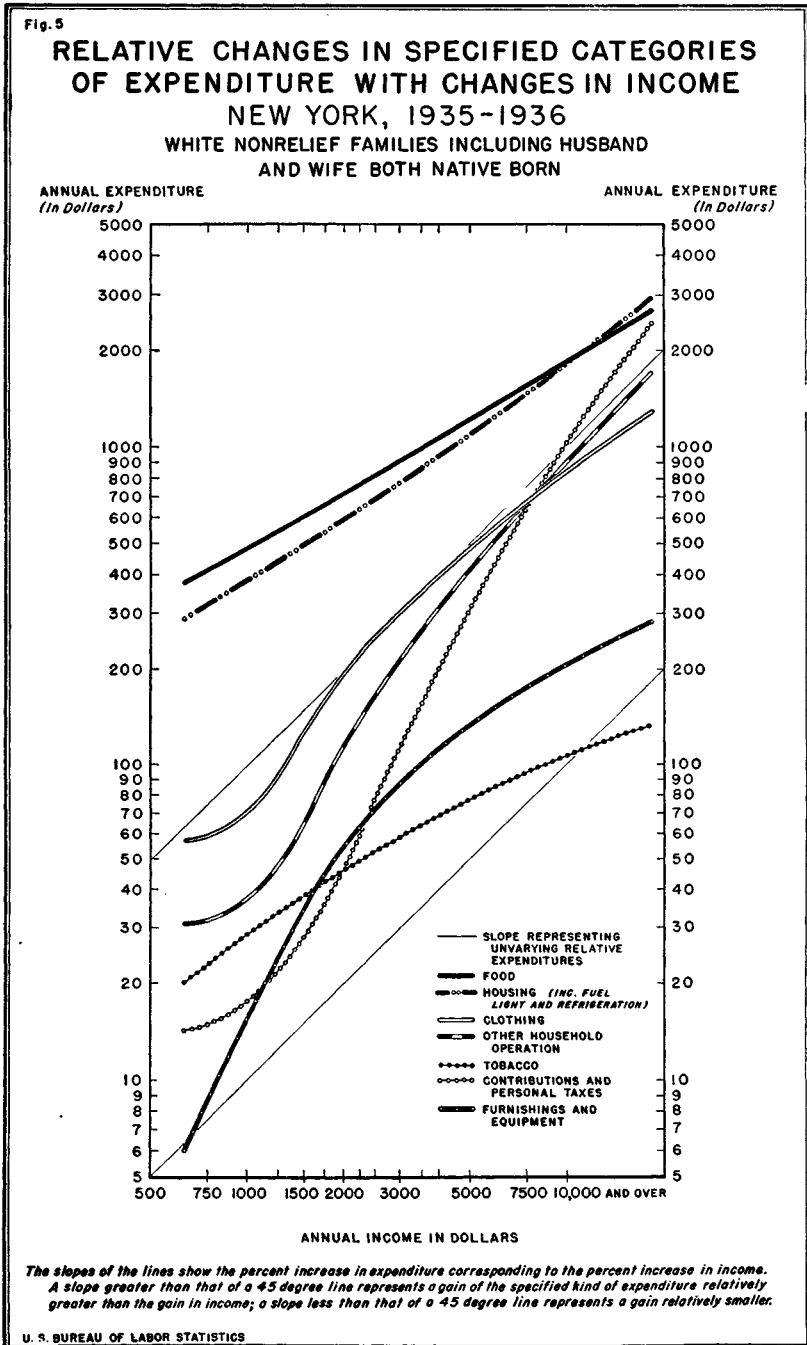
<sup>2</sup> Including expense for fuel, light, and refrigeration, and the value of housing and fuel received without money expense.

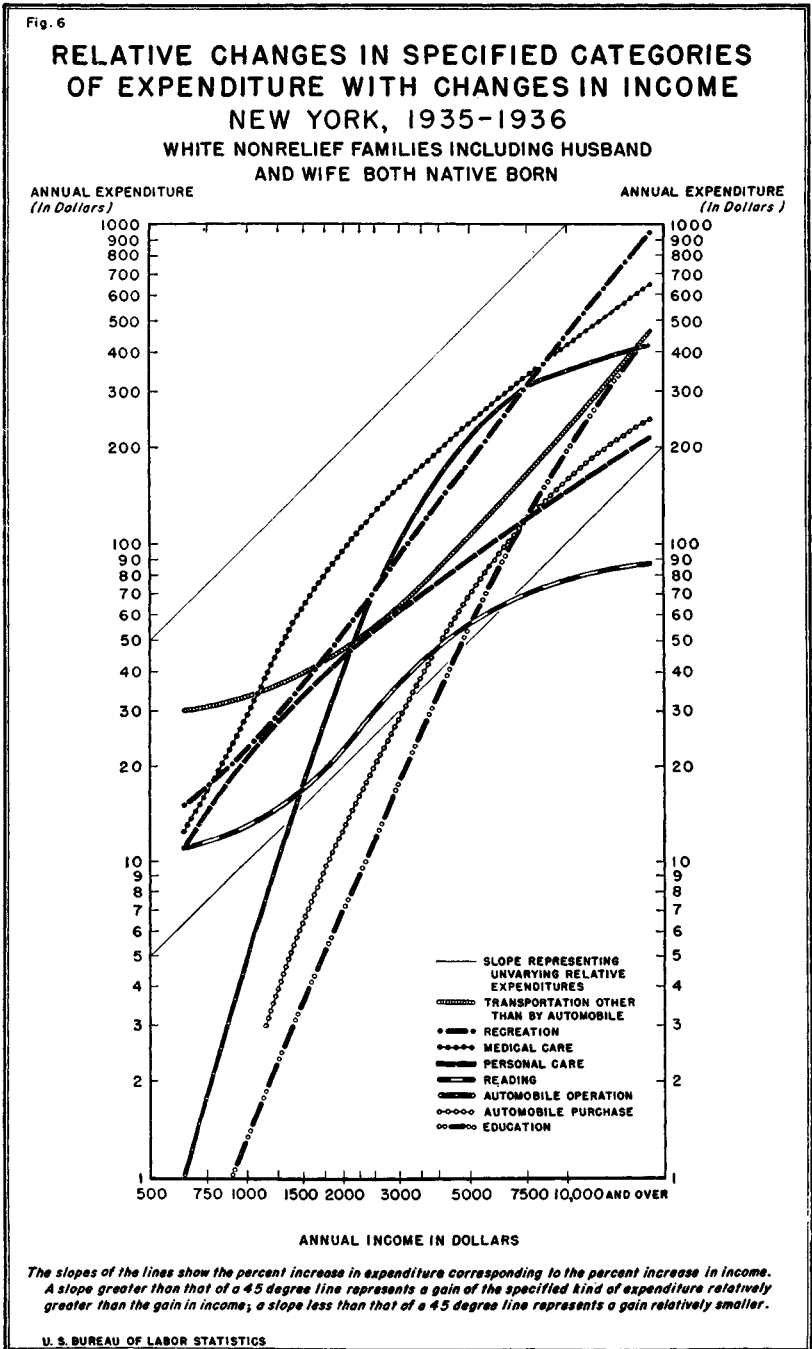
The range from \$4,000 to \$10,000 represents an increase in income of about 89 percent and a growth in expenditures of 82 percent, as against increases of 107 and 87 percent in income and expenditures, respectively, for white families with incomes between \$1,000 and \$2,500. The most striking change in the relative elasticity for individual categories between the lower income range and the upper is found in the case of housing, which was least elastic among families in the lower range and was intermediate in relative elasticity among the higher income families. In comparison with other groups of items, clothing and recreation were less elastic at the upper than at the lower levels.

The change over the income range in average expenditures by New York white families for the main categories is shown graphically in figures 5 and 6. These figures indicate both the level of outlay and the relative increase in different parts of the income range.<sup>3</sup> The relatively slow increase for both food and housing, noted in chapters III and IV, are strikingly shown in figure 5. 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 was least clearly marked with respect to contributions and personal taxes, recreation, and education. This flattening of the curves reflects the growing importance of various forms of savings with increases in incomes.

*Expenditures of white and Negro families 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 New York families are considered one at a time, there is found to be a great variety in the way they plan

<sup>3</sup> Average expenditures were smoothed and plotted on double-logarithmic paper.





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: under \$1,000; \$1,000 to \$2,000; \$2,000 to \$3,000; \$3,000 to \$5,000; \$5,000 and over (see table 44).

TABLE 44.—*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									
<b>WHITE FAMILIES</b>									
\$500-\$999.....	\$850	\$1,111	\$461	\$442	\$81	\$27	\$19	\$13	\$68
\$1,000-\$1,999.....	1,562	1,634	614	584	150	73	70	35	108
\$2,000-\$2,999.....	2,450	2,435	836	811	271	167	110	77	175
\$3,000-\$4,999.....	3,588	3,510	1,044	1,122	452	259	164	187	282
\$5,000 and over....	9,456	8,333	1,788	2,796	922	652	385	989	801
Percentage of income									
\$500-\$999.....	100.0	130.7	54.3	52.0	9.5	3.2	2.2	1.5	8.0
\$1,000-\$1,999.....	100.0	104.6	39.3	37.4	9.6	4.7	4.5	2.2	6.9
\$2,000-\$2,999.....	100.0	99.4	34.1	33.1	11.1	6.4	4.5	3.1	7.1
\$3,000-\$4,999.....	100.0	97.8	29.1	31.3	12.6	7.2	4.6	5.2	7.8
\$5,000 and over....	100.0	88.1	18.9	29.5	9.8	6.9	4.1	10.4	8.5
Average amount									
<b>NEGRO FAMILIES</b>									
\$500-\$999.....	\$920	\$985	\$384	\$412	\$78	\$29	\$25	\$8	\$49
\$1,000-\$1,999.....	1,432	1,450	501	559	162	58	41	38	91
\$2,000-\$2,999.....	2,375	2,226	669	783	294	153	75	98	153
\$3,000 and over....	4,020	3,560	678	1,481	395	212	109	421	265
Percentage of income									
\$500-\$999.....	100.0	107.1	41.7	44.8	8.5	3.2	2.7	0.9	5.3
\$1,000-\$1,999.....	100.0	101.3	35.0	39.0	11.3	4.0	2.9	2.7	6.4
\$2,000-\$2,999.....	100.0	93.7	28.2	33.0	12.4	6.4	3.2	4.1	6.4
\$3,000 and over....	100.0	88.6	16.9	36.8	9.8	5.3	2.7	10.5	6.6

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

*Families with incomes from \$500 to \$1,000.*—Among white families in this income group, total incomes averaged \$850, and total expenditures for current family living, \$1,111. Food and home maintenance together amounted to 6 percent more than current family income, food alone taking 54 percent of income, home maintenance another 52 percent. Clothing and personal care expenses amounted to barely 10

percent. The family outlay for transportation represented 3 percent of income and for medical care only 2 percent. Expenditures for the remaining categories in the family budget, recreation, reading, education, tobacco, gifts, contributions to religious and community welfare organizations, and personal taxes, averaged \$81 at this level, bringing the total expenditures to a point 31 percent above current income.

Among Negro families at the \$500 to \$999 income level, total incomes averaged \$920, and total expenditures only 7 percent more. Thus, at the lowest levels studied, the average incomes of Negro families were \$70 higher than those of white families, while their total expenditures averaged about \$25 lower. Food and home maintenance accounted for 42 and 45 percent, respectively, of total income, substantially less than among white families. Clothing and personal care took a slightly smaller portion of income than among white families. Transportation and medical care each claimed about 3 percent, and the minor categories about 6 percent.

*Families with incomes from \$1,000 to \$2,000.*—The current incomes of white families in this next class averaged \$1,562, and expenditures for current living, \$1,634, a current deficit of not quite 5 percent. Food and home maintenance amounted to 77 percent of total income. Clothing and personal care expense remained at 10 percent of the total. Expenditures for transportation and medical care each showed a marked gain over those in the lowest income group, rising from 3.2 to 4.7 percent and 2.2 to 4.5 percent, respectively. The share of income going to the remaining categories declined slightly to 9 percent.

Negro families in this income class had current incomes that came within 1 percent of balancing with expenditures. Their incomes were over \$100 lower than those of white families and their expenditures almost \$200 lower. Food and home maintenance, however, together took almost as large a share of income (74 percent) as among white families. Clothing and personal care took over 11 percent of the total, representing a substantial increase over the expenditures at the preceding level. Expenditures for transportation increased to 4 percent of income, but those for medical care showed no increase as a proportion of the total. The minor categories received the same share of income as among white families, representing a marked increase above the share received at the preceding level.

*Families with incomes from \$2,000 to \$3,000.*—The expenditures of white families in this group were just covered by their incomes. Expenditures for food, home maintenance, clothing, and personal care together took 78 percent of income, or only slightly more than food and home maintenance alone among white families with incomes of \$1,000 to \$2,000. Clothing and personal care, however, took a slightly larger share of the total than at the former level. Transportation expenditures continued to increase in relation to income, while

medical expenditures maintained the same relative position, and the remaining categories increased slightly.

For Negro families with incomes from \$2,000 to \$3,000, current incomes, averaging \$2,375, were sufficient to cover all expenditures for current living, leaving a margin of 6 percent for reducing deficits accumulated in the past and for providing reserves for future use. The three major categories of expenditure took but 73 percent of income. Transportation took 6 percent of income and medical care one-half as much, leaving over 10 percent for recreation, reading, education, tobacco, gifts, and personal taxes.

*Families with incomes from \$3,000 to \$5,000.*—Average current incomes of \$3,588 left white families in this group a margin of about 2 percent for savings and repayment of past obligations after all expenditures for current living were accounted for. The tendencies observed in the preceding groups were maintained, with food and house maintenance declining to 60 percent, and clothing and transportation increasing slowly in importance. The share of income taken by medical care was the same. That of the remaining items was substantially larger, reflecting mainly the increase from 3.1 to 5.2 in average outlays for gifts, contributions, and personal taxes.

Since relatively few Negro families with incomes above \$3,000 were studied, all have been grouped together for purposes of analysis. Their expenditures for current living averaging \$3,560, only \$50 higher than those of white families with incomes of \$3,000 to \$5,000, although their incomes averaged over \$400 higher. At this level, food took a much smaller share of the total than at lower levels, but home maintenance, a slightly larger share than at the preceding level. Clothing, transportation, and medical care all declined as a proportion of income, while outlays for gifts to individuals, contributions to religious and community welfare institutions, and personal taxes, took over twice as large a share of income as in the \$2,000 to \$3,000 class. The remaining categories again averaged between 6 and 7 percent of income.

*Families with incomes of \$5,000 and over.*—The incomes of white families in the highest of the broad income groups covered by the New York survey averaged \$9,456. Only 88 percent of these incomes were spent for all items of current consumption. Food, home maintenance, clothing, and personal care each took a smaller proportion of the total than at the preceding level, absorbing in combination only 58 percent. The share of income received by gifts, contributions to the church and community welfare organizations, and personal taxes rose to over 10 percent, or almost \$1,000 while the proportion received by transportation, medical care, and the other minor categories remained about the same.



*Differences in the living patterns of white and Negro families.*—The chief difference between New York white and Negro families is a difference in the income levels at which the majority live. Thus, of the native-born complete families living in areas where at least one-third of the family heads are native born, 14 percent of the white families and 44 percent of the Negro families received relief at some time during the year 1935–36. Of those families that received no relief, 8 percent of the white group and 20 percent of the Negroes received incomes below \$1,000; 24 percent of the former and 4 percent of the latter had incomes of \$3,000 and more.<sup>4</sup>

At given income levels, however, certain clearly defined differences between white and Negro families appear in the pattern of spending and saving. Food expenditures were generally lower at given income levels, due at least in part, to the smaller size of Negro families and their relative importance declined more rapidly over the income range among Negro than among white families. Expenditures for home maintenance, on the other hand, were relatively larger and decreased more slowly at successive income levels among the former than among the latter. A later report may show fundamental differences in the type and quality of the housing facilities enjoyed by the two groups. The proportion of family income spent for clothing and personal care rose more rapidly among Negro than among white families with incomes below \$3,000. Transportation expenditures absorbed a relatively small share of income, and one that was about the same among families in the two racial groups in the income classes below \$3,000; they were somewhat more important for white families in the higher income groups, however. Expenditures for the remaining categories rose more rapidly in importance with increases in income among Negroes than among white families, but they generally accounted for a smaller proportion of the current incomes of the former than the latter.

Expenditures for current family living exceeded incomes, on the average, among both white and Negro families with incomes below \$2,000, but the excess was substantially greater for the former. At higher income levels, when all expenditures for consumer goods and services were accounted for, Negro families had a much wider margin than white families for savings and the repayment of previously incurred obligations. These differences may represent in part variations in the standards of living of the white and Negro families studied in New York City. They certainly reflect in part more restricted opportunities for spending in the case of Negro families, as well as greater employment security and greater ease in securing credit on the part of white families.

<sup>4</sup> See vol. I, Tabular Summary, sec. B, table 1.

## TABULAR SUMMARY

Averages are in all cases, except as indicated in table 1-A, based on the number of families reporting expenditures, whether or not they reported expenditure for the particular item. The data presented in the following tables summarize, by major groups, the expenditures of native white and native Negro families (separately) living in New York. 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 table 1 in order to show the relative frequency in the community. (See statement in section on sampling, appendix A, concerning the character of the "eligible" sample.) It should be noted that column 2 of tables 1-A ff presents the actual number of families reporting income.

Data presented for "All families" and for each family type group (white), represent only families of wage earners at the income level \$500 to \$750, and only families of wage earners and clerical workers at the level \$750 to \$1,250. At the levels \$1,250 to \$4,000, families of all occupational groups studied are represented, but at \$4,000 and above only families of the business and professional groups are included.

Data presented for "All families" and for each occupational group include families of types I through V.

In the case of the Negro families, data for "All families" and for each family type group represent only families of wage earners at the income level \$500 to \$750. At income levels \$750 to \$3,000, families of all occupational groups studied are included, but at income levels of \$3,000 and above only families of the business and professional groups are included.

Data for "All families" and for each occupational group include families of types I through V.

For eligibility requirements and methods used in deriving averages, see appendix A; and for definitions of terms used in the tables, see glossary (appendix B).

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## White Families

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**TABLE 1.—Balance of family income and expenditure: Number of eligible families, 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 eligible families <sup>1</sup>  (2)	Average net income			Average money expenditure for family living <sup>4</sup>  (6)	Average net surplus or deficit (-) <sup>5</sup>  (7)	Average net balancing difference <sup>6</sup>  (8)
		Total  (3)	Money <sup>2</sup>  (4)	Non-money from housing <sup>3</sup>  (5)			
<i>All families</i>							
\$500-\$749	3,552	\$635	\$622	\$13	\$1,037	-\$408	-\$7
\$750-\$999	9,731	896	854	42	1,058	-195	-9
\$1,000-\$1,249	18,895	1,129	1,099	30	1,208	-96	-13
\$1,250-\$1,499	25,522	1,371	1,346	25	1,440	-86	-8
\$1,500-\$1,749	30,299	1,616	1,597	19	1,660	-56	-7
\$1,750-\$1,999	32,477	1,867	1,845	22	1,888	-20	-23
\$2,000-\$2,249	31,671	2,121	2,095	26	2,123	-14	-14
\$2,250-\$2,499	22,239	2,356	2,328	28	2,301	49	-22
\$2,500-\$2,999	39,075	2,729	2,696	33	2,652	62	-18
\$3,000-\$3,499	22,269	3,216	3,186	30	3,153	58	-25
\$3,500-\$3,999	12,955	3,720	3,675	45	3,534	152	-11
\$4,000-\$4,999	7,015	4,457	4,405	52	4,300	154	-49
\$5,000-\$7,499	9,164	5,870	5,821	49	5,582	271	-32
\$7,500-\$9,999	2,866	8,418	8,293	120	7,796	579	-77
\$10,000 and over	3,941	18,429	18,460	-31	14,830	3,590	40
<i>Occupational group: Wage earner</i>							
\$500-\$749	3,552	635	622	13	1,038	-408	-8
\$750-\$999	7,493	902	871	31	990	-100	-19
\$1,000-\$1,249	12,955	1,121	1,106	15	1,151	-32	-13
\$1,250-\$1,499	14,657	1,362	1,322	40	1,372	-43	-7
\$1,500-\$1,749	15,821	1,622	1,597	25	1,595	5	-3
\$1,750-\$1,999	15,134	1,866	1,835	31	1,910	-45	-30
\$2,000-\$2,249	11,045	2,123	2,097	26	2,177	-58	-22
\$2,250-\$2,499	7,911	2,349	2,309	40	2,297	48	-36
\$2,500-\$2,999	15,851	2,744	2,723	21	2,687	63	-7
\$3,000-\$3,499	5,910	3,201	3,195	6	3,287	-80	-12
\$3,500-\$3,999	2,328	3,700	3,614	86	3,393	228	-7
<i>Clerical</i>							
\$750-\$999	2,328	880	800	80	1,270	-495	25
\$1,000-\$1,249	5,940	1,125	1,084	41	1,332	-235	-13
\$1,250-\$1,499	8,029	1,382	1,376	6	1,561	-176	-9
\$1,500-\$1,749	10,627	1,608	1,595	13	1,718	-115	-8
\$1,750-\$1,999	11,880	1,875	1,866	9	1,854	33	-21
\$2,000-\$2,249	13,731	2,122	2,094	28	2,054	50	-10
\$2,250-\$2,499	8,776	2,348	2,326	22	2,265	67	-6
\$2,500-\$2,999	12,896	2,717	2,671	46	2,620	70	-19
\$3,000-\$3,499	7,493	3,250	3,218	32	3,127	120	-29
\$3,500-\$3,999	4,299	3,682	3,626	56	3,497	100	29
<i>Independent business</i>							
\$1,250-\$1,499	1,701	1,390	1,386	4	1,379	24	-17
\$1,500-\$1,749	2,060	1,609	1,591	18	1,734	-113	-30
\$1,750-\$1,999	2,000	1,851	1,808	43	1,873	-59	-6
\$2,000-\$2,249	2,716	2,114	2,089	25	2,173	-86	2
\$2,250-\$2,499	1,313	2,347	2,299	48	2,415	-82	-34
\$2,500-\$2,999	3,284	2,745	2,700	45	2,792	-34	-58
\$3,000-\$3,499	2,269	3,122	3,063	59	3,148	-21	-64
\$3,500-\$3,999	1,194	3,774	3,770	4	3,722	54	-6
\$4,000-\$4,999	1,015	4,353	4,298	55	4,213	131	-46
\$5,000-\$7,499	2,119	5,748	5,740	8	5,886	-91	-55
\$7,500-\$9,999	597	8,549	8,379	170	7,101	1,401	-123
\$10,000 and over	1,284	14,464	14,573	-109	14,200	541	-108

See p. 147 for notes on this table.

**TABLE 1.—Balance of family income and expenditure: Number of eligible families, 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 eligible families  (2)	Average net income			Average money expenditure for family living  (6)	Average net surplus or deficit (-)  (7)	Average net balancing difference  (8)
		Total  (3)	Money  (4)	Non-money from housing  (5)			
<i>Independent professional</i>							
\$1,250-\$1,499	120	\$1,385	\$1,385	-----	\$2,078	-\$762	\$69
\$1,500-\$1,749	298	1,599	1,555	\$44	2,001	-435	-11
\$1,750-\$1,999	418	1,834	1,795	39	2,207	-454	42
\$2,000-\$2,249	746	2,127	2,082	45	2,120	-45	7
\$2,250-\$2,499	538	2,395	2,370	25	2,454	-96	12
\$2,500-\$2,999	955	2,735	2,678	57	2,699	22	-43
\$3,000-\$3,499	836	3,187	3,133	54	3,069	55	9
\$3,500-\$3,999	776	3,636	3,686	-----	3,839	-95	-58
\$4,000-\$4,999	1,104	4,580	4,608	-28	5,082	-374	-100
\$5,000-\$7,499	1,582	5,917	5,911	6	5,332	535	44
\$7,500-\$9,999	657	8,567	8,597	-30	10,251	-1,491	-163
\$10,000 and over	1,284	23,438	23,360	78	17,060	5,954	346
<i>Salaried business</i>							
\$1,250-\$1,499	120	(†)	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	657	1,618	1,617	1	1,771	-144	-10
\$1,750-\$1,999	1,463	1,842	1,836	6	1,867	-21	-10
\$2,000-\$2,249	1,522	2,103	2,092	11	2,074	18	(*)
\$2,250-\$2,499	1,611	2,415	2,402	13	2,404	20	-22
\$2,500-\$2,999	2,716	2,722	2,690	32	2,550	147	-7
\$3,000-\$3,499	2,955	3,199	3,165	34	3,106	93	-34
\$3,500-\$3,999	2,060	3,812	3,783	29	3,443	354	-14
\$4,000-\$4,999	1,821	4,470	4,390	80	4,170	252	-32
\$5,000-\$7,499	2,627	5,844	5,837	7	5,749	157	-69
\$7,500-\$9,999	1,045	8,313	8,242	71	7,541	736	-35
\$10,000 and over	1,134	17,981	18,041	-60	13,513	4,559	-81
<i>Salaried professional</i>							
\$1,250-\$1,499	895	1,395	1,395	-----	1,497	-98	-4
\$1,500-\$1,749	836	1,638	1,639	-1	1,782	-119	-24
\$1,750-\$1,999	1,682	1,870	1,837	33	1,885	-19	-29
\$2,000-\$2,249	1,911	2,117	2,110	7	2,276	-130	-36
\$2,250-\$2,499	2,090	2,362	2,358	4	2,275	113	-30
\$2,500-\$2,999	3,373	2,687	2,678	9	2,640	67	-29
\$3,000-\$3,499	2,806	3,264	3,218	46	3,019	208	-9
\$3,500-\$3,999	2,298	3,714	3,679	35	3,625	129	-75
\$4,000-\$4,999	2,985	4,435	4,369	66	4,097	313	-41
\$5,000-\$7,499	2,836	5,955	5,815	140	5,339	498	-22
\$7,500-\$9,999	567	8,302	7,969	333	6,154	1,819	-4
\$10,000 and over	239	14,940	15,013	-73	12,493	2,671	-151
<i>Family type: Type 1</i>							
\$500-\$749	1,821	615	625	-10	982	-356	-1
\$750-\$999	3,910	896	877	19	1,016	-124	-15
\$1,000-\$1,249	6,656	1,112	1,077	35	1,127	-36	-14
\$1,250-\$1,499	8,209	1,370	1,343	27	1,419	-64	-12
\$1,500-\$1,749	9,672	1,617	1,613	4	1,637	-34	10
\$1,750-\$1,999	9,701	1,873	1,860	13	1,870	(*)	-10
\$2,000-\$2,249	9,164	2,104	2,078	26	2,103	-9	-16
\$2,250-\$2,499	5,761	2,354	2,347	7	2,258	95	-6
\$2,500-\$2,999	10,060	2,696	2,683	13	2,608	98	-23
\$3,000-\$3,499	6,149	3,243	3,237	6	3,161	122	-46

\* 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 1.—Balance of family income and expenditure: Number of eligible families, 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 eligible families  (2)	Average net income			Average money expenditure for family living  (6)	Average net surplus or deficit (-)  (7)	Average net balancing difference  (8)
		Total  (3)	Money  (4)	Non-money from housing  (5)			
<i>Family type: Type I—Con.</i>							
\$3,500-\$3,999.....	3,164	\$3,728	\$3,720	88	\$3,420	\$292	\$8
\$4,000-\$4,999.....	1,910	4,505	4,474	31	4,166	387	-79
\$5,000-\$7,499.....	2,716	5,908	5,854	54	5,382	481	-9
\$7,500-\$9,999.....	836	8,473	8,561	-88	8,460	169	-68
\$10,000 and over.....	806	20,534	20,413	121	15,602	4,646	165
<i>Types II and III</i>							
\$500-\$749.....	1,045	653	653	-----	1,075	-408	-14
\$750-\$999.....	3,791	902	880	22	1,003	-110	-13
\$1,000-\$1,249.....	7,552	1,134	1,123	11	1,207	-76	-8
\$1,250-\$1,499.....	10,597	1,360	1,340	20	1,402	-56	-6
\$1,500-\$1,749.....	11,851	1,615	1,596	19	1,645	-39	-10
\$1,750-\$1,999.....	13,224	1,856	1,848	8	1,913	-34	-31
\$2,000-\$2,249.....	12,955	2,136	2,120	16	2,111	25	-16
\$2,250-\$2,499.....	8,956	2,353	2,313	40	2,289	79	-35
\$2,500-\$2,999.....	14,537	2,717	2,681	36	2,592	108	-19
\$3,000-\$3,499.....	7,373	3,205	3,193	12	3,212	-5	-14
\$3,500-\$3,999.....	3,881	3,725	3,700	25	3,718	39	-57
\$4,000-\$4,999.....	2,389	4,501	4,424	77	4,362	116	-54
\$5,000-\$7,499.....	3,194	5,858	5,827	31	5,343	524	-40
\$7,500-\$9,999.....	866	8,452	8,233	219	7,260	1,033	-60
\$10,000 and over.....	1,314	16,255	16,306	-51	13,877	2,773	-344
<i>Types IV and V</i>							
\$500-\$749.....	686	662	570	92	1,129	-544	-15
\$750-\$999.....	2,030	888	762	126	1,241	-489	10
\$1,000-\$1,249.....	4,687	1,146	1,093	53	1,325	-214	-18
\$1,250-\$1,499.....	6,716	1,301	1,362	29	1,524	-158	-4
\$1,500-\$1,749.....	8,776	1,618	1,581	37	1,707	-104	-22
\$1,750-\$1,999.....	9,552	1,877	1,824	53	1,870	-21	-25
\$2,000-\$2,249.....	9,552	2,116	2,077	39	2,158	-72	-9
\$2,250-\$2,499.....	7,522	2,359	2,331	28	2,373	-23	-19
\$2,500-\$2,999.....	14,478	2,763	2,722	41	2,744	-8	-14
\$3,000-\$3,499.....	8,747	3,208	3,143	65	3,097	64	-18
\$3,500-\$3,999.....	5,910	3,713	3,634	79	3,473	152	9
\$4,000-\$4,999.....	2,716	4,385	4,341	44	4,342	24	-25
\$5,000-\$7,499.....	3,254	5,848	5,787	61	5,983	-153	-43
\$7,500-\$9,999.....	1,164	8,354	8,157	197	7,718	535	-96
\$10,000 and over.....	1,821	19,063	19,150	-87	15,177	3,712	261

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 eligible families—		Average net surplus or deficit (-) (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Reporting income <sup>4</sup> (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>All families</i>							
\$500-\$749.....	119	16	-\$408	12.3	68.4	\$8	\$598
\$750-\$999.....	326	44	-195	30.9	59.4	45	352
\$1,000-\$1,249.....	633	89	-96	48.5	38.3	52	316
\$1,250-\$1,499.....	855	142	-86	51.0	44.6	67	269
\$1,500-\$1,749.....	1,015	162	-56	62.4	35.8	87	307
\$1,750-\$1,999.....	1,088	195	-20	58.2	35.5	139	284
\$2,000-\$2,249.....	1,061	166	-14	61.2	35.5	154	304
\$2,250-\$2,499.....	745	144	49	71.7	27.2	165	254
\$2,500-\$2,999.....	1,309	210	62	69.2	28.0	228	343
\$3,000-\$3,499.....	746	160	58	66.5	31.9	289	420
\$3,500-\$3,999.....	434	113	152	77.2	22.8	335	469
\$4,000-\$4,999.....	235	88	154	70.8	29.2	551	808
\$5,000-\$7,499.....	307	95	271	75.3	21.3	667	1,084
\$7,500-\$9,999.....	96	43	579	76.8	23.2	1,509	2,539
\$10,000 and over.....	132	36	3,590	83.3	16.7	4,686	1,377
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	119	16	-408	12.3	68.4	8	598
\$750-\$999.....	248	37	-100	36.2	55.4	50	213
\$1,000-\$1,249.....	434	67	-32	50.6	37.0	57	165
\$1,250-\$1,499.....	491	79	-43	57.7	37.2	76	234
\$1,500-\$1,749.....	530	66	5	67.6	32.4	96	185
\$1,750-\$1,999.....	507	68	-45	53.6	40.4	157	319
\$2,000-\$2,249.....	370	43	-58	46.8	53.2	162	252
\$2,250-\$2,499.....	265	38	48	72.0	25.8	186	333
\$2,500-\$2,999.....	531	63	63	68.2	29.8	217	285
\$3,000-\$3,499.....	198	32	-80	60.7	39.3	277	631
\$3,500-\$3,999.....	78	16	228	86.0	14.0	378	693
<i>Clerical</i>							
\$750-\$999.....	78	7	-495	14.1	71.8	7	691
\$1,000-\$1,249.....	199	22	-235	44.0	41.0	34	610
\$1,250-\$1,499.....	289	35	-176	32.2	65.4	50	294
\$1,500-\$1,749.....	356	43	-115	56.1	39.1	75	402
\$1,750-\$1,999.....	398	48	33	66.6	28.5	131	186
\$2,000-\$2,249.....	460	53	50	75.3	20.1	143	289
\$2,250-\$2,499.....	294	41	67	73.4	26.6	142	139
\$2,500-\$2,999.....	432	49	70	68.8	28.0	218	286
\$3,000-\$3,499.....	251	38	120	68.2	27.6	223	116
\$3,500-\$3,999.....	144	19	100	74.7	25.3	230	285
<i>Independent business</i>							
\$1,250-\$1,499.....	57	12	24	87.5	12.5	53	176
\$1,500-\$1,749.....	69	17	-113	76.2	23.8	55	651
\$1,750-\$1,999.....	67	34	-59	39.7	35.7	128	308
\$2,000-\$2,249.....	91	23	-86	55.4	34.2	173	532
\$2,250-\$2,499.....	44	10	-82	53.4	46.6	120	313
\$2,500-\$2,999.....	110	23	-34	81.9	18.1	238	1,265
\$3,000-\$3,499.....	76	23	-21	58.8	41.2	316	502
\$3,500-\$3,999.....	40	16	54	62.2	37.8	503	685
\$4,000-\$4,999.....	34	13	131	67.6	32.4	617	883
\$5,000-\$7,499.....	71	18	-91	76.1	23.9	611	2,326
\$7,500-\$9,999.....	20	8	1,401	66.7	33.3	2,594	988
\$10,000 and over.....	43	10	541	69.0	31.0	1,699	2,035

See p. 147 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 eligible families—		Average net surplus or deficit (—)  (4)	Percentage of families having—		Average amount for families having—	
	Reporting income  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Independent professional</i>							
\$1,250-\$1,499	4	3	-\$762		100.0		\$762
\$1,500-\$1,749	10	6	-435		100.0		435
\$1,750-\$1,999	14	6	-454		100.0		454
\$2,000-\$2,249	25	5	-45	52.0	48.0	\$127	231
\$2,250-\$2,499	18	14	-96	44.4	42.6	115	345
\$2,500-\$2,999	32	21	22	64.8	31.2	182	308
\$3,000-\$3,499	28	20	55	61.4	34.5	274	328
\$3,500-\$3,999	26	22	-95	64.4	35.6	348	896
\$4,000-\$4,999	40	14	-374	49.6	50.4	631	1,413
\$5,000-\$7,499	53	23	535	35.9	14.1	652	177
\$7,500-\$9,999	22	13	-1,491	65.1	34.9	1,051	6,232
\$10,000 and over	43	16	5,954	89.8	10.2	6,704	647
<i>Salaried business</i>							
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	22	18	-144	42.3	57.7	118	336
\$1,750-\$1,999	49	19	-21	76.6	23.4	82	359
\$2,000-\$2,249	51	17	18	51.4	41.1	189	192
\$2,250-\$2,499	54	19	20	82.7	17.3	192	803
\$2,500-\$2,999	91	22	147	66.0	30.2	361	301
\$3,000-\$3,499	99	23	93	69.2	30.8	324	425
\$3,500-\$3,999	69	15	354	91.3	8.7	393	57
\$4,000-\$4,999	61	29	252	75.4	24.6	517	561
\$5,000-\$7,499	88	25	157	64.4	23.6	439	534
\$7,500-\$9,999	35	13	736	81.9	18.1	972	331
\$10,000 and over	38	6	4,559	88.6	11.4	5,158	96
<i>Salaried professional</i>							
\$1,250-\$1,499	30	11	-98	46.7	32.3	43	365
\$1,500-\$1,749	28	12	-119	49.6	50.4	79	313
\$1,750-\$1,999	53	20	-19	61.5	34.5	130	287
\$2,000-\$2,249	64	22	-130	63.7	36.3	159	636
\$2,250-\$2,499	70	22	113	73.6	26.4	178	68
\$2,500-\$2,999	113	32	67	66.8	26.6	229	323
\$3,000-\$3,499	94	24	208	79.5	20.5	409	571
\$3,500-\$3,999	77	25	129	72.5	27.5	348	447
\$4,000-\$4,999	100	32	313	77.6	22.4	518	397
\$5,000-\$7,499	95	29	498	78.8	21.2	887	948
\$7,500-\$9,999	19	9	1,819	91.6	8.4	1,987	12
\$10,000 and over	8	4	2,671	100.0		2,671	
<i>Family type: Type I</i>							
\$500-\$749	61	8	-356	12.5	62.4	8	572
\$750-\$999	131	14	-124	28.8	56.0	38	239
\$1,000-\$1,249	223	19	-36	48.4	30.6	37	176
\$1,250-\$1,499	275	37	-64	58.0	40.3	57	241
\$1,500-\$1,749	324	39	-34	73.1	26.9	62	294
\$1,750-\$1,999	325	38	(*)	52.9	37.5	132	187
\$2,000-\$2,249	307	43	-9	67.4	28.3	138	360
\$2,250-\$2,499	193	32	95	81.3	18.0	159	189
\$2,500-\$2,999	337	46	98	55.8	35.6	324	233
\$3,000-\$3,499	206	46	122	84.3	15.7	300	834

†Averages and percentages not computed for fewer than 3 cases.  
\*Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

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 eligible families—		Average net surplus or deficit (—)  (4)	Percentage of families having—		Average amount for families having—	
	Reporting income  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Family type: Type I—Con</i>							
\$3,500-\$3,999.....	106	26	\$292	81.7	18.3	\$441	\$372
\$4,000-\$4,999.....	64	20	387	88.0	12.0	652	1,558
\$5,000-\$7,499.....	91	24	481	65.0	23.5	928	519
\$7,500-\$9,999.....	28	13	169	87.2	12.8	1,463	8,648
\$10,000 and over.....	27	8	4,646	83.7	16.3	5,677	650
<i>Types II and III</i>							
\$500-\$749.....	35	5	-408	20.0	80.0	15	514
\$750-\$999.....	127	19	-110	27.8	62.9	50	197
\$1,000-\$1,249.....	253	42	-76	57.1	34.8	65	325
\$1,250-\$1,499.....	355	68	-56	47.9	44.4	75	207
\$1,500-\$1,749.....	397	70	-39	55.7	39.9	90	223
\$1,750-\$1,999.....	443	91	-34	62.1	37.3	114	282
\$2,000-\$2,249.....	434	69	25	61.6	36.2	166	213
\$2,250-\$2,499.....	300	70	79	67.7	30.0	186	157
\$2,500-\$2,999.....	487	83	108	80.4	18.0	205	317
\$3,000-\$3,499.....	247	62	-5	55.9	42.0	279	383
\$3,500-\$3,999.....	130	42	39	67.7	32.3	264	433
\$4,000-\$4,999.....	80	31	116	69.3	30.7	380	928
\$5,000-\$7,499.....	107	42	524	91.6	8.4	664	1,000
\$7,500-\$9,999.....	29	16	1,033	87.4	12.6	1,439	2,032
\$10,000 and over.....	44	16	2,773	68.9	31.1	4,376	778
<i>Types IV and V</i>							
\$500-\$749.....	23	3	-544		66.7		816
\$750-\$999.....	68	11	-489	40.9	59.1	51	863
\$1,000-\$1,249.....	157	28	-214	34.7	54.6	43	419
\$1,250-\$1,499.....	225	37	-158	47.3	50.3	72	382
\$1,500-\$1,749.....	294	53	-104	59.9	40.1	114	429
\$1,750-\$1,999.....	320	66	-21	58.2	30.9	182	411
\$2,000-\$2,249.....	320	54	-72	54.8	41.5	151	373
\$2,250-\$2,499.....	252	42	-23	69.1	30.9	143	395
\$2,500-\$2,999.....	485	81	-8	67.2	32.8	204	442
\$3,000-\$3,499.....	293	52	64	63.0	34.7	281	326
\$3,500-\$3,999.....	198	45	152	81.1	18.9	319	566
\$4,000-\$4,999.....	91	37	24	60.1	39.9	419	571
\$5,000-\$7,499.....	109	29	-153	68.0	32.0	460	1,456
\$7,500-\$9,999.....	39	14	535	61.5	38.5	1,626	1,208
\$10,000 and over.....	61	12	3,712	93.4	6.6	4,271	4,197

**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  (1)	Number of eligible families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobile <sup>4</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>5</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>6</sup> (20)	Other items (21)
	Reporting income <sup>2</sup> (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>All families</i>																				
\$500-\$749.....	119	16	2.9	1,037	432	306	55	36	6	57	30	19	13	16	17	13	20	17	6	2
\$750-\$999.....	326	44	3.0	1,058	440	276	78	29	25	63	3	22	20	21	19	21	12	11	12	6
\$1,000-\$1,249.....	633	89	3.1	1,208	481	303	83	41	24	71	11	32	22	51	23	31	14	2	17	2
\$1,250-\$1,499.....	855	142	3.2	1,440	570	345	80	51	32	102	13	39	30	60	34	39	16	2	23	4
\$1,500-\$1,749.....	1,015	162	3.2	1,660	629	398	85	57	27	123	33	42	34	78	44	43	20	4	40	3
\$1,750-\$1,999.....	1,088	195	3.2	1,888	669	428	89	79	65	151	63	43	39	80	55	47	22	6	49	3
\$2,000-\$2,249.....	1,061	166	3.3	2,123	779	471	91	99	46	184	49	48	45	101	66	50	24	9	53	8
\$2,250-\$2,499.....	745	144	3.3	2,301	787	506	87	114	54	206	86	52	49	108	74	57	27	6	73	15
\$2,500-\$2,999.....	1,309	210	3.4	2,652	868	536	114	131	71	258	158	58	55	118	86	55	30	7	98	9
\$3,000-\$3,499.....	746	160	3.5	3,153	987	615	102	188	67	330	158	67	68	152	120	60	37	20	172	10
\$3,500-\$3,999.....	434	113	3.3	3,534	1,024	640	120	238	86	415	216	86	85	173	127	64	39	33	177	11
\$4,000-\$4,999.....	235	88	3.4	4,300	1,194	841	124	372	98	454	174	113	81	184	180	84	45	91	256	9
\$5,000-\$7,499.....	307	95	3.2	5,582	1,402	1,032	131	574	116	588	285	172	109	265	217	82	54	90	442	23
\$7,500-\$9,999.....	96	43	3.2	7,796	1,590	1,527	160	803	297	738	513	127	121	428	315	91	56	163	763	104
\$10,000 and over.....	132	36	3.3	14,830	2,710	2,738	161	1,667	258	1,273	645	471	218	631	960	138	98	377	2,427	58

See p. 147 for notes on this table

**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 eligible 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 trans- portation (13)	Per- sonal care (14)	Medi- cal care (15)	Recre- ation (16)	To- bacco (17)	Read- ing (18)	Form- al educa- tion (19)	Con- trib- utions and per- sonal taxes (20)	Other items (21)
	Report- ing in- come (2)	Report- ing ex- pendi- tures (3)					Fuel, light, refrig- eration (8)	Other (9)												
Percentage of total money expenditures																				
<i>All families</i>																				
\$500-\$749.....	119	16	2.9	100.0	41.7	29.5	5.3	3.5	0.6	5.5	-----	2.9	1.8	1.3	1.5	1.6	1.3	1.9	1.6	-----
\$750-\$999.....	326	44	3.0	100.0	41.6	23.1	7.4	2.7	2.4	5.9	0.3	2.1	1.9	2.0	1.8	2.0	1.1	1.0	1.1	0.6
\$1,000-\$1,249.....	633	80	3.1	100.0	39.8	25.1	6.9	3.4	2.0	5.9	.9	2.6	1.8	4.2	1.9	2.6	1.1	.2	1.4	.2
\$1,250-\$1,499.....	855	142	3.2	100.0	39.6	24.0	5.5	3.5	2.2	7.1	.9	2.7	2.1	4.2	2.4	2.7	1.1	.1	1.6	.3
\$1,500-\$1,749.....	1,015	162	3.2	100.0	38.0	24.0	5.1	3.4	1.6	7.4	2.0	2.5	2.0	4.7	2.7	2.6	1.2	.2	2.4	.2
\$1,750-\$1,999.....	1,088	195	3.2	100.0	35.4	22.7	4.7	4.2	3.4	8.0	3.3	2.3	2.1	4.2	2.9	2.5	1.2	.3	2.6	.2
\$2,000-\$1,249.....	1,061	166	3.3	100.0	36.7	22.2	4.3	4.7	2.2	8.7	2.3	2.3	2.1	4.7	3.1	2.3	1.1	.4	2.5	.4
\$2,250-\$2,499.....	745	144	3.3	100.0	34.2	22.0	3.8	4.9	2.3	8.9	3.7	2.3	2.1	4.7	3.2	2.5	1.2	.3	3.2	.7
\$2,500-\$2,999.....	1,309	210	3.4	100.0	32.8	20.2	4.3	4.9	2.7	9.7	6.0	2.2	2.1	4.4	3.2	2.1	1.1	.3	3.7	.3
\$3,000-\$3,499.....	746	160	3.5	100.0	31.3	19.5	3.2	6.0	2.1	10.5	5.0	2.1	2.2	4.8	3.8	1.9	1.2	.6	5.5	.3
\$3,500-\$3,999.....	434	113	3.3	100.0	29.1	18.2	3.4	6.7	2.4	11.7	6.1	2.4	2.4	4.9	3.6	1.8	1.1	.9	5.0	.3
\$4,000-\$4,999.....	235	88	3.4	100.0	27.8	19.5	2.9	8.6	2.3	10.5	4.1	2.6	1.9	4.3	4.2	2.0	1.0	2.1	6.0	.2
\$5,000-\$7,499.....	307	95	3.2	100.0	25.1	18.5	2.3	10.3	2.1	10.5	5.1	3.1	2.0	4.7	3.9	1.5	1.0	1.6	7.9	.4
\$7,500-\$9,999.....	96	43	3.2	100.0	20.4	19.6	2.0	10.3	3.8	9.5	6.6	1.6	1.6	5.5	4.0	1.2	.7	2.1	9.8	1.3
\$10,000 and over.....	132	36	3.3	100.0	18.2	18.5	1.1	11.2	1.7	8.6	4.4	3.2	1.5	4.2	6.5	.9	.7	2.5	16.4	.4
Average money expenditure in dollars																				
<i>Occupational group: Wage earner</i>																				
\$500-\$749.....	119	16	2.9	1,038	432	306	55	36	6	57	-----	30	19	14	16	17	13	20	17	-----
\$750-\$999.....	248	37	3.0	990	422	252	79	24	31	53	5	16	18	19	16	22	12	3	12	6
\$1,000-\$1,249.....	434	67	3.1	1,151	489	285	78	34	25	63	1	29	21	36	25	33	13	1	16	2
\$1,250-\$1,499.....	491	79	3.3	1,372	591	306	79	39	24	101	11	36	29	36	36	40	16	2	24	2
\$1,500-\$1,749.....	530	66	3.3	1,595	629	372	89	49	32	115	34	41	34	58	34	49	18	2	36	3
\$1,750-\$1,999.....	507	68	3.3	1,910	685	389	100	70	103	154	69	40	38	77	54	54	20	6	47	4
\$2,000-\$2,249.....	370	43	3.5	2,177	810	435	91	84	65	202	85	42	44	98	69	50	23	8	53	18
\$2,250-\$2,499.....	265	38	3.5	2,297	780	464	89	87	70	187	144	45	48	125	80	62	24	6	71	15
\$2,500-\$2,999.....	531	63	3.5	2,667	871	480	123	101	89	284	189	55	55	122	93	50	28	6	111	10
\$3,000-\$3,499.....	198	32	4.0	3,287	1,005	572	126	157	65	352	255	57	72	195	124	58	31	18	194	6
\$3,500-\$3,999.....	78	16	3.6	3,393	1,028	513	158	150	106	370	237	97	75	183	176	68	37	34	154	1

			Percentage of total money expenditures																
<i>Wage earners</i>			100.0	41.7	29.5	5.3	3.5	0.6	5.5	-----	2.9	1.8	1.3	1.5	1.6	1.3	1.9	1.6	-----
\$500-\$749	119	16	2.9	41.7	29.5	5.3	3.5	0.6	5.5	0.5	2.9	1.8	1.3	1.5	1.6	1.3	1.9	1.6	0.6
\$750-\$999	248	37	3.0	42.7	25.5	8.0	2.4	3.1	5.4	1.6	1.6	1.8	1.9	1.6	2.2	1.2	.3	1.2	.2
\$1,000-\$1,249	434	67	3.1	42.4	24.8	6.8	2.9	2.2	5.5	.1	2.5	1.8	3.1	2.2	2.9	1.1	.1	1.4	.1
\$1,250-\$1,499	491	79	3.3	43.2	22.4	5.8	2.8	1.7	7.4	.8	2.6	2.1	2.6	2.6	2.9	1.2	.1	1.7	.1
\$1,500-\$1,749	530	66	3.3	39.6	23.3	5.6	3.1	2.0	7.2	2.1	2.5	2.1	3.6	2.1	3.1	1.1	.1	2.3	.2
\$1,750-\$1,999	507	68	3.3	35.9	20.4	5.2	3.7	5.4	8.1	3.6	2.1	2.0	4.0	2.8	2.8	1.0	.3	2.5	.2
\$2,000-\$2,249	370	43	3.5	37.2	20.0	4.2	3.8	3.0	9.3	3.9	1.9	2.0	4.5	3.2	2.3	1.1	.4	2.4	.8
\$2,250-\$2,499	265	38	3.5	34.0	20.2	3.9	3.8	3.0	8.1	6.2	2.0	2.1	5.4	3.5	2.7	1.0	.3	3.1	.7
\$2,500-\$2,999	531	63	3.5	32.6	18.0	4.6	3.8	3.3	10.6	7.1	2.1	2.1	4.6	3.5	1.9	1.0	.2	4.2	.4
\$3,000-\$3,499	198	32	4.0	30.6	17.4	3.8	4.8	2.0	10.7	7.8	1.7	2.2	5.9	3.8	1.8	.9	.5	5.9	.2
\$3,500-\$3,999	78	16	3.6	30.4	15.1	4.7	4.6	3.1	10.9	6.9	2.9	2.2	5.4	5.2	2.0	1.1	1.0	4.5	(*)
			Average money expenditure in dollars																
<i>Clerical</i>			1,270	495	352	74	43	3	95	-----	39	26	29	28	20	13	36	12	5
\$750-\$999	78	7	2.9	1,270	495	352	74	43	3	95	39	26	29	28	20	13	36	12	5
\$1,000-\$1,249	199	22	2.1	1,332	465	343	92	58	22	89	36	37	24	53	17	26	15	6	1
\$1,250-\$1,499	269	35	3.1	1,561	558	382	87	66	54	102	18	46	32	96	31	37	18	1	2
\$1,500-\$1,749	356	43	3.2	1,718	633	424	80	60	17	120	25	45	33	115	55	34	22	8	7
\$1,750-\$1,999	398	48	3.1	1,854	652	458	79	78	33	143	72	45	41	74	54	41	21	8	(*)
\$2,000-\$2,249	460	53	3.3	2,054	786	467	96	98	39	163	25	52	42	96	63	50	24	8	1
\$2,250-\$2,499	294	41	3.2	2,265	805	527	80	120	40	210	54	53	50	96	72	52	28	8	7
\$2,500-\$2,999	432	49	3.4	2,620	869	550	110	131	54	237	168	62	55	99	86	60	32	5	11
\$3,000-\$3,499	251	38	3.5	3,127	1,056	629	85	172	54	321	103	75	68	127	120	62	40	33	7
\$3,500-\$3,999	144	19	3.3	3,497	1,003	626	114	206	61	471	241	75	95	161	97	67	35	213	17
			Percentage of total money expenditures																
<i>Clerical</i>			100.0	39.1	27.7	5.8	3.4	0.2	7.5	-----	3.1	2.0	2.3	2.2	1.6	1.0	2.8	0.9	0.4
\$750-\$999	78	7	2.9	39.1	27.7	5.8	3.4	0.2	7.5	2.7	2.8	1.8	6.2	1.3	2.0	1.1	.4	1.4	1
\$1,000-\$1,249	199	22	2.1	34.9	25.7	6.9	4.4	1.6	6.7	1.1	2.9	2.0	6.1	2.0	2.4	1.2	.1	1.7	4
\$1,250-\$1,499	269	35	3.1	35.8	24.5	5.6	4.2	3.5	6.5	1.1	2.9	2.0	6.1	2.0	2.4	1.2	.1	1.7	4
\$1,500-\$1,749	356	43	3.2	36.8	24.7	4.7	3.5	1.0	7.0	1.4	2.6	1.9	6.7	3.2	2.0	1.3	.5	2.6	1
\$1,750-\$1,999	398	48	3.1	35.2	24.7	4.3	4.2	1.8	7.7	3.9	2.4	2.2	4.0	2.9	2.2	1.1	.4	2.6	(*)
\$2,000-\$2,249	460	53	3.3	38.4	22.7	4.7	4.8	1.9	7.9	1.2	2.5	2.0	4.7	3.1	2.4	1.2	.4	2.1	(*)
\$2,250-\$2,499	294	41	3.2	35.5	23.3	3.5	5.3	1.8	9.3	2.3	2.3	2.2	4.2	3.2	2.3	1.2	.4	2.9	3
\$2,500-\$2,999	432	49	3.4	39.1	21.0	4.2	5.0	2.1	9.0	6.4	2.4	2.1	3.8	3.3	2.3	1.2	.2	3.5	4
\$3,000-\$3,499	251	38	3.5	33.8	20.1	2.7	5.5	1.7	10.3	3.3	2.4	2.2	4.1	3.8	2.0	1.3	1.0	5.6	2
\$3,500-\$3,999	144	19	3.3	28.7	17.9	3.3	5.9	1.7	13.5	6.9	2.1	2.7	4.6	2.8	1.9	1.0	.4	6.1	5

\* Average amounts of less than \$1 and percentages of less than 0.1 are not shown  
See p. 147 for notes on this table.

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 eligible 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)
	Reporting income (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Independent business</i>																				
\$1,250-\$1,499	57	12	3.3	1,379	492	422	67	67	14	86	10	23	25	91	21	38	10	1	12	(*)
\$1,500-\$1,749	69	17	3.2	1,734	635	405	81	65	28	174	54	31	38	52	53	52	18	1	40	7
\$1,750-\$1,999	67	34	3.1	1,873	646	480	89	103	44	151	29	34	41	91	48	38	21	1	40	17
\$2,000-\$2,249	91	23	3.1	2,173	744	568	87	130	24	190	30	39	57	110	50	54	18	3	66	3
\$2,250-\$2,499	44	10	3.3	2,415	739	560	114	139	53	183	23	50	36	122	51	84	25	5	135	96
\$2,500-\$2,999	110	23	3.4	2,792	915	636	126	199	43	280	66	51	59	141	80	60	28	14	90	4
\$3,000-\$3,499	76	23	3.7	3,148	939	724	121	283	62	313	150	61	70	118	87	73	34	4	106	3
\$3,500-\$3,999	40	16	3.6	3,722	1,143	740	134	282	52	371	131	83	77	207	145	83	36	79	155	4
\$4,000-\$4,999	34	13	3.8	4,213	1,225	906	118	450	101	428	94	102	76	179	175	115	44	58	124	18
\$5,000-\$7,499	71	18	3.3	5,886	1,574	1,153	135	696	77	606	304	104	117	361	205	89	46	41	366	12
\$7,500-\$9,999	20	8	3.3	7,101	1,532	1,541	137	733	107	546	568	121	103	159	277	142	38	100	969	28
\$10,000 and over	43	10	3.6	14,200	2,417	2,898	183	1,767	354	1,365	433	379	183	731	829	155	97	514	1,779	116
Percentage of total money expenditures																				
<i>Independent business</i>																				
\$1,250-\$1,499	57	12	3.3	100.0	35.7	30.6	4.9	4.9	1.0	6.2	0.7	1.7	1.8	6.6	1.5	2.7	0.7	0.1	0.9	(*)
\$1,500-\$1,749	69	17	3.2	100.0	36.6	23.4	4.7	3.7	1.6	10.0	3.2	1.8	2.2	3.0	3.0	3.0	1.1	(**)	2.3	0.4
\$1,750-\$1,999	67	34	3.1	100.0	34.5	25.6	4.8	5.5	2.3	8.1	1.5	1.8	2.2	4.9	2.6	2.0	1.1	.1	2.1	.9
\$2,000-\$2,249	91	23	3.1	100.0	34.3	26.2	4.0	6.0	1.1	8.7	1.4	1.8	2.6	5.1	2.3	2.5	.8	.1	3.0	.1
\$2,250-\$2,499	44	10	3.3	100.0	30.6	23.2	4.7	5.7	2.2	7.6	1.0	2.1	1.5	5.0	2.1	3.5	1.0	.2	5.6	4.0
\$2,500-\$2,999	110	23	3.4	100.0	32.9	22.8	4.5	7.1	1.5	10.0	2.4	1.8	2.1	5.1	2.9	2.1	1.0	.5	3.2	.1
\$3,000-\$3,499	76	23	3.7	100.0	29.9	23.1	3.8	9.0	2.0	9.9	4.7	1.9	2.2	3.7	2.8	2.3	1.1	.1	3.4	.1
\$3,500-\$3,999	40	16	3.6	100.0	30.6	19.9	3.6	7.6	1.4	10.0	3.5	2.2	2.1	5.6	3.9	2.2	1.0	2.1	4.2	.1
\$4,000-\$4,999	34	13	3.8	100.0	29.1	21.5	2.8	10.7	2.4	10.2	2.3	2.4	1.8	4.2	4.2	2.7	1.0	1.4	2.9	.4
\$5,000-\$7,499	71	18	3.3	100.0	26.7	19.6	2.3	11.8	1.3	10.3	5.2	1.8	2.0	6.1	3.5	1.5	.8	.7	6.2	.2
\$7,500-\$9,999	20	8	3.3	100.0	21.6	21.8	1.9	10.3	1.5	7.7	8.0	1.7	1.5	2.2	3.9	2.0	.5	1.4	13.6	.4
\$10,000 and over	43	10	3.6	100.0	17.1	20.5	1.3	12.4	2.5	9.6	3.0	2.7	1.3	5.1	5.8	1.1	.7	3.6	12.5	.8





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 eligible 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)
	Reporting income (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
Percentage of total money expenditures																				
<i>Salaried business</i>				(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
\$1,250-\$1,499	4	2	(t)	100.0	33.6	27.2	4.3	5.1	1.9	6.7	4.7	2.5	2.1	2.7	2.9	2.2	1.1	(*)	2.4	0.1
\$1,500-\$1,749	22	18	2.8	100.0	35.9	25.1	4.3	5.0	1.6	8.8	.5	2.1	2.4	5.7	2.0	2.6	1.2	0.1	2.6	.1
\$1,750-\$1,999	49	19	2.9	100.0	33.9	25.8	4.1	5.2	1.0	8.6	2.0	2.6	2.1	5.3	2.5	2.5	1.2	1	3.1	(*)
\$2,000-\$2,249	51	17	3.2	100.0	34.1	20.8	4.0	7.1	1.5	10.1	2.8	2.7	2.2	5.3	2.7	2.3	1.2	1	3.1	(*)
\$2,250-\$2,499	54	19	3.3	100.0	33.3	23.2	3.4	5.3	2.0	8.7	4.5	2.0	2.4	5.3	2.5	2.5	1.1	.3	3.3	.2
\$2,500-\$2,999	91	22	3.4	100.0	30.4	18.9	3.3	6.7	3.4	10.3	3.5	2.5	2.3	5.3	4.3	2.1	1.2	.6	5.1	.1
\$3,000-\$3,499	99	23	3.3	100.0	29.0	20.0	3.5	6.3	3.3	10.5	4.2	2.7	2.5	5.1	3.7	1.6	1.2	.6	5.8	(*)
\$3,500-\$3,999	69	15	3.4	100.0	29.7	18.9	3.5	6.8	2.0	10.6	6.1	1.9	1.8	4.1	3.2	1.9	1.0	1.7	6.7	.1
\$4,000-\$4,999	61	29	3.5	100.0	23.2	19.3	2.0	8.8	1.4	10.2	7.6	3.7	2.0	4.8	3.9	1.7	.9	1.6	8.7	.2
\$5,000-\$7,499	88	25	3.1	100.0	21.5	17.5	2.0	.3	2.5	10.5	9.5	1.3	2.1	5.9	5.0	1.3	.8	1.8	9.9	.1
\$7,500-\$9,999	35	13	2.9	100.0	19.4	17.0	1.1	9.7	1.8	8.9	6.0	2.6	1.6	4.7	6.5	.3	.9	.6	18.8	.1
\$10,000 and over	38	6	2.8	100.0																
Average money expenditure in dollars																				
<i>Salaried professional</i>																				
\$1,250-\$1,499	30	11	2.6	1,497	493	473	55	80	11	129	46	31	65	32	36	21	12	8	5	
\$1,500-\$1,749	28	12	3.0	1,732	549	448	93	66	67	184	30	69	52	53	35	25	20	36	2	
\$1,750-\$1,999	53	20	3.0	1,835	615	474	76	86	20	171	49	59	35	112	69	38	31	1	47	2
\$2,000-\$2,249	64	22	2.8	2,276	727	506	72	108	36	222	68	64	49	123	90	54	30	30	92	5
\$2,250-\$2,499	70	22	3.1	2,275	743	526	84	115	53	244	69	65	47	79	76	50	36	4	75	4
\$2,500-\$2,999	113	32	3.1	2,640	816	582	97	161	103	222	110	72	50	141	86	54	35	13	92	6
\$3,000-\$3,499	94	24	2.8	3,019	868	589	84	181	64	344	172	66	56	146	117	50	41	9	190	42
\$3,500-\$3,999	77	25	3.1	3,625	993	671	96	298	103	429	233	88	81	185	126	51	48	33	121	19
\$4,000-\$4,999	100	32	3.1	4,097	1,133	762	123	305	90	430	160	105	93	220	203	78	48	90	261	6

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Income	Male	Female	3.2	5,339	1,353	875	144	497	180	562	188	228	95	262	214	65	50	117	462	98	
			3.3	6,154	1,220	1,113	99	458	649	578	287	90	76	379	185	24	63	331	584	18	
			3.8	12,493	2,503	3,008	137	1,624	107	896	835	227	248	328	388	160	69	440	1,364	150	
Percentage of total money expenditures																					
\$5,000-\$7,499	95	29	3.2	100.0	33.0	31.7	3.7	5.3	0.7	8.6	-----	3.1	2.1	4.3	2.1	2.4	1.4	0.8	0.5	0.3	
\$7,500-\$9,999	19	9	3.0	100.0	30.7	25.0	5.2	3.7	3.7	10.6	1.7	3.9	2.9	3.0	3.0	2.0	1.4	1.1	2.0	.1	
\$10,000 and over	8	4	3.0	100.0	32.6	25.1	4.0	4.6	1.1	9.1	2.6	3.1	1.9	5.9	3.7	2.0	1.6	.1	2.5	.1	
\$1,250-\$1,499	30	11	2.8	100.0	31.9	22.2	3.2	4.7	1.6	9.8	3.0	2.3	2.2	5.4	4.0	2.4	1.3	1.3	4.0	.2	
\$1,500-\$1,749	28	12	3.1	100.0	32.9	23.1	3.7	5.1	2.3	10.7	3.0	2.8	2.1	3.5	3.3	2.2	1.6	.2	3.3	.2	
\$1,750-\$1,999	53	20	3.1	100.0	31.0	22.0	3.7	6.1	3.9	8.4	4.2	2.7	1.9	5.3	3.3	2.0	1.3	.5	3.5	.2	
\$2,000-\$2,249	64	22	2.8	100.0	28.8	19.5	2.8	6.0	2.1	11.4	5.7	2.2	1.8	4.8	3.9	1.6	1.4	.3	6.3	1.4	
\$2,250-\$2,499	70	22	3.1	100.0	27.5	18.6	2.6	8.2	2.8	11.8	7.9	2.4	2.2	5.1	3.5	1.4	1.3	.9	3.3	.5	
\$2,500-\$2,999	113	32	3.1	100.0	27.6	18.6	3.0	7.4	2.2	10.5	3.9	2.6	2.0	5.4	5.0	1.9	1.2	2.2	6.4	.1	
\$3,000-\$3,499	94	24	3.2	100.0	25.3	16.4	2.7	9.3	3.4	10.5	3.5	4.3	1.8	4.9	4.0	1.2	1.1	2.2	8.7	.7	
\$3,500-\$3,999	77	25	3.3	100.0	19.8	18.1	1.6	7.4	10.5	9.4	4.7	1.5	1.2	6.2	3.0	.4	1.0	5.4	9.5	.3	
\$4,000-\$4,999	100	32	3.8	100.0	20.0	24.1	1.1	13.0	.8	7.2	6.7	1.8	2.0	2.6	3.1	1.3	.6	3.5	10.9	1.3	
\$5,000-\$7,499	95	29																			
\$7,500-\$9,999	19	9																			
\$10,000 and over	8	4																			
Average money expenditure in dollars																					
\$500-\$749	61	8	2.0	982	387	337	53	35	4	48	-----	35	17	12	10	20	12	-----	12	-----	
\$750-\$999	131	14	2.0	1,016	416	306	62	25	24	62	6	21	18	13	14	23	14	-----	12	-----	
\$1,000-\$1,249	223	19	2.0	1,127	420	305	70	40	34	56	15	32	21	54	21	29	13	1	16	(*)	
\$1,250-\$1,499	275	37	2.0	1,419	500	376	74	52	40	106	7	45	30	59	37	43	18	1	26	5	
\$1,500-\$1,749	324	39	2.0	1,637	570	435	70	51	22	126	48	47	32	57	54	41	21	2	57	4	
\$1,750-\$1,999	325	38	2.0	1,870	573	458	67	90	63	158	84	48	44	75	58	49	22	(*)	79	2	
\$2,000-\$2,249	307	43	2.0	2,103	702	516	88	109	32	181	29	52	47	128	87	50	26	3	64	9	
\$2,250-\$2,499	193	32	2.0	2,258	703	521	66	115	57	202	149	51	47	61	88	57	32	-----	108	1	
\$2,500-\$2,999	337	46	2.0	2,608	704	608	70	139	96	241	225	60	55	99	86	54	36	5	121	9	
\$3,000-\$3,499	206	46	2.0	3,161	869	610	72	191	66	341	214	60	71	98	123	60	42	1	323	20	
\$3,500-\$3,999	106	26	2.0	3,420	875	602	67	242	108	443	252	100	84	160	137	65	41	16	202	26	
\$4,000-\$4,999	64	20	2.0	4,166	1,018	816	88	349	119	495	140	102	77	124	267	106	49	27	386	3	
\$5,000-\$7,499	91	24	2.0	5,382	1,209	1,200	90	584	91	482	231	273	95	174	204	88	59	11	577	14	
\$7,500-\$9,999	28	13	2.0	8,460	1,221	2,075	120	714	583	652	557	105	98	704	401	79	65	8	948	130	
\$10,000 and over	27	8	2.0	15,602	2,529	2,682	155	1,814	191	1,441	867	601	237	650	1,010	97	112	18	3,136	62	

\*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 each.

**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 eligible 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)
	Reporting income (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
<b>Percentage of total money expenditures</b>																				
<i>Type I</i>																				
\$500-\$749.....	61	8	2.0	100.0	39.5	34.3	5.4	3.6	0.4	4.9	-----	3.6	1.7	1.2	1.0	2.0	1.2	-----	1.2	-----
\$750-\$999.....	131	14	2.0	100.0	40.8	30.0	6.1	2.5	2.4	6.1	0.6	2.1	1.8	1.3	1.4	2.3	1.4	-----	1.2	-----
\$1,000-\$1,249.....	223	19	2.0	100.0	37.3	27.1	6.2	3.5	3.0	5.0	1.3	2.8	1.9	4.8	1.9	2.6	1.1	0.1	1.4	(*)
\$1,250-\$1,499.....	275	37	2.0	100.0	35.2	26.5	5.2	3.7	2.8	7.5	5	3.2	2.1	4.1	2.6	3.0	1.3	-----	1.8	(*)
\$1,500-\$1,749.....	324	39	2.0	100.0	34.8	26.6	4.3	3.1	1.3	7.7	2.9	2.9	2.0	3.5	3.3	2.5	1.3	1	3.5	.4
\$1,750-\$1,999.....	325	38	2.0	100.0	30.6	24.5	3.6	4.8	3.4	8.4	4.5	2.6	2.4	4.0	3.1	2.6	1.2	(*)	4.2	.1
\$2,000-\$2,249.....	307	43	2.0	100.0	33.6	24.6	3.2	5.2	1.5	8.6	1.3	2.5	2.2	6.1	4.1	2.4	1.2	1	3.0	.4
\$2,250-\$2,499.....	193	32	2.0	100.0	31.2	23.1	2.9	5.1	2.5	8.9	6.6	2.3	2.1	2.7	3.9	2.5	1.4	-----	4.8	(*)
\$2,500-\$2,999.....	337	46	2.0	100.0	27.0	23.4	2.7	5.3	3.7	9.2	8.6	2.3	2.1	3.8	3.3	2.1	1.4	2	4.6	.3
\$3,000-\$3,499.....	206	46	2.0	100.0	27.6	19.3	2.3	6.0	2.1	10.8	6.8	1.9	2.2	3.1	3.9	1.9	1.3	(*)	10.2	.6
\$3,500-\$3,999.....	106	26	2.0	100.0	25.6	17.6	2.0	7.1	3.1	12.9	7.4	2.9	2.4	4.7	4.0	1.9	1.2	.5	5.9	.8
\$4,000-\$4,999.....	64	20	2.0	100.0	24.5	19.6	2.1	8.4	2.9	11.9	3.9	2.4	1.8	3.0	6.4	2.5	1.2	.6	9.3	.1
\$5,000-\$7,499.....	91	24	2.0	100.0	22.5	22.3	1.7	10.8	1.7	8.9	4.3	5.1	1.8	3.2	3.8	1.6	1.1	2	10.7	.3
\$7,500-\$9,999.....	28	13	2.0	100.0	14.5	24.6	1.4	8.4	6.9	7.7	6.6	1.2	1.2	8.3	.9	.8	.8	1	11.2	1.5
\$10,000 and over.....	27	8	2.0	100.0	16.2	17.2	1.0	11.6	1.2	9.2	5.6	3.9	1.5	4.2	6.5	.6	.7	1	20.1	.4
<b>Average money expenditure in dollars</b>																				
<i>Types II and III</i>																				
\$500-\$749.....	35	5	3.8	1,075	503	329	41	24	12	53	-----	25	20	12	12	17	13	2	12	-----
\$750-\$999.....	127	19	3.4	1,003	419	274	79	26	35	44	3	15	19	23	14	19	11	(*)	8	14
\$1,000-\$1,249.....	253	42	3.3	1,207	492	291	79	35	25	80	8	29	24	40	29	38	15	1	18	3
\$1,250-\$1,499.....	355	68	3.4	1,402	570	320	76	46	34	94	18	32	29	71	31	40	15	3	20	3
\$1,500-\$1,749.....	397	70	3.4	1,645	636	400	83	60	35	117	24	36	37	79	40	45	18	1	33	1
\$1,750-\$1,999.....	443	91	3.5	1,913	709	435	98	76	51	149	61	38	37	86	54	47	21	4	41	6
\$2,000-\$2,249.....	434	69	3.5	2,111	789	464	94	105	50	180	62	40	41	95	58	47	22	10	53	1
\$2,250-\$2,499.....	300	70	3.5	2,269	793	491	90	125	60	207	56	49	50	120	74	54	26	8	57	8
\$2,500-\$2,999.....	487	83	3.6	2,592	916	526	111	143	59	239	128	45	50	118	84	48	28	6	82	4
\$3,000-\$3,499.....	247	62	3.4	3,212	993	683	100	233	71	316	110	63	61	221	121	58	36	16	122	8

\$3,500-\$3,999	130	42	3.5	3,718	1,063	718	127	332	79	405	278	52	170	123	56	40	23	159	11	
\$4,000-\$4,999	80	31	3.5	4,362	1,166	939	110	474	81	425	174	114	79	232	146	90	42	47	241	12
\$5,000-\$7,499	107	42	3.4	5,343	1,348	983	127	609	148	589	253	135	97	229	190	57	46	63	447	21
\$7,500-\$9,999	29	16	3.6	7,260	1,645	1,238	164	951	163	696	505	119	129	390	282	91	60	142	664	22
\$10,000 and over	44	16	3.5	13,877	2,593	2,653	208	1,769	356	1,293	609	327	204	648	718	189	87	403	1,777	43
Percentage of total money expenditures																				
\$500-\$749	35	5	3.8	100.0	46.9	30.6	3.8	2.2	1.1	4.9	-----	2.3	1.9	1.1	1.6	1.2	0.2	1.1	-----	1.4
\$750-\$999	127	19	3.4	100.0	41.7	27.3	7.9	2.6	3.5	4.4	0.3	1.5	1.9	2.3	1.4	1.9	1.1	(*)	0.8	-----
\$1,000-\$1,249	253	42	3.3	100.0	40.9	24.1	6.5	2.9	2.1	6.6	.7	2.4	2.0	3.3	2.4	3.1	1.2	0.1	1.5	-----
\$1,250-\$1,499	355	68	3.4	100.0	40.7	22.8	5.4	3.3	2.4	6.7	1.2	2.3	2.1	5.1	2.2	2.9	1.1	.2	1.4	-----
\$1,500-\$1,749	397	70	3.4	100.0	38.8	24.3	5.0	3.6	2.1	7.1	1.5	2.2	2.2	4.8	2.4	2.7	1.1	.1	2.0	-----
\$1,750-\$1,999	443	91	3.5	100.0	37.1	22.7	5.1	4.0	2.7	7.8	3.2	2.0	1.9	4.5	2.8	2.5	1.1	.2	2.1	-----
\$2,000-\$2,249	434	69	3.5	100.0	37.5	22.0	4.5	5.0	2.4	8.5	2.9	1.9	1.9	4.5	2.7	2.2	1.0	.5	2.5	(*)
\$2,250-\$2,499	300	70	3.5	100.0	34.9	21.6	4.0	5.5	2.6	9.1	2.5	2.2	2.2	5.3	3.3	2.4	1.1	.4	2.5	-----
\$2,500-\$2,999	487	83	3.6	100.0	35.3	20.3	4.3	5.7	2.3	9.2	4.9	1.7	1.9	4.6	3.2	1.9	1.1	.2	3.2	-----
\$3,000-\$3,499	247	62	3.4	100.0	30.9	21.3	3.1	7.3	2.2	9.8	3.4	2.0	1.9	6.9	3.8	1.8	1.1	.5	3.8	-----
\$3,500-\$3,999	130	42	3.5	100.0	28.6	19.3	3.4	8.9	2.1	10.9	7.5	1.4	2.2	4.6	3.3	1.5	1.1	.6	4.3	-----
\$4,000-\$4,999	80	31	3.5	100.0	26.7	21.5	2.5	10.9	1.9	9.7	4.0	2.6	1.8	5.1	3.3	2.1	1.0	1.1	5.5	-----
\$5,000-\$7,499	107	42	3.4	100.0	25.2	18.4	2.4	11.4	2.8	11.0	4.7	2.5	1.8	4.3	3.5	1.1	.9	1.2	8.4	-----
\$7,500-\$9,999	29	16	3.6	100.0	22.7	17.1	2.3	13.1	2.2	9.6	6.9	1.6	1.8	5.4	3.9	1.2	.8	2.0	9.1	-----
\$10,000 and over	44	16	3.5	100.0	18.7	19.1	1.5	12.7	2.6	9.3	4.3	2.4	1.5	4.7	5.2	1.4	.6	2.9	12.8	-----
Average money expenditure in dollars																				
\$500-\$749	23	3	3.7	1,129	442	188	80	58	4	88	-----	25	23	20	37	9	17	102	36	-----
\$750-\$999	68	11	4.3	1,241	524	223	104	42	8	101	2	35	26	35	36	24	12	52	17	(*)
\$1,000-\$1,249	157	28	4.2	1,325	551	320	107	55	8	77	14	35	23	63	15	22	12	7	15	-----
\$1,250-\$1,499	225	37	4.3	1,524	655	345	94	59	20	110	11	40	31	45	34	32	16	3	26	-----
\$1,500-\$1,749	294	53	4.3	1,624	684	352	105	57	24	130	30	45	35	99	37	43	20	11	32	-----
\$1,750-\$1,999	390	66	4.0	1,870	709	390	99	72	87	149	44	43	38	76	52	44	20	14	32	-----
\$2,000-\$2,249	320	54	4.3	2,158	840	438	110	81	55	191	51	55	47	84	58	55	22	12	44	-----
\$2,250-\$2,499	252	42	4.1	2,373	846	512	100	100	43	207	74	56	48	151	62	60	24	10	67	-----
\$2,500-\$2,999	485	81	4.2	2,744	934	498	147	107	65	288	140	69	60	132	90	63	29	10	98	-----
\$3,000-\$3,499	298	52	4.6	3,097	1,064	562	126	147	65	334	156	76	72	132	116	62	33	38	108	-----
\$3,500-\$3,999	198	45	4.0	3,473	1,078	610	143	174	80	407	156	100	87	183	123	68	38	49	175	-----
\$4,000-\$4,999	91	37	4.3	4,343	1,343	773	161	299	98	452	197	119	85	192	149	67	44	175	177	-----
\$5,000-\$7,499	109	29	4.0	5,983	1,618	941	170	532	104	675	358	125	133	377	254	102	56	182	324	-----
\$7,500-\$9,999	39	14	3.8	7,718	1,813	1,349	185	757	192	830	488	150	132	257	279	98	47	291	703	-----
\$10,000 and over	61	12	3.7	15,177	2,873	2,824	130	1,528	217	1,185	572	518	220	611	1,113	119	100	517	2,583	-----

\*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 eli- gible families		Ave- rage 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)	For- mal educa- tion (19)	Con- tribu- tions and per- sonal taxes (20)	Other items (21)
	Report- ing in- come (2)	Report- ing ex- pendi- tures (3)					Fuel, light, refrig- eration (8)	Other (9)												
Percentage of total money expenditures																				
Types IV and V																				
\$500-\$749.....	23	3	3.7	100.0	39.1	16.7	7.1	5.1	0.4	7.8	-----	2.2	2.0	1.8	3.3	0.8	1.5	9.0	3.2	-----
\$750-\$999.....	68	11	4.3	100.0	42.2	18.0	8.4	3.4	.6	8.1	0.2	2.8	2.1	2.8	2.9	1.9	1.0	4.2	1.4	(*)
\$1,000-\$1,249.....	157	28	4.2	100.0	41.6	24.2	8.1	4.2	.6	5.8	1.0	2.6	1.7	4.8	1.1	1.7	.9	.5	1.1	0.1
\$1,250-\$1,499.....	225	37	4.3	100.0	43.1	22.6	6.2	3.9	1.3	7.2	.7	2.6	2.0	3.0	2.2	2.1	1.0	.2	1.7	.2
\$1,500-\$1,749.....	294	53	4.3	100.0	40.1	20.6	6.2	3.3	1.4	7.6	1.8	2.6	2.0	5.8	2.2	2.5	1.2	.6	1.9	.2
\$1,750-\$1,999.....	320	66	4.0	100.0	37.9	20.8	5.3	3.8	4.6	8.0	2.4	2.3	2.0	4.1	2.8	2.4	1.1	.7	1.7	.1
\$2,000-\$2,249.....	320	54	4.3	100.0	38.9	20.3	5.1	3.8	2.5	8.9	2.4	2.5	2.2	3.9	2.7	2.5	1.0	.6	2.0	.7
\$2,250-\$2,499.....	252	42	4.1	100.0	35.7	21.7	4.2	4.2	1.8	8.7	3.1	2.4	2.0	5.5	2.6	2.5	1.0	.4	2.8	1.4
\$2,500-\$2,999.....	485	81	4.2	100.0	34.0	18.1	5.4	3.9	2.4	10.5	5.1	2.5	2.2	4.8	3.3	2.3	1.0	.4	3.6	.5
\$3,000-\$3,499.....	293	52	4.6	100.0	34.4	18.1	4.1	4.7	2.1	10.8	5.0	2.5	2.3	4.3	3.7	2.0	1.1	1.2	3.5	.2
\$3,500-\$3,999.....	198	45	4.0	100.0	31.0	17.6	4.1	5.0	2.3	11.7	4.5	2.9	2.5	5.3	3.5	2.0	1.1	1.4	5.0	.1
\$4,000-\$4,999.....	91	37	4.3	100.0	31.0	17.8	3.7	6.9	2.3	10.4	4.5	2.7	2.0	4.4	3.4	1.5	1.0	4.0	4.1	.3
\$5,000-\$7,499.....	109	29	4.0	100.0	27.1	15.8	2.8	8.9	1.7	11.4	6.0	2.1	2.2	6.3	4.2	1.7	.9	3.0	5.4	.5
\$7,500-\$9,999.....	39	14	3.8	100.0	23.5	17.5	2.4	9.8	2.5	10.8	6.3	1.9	1.7	3.3	3.6	1.3	.6	3.8	9.1	1.9
\$10,000 and over.....	61	12	3.7	100.0	19.0	18.6	.9	10.1	1.4	7.8	3.8	3.4	1.4	4.0	7.3	.8	.7	3.4	17.0	.4

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

**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 <sup>1</sup>

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

Occupational group, family type, and income class	Number of eligible families		Average value of all family food	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay	Average money expenditure per meal per food expenditure unit <sup>2</sup>
	Reporting income <sup>1</sup>	Reporting expenditures		All	At home	Away from home <sup>3</sup>	At home	Away from home		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>All families</i>										
\$500-\$749.....	119	16	\$464	\$432	\$402	\$30	93.1	6.9	\$32	\$.154
\$750-\$999.....	326	44	460	440	400	40	90.9	9.1	20	.146
\$1,000-\$1,249.....	633	89	496	481	432	49	89.8	10.2	15	.164
\$1,250-\$1,499.....	855	142	580	570	502	68	88.1	11.9	10	.186
\$1,500-\$1,749.....	1,015	162	642	629	538	91	85.5	14.5	13	.204
\$1,750-\$1,999.....	1,088	195	685	669	564	105	84.3	15.7	16	.215
\$2,000-\$2,249.....	1,061	166	795	779	622	157	79.8	20.2	16	.247
\$2,250-\$2,499.....	745	144	890	878	647	140	82.2	17.8	13	.243
\$2,500-\$2,999.....	1,309	210	889	868	702	166	80.9	19.1	21	.288
\$3,000-\$3,499.....	746	160	995	987	761	226	77.1	22.9	8	.285
\$3,500-\$3,999.....	434	113	1,039	1,024	756	268	73.8	26.2	15	.293
\$4,000-\$4,999.....	235	88	1,209	1,194	904	290	75.7	24.3	15	.318
\$5,000-\$7,499.....	307	95	1,421	1,402	994	408	70.9	29.1	19	.363
\$7,500-\$9,999.....	96	43	1,625	1,590	1,158	432	72.8	27.2	35	.401
\$10,000 and over.....	132	36	2,762	2,710	1,597	1,113	58.9	41.1	52	.516
<i>Occupational group:</i>										
<i>Wage earner</i>										
\$500-\$749.....	119	16	464	432	402	30	93.1	6.9	32	.154
\$750-\$999.....	248	37	442	422	385	37	91.2	8.8	20	.144
\$1,000-\$1,249.....	434	67	498	489	439	50	89.8	10.2	9	.173
\$1,250-\$1,499.....	491	79	503	591	526	65	89.0	11.0	12	.188
\$1,500-\$1,749.....	530	66	642	629	543	86	86.3	13.7	13	.203
\$1,750-\$1,999.....	507	68	708	685	590	95	86.1	13.9	18	.211
\$2,000-\$2,249.....	370	43	838	810	662	148	81.7	18.3	28	.241
\$2,250-\$2,499.....	265	38	788	780	668	122	84.4	15.6	8	.219
\$2,500-\$2,999.....	531	63	903	871	719	152	82.5	17.5	32	.253
\$3,000-\$3,499.....	198	32	1,007	1,005	806	199	80.2	19.8	2	.260
\$3,500-\$3,999.....	78	16	1,033	1,028	758	270	73.7	26.3	5	.272
<i>Clerical</i>										
\$750-\$999.....	78	7	512	495	446	49	90.1	9.9	17	.154
\$1,000-\$1,249.....	199	22	494	465	416	49	89.5	10.5	29	.145
\$1,250-\$1,499.....	269	35	561	558	483	75	86.6	13.4	3	.189
\$1,500-\$1,749.....	356	43	644	633	532	101	84.0	16.0	11	.205
\$1,750-\$1,999.....	398	48	664	652	537	115	82.4	17.6	12	.217
\$2,000-\$2,249.....	460	53	792	786	611	175	77.8	22.2	6	.252
\$2,250-\$2,499.....	294	41	822	805	653	152	81.1	18.9	17	.260
\$2,500-\$2,999.....	432	49	882	869	693	176	79.7	20.3	13	.259
\$3,000-\$3,499.....	251	38	1,059	1,056	794	262	75.2	24.8	3	.306
\$3,500-\$3,999.....	144	19	1,019	1,003	733	270	73.1	26.9	16	.301
<i>Independent business</i>										
\$1,250-\$1,499.....	57	12	501	492	435	57	88.4	11.6	9	.154
\$1,500-\$1,749.....	69	17	635	635	561	74	88.3	11.7	8	.206
\$1,750-\$1,999.....	67	34	654	646	567	79	87.8	12.2	8	.210
\$2,000-\$2,249.....	91	23	774	744	617	127	82.9	17.1	30	.253
\$2,250-\$2,499.....	44	10	752	739	620	119	83.9	16.1	13	.239
\$2,500-\$2,999.....	110	23	932	915	748	167	81.7	18.3	17	.262
\$3,000-\$3,499.....	76	23	943	939	738	201	78.6	21.4	4	.244
\$3,500-\$3,999.....	40	16	1,167	1,143	884	259	77.3	22.7	24	.294
\$4,000-\$4,999.....	34	13	1,253	1,225	939	286	76.6	23.4	28	.270
\$5,000-\$7,499.....	71	18	1,574	1,574	1,188	386	75.5	24.5	.....	.372
\$7,500-\$9,999.....	20	8	1,532	1,532	1,139	393	74.3	25.7	.....	.349
\$10,000 and over.....	43	10	2,481	2,417	1,731	686	71.6	28.4	64	.434

See p. 147 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 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 food expenditure unit, by occupation, family type, and income, in 1 year, 1935-36—Continued**

Occupational group, family type, and income class	Number of eligible families		Average value of all family food	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay	Average money expenditure per meal per food expenditure unit
	Reporting income	Reporting expenditures		All	At home	Away from home	At home	Away from home		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>Independent professional</i>										
\$1,250-\$1,499	4	3	\$597	\$583	\$475	\$108	81.5	18.5	\$14	\$0.184
\$1,500-\$1,749	10	6	739	738	588	150	79.7	20.3	1	.241
\$1,750-\$1,999	14	6	820	811	530	281	65.4	34.6	9	.255
\$2,000-\$2,249	25	8	628	616	501	115	81.3	18.7	12	.231
\$2,250-\$2,499	18	14	777	766	646	120	84.3	15.7	11	.241
\$2,500-\$2,999	32	21	915	887	710	177	80.0	20.0	28	.277
\$3,000-\$3,499	28	20	934	927	755	172	81.4	18.6	7	.284
\$3,500-\$3,999	26	22	1,098	1,093	817	276	74.7	25.3	5	.285
\$4,000-\$4,999	40	14	1,255	1,253	1,004	249	80.1	19.9	2	.287
\$5,000-\$7,499	53	23	1,379	1,370	1,001	369	73.1	26.9	9	.350
\$7,500-\$9,999	22	13	1,918	1,906	1,549	357	81.3	18.7	12	.376
\$10,000 and over	43	16	3,177	3,128	1,856	1,272	59.3	40.7	49	.527
<i>Salaried business</i>										
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	22	18	636	595	496	99	83.4	16.6	41	.213
\$1,750-\$1,999	49	19	687	669	555	114	83.0	17.0	18	.234
\$2,000-\$2,249	51	17	716	702	584	118	83.2	16.8	14	.225
\$2,250-\$2,499	54	19	841	821	651	170	79.3	20.7	20	.261
\$2,500-\$2,999	91	23	877	848	688	160	81.1	18.9	29	.260
\$3,000-\$3,499	99	23	968	943	733	210	77.7	22.3	25	.290
\$3,500-\$3,999	69	15	1,013	999	736	263	73.7	26.3	14	.287
\$4,000-\$4,999	61	29	1,260	1,237	930	307	75.2	24.8	23	.338
\$5,000-\$7,499	58	25	1,386	1,337	875	462	65.5	34.5	49	.369
\$7,500-\$9,999	35	13	1,666	1,625	1,084	541	66.7	33.3	41	.474
\$10,000 and over	38	6	2,656	2,610	1,149	1,461	44.0	56.0	46	.604
<i>Salaried professional</i>										
\$1,250-\$1,499	30	11	542	493	416	77	84.4	15.6	49	.202
\$1,500-\$1,749	28	12	595	549	470	79	85.6	14.4	46	.195
\$1,750-\$1,999	53	20	646	615	521	94	84.7	15.3	31	.212
\$2,000-\$2,249	64	22	738	727	567	160	78.0	22.0	11	.256
\$2,250-\$2,499	70	22	761	748	594	154	79.4	20.6	13	.253
\$2,500-\$2,999	113	32	820	816	626	190	76.7	23.3	4	.267
\$3,000-\$3,499	94	24	885	868	628	240	72.3	27.7	17	.310
\$3,500-\$3,999	77	25	1,017	993	727	266	73.2	26.8	24	.306
\$4,000-\$4,999	100	32	1,144	1,133	837	296	73.9	26.1	11	.335
\$5,000-\$7,499	95	29	1,363	1,353	954	399	70.5	29.5	10	.359
\$7,500-\$9,999	19	9	1,305	1,220	861	359	70.6	29.4	85	.351
\$10,000 and over	8	4	2,543	2,503	1,616	887	64.6	35.4	40	.476
<i>Family type</i>										
<i>Type I</i>										
\$500-\$749	61	8	432	387	361	26	93.3	6.7	45	.177
\$750-\$999	131	14	448	416	367	49	88.2	11.8	32	.184
\$1,000-\$1,249	223	19	447	420	363	57	86.4	13.6	27	.187
\$1,250-\$1,499	275	37	516	500	425	75	85.0	15.0	16	.232
\$1,500-\$1,749	324	39	584	570	461	109	80.9	19.1	14	.259
\$1,750-\$1,999	325	38	601	573	444	129	77.5	22.5	28	.264
\$2,000-\$2,249	307	43	714	702	498	204	70.9	29.1	12	.318
\$2,250-\$2,499	193	32	717	703	531	172	75.5	24.5	14	.312
\$2,500-\$2,999	337	46	712	704	519	185	73.7	26.3	8	.321
\$3,000-\$3,499	206	46	873	869	563	306	64.8	35.2	4	.384

†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 eligible 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)
	Reporting income (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home (7)	At home (8)	Away from home (9)		
<i>Family type:</i>										
<i>Type I—Contd.</i>										
\$3,500-\$3,999.....	106	26	\$887	\$875	\$574	\$301	65.6	34.4	\$12	\$0.380
\$4,000-\$4,999.....	64	20	1,023	1,018	689	329	67.7	32.3	5	.391
\$5,000-\$7,499.....	91	24	1,216	1,209	772	437	63.9	36.1	7	.449
\$7,500-\$9,999.....	28	13	1,276	1,221	845	376	69.2	30.8	55	.459
\$10,000 and over....	27	8	2,611	2,529	1,384	1,145	54.7	45.3	82	.607
<i>Types II and III</i>										
\$500-\$749.....	35	5	528	503	464	39	92.2	7.8	25	.143
\$750-\$999.....	127	19	429	419	387	32	92.4	7.6	10	.126
\$1,000-\$1,249.....	253	42	498	492	448	44	91.1	8.9	6	.154
\$1,250-\$1,499.....	355	68	579	570	503	67	88.2	11.8	9	.173
\$1,500-\$1,749.....	397	70	647	636	545	91	85.7	14.3	11	.198
\$1,750-\$1,999.....	443	91	720	709	606	103	85.5	14.5	11	.209
\$2,000-\$2,249.....	434	69	793	789	658	131	83.4	16.6	4	.236
\$2,250-\$2,499.....	300	70	801	793	654	139	82.5	17.5	8	.237
\$2,500-\$2,999.....	487	83	932	916	759	157	82.9	17.1	16	.283
\$3,000-\$3,499.....	247	62	1,003	993	790	203	79.6	20.4	10	.282
\$3,500-\$3,999.....	130	42	1,073	1,063	821	242	77.2	22.8	10	.278
\$4,000-\$4,999.....	80	31	1,180	1,168	903	263	77.4	22.6	14	.291
\$5,000-\$7,499.....	107	42	1,378	1,348	1,023	325	75.9	24.1	30	.330
\$7,500-\$9,999.....	29	16	1,676	1,645	1,241	404	75.4	24.6	31	.358
\$10,000 and over....	44	16	2,635	2,593	1,696	897	65.4	34.6	42	.476
<i>Types IV and V</i>										
\$500-\$749.....	23	3	453	442	416	26	94.1	5.9	11	.109
\$750-\$999.....	68	11	538	524	486	38	92.7	7.3	14	.111
\$1,000-\$1,249.....	157	28	565	551	504	47	91.5	8.5	14	.148
\$1,250-\$1,499.....	225	37	661	655	593	62	90.5	9.5	6	.151
\$1,500-\$1,749.....	294	53	699	684	611	73	89.3	10.7	15	.154
\$1,750-\$1,999.....	320	66	718	709	626	83	88.3	11.7	9	.173
\$2,000-\$2,249.....	320	54	878	840	694	146	82.6	17.4	38	.192
\$2,250-\$2,499.....	252	42	866	846	728	118	86.1	13.9	20	.197
\$2,500-\$2,999.....	485	81	970	934	773	161	82.3	17.2	36	.214
\$3,000-\$3,499.....	293	52	1,071	1,064	875	189	82.2	17.8	7	.218
\$3,500-\$3,999.....	198	45	1,098	1,078	811	267	75.2	24.8	20	.256
\$4,000-\$4,999.....	91	37	1,365	1,343	1,057	286	78.7	21.3	22	.291
\$5,000-\$7,499.....	109	29	1,635	1,618	1,150	468	71.1	28.9	17	.324
\$7,500-\$9,999.....	39	14	1,836	1,813	1,319	494	72.8	27.2	23	.393
\$10,000 and over....	61	12	2,921	2,873	1,620	1,253	56.4	43.6	48	.505

TABLE 4.—Housing: Average value of housing secured with and without money 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	Number of eligible families		Average value of all housing plus fuel, light, and refrigeration	Average expense for fuel, light, and refrigeration	Average value of all housing	Average value of housing secured <sup>1</sup>						Percentage of housing value secured without money expenditure <sup>2</sup>
	Reporting income <sup>3</sup>	Reporting expenditures				With money expenditure			Without money expenditure			
						All housing	Family home <sup>4</sup>	Other housing <sup>4</sup>	Total	Owned home <sup>5</sup>	Rent as pay or gift	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<i>All families</i>												
\$500-\$749.....	119	16	\$374	\$55	\$319	\$306	\$306	-----	\$13	-\$3	\$16	4.1
\$750-\$999.....	326	44	396	78	318	276	276	-----	42	21	21	13.2
\$1,000-\$1,249.....	633	89	416	83	333	303	303	(*)	30	11	19	9.0
\$1,250-\$1,499.....	855	142	450	80	370	345	344	-----	25	9	16	6.7
\$1,500-\$1,749.....	1,015	162	502	85	417	399	395	3	19	10	9	4.6
\$1,750-\$1,999.....	1,088	195	539	89	450	425	425	3	22	14	8	4.9
\$2,000-\$2,249.....	1,061	160	588	91	497	471	467	4	26	23	3	5.2
\$2,250-\$2,499.....	745	144	621	87	534	506	495	11	28	21	7	5.2
\$2,500-\$2,999.....	1,309	210	683	114	569	536	524	12	33	25	8	5.8
\$3,000-\$3,499.....	746	160	747	102	645	615	596	19	30	22	8	4.7
\$3,500-\$3,999.....	434	113	805	120	685	640	611	29	45	45	-----	6.6
\$4,000-\$4,999.....	235	88	1,017	124	893	841	791	50	52	52	-----	5.8
\$5,000-\$7,499.....	307	95	1,212	131	1,081	1,032	943	89	49	21	28	4.5
\$7,500-\$9,999.....	96	43	1,507	160	1,647	1,527	1,307	220	120	92	28	7.3
\$10,000 and over.....	132	36	2,868	161	2,707	2,738	2,177	561	-31	-34	3	-1.1
<i>Occupational group: Wage earner</i>												
\$500-\$749.....	119	16	374	55	319	306	306	-----	13	-3	16	4.1
\$750-\$999.....	248	37	362	79	283	252	252	-----	31	3	28	11.0
\$1,000-\$1,249.....	434	67	388	78	310	285	285	(*)	25	(*)	25	8.1
\$1,500-\$1,749.....	491	79	425	79	346	306	306	(*)	40	12	28	11.6
\$1,750-\$1,999.....	530	66	486	89	397	372	370	2	25	11	14	6.3
\$1,750-\$1,999.....	507	68	520	100	420	389	387	2	31	17	14	7.4
\$2,000-\$2,249.....	370	43	552	91	461	435	432	3	26	19	7	5.8
\$2,250-\$2,499.....	265	38	593	89	504	464	459	5	40	27	13	7.9
\$2,500-\$2,999.....	531	63	624	123	501	480	475	5	21	21	-----	4.2
\$3,000-\$3,499.....	198	32	704	126	678	672	562	10	6	6	-----	1.0
\$3,500-\$3,999.....	78	16	757	158	599	513	501	12	86	86	-----	14.4
<i>Clerical</i>												
\$750-\$999.....	78	7	506	74	432	352	352	-----	80	80	-----	18.5
\$1,000-\$1,249.....	199	22	476	92	384	343	343	-----	41	36	5	10.7
\$1,250-\$1,499.....	269	35	475	87	388	382	379	3	6	6	-----	1.5
\$1,500-\$1,749.....	356	43	517	80	437	424	419	5	13	7	6	3.0
\$1,750-\$1,999.....	398	48	546	79	467	458	455	3	9	9	-----	1.9
\$2,000-\$2,249.....	460	53	591	96	495	467	464	3	28	27	1	5.7
\$2,250-\$2,499.....	294	41	629	80	549	527	518	9	22	22	-----	4.0
\$2,500-\$2,999.....	432	49	706	110	696	550	539	11	46	27	19	7.7
\$3,000-\$3,499.....	251	38	746	85	661	629	606	23	32	8	24	4.8
\$3,500-\$3,999.....	144	19	790	114	682	626	598	28	56	56	-----	8.2
<i>Independent business</i>												
\$1,250-\$1,499.....	57	12	493	67	426	422	422	-----	4	2	2	7
\$1,500-\$1,749.....	69	17	504	81	423	405	401	4	18	18	-----	4.3
\$1,750-\$1,999.....	67	34	612	89	523	480	477	3	43	32	11	8.2
\$2,000-\$2,249.....	91	23	650	87	593	568	561	7	25	25	-----	4.2
\$2,250-\$2,499.....	44	10	722	114	608	560	560	-----	48	48	-----	7.9
\$2,500-\$2,999.....	110	23	807	126	681	636	614	22	45	45	-----	6.6
\$3,000-\$3,499.....	76	23	904	121	783	724	698	38	59	59	-----	7.5
\$3,500-\$3,999.....	40	16	878	134	744	740	699	41	4	4	-----	5
\$4,000-\$4,999.....	34	13	1,079	118	961	906	858	48	55	55	-----	5.7
\$5,000-\$7,499.....	71	18	1,296	135	1,161	1,153	1,057	96	8	8	-----	7
\$7,500-\$9,999.....	20	8	1,848	137	1,711	1,541	1,365	176	170	170	-----	9.9
\$10,000 and over.....	43	10	2,972	183	2,789	2,898	2,377	521	-109	-109	-----	-3.9

See p. 147 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—Con.

Occupational group, family type, and income class	Number of eligible families		Average value of all housing plus fuel, light, and refrigeration	Average expense for fuel, light, and refrigeration	Average value of all housing	Average value of housing secured						Percentage of housing value secured without money expenditure
	Reporting income	Reporting expenditures				With money expenditure			Without money expenditure			
						All housing	Family home	Other housing	Total	Owned home	Rent as pay or gift	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>Independent professional</b>												
\$1,250-\$1,499	4	3	\$607	\$103	\$504	\$504	\$472	\$32				
\$1,500-\$1,749	10	6	576	75	501	457	457		\$44	\$44		8.8
\$1,750-\$1,999	14	6	588	81	507	468	458	10	39	39		7.7
\$2,000-\$2,249	25	8	638	78	560	515	502	13	45	45		8.0
\$2,250-\$2,499	18	14	702	93	609	584	554	30	25	25		4.1
\$2,500-\$2,999	32	21	801	104	697	640	620	20	57	57		8.2
\$3,000-\$3,499	28	20	851	102	749	695	665	30	54	54		7.2
\$3,500-\$3,999	26	22	816	84	732	732	692	40				
\$4,000-\$4,999	40	14	1,136	99	1,037	1,065	1,003	62	-28	-28		-2.7
\$5,000-\$7,499	53	23	1,161	129	1,032	1,026	965	61	6	6		.6
\$7,500-\$9,999	22	13	2,426	250	2,176	2,206	1,816	390	-30	-30		-1.4
\$10,000 and over	43	16	3,145	152	2,993	2,915	2,190	725	78	78		2.6
<b>Salaried business</b>												
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	22	18	568	85	483	482	480	2	1	1		.2
\$1,750-\$1,999	49	19	554	81	473	467	466	1	6		\$6	1.1
\$2,000-\$2,249	51	17	633	86	547	536	538	8	11	11		2.0
\$2,250-\$2,499	54	19	608	95	513	500	479	22	13	-20	33	2.5
\$2,500-\$2,999	91	22	710	87	623	591	566	25	32	32		5.1
\$3,000-\$3,499	99	23	725	103	622	588	570	18	34	34		5.5
\$3,500-\$3,999	69	15	839	121	718	689	663	26	29	29		4.0
\$4,000-\$4,999	61	29	1,012	145	867	787	738	49	80	80		9.2
\$5,000-\$7,499	88	26	1,222	116	1,116	1,109	1,022	87	7	-21	28	.6
\$7,500-\$9,999	35	13	1,538	149	1,389	1,318	1,100	218	71	71		5.1
\$10,000 and over	38	6	2,392	153	2,239	2,299	1,918	381	-60	-69		-2.7
<b>Salaried professional</b>												
\$1,250-\$1,499	30	11	528	55	473	473	473					
\$1,500-\$1,749	28	12	540	93	447	448	448		-1	-1		-2
\$1,750-\$1,999	53	20	583	76	507	474	458	16	33	13	20	6.5
\$2,000-\$2,249	64	22	585	72	513	506	495	11	7	7		1.4
\$2,250-\$2,499	70	22	614	84	530	526	497	29	4	3		1.8
\$2,500-\$2,999	113	32	688	97	591	582	555	27	9	-9	18	1.5
\$3,000-\$3,499	94	24	719	84	635	589	576	13	46	46		7.2
\$3,500-\$3,999	77	25	802	96	706	671	630	41	35	35		5.0
\$4,000-\$4,999	100	32	951	123	828	762	716	46	66	66		8.0
\$5,000-\$7,499	95	29	1,159	144	1,015	875	775	100	140	77	63	13.8
\$7,500-\$9,999	19	9	1,545	99	1,446	1,113	1,036	77	333	190	143	23.0
\$10,000 and over	8	4	3,072	137	2,935	3,008	2,256	752	-73	-73		-2.5
<b>Family type: Type I</b>												
\$500-\$749	61	8	380	53	327	337	337		-10	-10		-3.0
\$750-\$999	131	14	387	62	325	306	306		19		19	5.8
\$1,000-\$1,249	223	19	410	70	340	305	304	1	35	11	24	10.3
\$1,250-\$1,499	275	37	477	74	403	376	375	1	27	15	12	6.7
\$1,500-\$1,749	324	39	509	70	439	435	433	2	4	2	2	1.0
\$1,750-\$1,999	325	38	538	67	471	458	457	1	13	13		2.8
\$2,000-\$2,249	307	43	610	68	542	516	510	6	26	26		4.8
\$2,250-\$2,499	193	32	594	66	528	521	504	17	7	7		1.3
\$2,500-\$2,999	337	46	691	70	621	608	594	14	13	12	1	2.1
\$3,000-\$3,499	206	46	688	72	618	610	589	21	6	6		1.0
\$3,500-\$3,999	106	26	677	67	610	602	581	21	8	8		1.3
\$4,000-\$4,999	61	20	935	88	847	816	754	62	31	30	1	3.7
\$5,000-\$7,499	91	24	1,344	90	1,254	1,200	1,112	88	54	54		4.3
\$7,500-\$9,999	28	13	2,107	120	1,987	2,075	1,619	456	-88	-88		-4.4
\$10,000 and over	27	8	2,958	155	2,803	2,682	2,302	302	121	109	12	4.8

† 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—Con.

Occupational group, family type, and income class  (1)	Number of eligible 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)
	Reporting income (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>Types II and III</i>												
\$500-\$749.....	35	5	\$370	\$41	\$329	\$329	\$329					
\$750-\$999.....	127	19	375	79	296	274	274		\$22	\$5	\$17	7.4
\$1,000-\$1,249.....	253	42	381	79	302	291	291		11	2	9	3.6
\$1,250-\$1,499.....	355	68	416	76	340	320	318	\$2	20		20	5.9
\$1,500-\$1,749.....	397	70	502	83	419	400	395	5	19	8	11	4.5
\$1,750-\$1,999.....	443	91	541	98	443	435	432	3	8	4	4	1.8
\$2,000-\$2,249.....	434	69	574	94	480	464	459	5	16	16		3.3
\$2,250-\$2,499.....	300	70	621	90	531	491	477	14	40	22	18	7.5
\$2,500-\$2,999.....	487	83	673	111	562	526	513	13	36	26	10	6.4
\$3,000-\$3,499.....	247	62	795	100	695	653	637	26	12	12		1.7
\$3,500-\$3,999.....	130	42	870	127	743	718	695	53	25	25		3.4
\$4,000-\$4,999.....	80	31	1,126	110	1,016	939	879	60	77	77		7.6
\$5,000-\$7,499.....	107	42	1,141	127	1,014	983	899	84	31	8	23	3.1
\$7,500-\$9,999.....	29	16	1,621	164	1,457	1,238	1,162	76	219	219		15.0
\$10,000 and over.....	44	16	2,810	208	2,602	2,653	2,215	438	-51	-51		-2.0
<i>Types IV and V</i>												
\$500-\$749.....	23	3	360	80	280	188	188		92	12	80	32.9
\$750-\$999.....	68	11	453	104	349	223	223		126	92	34	36.1
\$1,000-\$1,249.....	157	28	480	107	373	320	320		53	26	27	14.2
\$1,250-\$1,499.....	225	37	468	94	374	345	345	(*)	29	15	14	7.7
\$1,500-\$1,749.....	294	53	494	105	389	352	352	(*)	37	21	16	9.5
\$1,750-\$1,999.....	320	66	542	99	443	390	386	4	53	30	23	12.0
\$2,000-\$2,249.....	320	54	587	110	477	438	436	2	39	29	10	8.2
\$2,250-\$2,499.....	252	42	640	100	540	512	509	3	28	28		5.2
\$2,500-\$2,999.....	485	81	686	147	539	498	488	10	41	31	10	7.6
\$3,000-\$3,499.....	293	52	753	126	627	562	550	12	65	44	21	10.4
\$3,500-\$3,999.....	198	45	832	143	689	610	593	17	79	79		11.5
\$4,000-\$4,999.....	91	37	978	161	817	773	739	34	44	44		5.4
\$5,000-\$7,499.....	109	29	1,172	170	1,002	941	847	94	61	6	55	6.1
\$7,500-\$9,999.....	39	14	1,731	185	1,546	1,349	1,190	159	197	127	70	12.7
\$10,000 and over.....	61	12	2,867	130	2,737	2,824	2,059	765	-87	-87		-3.2

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

**TABLE 4-A.—Money expenditure 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 eligible 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)
	Reporting income <sup>3</sup>	Reporting expenditures	Owning	Renting	Home owners	Renters	Heat	Furnishings	Garage	Light	Water	Mechanical refrigerator	Refrigeration	
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
<i>All families</i>														
\$500-\$749.....	119	16	13	81	\$314	\$312	65			16	100	26	8	
\$750-\$999.....	326	44	5	89	254	295	58		2		98	17		2
\$1,000-\$1,249.....	633	89	8	82	366	324	60	2		3	100	25	2	
\$1,250-\$1,499.....	855	142	5	92	362	351	67	1	3	5	100	39	2	
\$1,500-\$1,749.....	1,015	162	9	86	391	405	74	(*)	5	6	100	44	4	
\$1,750-\$1,999.....	1,088	195	13	85	354	438	82	(*)	8	2	99	56	1	
\$2,000-\$2,249.....	1,061	166	10	89	351	479	82	(*)	9	1	99	63	1	(*)
\$2,250-\$2,499.....	745	144	14	85	383	515	91	2	8	4	99	69	4	(*)
\$2,500-\$2,999.....	1,309	210	22	78	401	554	79	2	17	3	99	60	4	
\$3,000-\$3,499.....	746	160	17	82	542	619	93	1	6	4	99	82	3	
\$3,500-\$3,999.....	434	113	23	77	444	666	85		11	3	97	70	5	2
\$4,000-\$4,999.....	235	88	23	77	597	845	92		8		100	86	3	
\$5,000-\$7,499.....	307	95	18	81	648	1,018	86	4	17	2	100	77	4	
\$7,500-\$9,999.....	96	43	23	75	1,106	1,419	91		4	2	96	94	12	
\$10,000 and over.....	132	36	13	87	1,734	2,271	100				100	98	4	
<i>Occupational group: Wage earner</i>														
\$500-\$749.....	119	16	13	81	314	312	65			16	100	26	8	
\$750-\$999.....	248	37	2	89	308	274	45		3		97	7		3
\$1,000-\$1,249.....	434	67	1	85	501	311	60			4	100	21	2	
\$1,250-\$1,499.....	491	79	4	90	346	322	58	1		8	100	28	2	
\$1,500-\$1,749.....	530	66	12	80	374	387	68		7	7	100	35	7	
\$1,750-\$1,999.....	507	68	16	80	342	400	72		9	3	100	39	3	
\$2,000-\$2,249.....	370	43	9	91	335	438	83		10		100	63	2	
\$2,250-\$2,499.....	265	38	14	84	313	463	91		11	3	100	60	6	
\$2,500-\$2,999.....	531	63	24	76	409	495	72	2	22		98	44	2	
\$3,000-\$3,499.....	198	32	27	73	612	541	82		8	2	100	71		
\$3,500-\$3,999.....	78	16	43	57	432	544	76		12		100	40		
<i>Clerical</i>														
\$750-\$999.....	78	7	12	88	210	365	100				100	48		
\$1,000-\$1,249.....	199	22	24	76	283	352	61	6			100	33		
\$1,250-\$1,499.....	269	35	7	93	366	377	74		5		100	47		
\$1,500-\$1,749.....	356	43	4	94	443	417	83		4	6	100	52		
\$1,750-\$1,999.....	398	48	7	93	382	461	88		9	2	98	68		
\$2,000-\$2,249.....	400	53	12	87	362	476	78		11		100	58		
\$2,250-\$2,499.....	294	41	14	86	387	540	94	2	6	8	97	73	5	
\$2,500-\$2,999.....	432	49	18	82	363	578	78	3	15	5	100	63	5	
\$3,000-\$3,499.....	251	38	6	91	513	631	98		2	5	100	86	5	
\$3,500-\$3,999.....	144	19	22	78	299	689	85		10		95	80	5	5
<i>Independent business</i>														
\$1,250-\$1,499.....	57	12	3	97	302	416	96			4	100	60		
\$1,500-\$1,749.....	69	17	14	86	348	413	83				100	59		
\$1,750-\$1,999.....	67	34	21	77	348	507	94	30			100	63		
\$2,000-\$2,249.....	91	23	6	88	406	585	87		4		96	69		
\$2,250-\$2,499.....	44	10	36	64	668	494	100				100	100		
\$2,500-\$2,999.....	110	23	36	64	456	668	95		17	5	100	85	5	
\$3,000-\$3,499.....	76	23	34	66	536	762	94		6	6	94	84	6	
\$3,500-\$3,999.....	40	16	26	74	708	687	79				100	58		
\$4,000-\$4,999.....	34	13	15	85	498	916	94		28		100	78		
\$5,000-\$7,499.....	71	18	6	94	605	1,082	81	5	19		100	94		
\$7,500-\$9,999.....	20	8	24	76	542	1,667	100				100	90	24	
\$10,000 and over.....	43	10	9	91	2,254	2,371	100				100	100	10	

See p. 147 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.

**TABLE 4-A.—Money expenditure 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**

(1)	Number of eligible families		Percentage of families		Average money ex- penditure for family home		Percentage of renters having specified facilities included in rent							(15)
	in- come	ex- penditures	Owning	Renting	Home owners	Renters	Heat	Furnishings	Garage	Light	Water	Mechanical re- frigerator	Refrigeration	
<i>Independent professional</i>														
\$1,250-\$1,499	4	3		100		\$472	50	50			100	50		
\$1,500-\$1,749	10	6	27	73		\$286	100	50		25	75	75		
\$1,750-\$1,999	14	6	12	88		270	100				100	82		
\$2,000-\$2,249	25	9	16	84		259	92				100	92		
\$2,250-\$2,499	18	14	7	93		185	80		7		93	71	9	7
\$2,500-\$2,999	32	21	24	76		473	95		6	5	91	83	9	7
\$3,000-\$3,499	28	20	14	86		655	100				100	89		
\$3,500-\$3,999	26	22		100		668	100			4	100	83	4	
\$4,000-\$4,999	40	14	8	92		817	1,026			8	100	76		
\$5,000-\$7,499	53	23	24	76		560	1,079		6		100	90	6	
\$7,500-\$9,999	22	13	36	64		1,914	1,603	75			100	100		
\$10,000 and over	43	16	9	91		1,015	2,263	100			100	95		
<i>Salaried business</i>														
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	( )	(†)	(†)	(†)
\$1,500-\$1,749	22	18	5	90		310	493	70		5	100	69		
\$1,750-\$1,999	49	19	10	86		448	469	95			100	80		
\$2,000-\$2,249	51	17	10	90		413	542	88		6	8	100	80	8
\$2,250-\$2,499	54	19	12	82		582	492	85			100	78		
\$2,500-\$2,999	91	22	10	90		371	588	85		23	5	100	79	5
\$3,000-\$3,499	99	23	17	83		313	614	88		8	6	100	81	4
\$3,500-\$3,999	69	15	20	80		524	706	89		22	10	94	52	
\$4,000-\$4,999	61	29	35	65		623	780	93		4		100	93	
\$5,000-\$7,499	88	25	13	84		828	1,076	96	10	14	4	100	74	7
\$7,500-\$9,999	35	13	21	79		534	1,258	88		12		88	100	
\$10,000 and over	38	6	23	77		1,684	2,117	100				100	100	
<i>Salaried professional</i>														
\$1,250-\$1,499	30	11		100		474	100	6		6	94	94	6	
\$1,500-\$1,749	23	12	6	94		375	459	61		6	94	61		
\$1,750-\$1,999	53	20	11	85		426	483	96			100	77		
\$2,000-\$2,249	64	22	4	96		310	500	90	4		5	95	67	
\$2,250-\$2,499	70	22		96			504	85	8	11	4	100	63	
\$2,500-\$2,999	113	32	19	75		556	557	92		4	4	100	77	4
\$3,000-\$3,499	94	24	14	86		453	595	100	4	9		100	87	
\$3,500-\$3,999	77	25	16	84		458	652	89		10	8	98	84	13
\$4,000-\$4,999	100	32	24	76		549	773	91		3		100	90	6
\$5,000-\$7,499	95	29	28	68		626	872	74		26	4	100	59	4
\$7,500-\$9,999	19	9	13	78		505	1,257	100			9	100	83	30
\$10,000 and over	8	4		100			2,311	100				100	100	
<i>Family type:</i>														
<i>Type I</i>														
\$500-\$749	61	8	12	88		558	306	71			14	100	14	14
\$750-\$999	131	14		93			328	78				100	31	
\$1,000-\$1,249	223	19	6	84		249	334	77				100	40	5
\$1,250-\$1,499	275	37	8	89		411	380	79	1			100	57	
\$1,500-\$1,749	324	39	3	95		390	439	85	1	6	6	99	57	3
\$1,750-\$1,999	325	38	9	91		354	466	96		8		100	82	
\$2,000-\$2,249	307	43	5	94		437	518	98		3	2	100	85	1
\$2,250-\$2,499	193	32	10	90		356	525	100	3			100	91	1
\$2,500-\$2,999	337	46	8	92		396	610	100	3	10	6	99	87	6
\$3,000-\$3,499	206	46	7	93		438	601	100		3	4	100	94	

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

**TABLE 4-A.—Money expenditure 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 eligible families		Percentage of families		Average money expense for family home		Percentage of renters having specified facilities included in rent							Percentage with none of these facilities included in rent (15)
	Reporting income (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>Family type: Type I—Con.</i>														
\$3,500-\$3,999.....	106	26	4	96	\$418	\$585	89	-----	-----	-----	100	85	4	-----
\$4,000-\$4,999.....	64	20	12	88	501	778	100	-----	4	-----	100	91	8	-----
\$5,000-\$7,499.....	91	24	15	85	585	1,176	100	9	11	-----	100	80	3	-----
\$7,500-\$9,999.....	28	13	11	89	4,123	1,318	100	-----	-----	-----	100	100	28	-----
\$10,000 and over..	27	8	8	92	1,061	2,441	100	-----	-----	-----	100	100	-----	-----
<i>Types II and III</i>														
\$500-\$749.....	35	5	-----	100	-----	329	60	-----	-----	-----	100	60	-----	-----
\$750-\$999.....	127	19	5	91	308	282	50	-----	5	-----	95	10	-----	5
\$1,000-\$1,249.....	253	42	4	88	554	296	51	4	-----	2	100	9	-----	-----
\$1,250-\$1,499.....	355	68	1	94	302	331	65	2	6	8	100	33	2	-----
\$1,500-\$1,749.....	397	70	8	88	403	406	78	1	4	5	100	50	5	-----
\$1,750-\$1,999.....	443	91	9	90	533	423	77	-----	9	-----	100	47	-----	-----
\$2,000-\$2,249.....	434	69	11	89	444	463	82	-----	10	-----	99	61	-----	-----
\$2,250-\$2,499.....	300	70	13	84	436	501	88	-----	12	8	97	67	5	(*)
\$2,500-\$2,999.....	487	83	20	78	370	545	78	-----	17	2	98	56	4	-----
\$3,000-\$3,499.....	247	62	18	82	607	665	96	2	4	4	98	85	6	-----
\$3,500-\$3,999.....	130	42	19	81	511	692	79	-----	20	6	92	65	11	5
\$4,000-\$4,999.....	80	31	20	80	540	969	96	-----	7	-----	100	86	-----	-----
\$5,000-\$7,499.....	107	42	5	92	574	945	79	3	19	3	100	80	5	-----
\$7,500-\$9,999.....	29	16	32	68	688	1,396	100	-----	-----	-----	100	91	-----	-----
\$10,000 and over..	44	16	24	76	1,480	2,324	100	-----	-----	-----	100	95	-----	-----
<i>Types IV and V</i>														
\$500-\$749.....	23	3	33	33	265	300	50	-----	-----	50	100	-----	-----	-----
\$750-\$999.....	68	11	13	79	210	253	41	-----	-----	-----	100	-----	-----	-----
\$1,000-\$1,249.....	157	28	19	71	379	358	50	-----	-----	8	100	31	-----	-----
\$1,250-\$1,499.....	225	37	7	91	349	346	53	-----	1	5	100	22	3	-----
\$1,500-\$1,749.....	294	53	19	74	386	358	54	-----	7	6	99	18	3	-----
\$1,750-\$1,999.....	320	66	21	72	293	430	74	1	6	8	97	39	5	-----
\$2,000-\$2,249.....	320	54	13	85	271	461	64	1	14	-----	99	41	3	1
\$2,250-\$2,499.....	252	42	18	82	356	525	89	3	8	3	100	52	7	-----
\$2,500-\$2,999.....	485	81	32	68	418	515	68	3	23	2	100	43	2	-----
\$3,000-\$3,499.....	293	52	24	75	530	584	82	-----	10	2	100	68	2	-----
\$3,500-\$3,999.....	198	45	37	63	426	709	88	-----	10	4	98	62	-----	2
\$4,000-\$4,999.....	91	37	33	67	634	778	79	-----	13	-----	100	81	-----	-----
\$5,000-\$7,499.....	109	29	33	67	672	936	80	-----	21	5	100	68	5	-----
\$7,500-\$9,999.....	39	14	26	66	661	1,531	77	-----	12	5	88	91	5	-----
\$10,000 and over..	61	12	7	93	2,254	2,131	100	-----	-----	-----	100	100	9	-----

**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 eligible families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Reporting income <sup>1</sup> (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration <sup>2</sup> (5)	Paid household help (6)		Other items <sup>3</sup> (8)	Fuel, light, and refrigeration <sup>2</sup> (9)	Paid household help (10)	Other items <sup>3</sup> (11)
					Average amount	Percentage of families having				
<i>All families</i>										
\$500-\$749.....	119	16	\$91	\$55			\$36	60.4		39.6
\$750-\$999.....	326	44	107	78			29	72.9		27.1
\$1,000-\$1,249.....	633	89	124	83	\$1	3	40	66.9	0.8	32.3
\$1,250-\$1,499.....	855	142	131	80	1	2	50	61.0	.8	38.2
\$1,500-\$1,749.....	1,015	162	142	85	4	6	53	59.9	2.8	37.3
\$1,750-\$1,999.....	1,088	195	163	89	5	8	74	53.0	3.0	44.0
\$2,000-\$2,249.....	1,061	166	190	91	14	22	85	47.9	7.4	44.7
\$2,250-\$2,499.....	745	144	201	87	18	22	96	43.3	8.9	47.8
\$2,500-\$2,999.....	1,309	210	245	114	22	19	109	46.5	9.0	44.5
\$3,000-\$3,499.....	744	160	290	102	58	42	130	35.2	20.0	44.8
\$3,500-\$3,999.....	434	113	358	120	91	54	147	33.5	25.4	41.1
\$4,000-\$4,999.....	235	88	496	124	181	71	191	25.0	36.5	38.5
\$5,000-\$7,499.....	307	95	705	131	369	89	205	18.6	52.3	29.1
\$7,500-\$9,999.....	96	43	963	160	543	87	260	16.6	56.4	27.0
\$10,000 and over.....	132	36	1,828	161	1,255	97	412	8.8	68.7	22.5
<i>Occupational group: Wage earner</i>										
\$500-\$749.....	119	16	91	55			36	60.4		39.6
\$750-\$999.....	248	37	103	79			24	76.7		23.3
\$1,000-\$1,249.....	434	67	112	78	(*)	2	34	69.6	(*)	30.4
\$1,250-\$1,499.....	491	79	118	79			39	67.0		33.0
\$1,500-\$1,749.....	530	68	188	89			49	64.5		35.5
\$1,750-\$1,999.....	507	68	170	100	1	4	69	58.8	.6	40.6
\$2,000-\$2,249.....	370	43	175	91	8	10	76	52.0	4.3	43.7
\$2,250-\$2,499.....	265	38	176	89	2	10	85	50.6	1.1	48.3
\$2,500-\$2,999.....	531	63	224	123	6	13	95	54.9	2.7	42.4
\$3,000-\$3,499.....	198	32	283	126	31	27	126	44.5	11.0	44.5
\$3,500-\$3,999.....	76	16	314	158	22	10	134	50.3	7.0	42.7
<i>Clerical</i>										
\$750-\$999.....	78	7	117	74			43	63.2		36.8
\$1,000-\$1,249.....	199	22	150	92	4	3	54	61.3	2.7	36.0
\$1,250-\$1,499.....	269	35	153	87	2	7	64	56.9	1.3	41.8
\$1,500-\$1,749.....	356	43	140	80	7	13	53	57.1	5.0	37.9
\$1,750-\$1,999.....	398	48	157	79	3	5	75	50.3	1.9	47.8
\$2,000-\$2,249.....	460	53	194	96	12	26	86	49.5	6.2	44.3
\$2,250-\$2,499.....	294	41	200	80	22	25	98	40.0	11.0	49.0
\$2,500-\$2,999.....	432	49	241	110	13	13	118	45.6	5.4	49.0
\$3,000-\$3,499.....	251	38	257	85	49	45	123	33.1	19.1	47.8
\$3,500-\$3,999.....	144	19	320	114	58	52	148	35.6	18.1	46.3
<i>Independent business</i>										
\$1,250-\$1,499.....	57	12	134	67			67	50.0		50.0
\$1,500-\$1,749.....	69	17	146	81	3	5	62	55.5	2.0	42.5
\$1,750-\$1,999.....	67	34	192	89	21	28	82	46.4	10.9	42.7
\$2,000-\$2,249.....	91	23	217	87	30	47	100	40.1	13.8	46.1
\$2,250-\$2,499.....	44	10	253	114	27	22	112	45.0	10.7	44.3
\$2,500-\$2,999.....	110	23	325	126	79	42	120	38.8	24.3	36.9
\$3,000-\$3,499.....	76	23	404	121	146	55	137	30.0	36.1	33.9
\$3,500-\$3,999.....	40	16	416	134	119	79	163	32.2	28.6	39.2
\$4,000-\$4,999.....	34	13	568	118	271	90	179	20.8	47.7	31.5
\$5,000-\$7,499.....	71	18	831	135	485	100	211	16.2	58.4	25.4
\$7,500-\$9,999.....	20	8	870	137	531	92	202	15.7	61.1	23.2
\$10,000 and over.....	43	10	1,950	183	1,405	100	362	9.4	72.0	18.6

See p. 148 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 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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for household operation				Percentage of total household operation expenditure			
	Reporting income  (2)	Reporting expenditures  (3)	Total  (4)	Fuel, light, and refrigeration  (5)	Paid household help  (6) (7)		Other items  (8)	Fuel, light, and refrigeration  (9)	Paid household help  (10)	Other items  (11)
					Average amount	Percentage of families having				
<i>Independent professional</i>										
\$1,250-\$1,499	4	3	\$229	\$103	\$32	50	\$94	45.0	14.0	41.0
\$1,500-\$1,749	10	6	231	75	45	33	111	32.5	19.5	48.0
\$1,750-\$1,999	14	6	317	81	144	64	92	25.6	45.4	29.0
\$2,000-\$2,249	25	8	253	78	51	77	124	30.8	20.2	49.0
\$2,250-\$2,499	18	14	273	93	62	52	118	34.1	22.7	43.2
\$2,500-\$2,999	32	21	358	104	121	60	133	29.0	33.8	37.2
\$3,000-\$3,499	28	20	337	102	103	66	132	30.3	30.6	39.1
\$3,500-\$3,999	26	22	554	84	308	100	162	15.2	55.6	29.2
\$4,000-\$4,999	40	14	709	99	428	100	182	14.0	60.4	25.6
\$5,000-\$7,499	53	23	793	129	459	100	205	16.3	57.9	25.8
\$7,500-\$9,999	22	13	1,692	250	1,113	100	329	14.8	65.8	19.4
\$10,000 and over	43	16	2,041	152	1,399	100	490	7.4	68.6	24.0
<i>Salaried business</i>										
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	22	18	175	85	2	5	88	48.6	1.1	50.3
\$1,750-\$1,999	49	19	175	81	14	18	80	46.3	8.0	45.7
\$2,000-\$2,249	51	17	194	86	18	18	90	44.3	9.3	46.4
\$2,250-\$2,499	54	19	265	95	48	39	122	35.9	18.1	46.0
\$2,500-\$2,999	91	22	222	87	29	20	106	39.2	13.1	47.7
\$3,000-\$3,499	99	23	312	103	61	52	148	33.0	19.6	47.4
\$3,500-\$3,999	69	15	338	121	92	63	125	35.8	27.2	37.0
\$4,000-\$4,999	61	29	429	145	95	60	188	33.8	22.4	43.8
\$5,000-\$7,499	88	25	621	116	300	77	205	18.7	48.3	33.0
\$7,500-\$9,999	35	13	778	149	366	89	263	19.2	47.0	33.8
\$10,000 and over	38	6	1,464	153	922	89	339	10.4	63.0	26.6
<i>Salaried professional</i>										
\$1,250-\$1,499	30	11	135	55	13	6	67	40.8	9.6	49.6
\$1,500-\$1,749	28	12	159	93	9	12	57	58.5	5.7	35.8
\$1,750-\$1,999	53	20	162	76	4	15	82	46.9	2.5	50.6
\$2,000-\$2,249	64	22	180	72	2	18	106	40.0	1.1	58.9
\$2,250-\$2,499	70	22	199	84	22	29	93	42.2	11.0	46.8
\$2,500-\$2,999	113	32	258	97	39	36	122	37.6	15.1	47.3
\$3,000-\$3,499	94	24	265	84	50	39	131	31.7	18.9	49.4
\$3,500-\$3,999	77	25	394	96	136	65	162	24.4	34.5	41.1
\$4,000-\$4,999	100	32	428	123	104	60	201	28.7	24.3	47.0
\$5,000-\$7,499	95	29	641	144	295	86	202	22.5	46.0	31.5
\$7,500-\$9,999	19	9	557	99	224	63	234	17.8	40.2	42.0
\$10,000 and over	8	4	1,761	137	1,250	100	374	7.8	71.0	21.2
<i>Family type: Type I</i>										
\$500-\$749	61	8	88	53	-----	-----	35	60.2	-----	39.8
\$750-\$999	131	14	87	62	-----	-----	25	71.3	-----	28.7
\$1,000-\$1,249	223	19	110	70	-----	-----	40	63.6	-----	36.4
\$1,250-\$1,499	275	37	126	74	1	4	51	58.7	.8	40.5
\$1,500-\$1,749	324	39	121	70	3	7	48	57.8	2.5	39.7
\$1,750-\$1,999	325	38	157	67	7	10	83	42.7	4.4	52.9
\$2,000-\$2,249	307	43	177	68	14	38	95	38.4	8.1	53.5
\$2,250-\$2,499	193	32	181	66	21	23	94	36.5	11.6	51.9
\$2,500-\$2,999	337	46	209	70	16	18	123	33.5	7.6	58.9
\$3,000-\$3,499	206	46	263	72	69	57	122	27.4	26.2	46.4
\$3,500-\$3,999	106	26	309	67	89	73	153	21.7	28.8	49.5
\$4,000-\$4,999	64	20	437	88	181	78	168	20.1	41.4	38.5
\$5,000-\$7,499	91	24	674	90	372	94	212	13.4	55.2	31.4
\$7,500-\$9,999	28	13	834	120	416	89	293	14.4	49.9	35.7
\$10,000 and over	27	8	1,969	155	1,446	100	368	7.9	73.4	18.7

† 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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Reporting income  (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>Types II and III</i>										
\$500-\$749	35	5	\$65	\$41			\$24	63.1		36.9
\$750-\$999	127	19	105	79			26	75.2		24.8
\$1,000-\$1,249	253	42	114	79	(*)	2	35	69.3	(*)	30.7
\$1,250-\$1,499	355	68	122	76	\$1	(*)	45	62.3	0.8	36.9
\$1,500-\$1,749	397	70	143	83	2	3	58	58.0	1.4	40.6
\$1,750-\$1,999	443	91	174	98	6	7	70	56.3	3.5	40.2
\$2,000-\$2,249	454	69	199	94	17	22	88	47.2	8.6	44.2
\$2,250-\$2,499	300	70	216	90	26	29	100	41.7	12.0	46.3
\$2,500-\$2,999	487	83	259	111	41	27	107	42.9	15.8	41.3
\$3,000-\$3,499	247	62	333	100	87	54	146	30.0	26.1	43.9
\$3,500-\$3,999	130	42	459	127	180	79	152	27.7	39.2	33.1
\$4,000-\$4,999	80	31	584	110	273	88	201	18.8	46.8	34.4
\$5,000-\$7,499	107	42	736	127	417	100	192	17.2	56.7	26.1
\$7,500-\$9,999	29	16	1,315	164	703	86	248	14.7	63.0	22.3
\$10,000 and over	44	16	1,977	208	1,372	90	397	10.5	69.4	20.1
<i>Types IV and V</i>										
\$500-\$749	23	3	138	80			58	58.0		42.0
\$750-\$999	68	11	146	104			42	71.2		28.8
\$1,000-\$1,249	157	28	162	107	6	7	49	66.0	3.7	30.3
\$1,250-\$1,499	225	37	153	94	2	4	57	61.4	1.3	37.3
\$1,500-\$1,749	294	53	162	105	5	7	52	64.8	3.1	32.1
\$1,750-\$1,999	320	66	171	99	3	6	69	57.9	1.7	40.4
\$2,000-\$2,249	320	54	191	110	5	9	76	57.6	2.6	39.8
\$2,250-\$2,499	252	42	200	100	8	12	92	50.0	4.0	46.0
\$2,500-\$2,999	455	81	254	147	6	12	101	57.8	2.4	39.8
\$3,000-\$3,499	293	52	273	126	25	23	122	46.1	9.2	44.7
\$3,500-\$3,999	198	45	317	143	34	28	140	45.1	10.7	44.2
\$4,000-\$4,999	91	37	460	161	101	52	198	35.0	22.0	43.0
\$5,000-\$7,499	109	29	702	170	319	74	213	24.2	45.4	30.4
\$7,500-\$9,999	39	14	942	185	515	86	242	19.6	54.7	25.7
\$10,000 and over	61	12	1,658	130	1,086	100	442	7.8	65.5	26.7

See p. 148 for notes on this table.

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

**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 income class  (1)	Number of eligible families		Average money expenditure for clothing <sup>1</sup>				Percentage of total family clothing expenditure		
	Report- ing income <sup>2</sup> (2)	Report- ing ex- pend- itures (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.....	119	16	\$57	\$16	\$24	\$17	28.1	42.1	29.8
\$750-\$999.....	326	44	63	19	25	19	30.2	39.6	30.2
\$1,000-\$1,249.....	633	89	71	26	26	19	36.6	36.6	26.8
\$1,250-\$1,499.....	855	142	102	39	39	24	38.3	38.3	23.4
\$1,500-\$1,749.....	1,015	162	123	42	50	31	34.1	40.7	25.2
\$1,750-\$1,999.....	1,088	195	151	52	63	36	34.4	41.8	23.8
\$2,000-\$2,249.....	1,061	166	184	66	72	46	35.9	39.1	25.0
\$2,250-\$2,499.....	1,745	144	206	72	83	51	34.9	40.3	24.8
\$2,500-\$2,999.....	1,309	210	258	82	100	76	31.8	38.8	29.4
\$3,000-\$3,499.....	1,746	160	330	100	135	95	30.3	40.9	28.8
\$3,500-\$3,999.....	434	113	415	125	165	125	30.1	39.8	30.1
\$4,000-\$4,999.....	235	88	454	144	191	119	31.7	42.1	26.2
\$5,000-\$7,499.....	307	95	588	175	261	152	29.8	44.4	25.8
\$7,500-\$9,999.....	96	43	738	226	342	170	30.6	46.4	23.0
\$10,000 and over.....	132	36	1,273	387	688	198	30.4	54.0	15.6
<i>Occupational group: Wage earner</i>									
\$500-\$749.....	119	16	57	16	24	17	28.1	42.1	29.8
\$750-\$999.....	248	37	53	19	23	11	35.8	43.4	20.8
\$1,000-\$1,249.....	434	67	63	22	24	17	34.9	38.1	27.0
\$1,250-\$1,499.....	491	79	101	32	39	30	31.7	38.6	29.7
\$1,500-\$1,749.....	530	66	115	33	49	33	28.7	42.6	28.7
\$1,750-\$1,999.....	507	68	154	49	61	44	31.8	39.6	28.6
\$2,000-\$2,249.....	370	43	202	66	77	59	32.7	38.1	29.2
\$2,250-\$2,499.....	265	38	187	61	69	57	32.6	36.9	30.5
\$2,500-\$2,999.....	531	63	284	90	99	95	31.7	34.9	33.4
\$3,000-\$3,499.....	198	32	352	96	124	132	27.3	35.2	37.5
\$3,500-\$3,999.....	78	16	370	92	124	154	24.9	33.5	41.6
<i>Clerical</i>									
\$750-\$999.....	78	7	95	18	33	44	18.9	34.8	46.3
\$1,000-\$1,249.....	199	22	89	34	30	25	38.2	33.7	28.1
\$1,250-\$1,499.....	259	35	102	50	38	14	49.0	37.3	13.7
\$1,500-\$1,749.....	356	43	120	45	43	32	37.5	35.8	26.7
\$1,750-\$1,999.....	398	48	143	49	61	33	34.3	42.6	23.1
\$2,000-\$2,249.....	460	53	163	64	60	39	39.3	36.8	23.9
\$2,250-\$2,499.....	294	41	210	78	86	46	37.1	41.0	21.9
\$2,500-\$2,999.....	432	49	237	73	95	69	30.8	40.1	29.1
\$3,000-\$3,499.....	251	38	321	97	135	89	30.2	42.1	27.7
\$3,500-\$3,999.....	144	19	471	145	171	155	30.8	36.3	32.9
<i>Independent business</i>									
\$1,250-\$1,499.....	57	12	86	31	36	19	36.0	41.9	22.1
\$1,500-\$1,749.....	69	17	174	56	80	38	32.2	46.0	21.8
\$1,750-\$1,999.....	67	34	151	55	64	32	36.4	42.4	21.2
\$2,000-\$2,249.....	91	23	190	68	87	35	35.8	45.8	18.4
\$2,250-\$2,499.....	44	10	183	65	82	36	35.5	44.8	19.7
\$2,500-\$2,999.....	110	23	280	82	133	65	29.3	47.5	23.2
\$3,000-\$3,499.....	76	23	313	76	135	102	24.3	43.1	32.6
\$3,500-\$3,999.....	108	16	371	108	163	100	29.1	43.9	27.0
\$4,000-\$4,999.....	34	13	428	108	136	134	25.2	43.5	31.3
\$5,000-\$7,499.....	71	18	606	165	278	163	27.2	45.9	26.9
\$7,500-\$9,999.....	20	8	546	154	186	206	28.2	34.1	37.7
\$10,000 and over.....	43	10	1,365	423	728	214	31.0	53.4	15.6

See p. 148 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 eligible families		Average money expenditure for clothing				Percentage of total family clothing expenditure		
	Reporting income (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	4	3	\$175	\$100	\$34	\$41	57.2	19.4	23.4
\$1,500-\$1,749	10	6	133	58	53	22	45.7	39.8	16.5
\$1,750-\$1,999	14	6	183	72	89	22	39.3	48.7	12.0
\$2,000-\$2,249	25	8	177	85	82	10	48.1	46.3	5.6
\$2,250-\$2,499	18	14	238	99	98	41	41.6	41.2	17.2
\$2,500-\$2,999	32	21	257	94	114	49	36.6	44.3	19.1
\$3,000-\$3,499	28	20	287	95	133	59	33.1	46.3	20.6
\$3,500-\$3,999	26	22	407	152	200	55	37.3	49.2	13.5
\$4,000-\$4,999	40	14	560	185	275	100	33.0	49.1	17.9
\$5,000-\$7,499	53	23	610	174	305	131	28.5	50.0	21.5
\$7,500-\$9,999	22	13	964	276	524	164	28.6	54.4	17.0
\$10,000 and over	43	16	1,311	363	676	272	27.7	51.6	20.7
<i>Salaried business</i>									
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	22	18	119	42	42	35	35.3	35.3	29.4
\$1,750-\$1,999	49	19	165	65	74	26	39.4	44.8	15.8
\$2,000-\$2,249	51	17	178	60	83	35	33.7	46.6	19.7
\$2,250-\$2,499	54	19	242	79	98	65	32.6	40.5	26.9
\$2,500-\$2,999	91	22	222	84	88	50	37.8	39.7	22.5
\$3,000-\$3,499	99	23	320	109	119	92	34.1	37.2	28.7
\$3,500-\$3,999	69	15	363	121	142	100	33.3	39.1	27.6
\$4,000-\$4,999	61	29	441	142	183	116	32.2	41.5	26.3
\$5,000-\$7,499	88	25	588	184	254	150	31.3	43.2	25.5
\$7,500-\$9,999	35	13	792	250	363	179	31.6	45.8	22.6
\$10,000 and over	38	6	1,207	399	720	88	33.0	59.7	7.3
<i>Salaried professional</i>									
\$1,250-\$1,499	30	11	129	53	56	20	41.1	43.4	15.5
\$1,500-\$1,749	28	12	184	74	88	22	40.2	47.8	12.0
\$1,750-\$1,999	53	20	171	72	74	25	42.1	43.3	14.6
\$2,000-\$2,249	64	22	222	84	99	39	37.8	44.6	17.6
\$2,250-\$2,499	70	22	244	85	112	47	34.8	45.9	19.3
\$2,500-\$2,999	113	32	222	78	102	42	35.1	46.0	18.9
\$3,000-\$3,499	94	24	344	128	173	43	37.2	50.3	12.5
\$3,500-\$3,999	77	25	429	126	204	99	29.4	47.5	23.1
\$4,000-\$4,999	100	32	430	142	185	123	33.0	38.4	28.6
\$5,000-\$7,499	95	29	562	174	231	157	31.0	41.1	27.9
\$7,500-\$9,999	19	9	578	200	257	121	34.6	44.5	20.9
\$10,000 and over	8	4	896	257	393	246	28.7	43.9	27.4
<i>Family type: Type I</i>									
\$500-\$749	61	8	48	20	28	-----	41.7	58.3	-----
\$750-\$999	131	14	62	25	36	1	40.3	58.1	1.6
\$1,000-\$1,249	223	19	56	28	27	1	50.0	48.2	1.8
\$1,250-\$1,499	275	37	106	55	51	-----	51.9	48.1	-----
\$1,500-\$1,749	324	39	126	57	67	2	45.2	53.2	1.6
\$1,750-\$1,999	325	38	158	66	90	2	41.8	56.9	1.3
\$2,000-\$2,249	307	43	181	80	97	4	44.2	53.6	2.2
\$2,250-\$2,499	193	32	202	93	109	-----	46.0	54.0	-----
\$2,500-\$2,999	337	46	241	95	146	-----	39.4	60.6	-----
\$3,000-\$3,499	206	46	341	125	214	2	36.6	62.8	.6
\$3,500-\$3,999	106	26	443	186	257	-----	42.0	58.0	-----
\$4,000-\$4,999	64	20	495	192	303	-----	38.8	61.2	-----
\$5,000-\$7,499	91	24	482	180	284	18	37.4	58.9	3.7
\$7,500-\$9,999	28	13	652	269	383	-----	41.3	58.7	-----
\$10,000 and over	27	8	1,441	522	919	-----	36.2	63.8	-----

† 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 eligible families		Average money expenditure for clothing				Percentage of total family clothing expenditure		
	Reporting income (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>Types II and III</i>									
\$500-\$749.....	35	5	\$53	\$15	\$22	\$16	28.3	41.5	30.2
\$750-\$999.....	127	19	44	15	15	14	34.1	34.1	31.8
\$1,000-\$1,249.....	253	42	80	30	30	20	37.5	37.5	25.0
\$1,250-\$1,499.....	355	68	94	31	37	26	33.0	39.4	27.6
\$1,500-\$1,749.....	397	70	117	38	47	32	32.5	40.2	27.3
\$1,750-\$1,999.....	443	91	149	50	56	43	33.6	37.6	28.8
\$2,000-\$2,249.....	434	69	180	67	70	43	37.2	38.9	23.9
\$2,250-\$2,499.....	300	70	207	72	86	49	34.8	41.5	23.7
\$2,500-\$2,999.....	487	83	239	87	81	71	36.4	33.9	29.7
\$3,000-\$3,499.....	247	62	316	106	130	80	33.6	41.1	25.3
\$3,500-\$3,999.....	130	42	405	139	180	86	34.3	44.5	21.2
\$4,000-\$4,999.....	80	31	425	152	180	93	35.8	42.3	21.9
\$5,000-\$7,499.....	107	42	589	196	299	94	33.3	50.8	15.9
\$7,500-\$9,999.....	29	16	696	235	340	121	33.8	48.8	17.4
\$10,000 and over.....	44	16	1,293	402	695	196	31.1	53.7	15.2
<i>Types IV and V</i>									
\$500-\$749.....	23	3	88	11	15	62	12.5	17.0	70.5
\$750-\$999.....	68	11	101	13	22	66	12.9	21.8	65.3
\$1,000-\$1,249.....	167	28	77	15	18	44	19.5	23.4	57.1
\$1,250-\$1,499.....	225	37	110	31	27	52	28.2	24.5	47.3
\$1,500-\$1,749.....	294	53	130	28	36	66	21.5	27.7	50.8
\$1,750-\$1,999.....	320	66	149	39	44	66	26.2	29.5	44.3
\$2,000-\$2,249.....	320	54	191	53	51	87	27.7	26.7	45.6
\$2,250-\$2,499.....	252	42	207	57	60	90	27.5	29.0	43.5
\$2,500-\$2,999.....	485	81	288	69	88	131	24.0	30.5	45.5
\$3,000-\$3,499.....	293	52	334	77	82	175	23.0	24.6	52.4
\$3,500-\$3,999.....	198	45	407	84	106	217	20.6	26.1	53.3
\$4,000-\$4,999.....	91	37	452	104	123	225	23.0	27.2	49.8
\$5,000-\$7,499.....	109	29	675	150	206	319	22.2	30.5	47.3
\$7,500-\$9,999.....	39	14	830	188	314	328	22.7	37.8	39.5
\$10,000 and over.....	61	12	1,185	315	582	288	26.6	49.1	24.3

**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 eligible families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Reporting income <sup>1</sup> (2)	Reporting expenditures (3)	Total (4)	Services <sup>2</sup> (5)	Toilet articles and preparations (6)	Services <sup>2</sup> (7)	Toilet articles and preparations (8)
<i>All families</i>							
\$500-\$749.....	119	16	\$19	\$8	\$11	42.1	57.9
\$750-\$999.....	326	44	20	9	11	45.0	55.0
\$1,000-\$1,249.....	633	89	22	10	12	45.5	54.5
\$1,250-\$1,499.....	855	142	30	14	16	46.7	53.3
\$1,500-\$1,749.....	1,015	162	34	17	17	50.0	50.0
\$1,750-\$1,999.....	1,088	195	39	22	17	56.4	43.6
\$2,000-\$2,249.....	1,061	166	45	25	20	55.6	44.4
\$2,250-\$2,499.....	745	144	49	27	22	55.1	44.9
\$2,500-\$2,999.....	1,309	210	55	31	24	56.4	43.6
\$3,000-\$3,499.....	746	160	68	39	29	57.4	42.6
\$3,500-\$3,999.....	434	113	85	52	33	61.2	38.8
\$4,000-\$4,999.....	235	88	81	50	31	61.7	38.3
\$5,000-\$7,499.....	307	95	109	73	36	67.0	33.0
\$7,500-\$9,999.....	96	43	121	76	45	62.8	37.2
\$10,000 and over.....	132	36	218	149	69	68.3	31.7
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	119	16	19	8	11	42.1	57.9
\$750-\$999.....	248	37	18	8	10	44.4	55.6
\$1,000-\$1,249.....	434	67	21	9	12	42.9	57.1
\$1,250-\$1,499.....	491	79	29	14	15	48.3	51.7
\$1,500-\$1,749.....	530	66	34	17	17	50.0	50.0
\$1,750-\$1,999.....	507	68	38	22	16	57.9	42.1
\$2,000-\$2,249.....	370	43	44	24	20	54.5	45.5
\$2,250-\$2,499.....	265	38	48	25	23	52.1	47.9
\$2,500-\$2,999.....	531	63	55	30	25	54.5	45.5
\$3,000-\$3,499.....	198	32	72	44	28	61.1	38.9
\$3,500-\$3,999.....	78	16	75	38	37	50.7	49.3
<i>Clerical</i>							
\$750-\$999.....	78	7	26	13	13	50.0	50.0
\$1,000-\$1,249.....	199	22	24	12	12	50.0	50.0
\$1,250-\$1,499.....	269	35	32	15	17	46.9	53.1
\$1,500-\$1,749.....	356	43	33	16	17	48.5	51.5
\$1,750-\$1,999.....	398	48	41	22	19	53.7	46.3
\$2,000-\$2,249.....	460	53	42	24	18	57.1	42.9
\$2,250-\$2,499.....	294	41	50	28	22	56.0	44.0
\$2,500-\$2,999.....	432	40	55	30	25	54.5	45.5
\$3,000-\$3,499.....	251	38	68	36	32	52.9	47.1
\$3,500-\$3,999.....	144	19	95	61	34	64.2	35.8
<i>Independent business</i>							
\$1,250-\$1,499.....	57	12	25	13	12	52.0	48.0
\$1,500-\$1,749.....	69	17	38	21	17	55.3	44.7
\$1,750-\$1,999.....	67	34	41	25	16	61.0	39.0
\$2,000-\$2,249.....	91	23	57	34	23	59.6	40.4
\$2,250-\$2,499.....	44	10	36	18	18	50.0	50.0
\$2,500-\$2,999.....	110	23	59	38	21	64.4	35.6
\$3,000-\$3,499.....	76	23	70	41	29	58.6	41.4
\$3,500-\$3,999.....	40	16	77	46	31	59.9	40.3
\$4,000-\$4,999.....	34	18	76	49	27	64.5	35.5
\$5,000-\$7,499.....	71	18	117	83	34	70.9	29.1
\$7,500-\$9,999.....	20	8	103	71	32	68.9	31.1
\$10,000 and over.....	43	10	183	128	55	69.9	30.1

See p. 148 for notes 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 eligible families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Reporting income (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.....	4	3	\$58	\$26	\$32	44.8	55.2
\$1,500-\$1,749.....	10	6	42	27	15	64.3	35.7
\$1,750-\$1,999.....	14	6	46	22	24	47.8	52.2
\$2,000-\$2,249.....	25	8	35	18	17	51.4	48.6
\$2,250-\$2,499.....	18	14	52	27	25	51.9	48.1
\$2,500-\$2,999.....	32	21	51	33	18	64.7	35.3
\$3,000-\$3,499.....	28	20	58	34	24	58.6	41.4
\$3,500-\$3,999.....	26	22	84	57	27	67.9	32.1
\$4,000-\$4,999.....	40	14	86	54	32	62.8	37.2
\$5,000-\$7,499.....	53	23	114	79	35	69.3	30.7
\$7,500-\$9,999.....	22	13	119	72	47	60.5	39.5
\$10,000 and over.....	43	16	253	174	79	68.8	31.2
<i>Salaried business</i>							
\$1,250-\$1,499.....	4	2	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749.....	22	18	37	20	17	54.1	45.9
\$1,750-\$1,999.....	49	19	45	27	18	60.0	40.0
\$2,000-\$2,249.....	51	17	43	22	21	51.2	48.8
\$2,250-\$2,499.....	54	19	54	35	19	64.8	35.2
\$2,500-\$2,999.....	91	22	60	35	25	58.3	41.7
\$3,000-\$3,499.....	89	23	72	45	27	62.5	37.5
\$3,500-\$3,999.....	69	15	85	53	32	62.4	37.6
\$4,000-\$4,999.....	61	29	77	50	27	64.9	35.1
\$5,000-\$7,499.....	88	25	116	79	36	68.7	31.3
\$7,500-\$9,999.....	35	13	157	102	55	65.0	35.0
\$10,000 and over.....	38	6	213	139	74	65.2	34.8
<i>Salaried professional</i>							
\$1,250-\$1,499.....	30	11	31	15	16	48.4	51.6
\$1,500-\$1,749.....	28	12	52	29	23	55.8	44.2
\$1,750-\$1,999.....	53	20	35	16	19	45.7	54.3
\$2,000-\$2,249.....	64	22	49	27	22	55.1	44.9
\$2,250-\$2,499.....	70	22	47	26	21	55.3	44.7
\$2,500-\$2,999.....	113	32	50	28	22	56.0	44.0
\$3,000-\$3,499.....	94	24	56	32	24	57.1	42.9
\$3,500-\$3,999.....	77	25	81	50	31	61.7	38.3
\$4,000-\$4,999.....	100	32	83	49	34	59.0	41.0
\$5,000-\$7,499.....	95	29	95	57	38	60.0	40.0
\$7,500-\$9,999.....	19	9	76	40	36	52.6	47.4
\$10,000 and over.....	8	4	248	179	69	72.2	27.8
<i>Family type: Type I</i>							
\$500-\$749.....	61	8	17	6	11	35.3	64.7
\$750-\$999.....	131	14	18	8	10	44.4	55.6
\$1,000-\$1,249.....	223	19	21	9	12	42.9	57.1
\$1,250-\$1,499.....	275	37	30	14	16	46.7	53.3
\$1,500-\$1,749.....	324	39	32	17	15	53.1	46.9
\$1,750-\$1,999.....	325	38	44	26	18	59.1	40.9
\$2,000-\$2,249.....	307	43	47	26	21	55.3	44.7
\$2,250-\$2,499.....	193	32	47	25	22	53.2	46.8
\$2,500-\$2,999.....	337	46	55	32	23	58.2	41.8
\$3,000-\$3,499.....	206	46	71	38	33	53.5	46.5
\$3,500-\$3,999.....	106	26	84	56	28	66.7	33.3
\$4,000-\$4,999.....	64	20	77	45	32	58.4	41.6
\$5,000-\$7,499.....	91	24	95	62	33	65.3	34.7
\$7,500-\$9,999.....	28	13	98	51	47	52.0	48.0
\$10,000 and over.....	27	8	237	168	69	70.9	29.1

† 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—Continued**

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Reporting income (2)	Reporting expenditures (3)	Total (4)	Services (5)	Toilet articles and preparations (6)	Services (7)	Toilet articles and preparations (8)
<i>Types II and III</i>							
\$500-\$749 .....	35	5	\$20	\$9	\$11	45.0	55.0
\$750-\$999 .....	127	19	19	9	10	47.4	52.6
\$1,000-\$1,249 .....	253	42	24	11	13	45.3	54.2
\$1,250-\$1,499 .....	355	68	29	14	15	48.3	51.7
\$1,500-\$1,749 .....	397	70	37	18	19	48.6	51.4
\$1,750-\$1,999 .....	443	91	37	19	18	51.4	48.6
\$2,000-\$2,249 .....	434	69	41	23	18	56.1	43.9
\$2,250-\$2,499 .....	300	70	50	28	22	56.0	44.0
\$2,500-\$2,999 .....	467	83	50	28	22	56.0	44.0
\$3,000-\$3,499 .....	247	62	61	37	24	60.7	39.3
\$3,500-\$3,999 .....	130	42	82	52	30	63.4	36.6
\$4,000-\$4,999 .....	80	31	79	48	31	60.8	39.2
\$5,000-\$7,499 .....	107	42	97	62	35	63.9	36.1
\$7,500-\$9,999 .....	29	16	129	82	47	63.6	36.4
\$10,000 and over .....	44	16	204	136	68	66.7	33.3
<i>Types IV and V</i>							
\$500-\$749 .....	23	3	23	11	12	47.8	52.2
\$750-\$999 .....	68	11	26	13	13	50.0	50.0
\$1,000-\$1,249 .....	157	28	23	11	12	47.8	52.2
\$1,250-\$1,499 .....	225	37	31	15	16	48.4	51.6
\$1,500-\$1,749 .....	294	53	35	16	19	45.7	54.3
\$1,750-\$1,999 .....	320	66	38	21	17	55.3	44.7
\$2,000-\$2,249 .....	320	54	47	27	20	57.4	42.6
\$2,250-\$2,499 .....	252	42	48	26	22	54.2	45.8
\$2,500-\$2,999 .....	485	81	60	33	27	55.0	45.0
\$3,000-\$3,499 .....	293	52	72	42	30	58.3	41.7
\$3,500-\$3,999 .....	198	45	87	50	37	57.5	42.5
\$4,000-\$4,999 .....	91	37	85	55	30	64.7	35.3
\$5,000-\$7,499 .....	109	29	133	93	40	69.9	30.1
\$7,500-\$9,999 .....	39	14	132	90	42	68.2	31.8
\$10,000 and over .....	61	12	220	150	70	68.2	31.8



**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, 1935-36**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Percentage of all families		Average money expenditure of all families		
	Reporting income <sup>1</sup>  (2)	Reporting expenditures  (3)	Owning automobiles  (4)	Purchasing automobiles  (5)	Operation and purchase  (6)	Operation <sup>2</sup>  (7)	Purchase (net) <sup>3</sup>  (8)
<i>All families</i>							
\$500-\$749.....	119	16	.....	.....	.....	.....	.....
\$750-\$999.....	326	44	8	.....	\$3	\$3	.....
\$1,000-\$1,249.....	633	89	9	2	11	8	\$6
\$1,250-\$1,499.....	855	142	12	2	13	11	2
\$1,500-\$1,749.....	1,015	162	18	5	33	23	10
\$1,750-\$1,999.....	1,088	195	31	6	63	43	20
\$2,000-\$2,249.....	1,061	166	31	7	49	34	15
\$2,250-\$2,499.....	745	144	39	7	86	68	18
\$2,500-\$2,999.....	1,309	210	55	18	158	93	65
\$3,000-\$3,499.....	746	160	49	12	158	101	57
\$3,500-\$3,999.....	434	113	63	17	216	149	67
\$4,000-\$4,999.....	235	88	52	13	174	123	51
\$5,000-\$7,499.....	307	95	63	18	285	191	94
\$7,500-\$9,999.....	96	43	84	25	513	356	157
\$10,000 and over.....	132	36	76	46	645	396	249
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	119	16	.....	.....	.....	.....	.....
\$750-\$999.....	248	37	11	.....	5	4	1
\$1,000-\$1,249.....	434	67	4	.....	1	1	.....
\$1,250-\$1,499.....	401	79	10	3	11	9	2
\$1,500-\$1,749.....	530	66	20	6	34	26	8
\$1,750-\$1,999.....	507	68	34	5	69	44	25
\$2,000-\$2,249.....	370	43	37	15	85	55	30
\$2,250-\$2,499.....	265	38	56	12	144	107	37
\$2,500-\$2,999.....	531	63	63	25	189	104	85
\$3,000-\$3,499.....	198	32	62	22	255	125	130
\$3,500-\$3,999.....	78	16	81	6	237	232	5
<i>Clerical</i>							
\$750-\$999.....	78	7	.....	.....	.....	.....	.....
\$1,000-\$1,249.....	199	22	21	7	36	25	11
\$1,250-\$1,499.....	269	35	16	2	18	16	2
\$1,500-\$1,749.....	356	43	11	2	25	18	7
\$1,750-\$1,999.....	398	48	33	10	72	50	22
\$2,000-\$2,249.....	460	53	28	1	25	21	4
\$2,250-\$2,499.....	294	41	39	5	52	41	11
\$2,500-\$2,999.....	432	49	54	17	168	99	69
\$3,000-\$3,499.....	251	38	32	8	103	87	16
\$3,500-\$3,999.....	144	19	48	29	241	107	134
<i>Independent business</i>							
\$1,250-\$1,499.....	57	12	9	3	10	4	6
\$1,500-\$1,749.....	69	17	30	5	54	20	34
\$1,750-\$1,999.....	67	34	26	.....	29	29	.....
\$2,000-\$2,249.....	91	23	29	3	30	26	4
\$2,250-\$2,499.....	44	10	11	.....	23	23	.....
\$2,500-\$2,999.....	110	23	36	9	66	59	7
\$3,000-\$3,499.....	76	23	59	18	150	67	83
\$3,500-\$3,999.....	40	16	40	5	131	123	8
\$4,000-\$4,999.....	34	13	43	7	94	79	15
\$5,000-\$7,499.....	71	18	52	28	304	151	153
\$7,500-\$9,999.....	20	8	76	32	568	398	170
\$10,000 and over.....	43	10	72	40	433	274	159

See p. 148 for notes on this table.

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

Occupational group, family type, and income class  (1)	Number of eligible families		Percentage of all families		Average money expenditure of all families		
	Report- ing in- come  (2)	Report- ing ex- pendi- tures  (3)	Owning auto- mobiles  (4)	Purchas- ing au- tomobiles  (5)	Operation and pur- chase  (6)	Opera- tion  (7)	Purchase (net)  (8)
<i>Independent professional</i>							
\$1,250-\$1,499.....	4	3					
\$1,500-\$1,749.....	10	6	33		\$38	\$38	
\$1,750-\$1,999.....	14	6	14		7	7	
\$2,000-\$2,249.....	25	8	23		12	12	
\$2,250-\$2,499.....	18	14	48	13	74	52	\$22
\$2,500-\$2,999.....	32	21	42	4	82	75	7
\$3,000-\$3,499.....	28	20	34	4	94	90	4
\$3,500-\$3,999.....	26	22	55	28	142	108	34
\$4,000-\$4,999.....	40	14	58	22	158	75	83
\$5,000-\$7,499.....	53	23	78	16	180	159	21
\$7,500-\$9,999.....	22	13	92	8	342	309	33
\$10,000 and over.....	43	16	77	40	679	338	341
<i>Salaried business</i>							
\$1,250-\$1,499.....	4	2	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749.....	22	18	17	12	83	25	58
\$1,750-\$1,999.....	49	19	6		10	10	
\$2,000-\$2,249.....	51	17	23		41	41	
\$2,250-\$2,499.....	54	19	37	5	68	59	9
\$2,500-\$2,999.....	91	22	48	13	117	70	47
\$3,000-\$3,499.....	99	23	58		109	109	
\$3,500-\$3,999.....	69	15	75		144	144	
\$4,000-\$4,999.....	61	29	69	22	253	166	87
\$5,000-\$7,499.....	88	25	62	29	435	258	177
\$7,500-\$9,999.....	35	13	88	46	712	398	314
\$10,000 and over.....	38	6	77	51	808	615	193
<i>Salaried professional</i>							
\$1,250-\$1,499.....	30	11					
\$1,500-\$1,749.....	28	12	37	4	30	30	
\$1,750-\$1,999.....	53	20	23	3	49	43	6
\$2,000-\$2,249.....	64	22	27	9	68	28	40
\$2,250-\$2,499.....	70	22	41	4	69	68	1
\$2,500-\$2,999.....	113	32	44	9	110	69	41
\$3,000-\$3,499.....	94	24	55	12	172	105	67
\$3,500-\$3,999.....	77	25	75	24	283	176	107
\$4,000-\$4,999.....	100	32	44	8	160	131	29
\$5,000-\$7,499.....	95	29	65	2	188	176	12
\$7,500-\$9,999.....	19	9	78		287	287	
\$10,000 and over.....	8	4	81	81	835	326	509
<i>Family type: Type I</i>							
\$500-\$749.....	61	8					
\$750-\$999.....	131	14	7	7	6	4	2
\$1,000-\$1,249.....	223	19	6	6	15	5	10
\$1,250-\$1,499.....	275	37	8	3	7	5	2
\$1,500-\$1,749.....	324	39	20	3	48	36	12
\$1,750-\$1,999.....	325	38	35	11	84	45	39
\$2,000-\$2,249.....	307	43	28	1	29	26	3
\$2,250-\$2,499.....	193	32	44	10	149	114	35
\$2,500-\$2,999.....	337	46	61	18	225	125	100
\$3,000-\$3,499.....	206	46	51	12	214	142	72
\$3,500-\$3,999.....	106	26	60	22	252	169	83
\$4,000-\$4,999.....	64	20	44	12	140	118	22
\$5,000-\$7,499.....	91	24	52	12	231	157	74
\$7,500-\$9,999.....	28	13	91	19	557	412	145
\$10,000 and over.....	27	8	92	37	867	652	215

† 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, 1935-36—Continued.**

Occupational group, family type, and income class  (1)	Number of eligible families		Percentage of all families		Average money expenditure of all families		
	Reporting income (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation (7)	Purchase (net) (8)
<i>Types II and III</i>							
\$500-\$749 .....	35	5					
\$750-\$999 .....	127	19	9		\$3	\$3	
\$1,000-\$1,249 .....	253	42	6		8	8	
\$1,250-\$1,499 .....	355	68	18	4	18	16	\$2
\$1,500-\$1,749 .....	397	70	14	6	24	14	10
\$1,750-\$1,999 .....	443	91	34	3	61	47	14
\$2,000-\$2,249 .....	434	69	34	10	62	40	22
\$2,250-\$2,499 .....	300	70	35	5	56	45	11
\$2,500-\$2,999 .....	487	83	48	20	128	70	58
\$3,000-\$3,499 .....	247	62	43	10	110	80	30
\$3,500-\$3,999 .....	130	42	72	21	278	168	110
\$4,000-\$4,999 .....	80	31	51	9	174	109	65
\$5,000-\$7,499 .....	107	42	72	19	253	181	72
\$7,500-\$9,999 .....	29	16	74	29	505	360	145
\$10,000 and over .....	44	16	73	40	609	374	235
<i>Types IV and V</i>							
\$500-\$749 .....	23	3					
\$750-\$999 .....	68	11	8		2	2	
\$1,000-\$1,249 .....	157	28	18		14	14	
\$1,250-\$1,499 .....	225	37	8		11	11	
\$1,500-\$1,749 .....	294	53	20	5	30	20	10
\$1,750-\$1,999 .....	320	66	24	5	44	35	9
\$2,000-\$2,249 .....	320	54	30	8	51	35	16
\$2,250-\$2,499 .....	252	42	39	8	74	59	15
\$2,500-\$2,999 .....	485	81	57	17	140	93	47
\$3,000-\$3,499 .....	293	52	53	14	156	88	68
\$3,500-\$3,999 .....	198	45	58	12	156	126	30
\$4,000-\$4,999 .....	91	37	59	20	197	139	58
\$5,000-\$7,499 .....	109	29	64	22	358	228	130
\$7,500-\$9,999 .....	39	14	87	28	488	312	176
\$10,000 and over .....	61	12	70	54	572	298	274

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 eligible families		Average money expenditure for recreation				
	Reporting income <sup>1</sup>  (2)	Reporting expenditures  (3)	Total  (4)	Paid admissions		Equipment for games and sports  (7)	Other  (8)
				Movies  (5)	Other <sup>2</sup>  (6)		
<i>All families</i>							
\$500-\$749.....	119	16	\$16	\$13	(*)	(*)	\$3
\$750-\$999.....	326	44	19	12	\$1	(*)	6
\$1,000-\$1,249.....	633	89	23	11	1	(*)	11
\$1,250-\$1,499.....	855	142	34	19	3	\$1	11
\$1,500-\$1,749.....	1,015	162	44	24	3	2	15
\$1,750-\$1,999.....	1,088	195	55	25	6	3	21
\$2,000-\$2,249.....	1,061	166	66	29	7	6	24
\$2,250-\$2,499.....	745	144	74	30	10	6	28
\$2,500-\$2,999.....	1,309	210	86	35	9	6	36
\$3,000-\$3,499.....	746	160	120	46	14	13	47
\$3,500-\$3,999.....	434	113	127	44	21	14	48
\$4,000-\$4,999.....	235	88	180	49	26	27	78
\$5,000-\$7,499.....	307	95	217	49	38	24	106
\$7,500-\$9,999.....	96	43	315	53	65	56	141
\$10,000 and over.....	132	36	960	68	160	193	539
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	119	16	16	13	(*)	(*)	3
\$750-\$999.....	248	37	16	12	1	(*)	3
\$1,000-\$1,249.....	434	67	25	12	1	1	11
\$1,250-\$1,499.....	491	79	36	20	3	1	12
\$1,500-\$1,749.....	530	66	34	18	2	1	13
\$1,750-\$1,999.....	507	68	54	22	5	3	24
\$2,000-\$2,249.....	370	43	69	32	9	4	24
\$2,250-\$2,499.....	265	38	80	29	9	7	35
\$2,500-\$2,999.....	531	63	93	36	8	6	43
\$3,000-\$3,499.....	198	32	124	47	13	14	50
\$3,500-\$3,999.....	78	16	176	45	25	18	88
<i>Clerical</i>							
\$750-\$999.....	78	7	28	13			15
\$1,000-\$1,249.....	199	22	17	9	1	(*)	7
\$1,250-\$1,499.....	269	35	31	17	2	2	10
\$1,500-\$1,749.....	356	43	55	31	4	3	17
\$1,750-\$1,999.....	398	48	54	29	7	3	15
\$2,000-\$2,249.....	460	53	63	28	5	5	25
\$2,250-\$2,499.....	294	41	72	30	11	5	26
\$2,500-\$2,999.....	432	49	86	40	9	4	33
\$3,000-\$3,499.....	251	38	120	51	20	13	36
\$3,500-\$3,999.....	144	19	97	45	22	10	20
<i>Independent business</i>							
\$1,250-\$1,499.....	57	12	21	17	(*)	(*)	4
\$1,500-\$1,749.....	69	17	53	23	3	1	26
\$1,750-\$1,999.....	67	34	48	29	5	1	13
\$2,000-\$2,249.....	91	23	50	27	2	1	20
\$2,250-\$2,499.....	44	10	51	27	6	2	16
\$2,500-\$2,999.....	110	23	80	34	9	7	30
\$3,000-\$3,499.....	76	23	87	44	9	6	28
\$3,500-\$3,999.....	40	16	145	52	17	6	70
\$4,000-\$4,999.....	34	13	175	55	16	25	79
\$5,000-\$7,499.....	71	18	205	67	40	13	85
\$7,500-\$9,999.....	20	8	277	65	62	38	112
\$10,000 and over.....	43	10	829	49	159	168	453

See p. 148 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 9.—Recreation: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36—Continued**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for recreation				
	Report- ing in- come  (2)	Report- ing ex- pend- itures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Independent professional</i>							
\$1,250-\$1,499	4	3	\$54	\$30	(*)	\$2	\$22
\$1,500-\$1,749	10	6	63	29	5	3	26
\$1,750-\$1,999	14	6	102	42	17		43
\$2,000-\$2,249	25	8	112	32	36	17	27
\$2,250-\$2,499	18	14	82	33	15	13	21
\$2,500-\$2,999	32	21	75	28	9	6	32
\$3,000-\$3,499	28	20	126	33	13	8	72
\$3,500-\$3,999	26	22	125	41	28	23	33
\$4,000-\$4,999	40	14	197	30	36	55	67
\$5,000-\$7,499	53	23	228	45	52	21	110
\$7,500-\$9,999	22	13	365	42	53	64	206
\$10,000 and over	43	16	1,268	74	229	188	777
<i>Salaried business</i>							
\$1,250-\$1,499	4	2	(†)	(†)	(†)	(†)	(†)
\$1,500-\$1,749	22	18	52	29	1	2	20
\$1,750-\$1,999	49	19	38	22	2	2	12
\$2,000-\$2,249	51	17	52	24	4	2	22
\$2,250-\$2,499	54	19	64	30	5	4	25
\$2,500-\$2,999	91	22	64	23	9	10	22
\$3,000-\$3,499	99	23	135	41	14	21	59
\$3,500-\$3,999	69	15	126	44	9	15	58
\$4,000-\$4,999	61	29	134	52	23	12	47
\$5,000-\$7,499	88	25	222	51	41	26	104
\$7,500-\$9,999	35	13	377	57	83	82	155
\$10,000 and over	38	6	880	84	99	253	444
<i>Salaried professional</i>							
\$1,250-\$1,499	30	11	32	20	5	1	6
\$1,500-\$1,749	28	12	53	24	5	1	23
\$1,750-\$1,999	53	20	69	21	2	1	45
\$2,000-\$2,249	64	22	90	32	10	23	25
\$2,250-\$2,499	70	22	76	31	10	6	29
\$2,500-\$2,999	113	32	86	30	10	7	39
\$3,000-\$3,499	94	24	117	43	8	7	59
\$3,500-\$3,999	77	25	126	38	27	17	44
\$4,000-\$4,999	100	32	263	49	26	25	103
\$5,000-\$7,499	95	29	214	36	27	31	120
\$7,500-\$9,999	19	9	185	45	51	16	73
\$10,000 and over	8	4	388	69	78	69	172
<i>Family type: Type I</i>							
\$500-\$749	61	8	10	7			3
\$750-\$999	131	14	14	11	1		2
\$1,000-\$1,249	223	19	21	12			8
\$1,250-\$1,499	275	37	37	20	2		13
\$1,500-\$1,749	324	39	54	30	2	3	19
\$1,750-\$1,999	325	38	58	23	10	4	21
\$2,000-\$2,249	307	43	87	32	13	8	34
\$2,250-\$2,499	193	32	88	33	17	10	28
\$2,500-\$2,999	337	46	86	30	9	6	41
\$3,000-\$3,499	206	46	123	48	23	16	36

\*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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for recreation				
	Report- ing in- come  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Family type: Type I—Con.</i>							
\$3,500-\$3,999	106	26	\$137	\$41	\$44	\$21	\$31
\$4,000-\$4,999	64	20	267	38	36	61	132
\$5,000-\$7,499	91	24	204	42	44	17	101
\$7,500-\$9,999	28	13	401	47	106	80	168
\$10,000 and over	27	8	1,010	91	94	308	517
<i>Types II and III</i>							
\$500-\$749	35	5	12	9	(*)		3
\$750-\$999	127	19	14	10	1	(*)	3
\$1,000-\$1,249	253	42	29	12	1	1	15
\$1,250-\$1,499	355	68	31	17	2	(*)	12
\$1,500-\$1,749	397	70	40	20	2	2	16
\$1,750-\$1,999	443	91	54	27	3	3	21
\$2,000-\$2,249	434	69	58	25	5	4	24
\$2,250-\$2,499	300	70	74	26	8	4	36
\$2,500-\$2,999	487	83	84	34	9	7	34
\$3,000-\$3,499	247	62	121	38	10	11	62
\$3,500-\$3,999	130	42	123	34	14	14	61
\$4,000-\$4,999	80	31	146	47	20	13	66
\$5,000-\$7,499	107	42	190	44	31	15	100
\$7,500-\$9,999	29	16	282	47	46	42	147
\$10,000 and over	44	16	718	49	144	113	412
<i>Types IV and V</i>							
\$500-\$749	23	3	37	30		2	5
\$750-\$999	68	11	36	16		1	19
\$1,000-\$1,249	157	28	15	9	(*)		6
\$1,250-\$1,499	225	37	34	22	4	1	7
\$1,500-\$1,749	294	53	37	21	4	1	11
\$1,750-\$1,999	320	66	52	26	4	1	21
\$2,000-\$2,249	320	54	58	34	4	5	15
\$2,250-\$2,499	250	42	62	32	5	5	20
\$2,500-\$2,999	485	81	90	40	9	5	36
\$3,000-\$3,499	293	52	116	51	12	12	41
\$3,500-\$3,999	198	45	123	52	13	10	48
\$4,000-\$4,999	91	37	149	59	24	15	51
\$5,000-\$7,499	109	29	254	60	41	37	116
\$7,500-\$9,999	39	14	279	61	51	48	119
\$10,000 and over	61	12	1,113	72	200	200	641

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

## 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.
- <sup>4</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

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> For an estimate of the total number of eligible families in each group see table 1, column 2.
- <sup>3</sup> Housing expenditures include the money expense of home owners and rent contracted for by renting families for family homes and other housing. The value of fuel, light, and refrigeration is included when furnished by the landlord and included in the rental rate.
- <sup>4</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>5</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>6</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> For an estimate of the total number of eligible families in each group see table 1, column 2.
- <sup>2</sup> Includes expenditures for board at school, which amounted to less than 5 percent of average food expense for all families except those with incomes of \$10,000 and over. Among families in the business and professional categories, it amounted at most to an average of \$412 at the income level \$10,000 and over. For families of types IV and V, it amounted at most to an average of \$459 at the same income level.
- <sup>3</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> For an estimate of the total number of eligible families in each group see table 1, column 2.
- <sup>3</sup> See table 4-A for separation of expense for owning and renting families.
- <sup>4</sup> Includes net money expenditure for owned or rented vacation homes, lodging while traveling or on vacation and room at school.
- <sup>5</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 \$19 for all families, at the income level, \$7,500-\$9,999.
- <sup>6</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. These data are not available by family type.
- <sup>3</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

TABLE 5

<sup>1</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.  
<sup>2</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 except those at the income level, \$500-\$749.

<sup>3</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 an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>3</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 type.

TABLE 7

<sup>1</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</sup> See glossary, appendix B, for items included.

TABLE 8

<sup>1</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</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. The error in this estimate results from the fact that some families owning automobiles did not operate them; some operated automobiles which they did not own. See page 56.

<sup>3</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> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</sup> See glossary, appendix B, for items included.



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## Negro Families

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**TABLE 1.—Balance of family income and expenditure: Number of eligible families, 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**

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

Occupational group, family type, and income class  (1)	Number of eligible families <sup>1</sup>  (2)	Average net income			Average money expenditure for family living <sup>4</sup>  (6)	Average net surplus or deficit (-) <sup>5</sup>  (7)	Average net balancing difference <sup>6</sup>  (8)
		Total  (3)	Money <sup>2</sup>  (4)	Non-money from housing <sup>3</sup>  (5)			
<i>All families</i>							
\$500-\$749.....	428	\$633	\$505	\$128	\$519	-\$18	\$4
\$750-\$999.....	2,139	892	849	43	924	-63	-12
\$1,000-\$1,249.....	3,209	1,134	1,088	46	1,123	-20	-15
\$1,250-\$1,499.....	2,460	1,392	1,331	11	1,400	-4	-15
\$1,500-\$1,749.....	1,952	1,622	1,607	15	1,568	41	-2
\$1,750-\$1,999.....	936	1,870	1,858	12	1,935	-51	-26
\$2,000-\$2,249.....	722	2,097	2,081	16	1,980	96	5
\$2,250-\$2,499.....	427	2,358	2,324	34	2,103	204	17
\$2,500-\$2,999.....	508	2,720	2,688	32	2,532	141	15
\$3,000 and over.....	241	4,020	3,316	704	2,855	394	67
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	428	633	505	128	519	-18	4
\$750-\$999.....	1,871	892	852	40	938	-73	-13
\$1,000-\$1,249.....	2,674	1,135	1,087	48	1,118	-15	-16
\$1,250-\$1,499.....	2,112	1,391	1,333	8	1,391	6	-14
\$1,500-\$1,749.....	1,283	1,609	1,586	23	1,580	18	-7
\$1,750-\$1,999.....	481	1,863	1,840	23	1,928	-52	-36
\$2,000-\$2,249.....	241	2,118	2,118	-----	1,850	240	28
\$2,250-\$2,499.....	134	2,350	2,266	84	1,952	274	40
\$2,500-\$2,999.....	187	2,737	2,737	-----	2,345	168	24
<i>Clerical</i>							
\$750-\$999.....	134	908	908	-----	913	2	-7
\$1,000-\$1,249.....	214	1,142	1,142	-----	1,255	-77	-36
\$1,250-\$1,499.....	241	1,407	1,407	-----	1,468	-46	-15
\$1,500-\$1,749.....	241	1,637	1,637	-----	1,482	151	4
\$1,750-\$1,999.....	187	1,877	1,877	-----	1,938	-31	-30
\$2,000-\$2,249.....	347	2,095	2,063	32	2,072	-1	-8
\$2,250-\$2,499.....	160	2,333	2,318	15	2,200	122	-4
\$2,500-\$2,999.....	214	2,678	2,645	33	2,604	28	13
<i>Business and professional</i>							
\$750-\$999.....	134	876	744	132	734	6	4
\$1,000-\$1,249.....	321	1,118	1,065	53	1,081	-23	7
\$1,250-\$1,499.....	107	1,390	1,286	104	1,424	-96	-42
\$1,500-\$1,749.....	428	1,652	1,652	-----	1,581	64	7
\$1,750-\$1,999.....	268	1,877	1,877	-----	1,945	-64	-4
\$2,000-\$2,249.....	134	2,063	2,063	-----	1,977	87	-1
\$2,250-\$2,499.....	133	2,395	2,389	6	2,138	233	18
\$2,500-\$2,999.....	107	2,775	2,688	87	2,366	318	4
\$3,000 and over.....	241	4,020	3,316	704	2,855	394	67
<i>Family type: Type 1</i>							
\$500-\$749.....	241	622	589	33	616	-34	7
\$750-\$999.....	1,284	891	833	58	893	-56	-4
\$1,000-\$1,249.....	1,765	1,134	1,076	58	1,096	-1	-19
\$1,250-\$1,499.....	1,337	1,390	1,390	-----	1,392	19	-21
\$1,500-\$1,749.....	989	1,633	1,628	5	1,538	84	6
\$1,750-\$1,999.....	348	1,870	1,910	-40	1,996	-29	-57
\$2,000-\$2,249.....	320	2,109	2,109	-----	2,028	89	-8
\$2,250-\$2,499.....	240	2,352	2,352	-----	2,162	151	39
\$2,500-\$2,999.....	214	2,645	2,626	19	2,569	39	18
\$3,000 and over.....	133	4,104	3,792	312	2,750	994	48

See p. 177 for notes on this table.

**TABLE 1.—Balance of family income and expenditure: Number of eligible families, 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**

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

Occupational group, family type, and income class  (1)	Number of eligible families  (2)	Average net income			Average money expenditure for family living  (6)	Average net surplus or deficit (—)  (7)	Average net balancing difference  (8)
		Total  (3)	Money  (4)	Non-money from housing  (5)			
<i>Types II and III</i>							
\$500-\$749 .....	53	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999 .....	668	\$907	\$903	\$4	\$932	-\$4	-\$25
\$1,000-\$1,249 .....	936	1,121	1,090	31	1,152	-52	-10
\$1,250-\$1,499 .....	508	1,362	1,328	34	1,383	-39	-16
\$1,500-\$1,749 .....	375	1,618	1,592	26	1,631	-40	1
\$1,750-\$1,999 .....	321	1,881	1,803	78	1,872	-38	-31
\$2,000-\$2,249 .....	161	2,076	2,076	-----	2,114	-34	-4
\$2,250-\$2,499 .....	107	2,362	2,249	113	1,908	365	-24
\$2,500-\$2,999 .....	27	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>							
\$500-\$749 .....	134	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999 .....	187	841	761	80	1,105	-325	-19
\$1,000-\$1,249 .....	508	1,157	1,129	28	1,169	-29	-11
\$1,250-\$1,499 .....	615	1,422	1,404	18	1,431	-25	-2
\$1,500-\$1,749 .....	588	1,606	1,580	26	1,579	20	-19
\$1,750-\$1,999 .....	267	1,855	1,855	-----	1,929	-97	23
\$2,000-\$2,249 .....	241	2,094	2,047	47	1,826	197	24
\$2,250-\$2,499 .....	80	2,371	2,340	31	2,187	148	5
\$2,500-\$2,999 .....	267	2,794	2,748	46	2,457	282	9
\$3,000 and over .....	108	3,915	2,721	1,194	2,987	-358	92

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

**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>**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average net surplus or deficit (-) (4)	Percentage of families having <sup>2</sup>		Average amount for families having <sup>3</sup>	
	Reporting income <sup>4</sup> (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>All families</i>							
\$500-\$749.....	16	8	-\$18	37.5	40.0	\$45	\$88
\$750-\$999.....	80	32	-63	30.5	44.8	26	158
\$1,000-\$1,249.....	120	54	-20	56.9	41.6	46	110
\$1,250-\$1,499.....	92	45	-4	51.2	31.7	80	142
\$1,500-\$1,749.....	73	53	41	74.8	22.0	96	141
\$1,750-\$1,999.....	35	32	-51	52.3	41.5	76	219
\$2,000-\$2,249.....	27	27	96	81.5	11.1	168	369
\$2,250-\$2,499.....	16	15	204	93.8	.....	217	.....
\$2,500-\$2,999.....	19	19	141	78.9	21.1	290	417
\$3,000 and over.....	9	9	394	66.7	22.2	926	1,009
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	16	8	-18	37.5	40.0	48	90
\$750-\$999.....	70	25	-73	29.2	49.8	20	159
\$1,000-\$1,249.....	100	38	-15	59.6	38.5	45	109
\$1,250-\$1,499.....	79	36	6	57.1	28.1	80	142
\$1,500-\$1,749.....	48	33	13	68.0	29.2	87	158
\$1,750-\$1,999.....	18	16	-52	49.0	44.6	69	193
\$2,000-\$2,249.....	9	9	240	100.0	.....	240	.....
\$2,250-\$2,499.....	5	5	274	100.0	.....	274	.....
\$2,500-\$2,999.....	7	7	168	85.7	14.3	272	454
<i>Clerical</i>							
\$750-\$999.....	5	4	2	40.0	.....	5	.....
\$1,000-\$1,249.....	8	6	-77	50.0	50.0	26	180
\$1,250-\$1,499.....	9	6	-46	22.2	55.5	54	104
\$1,500-\$1,749.....	9	7	151	100.0	.....	151	.....
\$1,750-\$1,999.....	7	7	-31	71.4	28.6	71	287
\$2,000-\$2,249.....	13	13	-1	69.2	23.1	121	368
\$2,250-\$2,499.....	6	6	122	100.0	.....	122	.....
\$2,500-\$2,999.....	8	8	28	75.0	25.0	240	608
<i>Business and professional</i>							
\$750-\$999.....	5	3	6	40.0	20.0	102	180
\$1,000-\$1,249.....	12	10	-23	38.8	61.1	62	77
\$1,250-\$1,499.....	4	3	-96	.....	50.0	.....	192
\$1,500-\$1,749.....	16	13	64	81.2	12.5	84	40
\$1,750-\$1,999.....	10	9	-64	45.0	45.0	98	240
\$2,000-\$2,249.....	5	5	87	80.0	.....	109	.....
\$2,250-\$2,499.....	5	4	233	80.0	.....	290	.....
\$2,500-\$2,999.....	4	4	318	75.0	25.0	428	12
\$3,000 and over.....	9	9	394	66.7	22.2	926	1,009
<i>Family type: Type I</i>							
\$500-\$749.....	9	5	-34	.....	60.0	.....	57
\$750-\$999.....	48	16	-56	34.5	45.8	26	142
\$1,000-\$1,249.....	66	22	-1	66.3	33.7	50	101
\$1,250-\$1,499.....	50	15	19	62.7	18.7	84	182
\$1,500-\$1,749.....	37	24	84	91.3	8.7	115	241
\$1,750-\$1,999.....	13	12	-29	57.1	34.0	88	232
\$2,000-\$2,249.....	12	12	89	75.0	8.3	135	193
\$2,250-\$2,499.....	9	8	151	100.0	.....	151	.....
\$2,500-\$2,999.....	8	8	39	87.5	12.5	208	1,144
\$3,000 and over.....	5	5	994	100.0	.....	994	.....

See p. 177 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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average net surplus or deficit (—)  (4)	Percentage of families having		Average amount for families having	
	Reporting income  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Types II and III</i>							
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	—\$4	31.4	35.4	\$29	\$37
\$1,000-\$1,249.....	35	21	—52	46.6	48.0	34	142
\$1,250-\$1,499.....	19	12	—39	27.6	52.6	90	122
\$1,500-\$1,749.....	14	11	—40	61.8	28.5	53	256
\$1,750-\$1,999.....	12	11	—38	36.7	55.0	98	134
\$2,000-\$2,249.....	6	6	—34	83.3	16.7	102	712
\$2,250-\$2,499.....	4	4	365	75.0	-----	487	-----
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>							
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	—325	-----	71.6	-----	454
\$1,000-\$1,249.....	19	11	—29	43.2	56.8	37	79
\$1,250-\$1,499.....	23	18	—25	45.6	42.9	59	121
\$1,500-\$1,749.....	22	18	20	55.3	40.0	74	52
\$1,750-\$1,999.....	10	9	—97	65.0	35.0	49	368
\$2,000-\$2,249.....	9	9	197	88.9	11.1	246	198
\$2,250-\$2,499.....	3	3	148	100.0	-----	148	-----
\$2,500-\$2,999.....	10	10	282	80.0	-----	362	-----
\$3,000 and over.....	4	4	—358	25.0	50.0	584	1,008

†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<sup>1</sup>**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average number of persons per family (4)	Total (5)	Food (6)	Housing <sup>3</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile <sup>4</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>5</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>6</sup> (20)	Other items (21)
	Reporting income <sup>2</sup> (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
<b>Average money expenditure in dollars</b>																				
<i>All families</i>																				
\$500-\$749.....	16	8	2.8	519	210	158	53	20	1	19	-----	11	9	17	4	13	2	(*)	2	-----
\$750-\$999.....	80	32	2.7	924	334	260	68	28	22	67	3	30	21	27	20	25	10	(*)	9	(*)
\$1,000-\$1,249.....	120	54	2.7	1,123	403	316	65	42	20	83	6	34	29	31	28	22	13	(*)	30	1
\$1,250-\$1,499.....	92	45	2.8	1,400	474	361	78	39	57	128	16	46	33	38	35	39	12	1	43	(*)
\$1,500-\$1,749.....	73	53	2.8	1,568	496	396	80	76	39	170	13	59	44	49	47	41	17	2	36	3
\$1,750-\$1,999.....	35	32	3.1	1,935	630	468	82	87	80	178	28	55	49	67	74	44	21	4	68	10
\$2,000-\$2,249.....	27	27	2.9	1,980	607	506	75	75	54	226	38	58	62	63	75	40	27	4	67	2
\$2,250-\$2,499.....	16	15	2.5	2,103	610	542	94	96	36	215	108	48	50	90	62	43	25	(*)	83	1
\$2,500-\$2,999.....	19	19	2.9	2,532	742	561	95	106	52	265	165	67	63	80	97	49	29	3	156	2
\$3,000 and over.....	9	9	2.4	2,855	678	358	118	224	76	339	130	83	56	109	86	31	48	90	421	8
<b>Percentage of total money expenditures</b>																				
<i>All families</i>																				
\$500-\$749.....	16	8	2.8	100.0	40.5	30.4	10.2	3.8	0.2	3.7	-----	2.1	1.7	3.3	0.8	2.5	0.4	(*)	0.4	-----
\$750-\$999.....	80	32	2.7	160.0	36.1	28.1	7.4	3.0	2.4	7.3	0.3	3.2	2.3	2.9	2.2	2.7	1.1	(*)	1.0	(*)
\$1,000-\$1,249.....	120	54	2.7	100.0	35.9	28.1	5.8	3.7	1.8	7.4	.5	3.0	2.6	2.8	2.5	1.9	1.2	(*)	2.7	0.1
\$1,250-\$1,499.....	92	45	2.8	100.0	33.8	25.8	5.6	2.8	4.1	9.1	1.2	3.3	2.3	2.7	2.5	2.8	.8	0.1	3.1	(*)
\$1,500-\$1,749.....	73	53	2.8	100.0	31.7	25.3	5.1	4.8	2.5	10.8	.8	3.8	2.8	3.1	3.0	2.6	1.1	.1	2.3	.2
\$1,750-\$1,999.....	35	32	3.1	100.0	32.6	24.2	4.2	4.5	4.1	9.2	1.5	2.8	2.5	3.5	3.8	2.3	1.1	.2	3.0	.5
\$2,000-\$2,249.....	27	27	2.9	100.0	30.7	25.6	3.8	3.8	2.7	11.4	1.9	2.9	3.1	3.2	3.8	2.0	1.4	.2	3.4	.1
\$2,250-\$2,499.....	16	15	2.5	100.0	29.1	25.8	4.5	4.6	1.7	10.2	5.1	2.3	2.4	4.3	2.9	2.0	1.2	(*)	3.9	(*)
\$2,500-\$2,999.....	19	19	2.9	100.0	29.3	22.2	3.8	4.2	2.0	10.5	6.5	2.6	2.5	3.2	3.8	1.9	1.1	.1	6.2	.1
\$3,000 and over.....	9	9	2.4	100.0	23.8	12.5	4.1	7.8	2.7	11.9	4.5	2.9	2.0	3.8	3.0	1.1	1.7	3.2	14.7	.3

See p. 177 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**

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

Occupational group, family type, and income class (1)	Number of eligible 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)
	Reporting income (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Occupational group: Wage earner</i>																				
\$500-\$749.....	16	8	2.8	519	210	158	53	20	1	19	-----	11	9	17	4	13	2	(*)	2	-----
\$750-\$999.....	70	25	2.6	938	345	259	68	27	25	66	-----	32	20	27	22	27	10	(*)	10	-----
\$1,000-\$1,249.....	100	38	2.7	1,118	408	307	67	43	19	84	7	35	30	28	29	21	13	(*)	27	(*)
\$1,250-\$1,499.....	79	36	2.8	1,391	480	364	79	37	54	115	13	45	33	38	35	38	11	2	46	1
\$1,500-\$1,749.....	48	33	2.9	1,580	510	377	84	78	41	173	12	58	43	58	49	40	16	2	35	4
\$1,750-\$1,999.....	18	16	3.0	1,928	574	467	90	69	117	171	27	58	50	76	87	51	20	7	60	4
\$2,000-\$2,249.....	9	9	2.9	1,850	500	535	76	74	14	189	114	40	56	74	55	45	20	1	57	-----
\$2,250-\$2,499.....	5	5	2.0	1,952	586	432	98	92	66	168	88	51	43	99	47	52	19	1	105	4
\$2,500-\$2,999.....	7	7	3.3	2,545	814	598	78	107	35	261	219	50	63	80	78	58	30	5	66	3
Percentage of total money expenditures																				
<i>Wage earner</i>																				
\$500-\$749.....	16	8	2.8	100.0	40.5	30.4	10.2	3.8	0.2	3.7	-----	2.1	1.7	3.3	0.8	2.5	0.4	(*)	0.4	-----
\$750-\$999.....	70	25	2.6	100.0	36.8	27.6	7.2	2.9	2.7	7.0	-----	3.4	2.1	2.9	2.3	2.9	1.1	(*)	1.1	-----
\$1,000-\$1,249.....	100	38	2.7	100.0	36.5	27.5	6.0	3.8	1.7	7.5	0.6	3.1	2.7	2.5	2.6	1.9	1.2	(*)	2.4	(*)
\$1,250-\$1,499.....	79	36	2.8	100.0	34.5	26.2	5.7	2.7	3.9	8.3	9	3.2	2.4	2.7	2.5	2.7	.8	0.1	3.3	0.1
\$1,500-\$1,749.....	48	33	2.9	100.0	32.3	23.9	5.3	4.9	2.6	10.9	8	3.7	2.7	3.7	3.1	2.5	1.0	.1	2.2	.3
\$1,750-\$1,999.....	18	16	3.0	100.0	29.8	24.2	4.7	3.6	6.1	8.9	1.4	3.0	2.6	3.9	4.5	2.6	1.0	.4	3.1	.2
\$2,000-\$2,249.....	9	9	2.9	100.0	27.0	28.9	4.1	4.0	.8	10.2	6.2	2.2	3.0	4.0	3.0	2.4	1.1	(*)	3.1	-----
\$2,250-\$2,499.....	5	5	2.0	100.0	30.0	22.1	5.0	4.7	3.4	8.6	4.5	2.6	2.2	5.1	2.4	2.7	1.0	.1	5.4	-----
\$2,500-\$2,999.....	7	7	3.3	100.0	31.9	23.5	3.1	4.2	1.4	10.2	8.6	2.0	2.5	3.1	3.1	2.3	1.2	.2	2.6	.1



			Average money expenditure in dollars																	
<i>Clerical</i>																				
\$750-\$999	5	4	3.2	913	347	302	76	19	1	54	-----	15	25	21	24	16	10	-----	3	-----
\$1,000-\$1,249	8	6	2.2	1,255	419	419	57	32	6	90	-----	31	26	63	41	28	18	-----	1	22
\$1,250-\$1,499	9	6	2.6	1,468	408	381	60	48	88	229	21	52	38	26	38	36	16	-----	(*)	27
\$1,500-\$1,749	9	7	2.1	1,482	437	477	61	49	32	145	1	47	58	45	40	46	17	-----	-----	26
\$1,750-\$1,999	7	7	2.7	1,938	583	461	66	82	24	240	71	51	49	78	70	33	23	-----	1	75
\$2,000-\$2,249	13	13	2.9	2,072	687	475	80	64	95	226	-----	68	72	63	84	41	32	-----	7	74
\$2,250-\$2,499	6	6	3.0	2,200	652	576	99	105	32	261	-----	59	58	115	77	45	32	-----	(*)	89
\$2,500-\$2,999	8	8	2.4	2,604	682	578	104	103	38	263	185	85	64	80	125	46	29	-----	2	219
			Percentage of total money expenditures																	
\$750-\$999	5	4	3.2	100.0	38.1	33.1	8.3	2.1	0.1	5.9	-----	1.6	2.7	2.3	2.6	1.8	1.1	-----	0.3	-----
\$1,000-\$1,249	8	6	2.2	100.0	33.4	33.4	4.5	2.5	.5	7.2	-----	2.5	2.1	5.0	3.3	2.2	1.4	-----	0.1	1.7
\$1,250-\$1,499	9	6	2.6	100.0	27.8	26.0	4.1	3.3	6.0	15.6	1.4	3.5	2.6	1.8	2.6	2.4	1.1	-----	(*)	1.8
\$1,500-\$1,749	9	7	2.1	100.0	29.5	32.2	4.1	3.3	2.1	9.8	.1	3.2	3.9	3.0	2.7	3.1	1.1	-----	-----	1.8
\$1,750-\$1,999	7	7	2.7	100.0	30.1	23.8	3.4	4.2	1.2	12.4	3.7	2.6	2.5	4.0	3.6	1.7	1.2	-----	.1	3.9
\$2,000-\$2,249	13	13	2.9	100.0	33.2	22.9	3.9	3.1	4.6	10.9	-----	3.3	3.5	3.0	4.0	2.0	1.5	-----	3	3.6
\$2,250-\$2,499	6	6	3.0	100.0	29.6	26.2	4.5	4.8	1.5	11.9	-----	2.7	2.6	5.2	3.5	2.0	1.5	-----	(*)	4.0
\$2,500-\$2,999	8	8	2.4	100.0	26.2	22.2	4.0	4.0	1.4	10.1	7.0	3.3	2.5	3.1	4.8	1.8	1.8	-----	.1	8.4
			Average money expenditure in dollars																	
\$750-\$999	5	3	3.6	734	169	231	67	40	1	89	37	21	29	29	1	10	11	-----	8	-----
\$1,000-\$1,249	12	10	2.7	1,081	359	333	52	42	40	67	-----	30	22	27	17	25	10	-----	57	-----
\$1,250-\$1,499	4	3	5.0	1,424	517	249	97	52	45	153	47	36	31	75	40	55	12	-----	15	-----
\$1,500-\$1,749	16	13	2.9	1,581	487	408	76	84	41	174	26	70	40	26	43	40	21	-----	2	43
\$1,750-\$1,999	10	9	3.4	1,945	764	474	80	122	51	147	-----	52	48	43	51	41	22	-----	1	43
\$2,000-\$2,249	5	5	2.6	1,977	592	534	67	104	20	293	-----	65	48	45	88	30	28	-----	63	-----
\$2,250-\$2,499	5	4	2.4	2,138	584	614	84	91	11	206	256	30	49	52	58	31	22	-----	50	-----
\$2,500-\$2,999	4	4	3.7	2,366	739	461	108	109	111	276	29	62	61	81	73	38	26	-----	3	188
\$3,000 and over	9	9	2.6	2,855	678	358	118	224	76	339	130	83	56	109	86	31	48	-----	90	421

\*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**

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

Occupational group, family type, and income class (1)	Number of eligible 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 trans- portation (13)	Per- sonal care (14)	Medi- cal care (15)	Recre- ation (16)	To- bacco (17)	Read- ing (18)	For- mal edu- cation (19)	Con- trib- utions and per- sonal taxes (20)	Other items (21)
	Re- port- ing in- come (2)	Report- ing ex- pendi- tures (3)					Fuel, light, refrig- eration (8)	Other (9)												
<b>Percentage of total money expenditures</b>																				
<i>Business and professional</i>																				
\$750-\$999.....	5	3	3.6	100.0	23.0	31.5	9.1	5.4	0.1	12.1	5.1	2.9	2.7	4.0	0.1	1.4	1.5	-----	1.1	-----
\$1,000-\$1,249.....	12	10	2.7	100.0	33.2	30.8	4.8	3.9	3.7	6.2	-----	2.8	2.0	2.5	1.6	2.3	.9	-----	5.3	-----
\$1,250-\$1,499.....	4	3	5.0	100.0	36.3	17.5	6.8	3.7	3.2	10.7	3.3	2.5	2.2	5.3	2.8	3.9	.8	-----	1.0	-----
\$1,500-\$1,749.....	16	13	2.9	100.0	39.9	25.9	4.8	5.3	2.6	11.0	1.6	4.4	2.5	1.7	2.7	2.5	1.3	0.1	2.7	-----
\$1,750-\$1,999.....	10	9	3.4	100.0	39.3	24.4	4.1	6.3	2.6	7.6	-----	2.7	2.5	2.2	2.6	2.1	1.1	-----	2.2	0.3
\$2,000-\$2,249.....	5	5	2.6	100.0	29.9	27.0	3.4	5.3	1.0	14.8	-----	3.3	2.4	2.3	4.5	1.5	1.4	-----	3.2	-----
\$2,250-\$2,499.....	5	4	2.4	100.0	27.4	28.8	3.9	4.3	.5	9.6	12.0	1.4	2.3	2.4	2.7	1.4	1.0	-----	2.3	-----
\$2,500-\$2,999.....	4	4	3.7	100.0	31.3	19.5	4.6	4.6	4.7	11.7	1.2	2.6	2.6	3.4	3.1	1.6	1.1	.1	7.9	(*)
\$3,000 and over.....	9	9	2.6	100.0	23.8	12.5	4.1	7.8	2.7	11.9	4.5	2.9	2.0	3.8	3.0	1.1	1.7	3.2	14.7	3
<b>Average money expenditure in dollars</b>																				
<i>Family type: Type 1</i>																				
\$500-\$749.....	9	5	2.0	616	229	218	56	22	1	15	-----	14	13	20	4	18	4	-----	2	-----
\$750-\$999.....	48	16	2.0	893	310	235	73	27	35	71	4	27	20	23	19	26	10	-----	13	-----
\$1,000-\$1,249.....	66	22	2.0	1,096	378	312	57	45	22	83	-----	39	23	32	30	19	13	-----	38	(*)
\$1,250-\$1,499.....	50	15	2.0	1,392	436	374	78	35	65	126	21	43	32	34	34	47	12	-----	55	(*)
\$1,500-\$1,749.....	37	24	2.0	1,538	444	423	72	88	23	161	20	57	44	49	42	40	18	3	49	(*)
\$1,750-\$1,999.....	13	12	2.0	1,996	561	511	96	90	109	167	36	53	57	92	72	39	23	9	78	3
\$2,000-\$2,249.....	12	12	2.0	2,028	600	517	72	92	53	198	67	51	56	66	85	51	23	2	89	1
\$2,250-\$2,499.....	9	8	2.0	2,162	565	608	80	117	41	251	68	42	60	90	80	61	27	-----	70	2
\$2,500-\$2,999.....	8	8	2.0	2,569	680	508	84	106	35	228	213	69	58	107	98	40	34	-----	219	-----
\$3,000 and over.....	5	5	2.0	2,750	663	465	65	185	79	361	130	84	41	131	54	30	40	32	377	13

<i>Type I</i>			Percentage of total money expenditures																		
			100.0	37.2	35.4	9.1	3.6	0.2	2.4	-----	2.3	2.1	3.3	0.6	2.9	0.6	-----	0.3	-----		
\$500-\$749.....	9	5	2.0	100.0	37.2	35.4	9.1	3.6	0.2	2.4	-----	2.3	2.1	3.3	0.6	2.9	0.6	-----	0.3	-----	
\$750-\$999.....	48	16	2.0	100.0	34.7	26.3	8.2	3.0	3.9	8.0	0.5	3.0	2.2	2.6	2.1	2.9	1.1	-----	1.5	-----	
\$1,000-\$1,249.....	66	22	2.0	100.0	34.5	28.5	5.2	4.1	2.0	7.6	-----	3.5	2.6	2.9	2.7	1.7	1.2	-----	3.5	(*)	
\$1,250-\$1,499.....	50	15	2.0	100.0	31.3	26.9	5.6	2.5	4.7	9.0	1.5	3.1	2.3	2.4	2.4	3.4	.9	-----	4.0	(*)	
\$1,500-\$1,749.....	37	24	2.0	100.0	28.8	27.5	4.7	5.7	1.8	10.5	1.3	3.7	2.9	3.2	2.7	2.6	1.2	0.2	-----	3.2	(*)
\$1,750-\$1,999.....	13	12	2.0	100.0	28.1	25.6	4.8	4.5	5.5	8.4	1.8	2.6	2.8	4.6	3.6	2.0	1.2	.4	-----	3.9	0.2
\$2,000-\$2,249.....	12	12	2.0	100.0	29.6	25.5	3.6	4.5	2.6	9.8	3.3	2.5	2.8	3.2	4.2	2.5	1.4	.1	-----	4.4	(*)
\$2,250-\$2,499.....	9	8	2.0	100.0	26.2	28.2	3.7	5.4	1.9	11.6	3.1	1.9	2.8	4.2	3.7	2.8	1.2	-----	3.2	.1	
\$2,500-\$2,999.....	8	8	2.0	100.0	26.5	23.3	3.3	4.1	1.4	8.9	8.3	2.7	2.2	4.2	3.8	1.5	1.3	-----	8.5	-----	
\$3,000 and over.....	5	5	2.0	100.0	24.1	16.9	2.4	6.7	2.9	13.1	4.7	3.0	1.5	4.8	2.0	1.1	1.4	1.2	-----	13.7	0.5

<i>Types II and III</i>			Average money expenditures in dollars																	
			(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	2	2	(†)	932	371	292	62	20	3	52	-----	29	19	22	24	25	9	(*)	4	(†)
\$750-\$999.....	25	12	3.5	1,152	429	320	82	36	19	86	9	26	31	27	29	22	14	1	20	1
\$1,000-\$1,249.....	35	21	3.4	1,383	503	322	74	46	72	129	9	40	34	47	44	27	11	1	24	-----
\$1,250-\$1,499.....	19	12	3.6	1,631	538	380	98	67	80	186	(*)	63	43	42	56	33	16	1	27	1
\$1,500-\$1,749.....	14	11	3.2	1,872	637	414	65	98	73	203	43	44	46	66	58	36	16	2	57	14
\$1,750-\$1,999.....	12	11	3.4	2,114	607	507	72	62	105	310	-----	65	75	75	85	28	34	11	71	7
\$2,000-\$2,249.....	6	6	3.7	1,908	587	467	91	66	41	156	278	31	37	19	19	17	16	(*)	83	-----
\$2,250-\$2,499.....	4	4	2.8	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

<i>Types II and III</i>			Percentage of total money expenditures																	
			(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	2	2	(†)	100.0	39.8	31.3	6.7	2.1	0.3	5.6	-----	3.1	2.0	2.4	2.6	2.7	1.0	(*)	0.4	(†)
\$750-\$999.....	25	12	3.5	100.0	37.3	27.8	7.1	3.1	1.6	7.5	0.8	2.3	2.7	2.3	2.5	1.9	1.2	0.1	1.7	0.1
\$1,000-\$1,249.....	35	21	3.4	100.0	36.4	23.3	5.3	3.3	5.2	9.3	7	2.9	2.4	3.4	3.2	2.0	.8	.1	1.7	-----
\$1,250-\$1,499.....	19	12	3.6	100.0	33.0	23.3	6.0	4.1	4.9	11.4	(*)	3.9	2.6	2.6	3.4	2.0	1.0	.1	1.6	.1
\$1,500-\$1,749.....	14	11	3.2	100.0	34.1	22.1	3.5	5.2	3.9	10.8	2.3	2.4	2.5	3.5	3.1	1.9	.9	.1	3.0	.7
\$1,750-\$1,999.....	12	11	3.4	100.0	28.8	24.0	3.4	2.9	5.0	14.7	-----	3.1	3.5	3.5	4.0	1.3	1.6	.5	3.4	.3
\$2,000-\$2,249.....	6	6	3.7	100.0	30.8	24.5	4.8	3.5	2.1	8.2	14.5	1.6	1.9	1.0	1.0	.9	.8	(*)	4.4	-----
\$2,250-\$2,499.....	4	4	2.8	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

\*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**

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

Occupational group, family type, and income class (1)	Number of eligible 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)
	Reporting income (2)	Reporting expenditures (3)					Fuel, light, refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
Types IV and V																				
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	4.5	1,105	370	311	67	53	6	93	---	53	28	76	17	20	8	(*)	1	(†)
\$1,000-\$1,249.....	19	11	3.8	1,169	445	325	61	44	13	77	22	34	29	32	23	35	10	1	18	---
\$1,250-\$1,499.....	23	18	3.9	1,431	534	364	80	43	27	132	8	55	36	39	30	32	11	4	34	2
\$1,500-\$1,749.....	22	18	3.8	1,579	554	361	81	61	34	173	11	61	43	55	51	47	17	2	20	8
\$1,750-\$1,999.....	10	9	4.0	1,929	713	475	85	70	49	163	---	68	44	37	93	62	23	1	33	13
\$2,000-\$2,249.....	9	9	3.4	1,826	617	490	84	60	22	208	24	63	63	51	54	35	22	1	32	---
\$2,250-\$2,499.....	3	3	3.7	2,187	778	446	142	73	12	184	---	86	42	187	62	24	31	1	119	---
\$2,500-\$2,999.....	10	10	3.7	2,457	792	540	107	111	67	296	52	67	66	66	96	61	22	6	105	3
\$3,000 and over.....	4	4	3.0	2,987	698	221	184	273	73	310	128	81	75	82	125	32	58	164	476	4
Percentage of total money expenditures																				
Types IV and V																				
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	4.5	100.0	33.5	28.2	6.1	4.8	0.5	8.4	---	4.8	2.5	6.9	1.5	1.8	0.7	(*)	0.1	(†)
\$1,000-\$1,249.....	19	11	3.8	100.0	38.1	27.8	5.2	3.8	1.1	6.6	1.9	2.9	2.5	2.7	2.0	3.0	.8	0.1	1.5	---
\$1,250-\$1,499.....	23	18	3.9	100.0	37.4	25.4	5.6	2.0	1.9	9.2	.6	3.8	2.5	2.7	2.1	2.2	.8	.3	2.4	.1
\$1,500-\$1,749.....	22	18	3.8	100.0	35.1	22.8	5.1	3.9	2.1	11.0	.7	3.9	2.7	3.5	3.2	3.0	1.1	.1	1.3	.5
\$1,750-\$1,999.....	10	9	4.0	100.0	37.0	24.6	4.4	3.6	2.5	8.5	---	3.5	2.3	1.9	4.8	3.2	1.2	.1	1.7	.7
\$2,000-\$2,249.....	9	9	3.4	100.0	33.8	26.8	4.6	3.3	1.2	11.4	1.3	3.4	3.4	2.8	3.0	1.9	1.2	.1	1.8	---
\$2,250-\$2,499.....	3	3	3.7	100.0	35.6	20.4	6.5	3.3	.5	8.4	---	4.0	1.9	8.6	2.8	1.1	1.4	(*)	5.5	---
\$2,500-\$2,999.....	10	10	3.7	100.0	32.2	22.0	4.4	4.5	2.7	12.1	2.1	2.7	2.7	2.7	3.9	2.5	.9	.2	4.3	.1
\$3,000 and over.....	4	4	3.0	100.0	23.4	7.5	6.2	9.1	2.4	10.4	4.3	2.7	2.5	2.7	4.2	1.1	1.9	5.5	16.0	.1

\*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 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**

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

Occupational group, family type, and income class  (1)	Number of eligible 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>2</sup>  (11)
	Reporting in come <sup>1</sup>  (2)	Reporting expenditures  (3)		All  (5)	At home  (6)	Away from home <sup>1</sup>  (7)	At home  (8)	Away from home <sup>2</sup>  (9)		
<i>All families</i>										
\$500-\$749.....	16	8	\$257	\$210	\$207	\$3	98.6	1.4	\$47	\$0.079
\$750-\$999.....	80	32	409	334	307	27	91.9	8.1	75	.128
\$1,000-\$1,249.....	120	54	118	403	370	33	91.7	8.3	15	.153
\$1,250-\$1,499.....	92	45	512	474	418	56	88.2	11.8	38	.176
\$1,500-\$1,749.....	93	53	549	496	427	69	86.1	13.9	53	.177
\$1,750-\$1,999.....	35	32	659	630	526	104	83.5	16.5	29	.205
\$2,000-\$2,249.....	27	27	629	607	499	109	82.2	17.8	22	.223
\$2,250-\$2,499.....	16	15	638	610	537	73	88.0	12.0	28	.225
\$2,500-\$2,999.....	19	19	751	742	635	107	85.6	14.4	9	.253
\$3,000 and over.....	9	9	678	678	586	92	86.4	13.6	-----	.238
<i>Occupational group:</i>										
<i>Wage earner</i>										
\$500-\$749.....	16	8	247	210	207	3	98.6	1.4	47	.079
\$750-\$999.....	70	25	411	345	319	26	92.5	7.5	66	.134
\$1,000-\$1,249.....	100	38	424	408	374	34	91.6	8.4	16	.152
\$1,250-\$1,499.....	79	36	516	480	429	51	89.4	10.6	36	.179
\$1,500-\$1,749.....	48	33	580	510	448	62	87.8	12.2	70	.179
\$1,750-\$1,999.....	18	16	613	574	509	65	88.7	11.3	39	.193
\$2,000-\$2,249.....	9	9	531	500	450	50	90.0	10.0	31	.194
\$2,250-\$2,499.....	5	5	644	586	538	48	91.8	8.2	58	.223
\$2,500-\$2,999.....	7	7	816	814	700	114	86.0	14.0	2	.251
<i>Clerical</i>										
\$750-\$999.....	5	4	366	347	324	23	93.4	6.6	19	.120
\$1,000-\$1,249.....	8	6	419	419	402	17	95.9	4.1	-----	.181
\$1,250-\$1,499.....	9	6	477	408	299	109	73.3	26.7	69	.157
\$1,500-\$1,749.....	9	7	455	437	347	90	79.4	20.6	18	.194
\$1,750-\$1,999.....	7	7	587	583	467	116	80.1	19.9	4	.204
\$2,000-\$2,249.....	13	13	702	687	565	122	82.2	17.8	15	.243
\$2,250-\$2,499.....	6	6	652	652	584	68	89.6	10.4	-----	.220
\$2,500-\$2,999.....	8	8	692	682	575	107	84.3	15.7	10	.274
<i>Business and professional</i>										
\$750-\$999.....	5	3	427	169	135	34	79.9	20.1	258	.049
\$1,000-\$1,249.....	12	10	384	359	329	30	91.6	8.4	25	.144
\$1,250-\$1,499.....	4	3	517	517	475	42	91.9	8.1	-----	.152
\$1,500-\$1,749.....	16	13	506	487	407	80	83.6	16.4	19	.163
\$1,750-\$1,999.....	10	9	793	764	599	165	78.4	21.6	29	.229
\$2,000-\$2,249.....	5	5	618	592	414	178	69.9	30.1	26	.222
\$2,250-\$2,499.....	5	4	615	584	480	104	82.2	17.8	31	.232
\$2,500-\$2,999.....	4	4	759	739	642	97	86.9	13.1	20	.216
\$3,000 and over.....	9	9	678	678	586	92	86.4	13.6	-----	.238

See p. 177 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 eligible 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)
	Reporting income  (2)	Reporting expenditures  (3)		All  (5)	At home  (6)	Away from home  (7)	At home  (8)	Away from home  (9)		
<i>Family type: Type I</i>										
\$500-\$749.....	9	5	\$269	\$229	\$225	\$4	98.3	1.7	\$40	\$0.104
\$750-\$999.....	48	16	418	310	292	18	94.2	5.8	108	.142
\$1,000-\$1,249.....	66	22	384	378	350	28	92.6	7.4	6	.174
\$1,250-\$1,499.....	10	15	477	436	379	57	86.9	13.1	41	.207
\$1,500-\$1,749.....	37	24	499	444	374	70	84.2	15.8	55	.201
\$1,750-\$1,999.....	13	12	561	561	434	127	77.4	22.6	(*)	.251
\$2,000-\$2,249.....	12	12	606	600	468	132	78.0	22.0	6	.282
\$2,250-\$2,499.....	9	8	592	555	478	87	84.6	15.4	27	.258
\$2,500-\$2,999.....	8	8	682	680	580	100	85.3	14.7	2	.310
\$3,000 and over.....	5	5	663	663	566	97	85.4	14.6	-----	.276
<i>Types II and III</i>										
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	375	371	325	46	87.6	12.4	4	.113
\$1,000-\$1,249.....	35	21	449	429	390	39	90.9	9.1	20	.132
\$1,250-\$1,499.....	19	12	524	503	451	52	89.7	10.3	21	.146
\$1,500-\$1,749.....	14	11	606	538	496	42	92.2	7.8	68	.170
\$1,750-\$1,999.....	12	11	681	637	552	85	86.7	13.3	44	.188
\$2,000-\$2,249.....	6	6	635	607	511	96	84.2	15.8	28	.173
\$2,250-\$2,499.....	4	4	626	587	545	42	92.8	7.2	39	.193
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	-----	(†)
<i>Types IV and V</i>										
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	472	370	356	14	96.2	3.8	102	.084
\$1,000-\$1,249.....	19	11	486	445	404	41	90.8	9.2	41	.117
\$1,250-\$1,499.....	23	18	576	534	477	57	89.3	10.7	42	.132
\$1,500-\$1,749.....	22	18	501	554	469	85	84.7	15.3	37	.143
\$1,750-\$1,999.....	10	9	761	713	616	97	86.4	13.6	48	.167
\$2,000-\$2,249.....	9	9	657	617	533	84	86.4	13.6	40	.178
\$2,250-\$2,499.....	3	3	795	778	707	71	90.9	9.1	17	.167
\$2,500-\$2,999.....	10	10	808	792	686	106	86.6	13.4	16	.207
\$3,000 and over.....	4	4	698	698	613	85	87.8	12.2	-----	.190

\*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

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

Occupational group, family type, and income class  (1)	Number of eligible 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 <sup>1</sup>						Percentage of housing value secured without money expenditure (13)
	Reporting income <sup>2</sup> (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home <sup>3</sup> (8)	Other housing <sup>4</sup> (9)	Total (10)	Owned home <sup>5</sup> (11)	Rent as pay or gift (12)	
<i>All families</i>												
\$500-\$749.....	16	8	\$339	\$53	\$286	\$158	\$158	-----	\$128	-----	\$128	44.8
\$750-\$999.....	80	32	371	68	303	260	260	-----	43	\$3	40	14.2
\$1,000-\$1,249.....	120	54	427	65	362	316	316	-----	46	1	45	12.7
\$1,250-\$1,499.....	92	45	450	78	372	361	361	(*)	11	1	10	3.0
\$1,500-\$1,749.....	73	53	491	80	411	396	395	\$1	15	2	13	3.7
\$1,750-\$1,999.....	35	32	562	82	480	468	466	2	12	-15	27	2.5
\$2,000-\$2,249.....	27	27	598	76	522	506	503	3	16	16	-----	3.1
\$2,250-\$2,499.....	16	15	670	94	576	542	539	3	34	8	26	5.9
\$2,500-\$2,999.....	19	19	688	95	593	561	556	5	32	32	-----	5.4
\$3,000 and over.....	9	9	1,180	118	1,062	358	336	22	704	197	507	66.3
<i>Occupational group: Wage earner</i>												
\$500-\$749.....	16	8	339	53	286	158	158	-----	128	-----	128	44.8
\$750-\$999.....	70	25	367	68	299	259	259	-----	40	2	38	13.4
\$1,000-\$1,249.....	100	38	422	67	355	307	307	-----	48	-----	48	13.5
\$1,250-\$1,499.....	79	36	451	79	372	364	364	(*)	8	-----	8	2.2
\$1,500-\$1,749.....	48	33	484	84	400	377	376	1	23	4	19	6.0
\$1,750-\$1,999.....	18	16	580	90	490	467	467	-----	23	-29	52	4.7
\$2,000-\$2,249.....	9	9	611	76	535	535	534	1	-----	-----	-----	-----
\$2,250-\$2,499.....	5	5	614	98	516	432	429	3	84	-----	84	16.3
\$2,500-\$2,999.....	7	7	676	78	598	598	595	3	-----	-----	-----	-----
<i>Clerical</i>												
\$750-\$999.....	5	4	378	76	302	302	302	-----	-----	-----	-----	-----
\$1,000-\$1,249.....	8	6	476	57	419	419	419	-----	-----	-----	-----	-----
\$1,250-\$1,499.....	9	6	441	60	381	381	380	1	-----	-----	-----	-----
\$1,500-\$1,749.....	9	7	538	61	477	477	475	2	-----	-----	-----	-----
\$1,750-\$1,999.....	7	7	527	66	461	461	454	7	-----	-----	-----	-----
\$2,000-\$2,249.....	13	13	587	80	507	475	470	5	32	32	-----	6.3
\$2,250-\$2,499.....	6	6	690	99	591	576	576	-----	15	15	-----	2.5
\$2,500-\$2,999.....	8	8	715	104	611	578	572	6	33	33	-----	5.4
<i>Business and professional</i>												
\$750-\$999.....	5	3	430	67	363	231	231	-----	132	19	113	36.2
\$1,000-\$1,249.....	12	10	438	52	386	333	333	-----	53	12	41	13.7
\$1,250-\$1,499.....	4	3	450	97	353	249	247	2	104	29	75	29.4
\$1,500-\$1,749.....	16	13	484	76	408	408	407	1	-----	-----	-----	-----
\$1,750-\$1,999.....	10	9	554	80	474	474	473	1	-----	-----	-----	-----
\$2,000-\$2,249.....	5	5	601	67	534	534	534	-----	-----	-----	-----	-----
\$2,250-\$2,499.....	5	4	704	84	620	614	606	8	6	6	-----	1.0
\$2,500-\$2,999.....	4	4	656	108	548	461	454	7	87	87	-----	15.9
\$3,000 and over.....	9	9	1,180	118	1,062	358	336	22	704	197	507	66.3

See page 177 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—Con.

Occupational group, family type, and income class  1	Number of eligible families		Average value of all housing plus fuel, light, and refrigeration	Average expense for fuel, light, and refrigeration	Average value of all housing	Average value of housing secured						Percentage of housing value secured without money expenditure  13
	Reporting income  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>Family type:</i>												
<i>Type I</i>												
\$500-\$749.....	9	5	\$307	\$56	\$251	\$218	\$218	-----	\$33	-----	\$33	13.5
\$750-\$999.....	48	16	366	73	293	235	235	-----	58	\$2	56	19.8
\$1,000-\$1,249.....	66	22	427	57	370	312	312	-----	58	2	56	15.7
\$1,250-\$1,499.....	50	15	452	78	374	374	374	(*)	-----	-----	-----	-----
\$1,500-\$1,749.....	37	24	500	72	428	423	422	\$1	5	5	-----	1.2
\$1,750-\$1,999.....	13	12	567	96	471	511	508	3	-40	-40	-----	-8.5
\$2,000-\$2,249.....	12	12	589	72	517	517	512	5	-----	-----	-----	-----
\$2,250-\$2,499.....	9	8	688	80	608	608	604	4	-----	-----	-----	-----
\$2,500-\$2,999.....	8	8	701	84	617	598	590	8	19	19	-----	3.1
\$3,000 and over.....	5	5	842	65	777	465	456	9	312	-----	312	40.2
<i>Types II and III</i>												
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	358	62	296	292	292	-----	4	4	-----	1.3
\$1,000-\$1,249.....	35	21	433	82	351	320	320	-----	31	-----	31	8.8
\$1,250-\$1,499.....	19	12	430	74	356	322	322	-----	34	-----	34	9.6
\$1,500-\$1,749.....	14	11	504	98	406	380	376	4	26	-----	26	6.4
\$1,750-\$1,999.....	12	11	557	65	492	414	413	1	78	-----	78	15.9
\$2,000-\$2,249.....	6	6	579	72	507	507	507	-----	-----	-----	-----	-----
\$2,250-\$2,499.....	4	4	671	91	580	467	467	-----	113	8	105	19.5
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>												
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	458	67	391	311	311	-----	80	-----	80	20.5
\$1,000-\$1,249.....	19	11	414	61	353	325	325	-----	28	-----	28	7.9
\$1,250-\$1,499.....	23	18	462	80	382	364	363	1	18	5	13	4.7
\$1,500-\$1,749.....	22	18	468	81	387	361	361	-----	26	-----	26	6.7
\$1,750-\$1,999.....	10	9	560	85	475	475	474	1	-----	-----	-----	-----
\$2,000-\$2,249.....	9	9	621	84	537	490	488	2	47	47	-----	8.7
\$2,250-\$2,499.....	3	3	619	142	477	446	441	5	31	31	-----	6.5
\$2,500-\$2,999.....	10	10	693	107	586	540	536	4	46	46	-----	7.8
\$3,000 and over.....	4	4	1,602	184	1,418	224	185	39	1,194	444	750	84.2

\*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 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**

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

Occupational group, family type, and income class (1)	Number of eligible families		Percentage of families <sup>1</sup>		Average 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)
	Reporting income (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)	Refrigerator (14)	
<i>All families</i>														
\$500-\$749	16	8	---	58	---	\$274	42	---	---	16	100	16	---	---
\$750-\$999	80	32	5	80	---	\$294	59	---	---	8	92	1	---	4
\$1,000-\$1,249	120	54	1	89	---	214	355	4	---	8	97	7	---	---
\$1,250-\$1,499	92	45	1	96	---	245	373	84	---	4	100	7	---	---
\$1,500-\$1,749	73	53	2	94	---	266	413	87	4	2	96	16	4	---
\$1,750-\$1,999	35	32	3	93	---	878	466	94	---	3	100	22	---	---
\$2,000-\$2,249	27	27	4	96	---	359	508	100	---	8	100	35	---	---
\$2,250-\$2,499	16	15	12	81	---	448	588	85	---	---	100	35	---	---
\$2,500-\$2,999	19	19	21	79	---	281	629	100	---	---	100	73	---	---
\$3,000 and over	9	9	22	44	---	371	570	100	---	20	100	60	20	---
<i>Occupational group: Wage earner</i>														
\$500-\$749	16	8	---	58	---	274	42	---	---	16	100	16	---	---
\$750-\$999	70	25	4	82	---	381	291	59	---	9	91	1	---	5
\$1,000-\$1,249	100	38	---	89	---	344	86	4	---	9	98	6	---	---
\$1,250-\$1,499	79	36	---	98	---	372	82	---	---	5	100	5	---	---
\$1,500-\$1,749	48	33	3	91	---	266	402	86	6	3	94	6	4	---
\$1,750-\$1,999	18	16	6	87	---	878	470	87	---	---	100	21	---	---
\$2,000-\$2,249	9	9	---	100	---	533	100	---	---	---	100	22	---	---
\$2,250-\$2,499	5	5	---	80	---	531	75	---	---	---	100	---	---	---
\$2,500-\$2,999	7	7	---	100	---	595	100	---	---	---	100	71	---	---
<i>Clerical</i>														
\$750-\$999	5	4	---	100	---	302	80	---	---	---	100	20	---	---
\$1,000-\$1,249	8	6	---	100	---	418	100	---	---	---	100	12	---	---
\$1,250-\$1,499	9	6	---	100	---	380	89	---	---	---	100	22	---	---
\$1,500-\$1,749	9	7	---	100	---	475	85	---	---	---	100	30	---	---
\$1,750-\$1,999	7	7	---	100	---	454	100	---	---	---	100	43	---	---
\$2,000-\$2,249	13	13	8	92	---	359	479	100	---	17	100	33	---	---
\$2,250-\$2,499	6	6	17	83	---	508	589	80	---	---	100	60	---	---
\$2,500-\$2,999	8	8	25	75	---	346	648	100	---	---	100	67	---	---
<i>Business and professional</i>														
\$750-\$999	5	3	20	40	---	207	323	---	---	---	100	---	---	---
\$1,000-\$1,249	12	10	8	80	---	214	402	100	---	---	86	14	---	---
\$1,250-\$1,499	4	3	25	50	---	245	372	100	---	---	100	---	---	---
\$1,500-\$1,749	16	13	---	100	---	409	93	---	---	---	100	40	7	---
\$1,750-\$1,999	10	9	---	100	---	472	100	---	10	---	100	10	---	---
\$2,000-\$2,249	5	5	---	100	---	534	100	---	---	---	100	60	---	---
\$2,250-\$2,499	5	4	20	80	---	389	660	100	---	---	100	38	---	---
\$2,500-\$2,999	4	4	50	50	---	216	692	100	---	---	100	100	---	---
\$3,000 and over	9	9	22	44	---	371	570	100	---	20	100	60	20	---

See p. 178 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 eligible families		Percentage of families		Average money expense for family home		Percentage of renters having specified facilities included in rent							Percentage with none of these facilities included in rent (15)
	Reporting income (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>Family type: Type I</i>														
\$500-\$749.....	9	5	80	80		\$273	40			20	100	20		
\$750-\$999.....	48	16	6	74	\$381	281	48			7	93			7
\$1,000-\$1,249.....	66	22	2	85	214	362	93	7			98	9		
\$1,250-\$1,499.....	50	15		100		374	78				100	4		
\$1,500-\$1,749.....	37	24	4	96	266	431	96	5			95	10	8	
\$1,750-\$1,999.....	13	12	9	91	878	473	90				100	29		
\$2,000-\$2,249.....	12	12		100		512	100			8	100	58		
\$2,250-\$2,499.....	9	8		100		610	89				100	39		
\$2,500-\$2,999.....	8	8	12	88	325	627	100				100	57		
\$3,000 and over.....	5	5		80		570	100			20	100	60	20	
<i>Types II and III</i>														
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	4	96	207	296	74			11	89	4		
\$1,000-\$1,249.....	35	21		96		338	79				95	3		
\$1,250-\$1,499.....	19	12		91		356	86			18	100			
\$1,500-\$1,749.....	14	11		90		412	71		10		90	19		
\$1,750-\$1,999.....	12	11		90		456	100			8	100	33		
\$2,000-\$2,249.....	6	6		100		507	100			17	100	33		
\$2,250-\$2,499.....	4	4	25	50	389	740	100				100	50		
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>														
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4		72		376	100				100			
\$1,000-\$1,249.....	19	11		90		359	91				100	9		
\$1,250-\$1,499.....	23	18	4	91	245	336	94				100	19		
\$1,500-\$1,749.....	22	18		94		334	83	6		6	100	9		
\$1,750-\$1,999.....	10	9		100		470	90				100			
\$2,000-\$2,249.....	9	9	11	89	359	504	100				100			
\$2,250-\$2,499.....	3	3	33	67	508	408	50				100			
\$2,500-\$2,999.....	10	10	30	70	267	652	100				100	86		
\$3,000 and over.....	4	4	50			371								

†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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Reporting income <sup>1</sup> (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration <sup>2</sup> (5)	Paid household help (6) (7)		Other items <sup>3</sup> (8)	Fuel, light, and refrigeration <sup>2</sup> (9)	Paid household help (10)	Other items <sup>3</sup> (11)
					Average amount (6)	Percentage of families having (7)				
<i>All families</i>										
\$500-\$749	16	8	\$73	\$53	(*)	6	\$20	72.6	(*)	27.4
\$750-\$999	80	32	96	68	\$2	2	26	70.8	2.1	27.1
\$1,000-\$1,249	120	54	107	65	3	5	39	60.8	2.8	36.4
\$1,250-\$1,499	92	45	117	78			39	66.7		33.3
\$1,500-\$1,749	73	53	166	80	5	2	71	51.3	3.2	45.5
\$1,750-\$1,999	35	32	169	82	6	9	81	48.5	3.6	47.9
\$2,000-\$2,249	27	27	151	76	1	7	74	50.3	.7	49.0
\$2,250-\$2,499	16	15	190	94			96	49.5		50.5
\$2,500-\$2,999	19	19	201	95	1	5	105	47.3	.5	52.2
\$3,000 and over	9	9	342	118	82	44	142	34.5	23.9	41.6
<i>Occupational group: Wage earner</i>										
\$500-\$749	16	8	73	53	(*)	6	20	72.6	(*)	27.4
\$750-\$999	70	25	95	68	2	2	25	71.6	2.1	26.3
\$1,000-\$1,249	100	38	110	67	3	4	40	60.9	2.7	36.4
\$1,250-\$1,499	79	36	116	79			37	68.1		31.9
\$1,500-\$1,749	48	33	162	84	7	3	71	51.9	4.3	43.8
\$1,750-\$1,999	18	16	159	90	5	6	64	56.6	3.1	40.3
\$2,000-\$2,249	9	9	150	76			74	50.7		49.3
\$2,250-\$2,499	5	5	190	98			92	51.6		48.4
\$2,500-\$2,999	7	7	185	78			107	42.2		57.8
<i>Clerical</i>										
\$500-\$749	5	4	95	76			19	80.0		20.0
\$750-\$999	8	6	89	57	5	19	27	64.1	5.6	30.3
\$1,000-\$1,249	9	6	108	60			48	55.6		44.4
\$1,250-\$1,499	9	7	110	61			49	55.5		44.5
\$1,500-\$1,749	7	7	148	66			82	44.6		55.4
\$1,750-\$1,999	13	13	144	80	1	8	63	55.6	.7	43.7
\$2,000-\$2,249	6	6	204	99			105	48.5		51.5
\$2,250-\$2,499	8	8	207	104	2	12	101	50.2	1.0	48.8
<i>Business and professional</i>										
\$750-\$999	5	3	107	67			40	62.6		37.4
\$1,000-\$1,249	12	10	94	52			42	55.3		44.7
\$1,250-\$1,499	4	3	149	97			52	65.1		34.9
\$1,500-\$1,749	16	13	160	76			84	47.5		52.5
\$1,750-\$1,999	10	9	202	80	14	20	108	39.6	6.9	53.5
\$2,000-\$2,249	5	5	171	67	2	20	102	39.2	1.2	50.6
\$2,250-\$2,499	5	4	175	84			91	48.0		52.0
\$2,500-\$2,999	4	4	217	108			109	49.8		50.2
\$3,000 and over	9	9	342	118	82	44	142	34.5	23.9	41.6

See p. 178 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 in- come class  (1)	Number of eligible families		Average money expenditure for house- hold operation					Percentage of total household opera- tion expenditure		
	Report- ing in- come  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Fuel, light, and re- friger- ation  (5)	Paid household help		Other items  (8)	Fuel, light, and re- friger- ation  (9)	Paid house- hold help  (10)	Other items  (11)
					Average amount  (6)	Percent- age of families having  (7)				
<i>Family type: Type I</i>										
\$500-\$749.....	9	5	\$78	\$56	-----	-----	\$22	71.8	-----	28.2
\$750-\$999.....	48	16	100	73	-----	-----	27	73.0	-----	27.0
\$1,000-\$1,249.....	66	22	102	57	\$6	9	39	55.9	5.9	38.2
\$1,250-\$1,499.....	50	15	113	78	-----	-----	35	69.0	-----	31.0
\$1,500-\$1,749.....	37	24	160	72	9	4	79	45.0	5.6	49.4
\$1,750-\$1,999.....	13	12	186	96	7	9	33	51.6	3.8	44.6
\$2,000-\$2,249.....	12	12	164	72	1	17	91	43.9	.6	55.5
\$2,250-\$2,499.....	9	8	197	80	-----	-----	117	40.6	-----	59.4
\$2,500-\$2,999.....	8	8	190	84	-----	-----	106	44.2	-----	55.8
\$3,000 and over.....	5	5	250	65	62	40	123	26.0	24.8	49.2
<i>Types II and III</i>										
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	82	62	-----	-----	20	75.6	-----	24.4
\$1,000-\$1,249.....	35	21	118	82	-----	-----	36	69.5	-----	30.5
\$1,250-\$1,499.....	19	12	120	74	-----	-----	46	61.7	-----	38.3
\$1,500-\$1,749.....	14	11	165	98	-----	-----	67	59.4	-----	40.6
\$1,750-\$1,999.....	12	11	163	65	12	17	86	39.9	7.4	52.7
\$2,000-\$2,249.....	6	6	134	72	-----	-----	62	53.7	-----	46.3
\$2,250-\$2,499.....	4	4	157	91	-----	-----	66	58.0	-----	42.0
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>										
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	120	67	18	24	35	55.8	15.0	29.2
\$1,000-\$1,249.....	19	11	105	61	-----	-----	44	58.1	-----	41.9
\$1,250-\$1,499.....	23	18	123	80	-----	-----	43	65.0	-----	35.0
\$1,500-\$1,749.....	22	18	142	81	-----	-----	61	57.0	-----	43.0
\$1,750-\$1,999.....	10	9	156	85	-----	-----	70	54.8	-----	45.2
\$2,000-\$2,249.....	9	9	144	84	-----	-----	60	58.3	-----	41.7
\$2,250-\$2,499.....	3	3	215	142	-----	-----	73	66.0	-----	34.0
\$2,500-\$2,999.....	10	10	218	107	2	10	109	49.1	.9	50.0
\$3,000 and over.....	4	4	457	184	107	50	166	40.3	23.4	36.3

†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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for clothing <sup>1</sup>				Percentage of total family clothing expenditure		
	Report- ing income <sup>2</sup> (2)	Report- ing ex- penditures (3)	All family members (4)	Hus- band (5)	Wife (6)	Other family members (7)	Hus- band (8)	Wife (9)	Other family members (10)
<i>All families</i>									
\$500-\$749.....	16	8	\$19	\$7	\$6	\$6	36.8	31.6	31.6
\$750-\$999.....	80	32	67	28	32	7	41.8	47.8	10.4
\$1,000-\$1,249.....	120	54	83	37	35	11	44.6	42.2	13.2
\$1,250-\$1,499.....	92	45	128	47	60	21	36.7	46.9	16.4
\$1,500-\$1,749.....	73	53	170	65	75	30	38.2	44.2	17.6
\$1,750-\$1,999.....	35	32	178	61	71	46	34.3	39.9	25.8
\$2,000-\$2,249.....	27	27	226	84	102	40	37.2	45.1	17.7
\$2,250-\$2,499.....	16	15	215	84	104	27	39.1	48.4	12.5
\$2,500-\$2,999.....	19	19	265	92	112	61	34.7	42.3	23.0
\$3,000 and over.....	9	9	339	98	174	67	28.9	51.3	19.8
<i>Occupational group: Wage earner</i>									
\$500-\$749.....	16	8	19	7	6	6	36.8	31.6	31.6
\$750-\$999.....	70	25	66	27	33	6	40.9	50.0	9.1
\$1,000-\$1,249.....	100	38	84	37	35	12	44.0	41.7	14.3
\$1,250-\$1,499.....	79	36	115	43	51	21	37.4	44.3	18.3
\$1,500-\$1,749.....	48	33	173	62	77	34	35.8	44.5	19.7
\$1,750-\$1,999.....	18	16	171	62	53	56	36.3	31.0	32.7
\$2,000-\$2,249.....	9	9	189	49	85	54	25.9	45.5	28.6
\$2,250-\$2,499.....	5	5	108	53	98	17	31.5	58.4	10.1
\$2,500-\$2,999.....	7	7	261	95	100	66	36.4	38.3	25.3
<i>Clerical</i>									
\$750-\$999.....	5	4	54	25	20	9	46.3	37.0	16.7
\$1,000-\$1,249.....	8	6	90	45	41	4	50.0	45.6	4.4
\$1,250-\$1,499.....	9	6	229	75	141	13	32.8	61.6	5.6
\$1,500-\$1,749.....	9	7	145	74	68	3	51.0	46.9	2.1
\$1,750-\$1,999.....	7	7	240	78	133	29	32.5	55.4	12.1
\$2,000-\$2,249.....	13	13	226	85	105	36	37.6	46.5	15.9
\$2,250-\$2,499.....	6	6	261	113	105	43	43.3	40.2	16.5
\$2,500-\$2,999.....	8	8	263	104	106	53	39.5	40.3	20.2
<i>Business and profes- sional</i>									
\$750-\$999.....	5	3	89	50	37	2	56.2	41.6	2.2
\$1,000-\$1,249.....	12	10	67	30	31	6	44.8	46.3	8.9
\$1,250-\$1,499.....	4	3	153	73	52	28	47.7	34.0	18.3
\$1,500-\$1,749.....	16	13	174	68	74	32	39.1	42.5	18.4
\$1,750-\$1,999.....	10	9	147	47	61	39	32.0	41.5	26.5
\$2,000-\$2,249.....	5	5	293	144	126	23	49.2	43.0	7.8
\$2,250-\$2,499.....	5	4	206	79	108	19	38.4	52.4	9.2
\$2,500-\$2,999.....	4	4	276	61	146	69	22.1	52.9	25.0
\$3,000 and over.....	9	9	339	98	174	67	28.9	51.3	19.8
<i>Family type: Type I<sup>3</sup></i>									
\$500-\$749.....	9	5	15	6	6	3	40.0	40.0	20.0
\$750-\$999.....	48	16	71	32	39	-----	45.1	54.9	-----
\$1,000-\$1,249.....	66	22	83	40	34	-----	59.0	41.0	-----
\$1,250-\$1,499.....	50	15	126	55	70	1	43.7	55.6	.7
\$1,500-\$1,749.....	37	24	161	73	88	-----	45.3	54.7	-----
\$1,750-\$1,999.....	13	12	167	67	98	2	40.1	58.7	1.2
\$2,000-\$2,249.....	12	12	198	91	106	1	46.0	53.5	.5
\$2,250-\$2,499.....	9	8	251	105	146	-----	41.8	58.2	-----
\$2,500-\$2,999.....	8	8	228	112	116	-----	49.1	50.9	-----
\$3,000 and over.....	5	5	361	135	226	-----	37.4	62.6	-----

See p. 178 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 eligible families		Average money expenditure for clothing				Percentage of total fam- ily clothing expenditure		
	Report- ing in- come  (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>Types II and III</i>									
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	\$52	\$19	\$20	\$13	36.5	38.5	25.0
\$1,000-\$1,249.....	35	21	86	24	39	23	27.9	45.4	26.7
\$1,250-\$1,499.....	19	12	129	39	56	34	30.2	43.4	26.4
\$1,500-\$1,749.....	14	11	186	66	77	43	35.5	41.4	23.1
\$1,750-\$1,999.....	12	11	203	71	70	62	35.0	34.5	30.5
\$2,000-\$2,249.....	6	6	310	118	139	53	38.1	44.8	17.1
\$2,250-\$2,499.....	4	4	156	52	55	49	33.3	35.3	31.4
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>									
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	93	38	30	25	40.9	32.2	26.9
\$1,000-\$1,249.....	19	11	77	19	34	24	24.7	44.1	31.2
\$1,250-\$1,499.....	23	18	132	36	40	56	27.3	30.3	42.4
\$1,500-\$1,749.....	22	18	173	51	51	71	29.5	29.5	41.0
\$1,750-\$1,999.....	10	9	163	40	37	86	24.5	22.7	52.8
\$2,000-\$2,249.....	9	9	208	50	73	85	24.0	35.1	40.9
\$2,250-\$2,499.....	3	3	184	62	40	82	33.7	21.7	44.6
\$2,500-\$2,999.....	10	10	296	75	109	112	25.3	36.8	37.9
\$3,000 and over.....	4	4	310	52	110	148	16.8	35.5	47.7

†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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Reporting income <sup>1</sup> (2)	Reporting expenditures (3)	Total (4)	Services <sup>2</sup> (5)	Toilet articles and preparations (6)	Services <sup>2</sup> (7)	Toilet articles and preparations (8)
<i>All families</i>							
\$500-\$749.....	16	8	\$9	\$4	\$5	44.4	55.6
\$750-\$999.....	80	32	21	11	10	52.4	47.6
\$1,000-\$1,249.....	120	54	29	16	13	55.2	44.8
\$1,250-\$1,499.....	92	45	33	18	15	54.5	45.5
\$1,500-\$1,749.....	73	53	44	24	20	54.5	45.5
\$1,750-\$1,999.....	35	32	49	29	20	59.2	40.8
\$2,000-\$2,249.....	27	27	62	36	26	58.1	41.9
\$2,250-\$2,499.....	16	15	50	28	22	56.0	44.0
\$2,500-\$2,999.....	19	19	63	32	31	50.8	49.2
\$3,000 and over.....	9	9	56	31	25	55.4	44.6
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	16	8	9	4	5	44.4	55.6
\$750-\$999.....	70	25	20	10	10	50.0	50.0
\$1,000-\$1,249.....	100	38	30	17	13	56.6	43.4
\$1,250-\$1,499.....	79	36	33	18	15	54.5	45.5
\$1,500-\$1,749.....	48	33	43	25	18	58.1	41.9
\$1,750-\$1,999.....	18	16	50	30	20	60.0	40.0
\$2,000-\$2,249.....	9	9	56	32	24	57.1	42.9
\$2,250-\$2,499.....	5	5	43	20	23	46.5	53.5
\$2,500-\$2,999.....	7	7	63	27	36	42.9	57.1
<i>Clerical</i>							
\$750-\$999.....	5	4	25	16	9	64.0	36.0
\$1,000-\$1,249.....	8	6	26	10	16	38.5	61.5
\$1,250-\$1,499.....	9	6	38	20	18	52.6	47.4
\$1,500-\$1,749.....	9	7	58	27	31	46.6	53.4
\$1,750-\$1,999.....	7	7	49	27	22	55.1	44.9
\$2,000-\$2,249.....	13	13	72	42	30	58.3	41.7
\$2,250-\$2,499.....	6	6	58	34	24	58.6	41.4
\$2,500-\$2,999.....	8	8	64	36	28	56.2	43.8
<i>Business and professional</i>							
\$750-\$999.....	5	3	20	7	13	35.0	65.0
\$1,000-\$1,249.....	12	10	22	10	12	45.5	54.5
\$1,250-\$1,499.....	4	3	31	11	20	35.5	64.5
\$1,500-\$1,749.....	16	13	40	20	20	50.0	50.0
\$1,750-\$1,999.....	10	9	48	28	20	58.3	41.7
\$2,000-\$2,249.....	5	5	48	27	21	56.2	43.8
\$2,250-\$2,499.....	5	4	49	29	20	59.2	40.8
\$2,500-\$2,999.....	4	4	61	30	31	49.2	50.8
\$3,000 and over.....	9	9	56	31	25	55.4	44.6
<i>Family type: Type I</i>							
\$500-\$749.....	9	5	13	6	7	46.2	53.8
\$750-\$999.....	48	16	20	12	8	60.0	40.0
\$1,000-\$1,249.....	66	22	28	15	13	53.6	46.4
\$1,250-\$1,499.....	50	15	32	18	14	56.2	43.8
\$1,500-\$1,749.....	37	24	44	21	23	47.7	52.3
\$1,750-\$1,999.....	13	12	57	36	21	63.2	36.8
\$2,000-\$2,249.....	12	12	56	30	26	53.6	46.4
\$2,250-\$2,499.....	9	8	60	35	25	58.3	41.7
\$2,500-\$2,999.....	8	8	58	28	30	48.3	51.7
\$3,000 and over.....	5	5	41	20	21	48.8	51.2

See p. 178 for notes 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 eligible families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Reporting income (2)	Reporting expenditures (3)	Total (4)	Services (5)	Toilet articles and preparations (6)	Services (7)	Toilet articles and preparations (8)
<i>Types II and III</i>							
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	\$19	\$8	\$11	42.1	57.9
\$1,000-\$1,249.....	35	21	31	18	13	58.1	41.9
\$1,250-\$1,499.....	19	12	34	18	16	52.9	47.1
\$1,500-\$1,749.....	14	11	43	27	16	62.8	37.2
\$1,750-\$1,999.....	12	11	46	26	20	56.5	43.5
\$2,000-\$2,249.....	6	6	75	49	26	65.3	34.7
\$2,250-\$2,499.....	4	4	37	22	15	59.5	40.5
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>							
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	23	9	19	32.1	67.9
\$1,000-\$1,249.....	19	11	29	15	14	51.7	48.3
\$1,250-\$1,499.....	23	18	36	17	19	47.2	52.8
\$1,500-\$1,749.....	22	18	43	26	17	60.5	39.5
\$1,750-\$1,999.....	10	9	44	23	21	52.3	47.7
\$2,000-\$2,249.....	9	9	63	36	27	57.1	42.9
\$2,250-\$2,499.....	3	3	42	17	25	40.5	59.5
\$2,500-\$2,999.....	10	10	66	33	33	50.0	50.0
\$3,000 and over.....	4	4	75	45	30	60.0	40.0

†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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Percentage of all families		Average money expenditure of all families		
	Reporting income <sup>1</sup>  (2)	Reporting expenditures  (3)	Owning automobiles  (4)	Purchasing automobiles  (5)	Operation and purchase  (6)	Operation <sup>2</sup>  (7)	Purchase (net) <sup>3</sup>  (8)
<i>All families</i>							
\$500-\$749.....	16	8					
\$750-\$999.....	80	32	6	2	\$3	\$1	\$2
\$1,000-\$1,249.....	120	54	6		6	6	
\$1,250-\$1,499.....	92	45	6	1	16	15	1
\$1,500-\$1,749.....	73	53	8		13	13	
\$1,750-\$1,999.....	35	32	9	3	28	21	7
\$2,000-\$2,249.....	27	27	11	4	38	24	14
\$2,250-\$2,499.....	16	15	28	6	108	57	51
\$2,500-\$2,999.....	19	19	42	10	165	60	105
\$3,000 and over.....	9	9	47	22	130	116	14
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	16	8					
\$750-\$999.....	70	25	4				
\$1,000-\$1,249.....	100	38	7		7	7	
\$1,250-\$1,499.....	79	36	5		13	13	
\$1,500-\$1,749.....	48	33	6		12	12	
\$1,750-\$1,999.....	18	16	13		27	27	
\$2,000-\$2,249.....	9	9	33	11	114	72	42
\$2,250-\$2,499.....	5	5	20		88	88	
\$2,500-\$2,999.....	7	7	43	14	219	102	117
<i>Clerical</i>							
\$750-\$999.....	5	4					
\$1,000-\$1,249.....	8	6					
\$1,250-\$1,499.....	9	6	11	11	21	10	11
\$1,500-\$1,749.....	9	7	11		1	1	
\$1,750-\$1,999.....	7	7	14	14	71	35	36
\$2,000-\$2,249.....	13	13					
\$2,250-\$2,499.....	6	6					
\$2,500-\$2,999.....	8	8	25	12	185	38	147
<i>Business and professional</i>							
\$750-\$999.....	5	3	50	40	37	10	27
\$1,000-\$1,249.....	12	10					
\$1,250-\$1,499.....	4	3	28		47	47	
\$1,500-\$1,749.....	16	13	19		26	26	
\$1,750-\$1,999.....	10	9					
\$2,000-\$2,249.....	5	5					
\$2,250-\$2,499.....	5	4	70	20	256	92	104
\$2,500-\$2,999.....	4	4	25		29	29	
\$3,000 and over.....	9	9	44	22	130	116	14
<i>Family type: Type I</i>							
\$500-\$749.....	9	5					
\$750-\$999.....	48	16	11	4	4	1	3
\$1,000-\$1,249.....	66	22					
\$1,250-\$1,499.....	50	15	7		21	21	
\$1,500-\$1,749.....	37	24	11		20	20	
\$1,750-\$1,999.....	13	12	18		36	36	
\$2,000-\$2,249.....	12	12	17	8	67	36	31
\$2,250-\$2,499.....	9	8	28		68	68	
\$2,500-\$2,999.....	8	8	38	12	213	66	147
\$3,000 and over.....	5	5	40	40	130	105	25
<i>Types II and III</i>							
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12					
\$1,000-\$1,249.....	35	21	16		9	9	
\$1,250-\$1,499.....	19	12	5	5	9	4	5
\$1,500-\$1,749.....	14	11	7			(*)	

See p. 178 for notes on this table.

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

<sup>2</sup>Average amounts of less than \$1 and percentages of less than 0.1 are not shown.

**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 eligible families		Percentage of all families		Average money expenditure of all families		
	Report- ing income  (2)	Report- ing ex- pendi- tures  (3)	Owning auto- biles  (4)	Purchas- ing auto- mobiles  (5)	Opera- tion and purchase  (6)	Opera- tion  (7)	Purchase (net)  (8)
<i>Types II and III—Continued</i>							
\$1,750-\$1,999.....	12	11	8	8	\$43	\$22	\$21
\$2,000-\$2,249.....	6	6					
\$2,250-\$2,499.....	4	4	50	25	278	73	205
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>							
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4					
\$1,000-\$1,249.....	19	11	10		22	22	
\$1,250-\$1,499.....	23	18	4		8	8	
\$1,500-\$1,749.....	22	18	6		11	11	
\$1,750-\$1,999.....	10	9					
\$2,000-\$2,249.....	9	9	11		24	24	
\$2,250-\$2,499.....	3	3					
\$2,500-\$2,999.....	10	10	20		52	52	
\$3,000 and over.....	4	4	50		128	128	

†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**

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

Occupational group, family type, and income class  (1)	Number of eligible families		Average money expenditure for recreation				
	Report- ing income <sup>1</sup>  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other <sup>2</sup>  (8)
				Movies  (5)	Other <sup>2</sup>  (6)		
<i>All families</i>							
\$500-\$749.....	16	8	\$4	\$4			
\$750-\$999.....	80	32	20	7	\$1	(*)	\$12
\$1,000-\$1,249.....	120	54	28	12	2	\$1	13
\$1,250-\$1,499.....	92	45	35	16	3	(*)	16
\$1,500-\$1,749.....	73	53	47	19	4	1	23
\$1,750-\$1,999.....	35	32	74	35	9	4	26
\$2,000-\$2,249.....	27	27	75	23	14	2	36
\$2,250-\$2,499.....	16	15	62	27	9	2	24
\$2,500-\$2,999.....	19	19	97	35	19	10	33
\$3,000 and over.....	9	9	86	26	11	4	45
<i>Occupational group: Wage earner</i>							
\$500-\$749.....	16	8	4	4	(*)		(*)
\$750-\$999.....	70	25	22	7	1	(*)	14
\$1,000-\$1,249.....	100	38	29	13	2	1	13
\$1,250-\$1,499.....	79	36	35	15	2	(*)	18
\$1,500-\$1,749.....	48	33	49	19	3	1	26
\$1,750-\$1,999.....	18	16	87	36	9	6	36
\$2,000-\$2,249.....	9	9	55	22	6		27
\$2,250-\$2,499.....	5	5	47	21	1.5	(*)	11
\$2,500-\$2,999.....	7	7	78	36	14	2	23
<i>Clerical</i>							
\$750-\$999.....	5	4	24	16	2		6
\$1,000-\$1,249.....	8	6	41	17	8	1	15
\$1,250-\$1,499.....	9	6	38	26	5	(*)	7
\$1,500-\$1,749.....	9	7	40	13	7	2	18
\$1,750-\$1,999.....	7	7	70	34	12	1	23
\$2,000-\$2,249.....	13	13	84	22	22	4	36
\$2,250-\$2,499.....	6	6	77	41	2	2	32
\$2,500-\$2,999.....	8	8	125	38	29	21	37
<i>Business and professional</i>							
\$750-\$999.....	5	3	1				1
\$1,000-\$1,249.....	12	10	17	5	2		10
\$1,250-\$1,499.....	4	3	40	9		1	30
\$1,500-\$1,749.....	16	13	43	22	6		15
\$1,750-\$1,999.....	10	9	51	35	6	1	9
\$2,000-\$2,249.....	5	5	88	27	7		54
\$2,250-\$2,499.....	5	4	58	17	12	2	27
\$2,500-\$2,999.....	4	4	73	22	9	1	41
\$3,000 and over.....	9	9	86	26	11	4	45
<i>Family type: Type 1</i>							
\$500-\$749.....	9	5	4	4	(*)		
\$750-\$999.....	48	16	19	6	2	(*)	11
\$1,000-\$1,249.....	66	22	30	10	3	(*)	17
\$1,250-\$1,499.....	50	15	34	13	3	(*)	18
\$1,500-\$1,749.....	37	24	42	15	4	2	21
\$1,750-\$1,999.....	13	12	72	31	12	1	28
\$2,000-\$2,249.....	12	12	85	23	19	2	41
\$2,250-\$2,499.....	9	8	80	32	16	1	31
\$2,500-\$2,999.....	8	8	98	18	34	14	32
\$3,000 and over.....	5	5	54	14	11	7	22

See p. 178 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 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 eligible families		Average money expenditure for recreation				
	Report- ing income  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Types II and III</i>							
\$500-\$749.....	2	2	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	25	12	\$24	\$10	\$1	(*)	\$13
\$1,000-\$1,249.....	35	21	29	14	2	\$2	11
\$1,250-\$1,499.....	19	12	44	22	2	1	19
\$1,500-\$1,749.....	14	11	56	22	5	1	28
\$1,750-\$1,999.....	12	11	58	31	5	1	21
\$2,000-\$2,249.....	6	6	85	17	14	3	51
\$2,250-\$2,499.....	4	4	19	8	1		10
\$2,500-\$2,999.....	1	1	(†)	(†)	(†)	(†)	(†)
<i>Types IV and V</i>							
\$500-\$749.....	5	1	(†)	(†)	(†)	(†)	(†)
\$750-\$999.....	7	4	17	2			15
\$1,000-\$1,249.....	19	11	23	16	1		6
\$1,250-\$1,499.....	23	18	30	15	2	(*)	13
\$1,500-\$1,749.....	22	18	51	25	3	(*)	23
\$1,750-\$1,999.....	10	9	93	45	9	11	28
\$2,000-\$2,249.....	9	9	54	26	7	2	19
\$2,250-\$2,499.....	3	3	62	40		4	18
\$2,500-\$2,999.....	10	10	96	49	6	7	34
\$3,000 and over.....	4	4	125	41	11		73

\*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.

## 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.
- <sup>4</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

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> For an estimate of the total number of eligible families in each group see table 1, column 2.
- <sup>3</sup> Housing expenditures include the money expense of home owners and rent contracted for by renting families for family homes and other housing. The value of fuel, light, and refrigeration is included when furnished by the landlord and included in the rental rate.
- <sup>4</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>5</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>6</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> For an estimate of the total number of eligible families in each group see table 1, column 2.
- <sup>2</sup> Includes expenditures for board at school, which amounted to less than 5 percent of average food expense for all families except those with incomes of \$10,000 and over. Among families in the business and professional categories, it amounted at most to an average of \$412 at the income level, \$10,000 and over. For families of types IV and V, it amounted at most to an average of \$459 at the same income level.
- <sup>3</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> For an estimate of the total number of eligible families in each group see table 1, column 2.
- <sup>3</sup> See table 4-A for separation of expense for owning and renting families.
- <sup>4</sup> Includes net money expenditure for owned or rented vacation homes, lodging while traveling or on vacation and room at school.
- <sup>5</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 \$19 for all families, at the income level \$7,500-\$9,999.
- <sup>6</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. These data are not available by family type.

<sup>3</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

TABLE 5

<sup>1</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</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 except those at the income level, \$500-\$749.

<sup>3</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 an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>3</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 type.

TABLE 7

<sup>1</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</sup> See glossary, appendix B, for items included.

TABLE 8

<sup>1</sup> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</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. The error in this estimate results from the fact that some families owning automobiles did not operate them; some operated automobiles which they did not own. See page 56.

<sup>3</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> For an estimate of the total number of eligible families in each group see table 1, column 2.

<sup>2</sup> See glossary, appendix B, for items included.

## Appendix A

### New York 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 A of volume I presented a detailed description of the sampling procedure used in the Study of

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<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 both by income, occupation, and family type.

a random sample of New York families; the present discussion will therefore be concerned primarily with the controlled sample.

*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 New York study was secured through interviews of families by field agents who recorded the information given by family members upon schedule forms shown on page 193 ff.<sup>2</sup> The addresses of families to be interviewed were obtained by a random sampling of the addresses listed in the Real Property Inventory Sheets of 1934 for New York City. The lists were divided into two groups—those for census tracts in which one-third or more of the family heads were native born (as determined from the 1930 census tabulations) and the lists for the remaining census tracts. One in every 25 addresses in the first group, designated as the Native-born Area, was drawn by random sampling of the addresses, while only one in 250 addresses in the tracts containing more than two-thirds foreign-born heads was selected for the field survey. The first field agent assigned to each family obtained the “record card” (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, who had been married at least a year, a “family schedule” (covering data on family membership composition, occupation, income, and housing) was obtained in the same interview.<sup>3</sup> The record-card random sample in the Native-born Area yielded approximately 52,000 families of which about 14,500 were of the nativity and membership composition asked to give the family schedule information. In the Foreign-born Area 2,567 families were drawn in the sample and assigned for interview on the family schedule data.

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 lived in the Native-born Area and 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 ex-

<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 New York, native Negro families as well as native white families were included as eligible. In addition to the main sample, a smaller sample consisting of foreign-born families and of incomplete native white and Negro families was asked to give the family schedule or income data.



plained 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. 193 ff). 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 1,997 families giving expenditure data, 576 families also gave detailed food check lists and 850 reported the furnishings and equipment check list detail. In addition, information on the clothing check list was supplied for 3,225 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. Thus, because of the limitation of time and funds, schedules were considered acceptable toward the close of the field work even though the expenditure for every specific item was not recorded. In general, however, relatively few schedules contained unknown expense items since section totals were usually secured by addition of the expenses 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 receipts and disbursements was less than 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 with the family 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 living in the Native-born Area described above and having specified characteristics were asked to give information on their expenditures. The characteristics of the families treated as eligible for the controlled sample in New York were as follows:

1. *Nativity and color.*—White families or Negro families in which both the husband and wife were born in continental United States or Alaska.

2. *Family composition.*—Families of types I to V as defined in the glossary p. 199. A combination of type II with III and IV with V was made for the purpose of tabulation and analysis. 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.*—Six occupational groups. Families were classified in the occupational group from which the major part of their earnings was se-

cured. In New York enough data were secured from the native white families to make possible a separate analysis of the families in six different occupational groups. For the native Negro sample, however, it was necessary to combine all business and professional groups. (See table 1, and glossary, p. 200.

8. *Income class.*—Native white families having incomes ranging from \$500 to over \$10,000 and native Negro families having incomes from \$500 to over \$3,000. 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 and clerical 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. Among the white families, therefore, in the income levels under \$1,250 the expenditure study was limited to families in the wage-earner and clerical groups. At the higher income brackets of \$4,000 and over, the wage-earner and clerical groups were relatively infrequent. Families of business and professional persons, on the other hand, predominated at the highest income levels in the white group, so it was from such occupational groups that the expenditure patterns of relatively high income families were secured. Among the Negro families, expenditure data for families having incomes of \$500 to \$750 were secured from only the wage-earner group; while at the income level of \$3,000 and over the Study was limited to the salaried professional and salaried business occupations.

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 6, 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 would have 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, occupation, or family type, 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 six families of each occupational group in each cell. The number of native white 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 and clerical families with incomes of \$750 to \$1,000.

The number of expenditure schedules obtained and used in the tabulations varies 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 slightly more than 3 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.

TABLE 1.—Number of families desired and number obtained in controlled sample  
[Nonrelief native white complete families]

Income class	Wage earner		Clerical		Independent business		Independent professional		Salaried business		Salaried professional	
	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 <sup>1</sup>
\$500-\$749		16										
\$750-\$999	30	37		7								
\$1,000-\$1,249	30	67	30	22								
\$1,250-\$1,499	30	79	30	35	30	12	30	3	30	2	30	11
\$1,500-\$1,749	30	66	30	43	30	17	30	6	30	18	30	12
\$1,750-\$1,999	30	68	30	48	30	34	30	6	30	19	30	20
\$2,000-\$2,249	30	43	30	53	30	23	30	6	30	17	30	22
\$2,250-\$2,499	30	38	30	41	30	10	30	14	30	19	30	30
\$2,500-\$2,999	30	63	30	49	30	23	30	21	30	22	30	32
\$3,000-\$3,499	30	32	30	38	30	22	30	20	30	32	30	24
\$3,500-\$3,999	30	16	30	19	30	16	30	22	30	15	30	25
\$4,000-\$4,999					30	13	30	14	30	29	30	32
\$5,000-\$7,499					30	18	30	23	30	25	30	20
\$7,500-\$9,999					30	8	30	13	30	13	30	9
\$10,000 and over					30	10	30	16	30	6	30	4

<sup>1</sup> Equally distributed among 5 family types. See p. 199 for description of types.

Shortly after the collection had been started, it became evident that there were insufficient cases in the random sample of native Negro families to provide six expenditure schedules of clerical or six of business and professional families in each cell. Of the Negro clerical families in the random sample, only 65 met the eligibility requirements for the study of expenditures; information on expenditures was obtained from 57 of these families. Similarly, in the combined business and professional groups, there were 70 eligible families, 60 of which contributed the expenditure data.

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> In general, these shifts were compensating and 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

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<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 from the total annual rental value.

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 gage 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.

were regarded as members of the economic family in the controlled sample. The discrepancies in the codes resulting from these differences, however, were negligible. The shifts in occupational code resulting from the longer interview also were relatively infrequent.

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 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 classification of the families into 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 among 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.

TABLE 2.—*Income distribution of families in New York showing relation of controlled sample of white families to random samples*<sup>1</sup>

Income class	All families <sup>2</sup>	All native white families	Native white complete families			
			All	In Native-born Area <sup>3</sup>	Eligible for controlled sample <sup>4</sup>	Controlled sample <sup>5</sup>
			(1)	(2)	(3)	(4)
Total families.....	1,938,551	723,031	520,134	413,611		
Relief families.....	416,968	135,200	82,857	58,358		
Nonrelief families.....	1,521,583	587,831	437,277	355,253		
Under \$250.....	22,910	8,676	3,584	2,955		
\$250-\$499.....	28,576	9,615	4,663	3,612		
\$500-\$749.....	54,922	17,578	11,359	7,881	8,552	16
\$750-\$999.....	105,227	32,520	21,954	14,597	9,731	44
\$1,000-\$1,249.....	157,880	51,256	35,991	26,119	15,895	89
\$1,250-\$1,499.....	154,862	52,373	41,374	30,746	25,522	142
\$1,500-\$1,749.....	168,897	61,186	47,212	36,627	30,299	162
\$1,750-\$1,999.....	163,837	63,136	43,362	38,657	32,477	195
\$2,000-\$2,249.....	143,117	56,561	44,262	37,045	31,671	166
\$2,250-\$2,499.....	100,079	42,094	31,785	26,448	22,239	144
\$2,500-\$2,999.....	155,001	68,756	53,519	46,806	39,075	210
\$3,000-\$3,499.....	92,659	40,985	30,605	26,328	22,269	160
\$3,500-\$3,999.....	49,887	23,036	18,062	15,812	12,955	113
\$4,000-\$4,999.....	53,286	24,729	17,458	15,910	7,015	88
\$5,000-\$7,499.....	44,355	21,790	16,905	10,179	8,164	95
\$7,500-\$9,999.....	10,461	5,188	4,661	4,328	2,866	43
\$10,000 and over.....	15,627	8,361	5,521	5,403	3,941	36

<sup>1</sup> Figures in columns 1, 2, 3, 4, and 5 represent the estimated number in a 100 percent coverage.

<sup>2</sup> Estimated from samples. Includes all complete and incomplete families, both native and foreign born, in the white, Negro, and other color groups (see vol. I, Tabular Summary, sec. A).

<sup>3</sup> The Native-born Area includes all census tracts in which one-third or more of the family heads were native born.

<sup>4</sup> These figures are the weights for the controlled sample. Due to cell shifts (see discussion, p. 185) 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. For occupational groups and family types, see pp. 228 ff.

<sup>5</sup> Unweighted count of the number of expenditure schedules secured. For occupational groups and family types, see Tabular Summary, table 1-A, column 3.

All expenditure averages and percentages of families reporting specified expenditures shown in the Tabular Summary and text tables are weighted by the frequency of eligible families in the constituent groups.<sup>6</sup> Thus, the figures for each occupational group at each income level were derived by weighting or multiplying the averages for the constituent family type groups by the number of eligible cases in each. Similarly the averages for each family type have been weighted by the frequency of the different occupational groups in given family types. 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 inter-

<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.

ested in further combinations of data by income level, he should multiply the averages shown for such income levels by the number of eligible families in each. The weights for each income class are shown in table 2, column 5; and table 2a, column 3. These tables also enable the reader to compare the eligible sample of native complete families with the random sample of all native complete families for each color group.

TABLE 2a.—*Income distribution of families in New York, showing relation of controlled sample of Negro families to random samples*<sup>1</sup>

Income class	All families <sup>2</sup>	Native Negro complete families <sup>3</sup>		
		All	Eligible for controlled sample <sup>4</sup>	Controlled sample <sup>4</sup>
	(1)	(2)	(3)	(4)
Total families.....	1,938,551	39,577		
Relief families.....	416,968	17,311		
Nonrelief families.....	1,521,583	22,266		
Under \$250.....	22,910	94		
\$250-\$499.....	28,576	251		
\$500-\$749.....	54,922	910	428	8
\$750-\$999.....	105,227	3,512	2,139	32
\$1,000-\$1,249.....	157,880	4,830	3,209	54
\$1,250-\$1,499.....	154,862	3,826	2,460	45
\$1,500-\$1,749.....	168,897	3,168	1,952	53
\$1,750-\$1,999.....	163,837	2,070	936	32
\$2,000-\$2,249.....	143,117	1,192	722	27
\$2,250-\$2,499.....	100,079	722	427	15
\$2,500-\$2,999.....	155,001	753	503	19
\$3,000-\$3,499.....	92,659	501	241	9
\$3,500-\$3,999.....	49,887	219		
\$4,000-\$4,999.....	33,236	62		
\$5,000-\$7,499.....	44,355	125		
\$7,500-\$9,999.....	10,461	31		
\$10,000 and over.....	15,627			

<sup>1</sup> Figures in columns 1, 2, and 3 represent the estimated number in a 100-percent coverage.

<sup>2</sup> Estimated from samples. Includes estimates for all complete and incomplete families, both native and foreign born, in the white, Negro, and other color groups (see vol. I, Tabular Summary, sec. A).

<sup>3</sup> Figures are not shown for all native Negro families (incomplete as well as complete) since an income distribution of incomplete native Negro families was not obtained from the field survey.

<sup>4</sup> These figures are the weights for the controlled sample. Due to call shifts (see discussion, p. 185) 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. For occupational groups and family types, see pp. 228 ff.

<sup>5</sup> Unweighted count of the number of expenditure schedules secured. For occupational groups and family types, see Tabular Summary, table 1-A, column 3.

Because expenditure data are based on only those eligible families living in census tracts in which the proportion of native-born family heads was one-third or more of the total family heads, it is important to compare the income distribution in the Native and Foreign-born Areas.<sup>6</sup> The median income of nonrelief native white complete families surveyed in the income study was consistently higher—for each occupational group and each family type—in the Native-born Area than in the Foreign-born Area (see table 3). Since income tends to be correlated with expenditures, these income differences in the two areas should be kept in mind if estimates of expenditure patterns are to be made for all nonrelief native white complete families in New

<sup>6</sup> See sampling appendix of vol. I of this bulletin.



York City as a whole on the basis of expenditure data for only those families living in the Native Area.

While it is possible to make an estimate of the total consumption of New York families by income levels from the expenditure data and 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 nonrelief native complete 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 expenditure 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.

TABLE 3.—Median income and percentage distribution of native white complete families living in the Native-born Area and in the combined Native and Foreign-born Areas, by occupational group and family type

[Nonrelief families]									
Area	Occupational group							Other	
	All	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional		
Native-born Area:									
Percentage.....	100.0	40.5	30.8	8.8	3.2	6.7	7.4	2.6	
Median income.....	\$2,111	\$1,806	\$2,153	\$2,282	\$3,922	\$3,245	\$3,064	\$571	
Combined Native and Foreign-born Areas:									
Percentage.....	100.0	43.1	29.9	8.8	2.8	6.4	6.6	2.4	
Median income.....	\$2,023	\$1,728	\$2,113	\$2,191	\$3,823	\$3,116	\$2,994	\$832	

Area	Family type <sup>1</sup>								Other	
	All	I	II	III	IV	V	VI	VII		
Native-born Area:										
Percentage.....	100.0	27.7	19.2	13.1	20.6	7.9	5.8	2.4	3.3	
Median income.....	\$2,111	\$1,925	\$2,000	\$2,139	\$2,315	\$2,343	\$1,968	\$2,345	\$3,010	
Combined Native and Foreign-born Areas:										
Percentage.....	100.0	26.2	20.3	14.1	19.8	7.6	5.9	2.6	3.5	
Median income.....	\$2,023	\$1,861	\$1,906	\$2,027	\$2,220	\$2,257	\$1,886	\$2,225	\$2,841	

<sup>1</sup> See glossary p. 199, for description of family type.



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**Appendix B**  
**Schedule Form and Glossary**

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Facsimile of Expenditure Schedule

W. L. S. 836

**CONFIDENTIAL**

The information requested in this schedule is strictly confidential. Giving it to relatives, etc. It will not be used by any except those 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 \_\_\_\_\_, 1936

**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
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) \_\_\_\_\_

**4. If family is now renting, does rent include:**

- |                             |                          |              |                             |                          |                            |
|-----------------------------|--------------------------|--------------|-----------------------------|--------------------------|----------------------------|
| Yes                         | No                       | Garage.      | Yes                         | No                       | Light.                     |
| a. <input type="checkbox"/> | <input type="checkbox"/> |              | e. <input type="checkbox"/> | <input type="checkbox"/> |                            |
| 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.....			

VI. HOUSEHOLD OPERATION

A FUEL, LIGHT and REFRIGERATION	B Unit	C Price	Latest season		Earlier Seasons						Total expense for year (Or 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	xxx	xxx	xxx			
7. Gas			xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx			
8. Ice													
9. TOTAL (1-8)			xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx			

10. Value of fuel gathered by family or received free, \$.....

VII. MEDICAL CARE

A PAID HOUSEHOLD HELP	B Wks	C In	D Out	E F.T.	F P.T.	G No. months	H Dollars	I Expense for year	A B C				
									Live	Employed	Expense per week	Check if any free	Expense for year
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)													

1. Physician: office visits at \$.....		\$.....
2. Physician: home calls at \$.....		
3. Dentist.....		
4. Oculist.....		
5. Other specialist (specify).....		
6. Clinic visits: Number..... at \$.....		
7. Hospital room or bed:..... days at \$.....		
8. Private nurse: In hosp. days at \$.....		
9. Private nurse: At home days at \$.....		
10. Visiting nurse:..... visits at \$.....		
11. Examinations and tests (not included above).....		
12. Medicines and drugs.....		
13. Eye glasses.....		
14. Medical appliances and supplies.....		
15. Health and accident insurance.....		
16. Other.....		
17. TOTAL (1-16)		

A OTHER HOUSEHOLD EXPENSE	B 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 Lived—	B Husband		C Wife	
	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		
	Num- ber	Price	Num- ber	Price			Public	Private	Tuition and fees	Books and sup- plies	
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 profes- sional school.....					
6. Ball games, other spectator sports.....						A		B	C		
7. Dances, circuses, fairs.....							Expense for year	Previous education			
GAMES AND SPORTS						6. Total, tuition (1-5D).....	\$.....	Highest grade com- pleted by:			
8. Equipment, supplies, fees, licenses (enter year's expense for each item):						7. Total, books and sup- plies (1-5E).....		13. Husband.....			
Hunting, \$.....; Fishing, \$.....;						8. Special lessons.....		14. Wife.....			
Camping, \$.....; Trapping (sport), \$.....;						9. Other (excluding board and rent).....		15. Son or daughter over 16 years with most schooling:			
Hiking, \$.....; Riding \$.....;						10. TOTAL (6-9).....		a. Sex.....			
Baseball, \$.....; Tennis, \$.....; Golf, \$.....;						11. Board at school or col- lege.....		b. Age.....			
Bicycles, \$.....; Skates, sleds, skis, \$.....;						12. Room rent at school or college.....		c. Member of econom- ic family? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Billiards and bowling, \$.....; Boats, \$.....;						XIII. OCCUPATIONAL EXPENSE (not reported as business expense or as deduction from gross income)					
Cards, chess, other games, \$.....; Other, \$.....											
9. Total (all items 8).....											
OTHER RECREATION											
10. Radio: Purchase.....											
11. Batteries, tubes, repairs.....											
12. Musical instruments (specify).....											
13. Sheet music, phonograph records.....											
14. Cameras, films, photo supplies.....											
15. Children's toys, play equipment.....											
16. Pets (purchase and care).....											
17. Entertaining in and out of home.....											
18. Dues to social and recreational clubs.....											
19. Other (specify).....											
20. TOTAL (1-19).....											
X. TOBACCO											
					Expense for year						
1. Cigarettes: Packages per week..... @..... \$.....											
2. Cigars: Number per week..... @..... \$.....											
3. Tobacco: All other.....											
4. Smokers' supplies.....											
5. TOTAL (1-4).....											
XI. READING											
					Expense for year						
1. Newspapers: Daily.....						\$.....					
2. Weekly.....											
3. Magazines (subscriptions and single copies).....											
4. Books (not school books) bought during year: Number.....											
5. Book rentals and library fees, public and rental libraries.....											
6. Books borrowed from public and rental libraries: Number.....						x x x					
7. TOTAL (1-6).....											
XIV. PREVIOUS OCCUPATION OF HUSBAND											
1. Was husband's occupation same during schedule year as in 1929? Yes <input type="checkbox"/> No <input type="checkbox"/>											
2. If not, his occupation in 1929 was.....											
XV. GIFTS, COMMUNITY WELFARE, AND TAXES											
					Expense for year						
1. Gifts (Christmas, birthday, other) to persons not members of economic family (not charity).....						\$.....					
2. Contributions to support relatives not members of economic family.....											
3. Donations to other individuals.....											
4. Community chest and other welfare agencies.....											
5. Church, Sunday school, missions.....											
6. Taxes: Poll, income, personal property (payable in schedule year, except back taxes).....											
7. Other.....											
8. TOTAL (1-7).....											

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 (Including 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 traveling 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						
21. Food at home (item 10)			\$		Money value of food—			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, \_\_\_\_\_ mo.; b 2 automobiles, \_\_\_\_\_ mo.;  
 c 3 automobiles, \_\_\_\_\_ mo.; no automobiles, \_\_\_\_\_ mo.

**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 (\$ minus 6)  
 8. Month purchased \_\_\_\_\_ Terms: Cash  Installment   
 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).....		

A	B
	Expense for year
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. ....	
TOTAL.....	

**XIX. OTHER TRAVEL AND TRANSPORTATION**

**LOCAL—TO WORK, SCHOOL, STORES, ETC.**

1. Bus, trolley, taxi, train, ferry boat, rent of automobile..... \$.....

**OTHER TRAVEL (Including business travel)**

2. Railroad (including Pullman).....  
 3. Interurban bus.....  
 4. Other (specify vehicle).....

**PURCHASE AND EXPENSE DURING YEAR**

5. Of motorcycle.....  
 6. Of boat, airplane, other vehicle.....  
 7. Total (1-6).....  
 8. Proportion of motorcycle  or other vehicle  expense chargeable to business..... x x x x

**XX. PERSONAL CARE**

A	B
SERVICES	Expense for year
1. Wife: Haircut (usual price, _____), shampoo, waves, manicures, facials, other.....	\$.....
2. Husband: Haircut (usual price, _____), shave, shampoos, 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, \$.....

**XIII. 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 increases or decreases 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	B	C	D	E	F
Money, stocks, real estate, other assets	Changes in assets during schedule year		Liabilities	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).....		

(C)

## 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 were 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 a husband and a wife. In New York City, the expenditure survey was restricted to families of five types.

*Family type.*—Families were classified, according to the number and age of members, in addition to husband and wife, in one of five types, as follows:<sup>2</sup>

*Type*

- 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. 4.

*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).

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 there 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 equaled 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 consisted mainly of salaried managers and officials; chief officers of corporations drawing salaries, as well as minor executives, were thus

<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).

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 increases in liabilities. Total expenditures include money expenditures and the value of food and fuel obtained without money expense. 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 direct money expense. The 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.)

<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

*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 the cost of any food prepared at home but eaten away from home, such as home-prepared lunches for work, school, or picnics. Cost of 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. Examples of such instances are 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 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 expense for various persons served from the family food supply was adopted:<sup>7</sup>

<i>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

<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.

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 does not include fuel, light, and refrigeration.

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 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 direct 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, included 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 home 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 clean-

ing 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; yard goods, 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 jewelry. 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 preparations.*—Under "toilet articles and preparations" were included the following items: Toilet soaps, dentifrices, shaving soaps and creams, facial and hand creams and lotions, powders, rouge, lipsticks, and 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 driven 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 complement 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 driver's 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, boat, or airplane. 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.

#### 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 were classified as food expense.

Included in the recreation category was the cost of 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. The cost of 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 and 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. The cost of room and board at school or college was included under housing and food expense, respectively.

Included in the total expense for education was the cost of 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 gifts if the property was purchased during the schedule year.

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, cost of 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 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 IX 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 which was not spent for current living.

Among liabilities were amounts payable on principal of 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 unless such property was sold.

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 was 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: net amount of increase in assets, net amount of decrease in assets, net amount of increase in liabilities, and net amount of decrease in 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 or an excess of assets over debts, while a negative figure denoted a net deficit, or excess of liabilities over assets.

## 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-Rocky Mountain.	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.	

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. 2 in North Carolina. 4 in South Carolina. 1 in Georgia. 2 in Mississippi.
White families only.....			
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 14,469 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).  
 Birmingham, Ala. (white and Negro families).  
 Dallas, Tex.  
 Houston, Tex. (white other than Mexican and Mexican families).  
 Jackson, Miss. (white and Negro families).  
 Jacksonville, Fla.  
 Louisville, Ky. (white and Negro families).

*Pacific Region* (B. L. S. Bull. 639):

Los Angeles, Calif. (white other than Mexican and Mexican families).  
 Sacramento, Calif.

Memphis, Tenn. (white and Negro families).  
 Mobile, Ala. (white and Negro families).  
 New Orleans, La. (white and Negro families).  
 Norfolk and Portsmouth, Va. (white and Negro families).  
 Richmond, Va. (white and Negro families).

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 that belong to the same income and occupational group, and likewise differences 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 the grouping of occupations, thus increasing the possibility of variation.

An examination of the average expenditures of families of a given type, occupational group, and income class 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 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.

<sup>1</sup>Prepared by A. C. Rosander.

This is illustrated in the following example of eight sets of ranks each based on 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 ( $\frac{n+1}{2}$ ).....	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 represented by this sample.

On the other hand it would be possible to obtain the following pattern of eight sets of ranks each based on 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 4 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 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 4) 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.



TABLE 4.—Critical values of *k*  
FOR *P*=0.05

<i>n</i> (rows)	<i>p</i> (ranks)							
	3	4	5	6	7	8	9	10
3	18	35	71	116	176	253	349	465
4	26	50	96	155	235	338	465	620
5	32	65	119	194	294	422	582	776
6	38	78	142	233	353	503	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

<i>n</i> (rows)	<i>p</i> (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.

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,  $\sum r=20$ , 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,  $\sum r=8, 16, 24, 32$ , 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 8×4 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.

*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. 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 not necessarily restricted to the rank test: (1) The method provides no basis for distinguishing between a significant difference due to many pairs of classes each significantly different, and that due to the difference between an extreme class and all the rest (2) it takes no account of variations around the means (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 expenditures of native white families for each of the major groups of expenditures by family type and by occupation, the results of which are summarized in table 5.

The family type tests were based upon three family type groups (I, II-III, IV-V), the ranks being based upon the sums of the six occupational averages within each income class and each family type group. The occupational tests were based on six occupational groups, the ranks being based upon the sums of the averages of the three family type groups within each income class and each occupational group

The number of Negro families in the white-collar occupations was so small that family type or occupational tests on the expenditures of these families were not justified.

Certain combinations of items made throughout the Study were followed in making the tests. Housing expense includes the cost of 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.*

Table 5 contains for each test for each item, the deviations of the sums of ranks from the average sum expected. A negative value means that the sum of ranks for a given family type or occupation, the summation extending over all income classes used, is less than the average sum expected; a positive value means the sum of ranks is more than the average sum expected.

TABLE 5.—Summary of family type and occupation mean rank tests in New York

[Income range \$1,750 to \$4,000]

Item	Family type tests (All occupations combined)					Occupation tests (Family types I, II-III, IV-V, combined)							k	P <sub>k</sub>
	Family type deviations <sup>1</sup>			k	P <sub>k</sub>	Occupation deviations <sup>2</sup>								
	I	II-III	IV-V			Salaried professional	Salaried business	Independent professional	Independent business	Clerical	Wage earner			
Food.....	-6	1	5	62	0.01-	-7	-1	3	1	5	-1	86	0.05+	
Clothing.....	1	0	-1	2	.05+	8	-2	1	-6	-3	2	118	.05+	
Housing expense <sup>3</sup> .....	-1	0	1	2	.05+	1	-2	5	14	-5	-13	420	.01-	
Housing value <sup>4</sup> .....	-2	-2	4	24	.05+	-2	-0.5	6	15	-3.5	-15	502.5	.01-	
Household operation.....	-1	6	-5	62	.01-	0	1	14	8	-8	-15	550	.01-	
Furnishings.....	3	-2	-1	14	.05+	2	-3	1	-6	-5	11	196	.05+	
Automobile, total.....	3	-1	-2	14	.05+	7	-2	-10	-8	1	12	362	.01-	
Other transportation.....	5	-5	4.5	45.5	.05-	9	2	-3	3	1	-6	140	.05+	
Personal care.....	0	-1	1	2	.05+	-7	6.5	0	1.5	3	-4	118.5	.05+	
Medical care.....	-4	3	1	26	.05+	7	3	-5	3	-8	0	156	.05+	
Recreation.....	3	1	-4	26	.05+	2	-6	4	-7	-2.5	9.5	201.5	.05+	
Tobacco.....	0	-1	1	2	.05+	-6	1	-10	9	4	2	238	.05-	
Reading.....	4	-1	-3	26	.05+	12	-1.5	8.5	-10.5	0	-8.5	401	.01-	
Education.....	-4	-5	4.5	36.5	.05+	3	-6.5	0	-1.5	5	0	785	.05+	
Gifts and taxes.....	5	-4	-1	42	.05-	-1	1	-1	-3	1	3	22	.05+	
Changes in assets and liabilities.....	5	-1	-4	42	.05-	2.5	7	-7.5	-9	8	-1	257.5	.05-	
Total money expenditures.....	-1	2	-1	6	.05+	3	-7	3	7	-6	0	152	.05+	

<sup>1</sup> Deviations from average sum of ranks (12).

<sup>2</sup> Deviations from average sum of ranks (21).

<sup>3</sup> Includes housing plus fuel, light, and refrigeration.

<sup>4</sup> Includes housing expense plus imputed income from owned home plus rent received as pay or gift.

The value,  $P_k$ , gives the probability 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 a value of  $P$  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.

## Appendix E

### Variability in Family Expenditures

A family which, at any given income level, has relatively low total expenditures for current living may have spent less all along the line for food, clothing, and housing, as well as for the lesser items of expenditure. It may, on the other hand, have had average expenditures for the major categories of consumption, while it spent little or nothing for transportation, medical care, reading, recreation, and tobacco. A family at the other extreme may have reported larger than average expenditures for almost all the major categories of expense, or may have incurred very heavy expense in only one or two fields, such as transportation or medical care. It is, therefore, not surprising to find among the families of a given income class, occupational group, and family type very wide variations in expenditures for most categories of consumption. Such variation in the pattern of expenditures is characteristic and quite normal and accounts for the irregularities in average expenditures to which attention has been drawn in the preceding discussion of the individual consumption categories.

Detailed examination of the data for a number of cells indicates that food expenditures show the least relative variation.<sup>1</sup> Other basic and recurrent items in the usual family budget that show relatively little variation are clothing, housing (including fuel, light, and refrigeration) and personal care. 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 within a cell than do the items which receive a more constant proportion of the total, such as tobacco and transportation other than by automobile.

The three most variable categories in the budget are medical care, furnishings and equipment, and automobiles, two of which are relatively stable in relation to total expenditures, 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. Expenditures for housefurnishings and for automobile

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<sup>1</sup> See U. S. Bureau of Labor Statistics Bull. 642, Family Income and Expenditure in Chicago, Washington, D. C., vol. II, appendix E.

purchase and operation are not so large in New York 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 well-developed. These very factors may increase the variation in expenditures for those items by individual New York families. The actual outlays of families of a given income, occupational, and family type group frequently range from zero to fairly substantial amounts.

To illustrate the range of variation, the expenditures of four groups of white families and two groups of Negro families are shown in table 6. The mean expenditure is given for each category and the range from the mean of the expenditures of individual families.

For most categories, the dispersion was very wide. The maximum expenditure on even such a basic item as food was generally at least twice as great as the smallest expenditure reported.<sup>2</sup> The range from a relatively large deficit to a large surplus was particularly striking.

In general, the mean expenditure for a given category was closer to the minimum than to the maximum, indicating that most families reported moderate outlays while one or two reported large amounts. This was particularly clear with reference to automobile purchase and operation, medical care, and household furnishings.

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<sup>2</sup> The wide variation in food expenditure is not attributable to the receipt of food without money expense by some families. Although "free" food was of considerable importance, particularly among Negro families at the lower income levels, it was negligible for the families in these selected cells.

TABLE 6.—Mean expenditures of families in selected groups and range of expenditures of individual families

Classification: Income..... Occupational group..... Family type..... Number of families: Renters..... Owners.....	White families												Negro families					
	\$1,000-\$1,249 Wage earner			\$2,000-\$2,249 Clerical			\$3,000-\$3,499 Salaried professional			\$5,000-\$7,499 Independent professional II and III			\$1,000-\$1,249 Wage earner			\$1,500-\$1,749 Business and professional IV and V		
	IV and V			II and III			I			II and III			II and III			IV and V		
Category	Mean	Range from mean		Mean	Range from mean		Mean	Range from mean		Mean	Range from mean		Mean	Range from mean		Mean	Range from mean	
		Below	Above		Below	Above		Below	Above		Below	Above		Below	Above		Below	Above
Total money income.....	\$1,124	\$250	\$124	\$2,125	\$117	\$113	\$3,239	\$232	\$239	\$5,788	\$250	\$298	\$1,103	\$263	\$145	\$1,615	\$102	\$119
Total money expense.....	1,230	240	334	2,075	321	371	3,069	592	1,751	4,999	1,703	1,279	1,168	334	100	1,567	202	169
Food:																		
Total.....	542	172	204	791	344	246	770	261	500	1,311	457	430	438	136	136	541	203	143
Away from home.....	39	39	70	144	111	194	285	254	699	270	252	316	40	40	71	112	86	197
Clothing:																		
Total.....	71	45	125	172	108	143	353	203	387	460	275	178	92	48	48	176	72	119
Husband.....	14	14	39	74	54	60	135	85	158	142	42	60	26	19	27	59	29	76
Wife.....	20	20	28	63	43	141	218	127	282	235	185	173	42	27	58	50	33	50
Housing <sup>1</sup> .....	351	87	129	481	165	147	622	334	198	1,059	309	629	326	86	274	412	196	368
Fuel, light, and refrigeration.....	96	55	111	99	59	140	61	29	33	152	77	196	88	52	105	93	41	55
Other household operation.....	46	40	70	103	90	197	196	163	199	652	136	194	36	33	50	67	40	61
Furnishings and equipment.....	5	5	63	55	53	345	62	58	178	160	158	171	21	19	139	25	20	45
Automobile.....	3	3	47	24	24	144	218	218	1,352	215	215	337	11	11	74			
Other transportation.....	32	31	65	47	47	69	57	57	73	66	66	275	26	23	21	55	47	77
Personal care.....	23	16	23	38	23	25	63	50	52	90	48	47	34	24	36	37	13	13
Medical care.....	28	28	146	95	95	220	97	62	92	112	112	318	28	26	128	31	28	55
Recreation.....	14	14	20	49	49	50	108	94	135	180	139	124	32	27	55	42	24	29
Tobacco.....	22	17	41	43	43	75	55	55	140	70	70	94	23	23	31	34	14	34
Reading.....	13	13	22	24	15	43	41	20	34	53	44	151	14	5	13	18	9	6
Education.....	1	1	11	10	10	72	3	3	27	120	120	681	1	1	5	4	4	8
Contributions and personal taxes.....	14	14	38	58	55	208	276	256	524	295	237	363	15	14	16	32	5	143
Other family expense.....				2	2	14	87	87	526	18	18	48	1	1	11			
Net surplus or deficit.....	-84	346	227	61	509	460	197	1,786	676	745	847	1,759	-53	206	157	37	145	124

<sup>1</sup> Includes imputed income from owned homes and the value of rent received as pay or gift.

## Appendix F

### Family Type Composition of Occupational Groups and Occupational Composition of Family Type Groups

The interdependence of occupational and family type groups made it desirable to analyze at given income levels the expenditures of families of given composition holding occupational group constant and, similarly, expenditures of families of different occupational classification holding family type constant (see appendix D). Since, however, the data (weighted averages) presented in the text and Tabular Summary for family type groups by income and for occupational groups by income reflect such interdependence, the following tables are presented in order to indicate the relative importance along the income scale of the several occupational groups within each family type and of the several family type groups within each occupational category. See p. 187, table 2, column 5.

TABLE 7.—*Distribution of eligible families of specified occupational groups according to family type, by income*

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

Income class and occupational group	All types	I	II and III	IV and V
<i>Wage earner</i>				
\$500-\$749.....	100	51	30	19
\$750-\$999.....	100	40	40	20
\$1,000-\$1,249.....	100	35	43	22
\$1,250-\$1,499.....	100	26	45	29
\$1,500-\$1,749.....	100	28	41	31
\$1,750-\$1,999.....	100	23	43	34
\$2,000-\$2,249.....	100	21	40	39
\$2,250-\$2,499.....	100	21	33	46
\$2,500-\$2,999.....	100	21	36	43
\$3,000-\$3,499.....	100	18	25	57
\$3,500-\$3,999.....	100	15	16	69
<i>Clerical</i>				
\$750-\$999.....	100	42	35	23
\$1,000-\$1,249.....	100	36	34	30
\$1,250-\$1,499.....	100	40	38	22
\$1,500-\$1,749.....	100	36	35	29
\$1,750-\$1,999.....	100	37	38	25
\$2,000-\$2,249.....	100	28	43	29
\$2,250-\$2,499.....	100	27	42	31
\$2,500-\$2,999.....	100	29	33	38
\$3,000-\$3,499.....	100	27	35	38
\$3,500-\$3,999.....	100	25	30	45



TABLE 7.—*Distribution of eligible families of specified occupational groups according to family type, by income—Continued*

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

Income class and occupational group	All types	I	II and III	IV and V
<i>Independent business</i>				
\$1,250-\$1,499.....	100	42	28	30
\$1,500-\$1,749.....	100	29	43	28
\$1,750-\$1,999.....	100	31	36	33
\$2,000-\$2,249.....	100	36	42	22
\$2,250-\$2,499.....	100	32	43	25
\$2,500-\$2,999.....	100	24	46	30
\$3,000-\$3,499.....	100	28	42	30
\$3,500-\$3,999.....	100	15	42	43
\$4,000-\$4,999.....	100	15	44	41
\$5,000-\$7,499.....	100	25	35	40
\$7,500-\$9,999.....	100	20	30	50
\$10,000 and over.....	100	12	32	56
<i>Independent professional</i>				
\$1,250-\$1,499.....	100	50	25	25
\$1,500-\$1,749.....	100	60	40	25
\$1,750-\$1,999.....	100	36	28	36
\$2,000-\$2,249.....	100	64	20	16
\$2,250-\$2,499.....	100	44	39	17
\$2,500-\$2,999.....	100	28	41	31
\$3,000-\$3,499.....	100	36	39	25
\$3,500-\$3,999.....	100	31	50	19
\$4,000-\$4,999.....	100	22	53	25
\$5,000-\$7,499.....	100	36	32	32
\$7,500-\$9,999.....	100	23	50	27
\$10,000 and over.....	100	25	33	42
<i>Salaried business</i>				
\$1,250-\$1,499.....	100	.....	50	50
\$1,500-\$1,749.....	100	36	41	23
\$1,750-\$1,999.....	100	35	37	28
\$2,000-\$2,249.....	100	37	41	22
\$2,250-\$2,499.....	100	19	61	20
\$2,500-\$2,999.....	100	27	39	34
\$3,000-\$3,499.....	100	25	40	32
\$3,500-\$3,999.....	100	22	26	52
\$4,000-\$4,999.....	100	18	38	44
\$5,000-\$7,499.....	100	24	37	39
\$7,500-\$9,999.....	100	37	20	43
\$10,000 and over.....	100	29	34	37
<i>Salaried professional</i>				
\$1,250-\$1,499.....	100	47	33	20
\$1,500-\$1,749.....	100	47	32	21
\$1,750-\$1,999.....	100	34	49	17
\$2,000-\$2,249.....	100	47	34	19
\$2,250-\$2,499.....	100	36	43	21
\$2,500-\$2,999.....	100	36	46	18
\$3,000-\$3,499.....	100	46	31	23
\$3,500-\$3,999.....	100	38	35	27
\$4,000-\$4,999.....	100	39	21	40
\$5,000-\$7,499.....	100	35	34	31
\$7,500-\$9,999.....	100	32	26	42
\$10,000 and over.....	100	.....	37	63

TABLE 8.—Distribution of eligible families of specified types according to occupational group, by income

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

Income class and family type	Total	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional
<i>Family type I</i>							
\$500-\$749	100	100					
\$750-\$999	100	75	25				
\$1,000-\$1,249	100	68	32				
\$1,250-\$1,499	100	46	39	9	1		5
\$1,500-\$1,749	100	46	40	6	2	2	4
\$1,750-\$1,999	100	36	46	6	1	5	6
\$2,000-\$2,249	100	26	42	11	5	6	10
\$2,250-\$2,499	100	29	42	7	4	5	13
\$2,500-\$2,999	100	33	37	8	3	7	12
\$3,000-\$3,499	100	17	33	10	5	14	21
\$3,500-\$3,999	100	11	34	6	8	14	27
\$4,000-\$4,999	100			8	14	17	61
\$5,000-\$7,499	100			20	21	23	36
\$7,500-\$9,999	100			14	18	47	21
\$10,000 and over	100			18	41	41	
<i>Family types II and III</i>							
\$500-\$749	100	100					
\$750-\$999	100	79	21				
\$1,000-\$1,249	100	74	26				
\$1,250-\$1,499	100	63	29	5	(*)	(*)	3
\$1,500-\$1,749	100	55	32	8	1	2	2
\$1,750-\$1,999	100	50	34	5	1	4	6
\$2,000-\$2,249	100	34	46	9	1	5	5
\$2,250-\$2,499	100	30	41	6	2	11	10
\$2,500-\$2,999	100	39	30	10	3	7	11
\$3,000-\$3,499	100	20	35	13	4	16	12
\$3,500-\$3,999	100	9	33	13	10	14	21
\$4,000-\$4,999	100			19	26	29	26
\$5,000-\$7,499	100			23	16	31	30
\$7,500-\$9,999	100			21	38	24	17
\$10,000 and over	100			32	32	29	7
<i>Family types IV and V</i>							
\$500-\$749	100	100					
\$750-\$999	100	74	26				
\$1,000-\$1,249	100	62	38				
\$1,250-\$1,499	100	63	26	7	(*)	1	3
\$1,500-\$1,749	100	55	35	6		2	2
\$1,750-\$1,999	100	54	31	7	1	4	3
\$2,000-\$2,249	100	44	41	6	1	4	4
\$2,250-\$2,499	100	48	36	5	1	4	6
\$2,500-\$2,999	100	47	34	7	2	6	4
\$3,000-\$3,499	100	39	33	8	2	11	7
\$3,500-\$3,999	100	27	33	9	2	18	11
\$4,000-\$4,999	100			15	11	30	44
\$5,000-\$7,499	100			26	16	31	27
\$7,500-\$9,999	100			26	15	38	21
\$10,000 and over	100			39	30	23	8

\* Less than 1 percent.

TABLE 9.—*Distribution of eligible families of specified occupational groups according to family type, by income*

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

Income class and occupational group	Total	I	II and III	IV and V
<i>Wage earner</i>				
\$500-\$749.....	100	56	13	31
\$750-\$999.....	100	63	30	7
\$1,000-\$1,249.....	100	53	29	18
\$1,250-\$1,499.....	100	56	18	26
\$1,500-\$1,749.....	100	44	25	31
\$1,750-\$1,999.....	100	45	33	22
\$2,000-\$2,249.....	100	45	11	44
\$2,250-\$2,499.....	100	60	20	20
\$2,500-\$2,999.....	100	29	14	57
<i>Clerical</i>				
\$750-\$999.....	100	40	60	-----
\$1,000-\$1,249.....	100	75	25	-----
\$1,250-\$1,499.....	100	67	33	-----
\$1,500-\$1,749.....	100	89	11	-----
\$1,750-\$1,999.....	100	43	43	14
\$2,000-\$2,249.....	100	46	23	31
\$2,250-\$2,499.....	100	50	17	33
\$2,500-\$2,999.....	100	75	-----	25
<i>Business and professional</i>				
\$750-\$999.....	100	40	20	40
\$1,000-\$1,249.....	100	59	33	8
\$1,250-\$1,499.....	100	-----	50	50
\$1,500-\$1,749.....	100	50	6	44
\$1,750-\$1,999.....	100	20	30	50
\$2,000-\$2,249.....	100	40	40	20
\$2,250-\$2,499.....	100	60	40	-----
\$2,500-\$2,999.....	100	-----	-----	100
\$3,000 and over.....	100	56	-----	44

TABLE 10.—*Distribution of eligible families of specified types according to occupational group, by income*

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

Income class and family type	Total	Wage earner	Clerical	Business and professional
<i>Family type I</i>				
\$500-\$749.....	100	100	.....	.....
\$750-\$999.....	100	92	4	4
\$1,000-\$1,249.....	100	86	9	11
\$1,250-\$1,499.....	100	88	12	.....
\$1,500-\$1,749.....	100	57	21	22
\$1,750-\$1,999.....	100	62	23	15
\$2,000-\$2,249.....	100	33	50	17
\$2,250-\$2,499.....	100	33	33	34
\$2,500-\$2,999.....	100	25	75	.....
\$3,000 and over.....	100	.....	.....	100
<i>Family types II and III</i>				
\$500-\$749.....	100	100	.....	.....
\$750-\$999.....	100	84	12	4
\$1,000-\$1,249.....	100	83	6	11
\$1,250-\$1,499.....	100	74	16	10
\$1,500-\$1,749.....	100	86	7	7
\$1,750-\$1,999.....	100	50	25	25
\$2,000-\$2,249.....	100	17	50	33
\$2,250-\$2,499.....	100	25	25	50
\$2,500-\$2,999.....	100	100	.....	.....
\$3,000 and over.....	.....	.....	.....	.....
<i>Family types IV and V</i>				
\$500-\$749.....	100	100	.....	.....
\$750-\$999.....	100	71	.....	29
\$1,000-\$1,249.....	100	95	.....	5
\$1,250-\$1,499.....	100	91	.....	9
\$1,500-\$1,749.....	100	68	.....	32
\$1,750-\$1,999.....	100	40	10	50
\$2,000-\$2,249.....	100	45	44	11
\$2,250-\$2,499.....	100	33	67	.....
\$2,500-\$2,999.....	100	40	20	40
\$3,000 and over.....	100	.....	.....	100

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