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UNITED STATES DEPARTMENT OF LABOR  
Frances Perkins, *Secretary*  
BUREAU OF LABOR STATISTICS  
Isador Lubin, *Commissioner*  
in cooperation with  
WORKS PROGRESS ADMINISTRATION

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Family Income and Expenditure in  
Selected New England Cities  
1935-36

VOLUME II  
Family Expenditure

+

Prepared by  
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and  
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*Bulletin No. 645*

UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON : 1941

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STUDY OF CONSUMER PURCHASES: URBAN SERIES

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For sale by the Superintendent of Documents, Washington, D. C. - - - - - Price 25 cents

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## PREFACE

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The analysis of family expenditures for the main groups of goods and services included in family living forms volume II of the report by the United States Bureau of Labor Statistics on the Study of Consumer Purchases in the New England region. Volume I, dealing with the income, occupational, and family-type distributions of the families living in the cities studied in this region, provides the background for the present volume.

The survey for the New England cities included in this report was part of an investigation conducted in 1936 by the Bureau of Labor Statistics in cities of varying size located in different geographic regions of this 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 form the Study of Consumer Purchases, were administered under a grant of funds from the Works Progress Administration. Co-operating in the planning and technical direction of this Nation-wide study were the National Resources Committee and the Central Statistical Board. The plans for the project were developed and its administration coordinated by a technical committee composed of representatives of the following agencies: National Resources Committee, Hildegard Kneeland, chairman; Bureau of Labor Statistics, Faith M. Williams; Bureau of Home Economics, Day Monroe; Works Progress Administration, Milton Forster; and Central Statistical Board, Samuel J. Dennis.

The present study differs from previous investigations of family living in that it represents the first effort to include in one survey a wide range of families. Past studies of family consumption have generally been confined to limited income and occupational groups, or to a particular locality, or both. Such isolated studies were unable to throw light on the relative position in the population as a whole of the particular groups under investigation. They failed to reveal how the consumption pattern of one group in the population differed from that of families in another occupational group or income class.

The data collected by the Study of Consumer Purchases will permit comparisons among different sections of the country, among communities of varying degrees of urbanization, and, in several cities, between white and Negro families. The study covers a wide range of family incomes, from those just above the relief levels to upper limits

set for each community that include every economic group of any numerical significance. It was planned, moreover, in such a way as to supply a sample that would permit comparisons among occupational groups and among families of varying composition.

The expenditure findings for the New England cities resemble, in broad outline, those for communities studied in other parts of the country. Although habits, tastes, and individual circumstances make for wide variations among families at the same economic level, both in the level of spending and in its apportionment among the several categories, income is nevertheless the basic determinant of both amount and manner of spending. Of some influence, also, is the size and composition of the family, particularly for such categories as food, clothing, and savings. The occupation from which the family draws the major part of its earnings appears to have only minor influence on the spending pattern for most categories, although differences in housing expenditures between the wage-earner group, on the one hand, and families in white-collar occupations on the other, are quite clear.

While the outlay for each of the main categories of consumption varies directly with income, the relative change over the income scale is much greater for some groups of items than for others. In consequence, the proportion of the total value of family consumption accounted for by some categories declines in successive income classes, while the proportion going to others increases or remains relatively constant. In general, the categories representing chiefly the basic essentials, such as food and shelter, decline in relative importance over the income range, while those that contain larger elements of convenience or display, such as automobiles and clothing, increase relatively in successive income classes.

The data for the New England cities studied show some interesting differences in expenditure patterns that appear to be related to degree of urbanization. For example, average expenditures for food were generally highest in Providence and lowest in the small cities. Transportation expenditures likewise tended to vary with city size, with the proportion of automobile owners and average outlay for automobiles less in Providence and that for transportation other than automobile, more than in the other cities. While average expenditures for housing do not differ consistently as among the three groups of cities, home ownership was most frequent in the small cities and least frequent in Providence.

The Bureau of Labor Statistics wishes to acknowledge the assistance received from interested individuals and civic bodies, both within and outside the Government, in addition to the agencies mentioned above. Particular acknowledgment is due to two groups whose collaboration must be recognized as having made these studies possible: The



W. P. A. workers who performed the field collection and office tabulation of the data, and the members of the households interviewed, who contributed the time and effort required to answer the detailed questions in the schedules.

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 Anthony Glavin and India Johnson, associate regional supervisors in the New England cities, Florence Archibald who served as check editor, and the following persons who served as supervisors in the various cities: Louis Devolder and Myron B. Pratt, Providence; Mildred Pinkham, Haverhill; Frank J. Katen and William Scott, New Britain; Beatrice Hahn and Emma Shay, Wallingford; Grace Kingman, Willimantic.

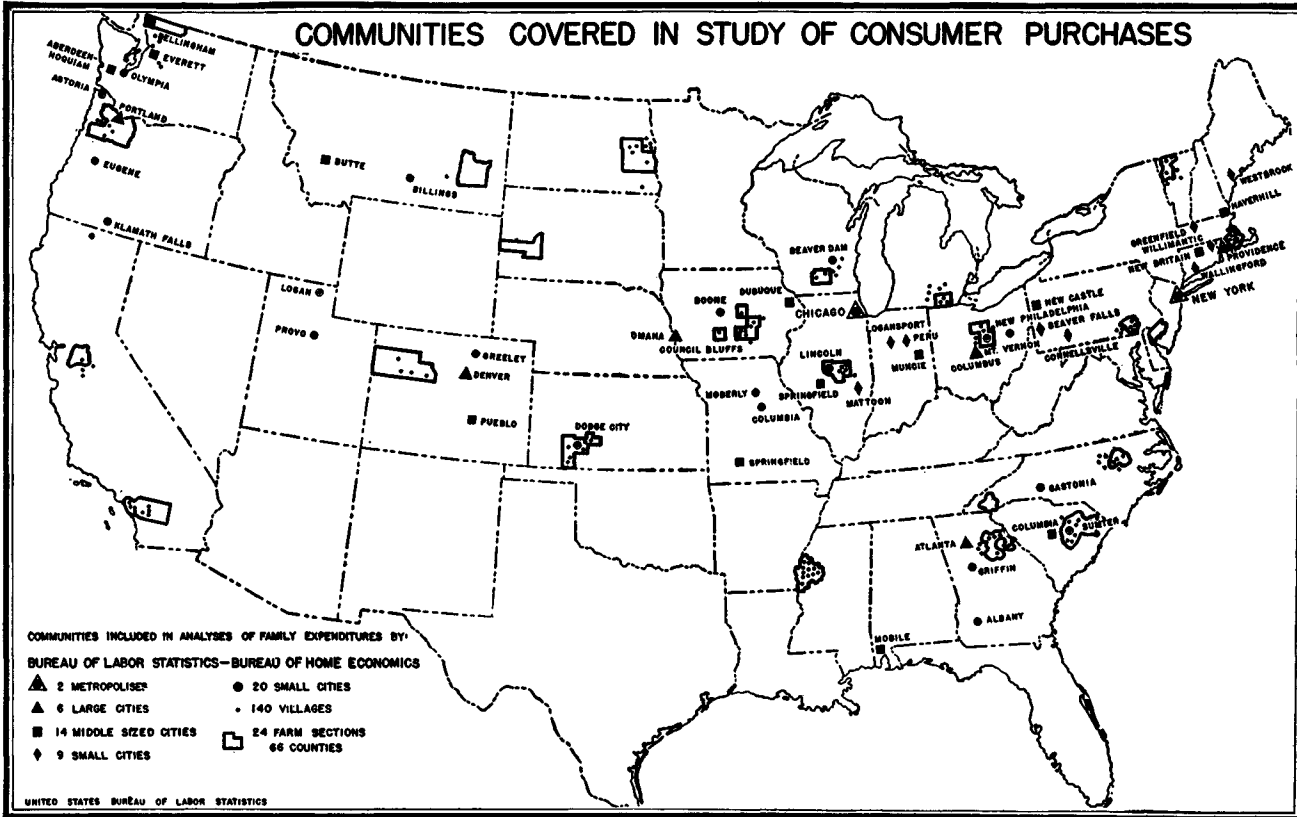
Acknowledgment is also made to Frances W. Valentine, Jesse R. Wood, Jr., and William Loudon, who were in charge of computation and tables; Joseph A. Smith, in charge of machine tabulation; Dorothy McCamman, who served as chief check editor; Marie Bloch, Ethel Cauman, Lenore A. Epstein, and Verna Mae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

MAY 1939.

ISADOR LUBIN,  
*Commissioner of Labor Statistics.*

X

# COMMUNITIES COVERED IN STUDY OF CONSUMER PURCHASES



## **Family Expenditure in Seven New England Cities, 1935-36**

### **Chapter I**

#### **Introduction**

The analysis of the family income and expenditure data obtained by the Bureau of Labor Statistics from the Study of Consumer Purchases is divided into three parts, of which the present volume represents the second. Volume I showed the distribution by income class, occupation, family type, nativity and home tenure, of families studied in selected communities of the New England region. 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 current living among families in these communities, 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, in the form of special commodity and service bulletins covering all regions, which appear as Bulletin 648.

The New England cities for which expenditure data are presented in this volume are Providence, R. I., Haverhill, Mass., New Britain, Conn., and four small cities, Westbrook, Maine, Greenfield, Mass., and Wallingford and Willimantic, Conn.<sup>1</sup> Data for Providence are shown separately; those for Haverhill and New Britain are combined to form one unit for the middle-sized cities, and the four small cities are combined into one unit for small cities of this region.

These communities represent chiefly manufacturing centers for the several industries characteristic of the New England region, such as textiles, shoes, paper, tools, hardware and machinery, and silverware and jewelry. In these cities, therefore, a relatively high proportion

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<sup>1</sup> Vol. I presented income data for Providence, the middle-sized cities, and Wallingford and Willimantic. Data for Westbrook and Greenfield were collected by the Bureau of Home Economics, which published the material on income. (See appendix C for a list of communities covered by the Bureau of Labor Statistics and the Bureau of Home Economics.)

of the gainfully employed population is in manufacturing and mechanical industries. Greenfield, Mass., is less industrialized than the other communities, serving as a shipping center and as a focal point for the tourist trade. All cities but Westbrook, Maine, and Greenfield, Mass., are characterized by a relatively high proportion of foreign-born, which in Providence amounted to approximately 50 percent in 1930.

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

The samples of families whose expenditures were studied in the New England region were further restricted by eliminating certain income groups, by excluding families with no gainfully employed members, and by limiting the occupational groups represented in the lower and upper portions of the income scale.<sup>3</sup>

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

- I No other persons (families of two).
- II One child under 16 (families of three).
- III Two children under 16 (families of four).
- IV One person 16 or over, and one or no other person regardless of age (families 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).

When all families were taken into consideration in each of these New England communities it was found that family incomes averaged between \$1,000 and \$1,300 for the year 1935-36.<sup>4</sup> Half of the Provi-

<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 family expenditure patterns. Since native white families outnumber other racial and national groups in most of the New England communities, it seemed wisest to confine the restricted resources available for the survey to a study of the expenditures of this group.

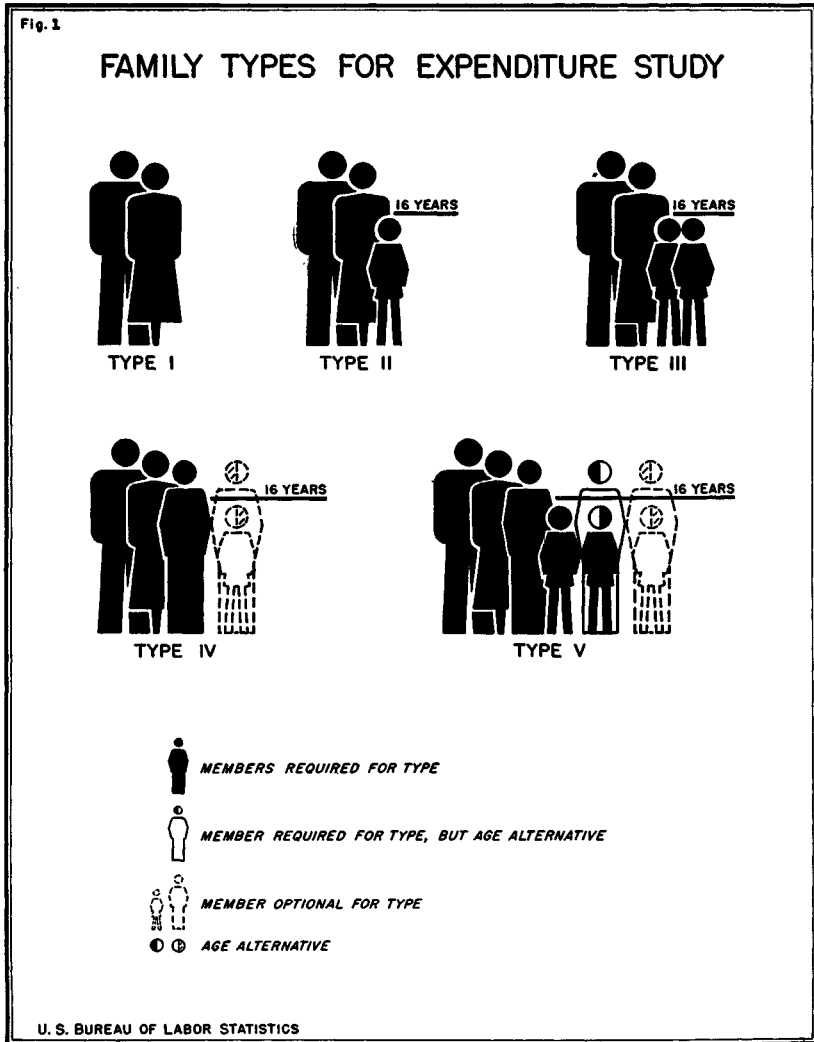
The families in which husband or wife or both were of foreign birth constituted 50 percent of all families in Providence, 63 percent in New Britain, between 40 and 50 percent in Haverhill, Wallingford and Willimantic, and only about 20 percent in Greenfield and Westbrook. In certain communities where Negro families constituted a substantial portion of the population a separate sample was taken of that racial group. This was generally true of the communities studied in the Southeast.

<sup>3</sup> In Providence all families with incomes under \$500, and in the other cities all families below the \$250 level, were excluded. All occupational groups were represented in the income classes between \$1,250 and \$3,000 in Providence, and between \$1,000 and \$2,500 in the middle-sized and small cities. Above \$3,000 in Providence and \$2,500 in the middle-sized cities only business and professional families were studied, while the lowest income class in each city unit included only wage earners and the next two income classes only wage earner and clerical families.

Certain other minor eligibility requirements were imposed to eliminate families whose living patterns were not adapted to statistical analysis. See appendix A, on sampling, for a complete list of the eligibility requirements.

<sup>4</sup> The report year covered a 12-month period ending not earlier than December 31, 1935, and not later than November 30, 1936. The bulk of the schedules pertained to a year ending before August 1, 1936.

dence families had incomes under \$1,123, while in the middle-sized cities one-half received less than \$1,071. The distribution of families by income differed somewhat among the four small cities, the average income being greater in Greenfield and Wallingford than in the other



two cities. Taken together, not far from half of these small city families had incomes of more than \$1,250.<sup>5</sup> About 43 percent of the Providence families had incomes under \$1,000, nearly 40 percent received between \$1,000 and \$2,000, while only a little more than 6 percent reported incomes of \$3,000 or over. The income distribution of

<sup>5</sup> See vol. I for a detailed analysis of family income in these communities.

families in the smaller communities was similar to that in Providence, although, in most of the other cities, there were relatively fewer families in the income class above \$3,000. These figures on the distribution of income refer to all families, irrespective of nativity and family composition, and include families that received relief at some time during the year as well as those that remained independent of public assistance.

The various limitations that were imposed in the selection of families eligible for the expenditure study resulted in samples of families whose average income was considerably higher than the corresponding averages for all families in these communities. Thus, in Providence, half of the families represented in the part of the study that deals with consumer expenditures had incomes above \$1,607, while in the middle-sized city unit half were found above the \$1,467 level, and in the small cities half received more than \$1,502.<sup>6</sup>

The expenditure schedule used in the Study of Consumer Purchases provided for the collection of information on family expenditures classified under 16 categories, varying in urgency from food and shelter to recreation, gifts, and minor items of a miscellaneous character. The schedule contained information also on such matters as the ownership of automobiles and household equipment, including radios, pianos, mechanical refrigerators, and vacuum cleaners. In addition, account was taken of transactions during the report year that increased or decreased the family assets or liabilities.<sup>7</sup>

Expenditure data covering the year 1935-36 were collected from 1,216 families in Providence, 854 in the middle-sized cities, and 1,034 in the small cities.<sup>8</sup> These data indicate that as family income rose the amount spent for each important group of consumption goods and services also increased. Expenditures for the different groups of items did not, however, increase with equal rapidity over the income

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<sup>6</sup> Since the eligibility requirements operated to eliminate families that in general occupied a less favorable economic position than did native white, nonrelief, complete families, it follows that the expenditure data cannot be taken to represent the spending pattern of the "average" family in the cities included in the investigation. Instead, the purpose of the study is to show how families of the kinds selected for study apportion their expenditures, and how such apportionment is influenced by the income status, occupational classification, and size and composition of the family.

<sup>7</sup> See glossary, appendix B, for definitions of the various categories of expenditure and the items included under each.

<sup>8</sup> Each of these groups of 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, by design, failed to preserve the proportions of the several groups that were found in the population of families eligible for the expenditures 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.

scale.<sup>9</sup> Thus, for example, expenditures for transportation increased more rapidly than income in the income classes under \$2,000, while those for food and home maintenance, although much greater at all income levels than transportation expenditures, increased much less, relatively, and thus represented a declining proportion of the total in successive income classes.

When families below the \$750 income level are considered as a group, food, most urgent of all consumption requirements, absorbed more than half of total income in each city unit. (See table 1.) If home maintenance (housing, household operation, and furnishings and equipment combined) is added to food, these two categories together absorbed well over 90 percent of income at the \$500 to \$750 income level in Providence and the middle-sized cities, and a little more than total current income at the same income level in the small cities.<sup>10</sup>

The economy of the families at the lowest income levels covered is intelligible only in terms of the selective effect of the exclusion from the investigation of families that received relief during part or all of the year. Families with assets that could be drawn upon for current needs, or that were able to obtain credit sufficient for their most urgent requirements, thus managed to remain independent of public assistance and to maintain a level of living somewhat above the year's income.

While income was insufficient to cover current consumption requirements for families as a group at these low income levels, average deficits declined in successive income classes until, at the \$2,000 level in Providence and the middle-sized cities, and the \$1,750 level in the small cities, current expenditures were approximately balanced by income. Above \$2,000 in all city units, average surpluses rose rapidly, amounting to nearly one-fourth of income among families with

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<sup>9</sup> While the present study represents an investigation of differences in expenditure patterns of families at different income levels, it provides inferential though not direct evidence on how any given group of families would alter the apportionment of their spending if their incomes were raised or lowered. Thus, it is convenient to express differences in expenditures among families at different economic levels as relative changes with income. The relative increase over the income range in the outlay for a given category provides an indication of the "elasticity" of expenditures for that category. Elasticity may be measured in terms of the percentage increase over a given income range in average outlay for the category (as in ch. IX), or it may be indicated by a comparison of the increase in average expenditures for the category in question with the increase in income or in total expenditures. Since the expenditure base has generally been used in the distribution of family expenditures, it has been convenient throughout the greater part of the report to speak of expenditures for specific groups of items as being relatively elastic or inelastic, according to whether amounts spent constituted an increasing or decreasing proportion of total expenditures. It will be apparent from tables 1, 2, and 3 that the elasticity of any category is much lower when computed in relation to income rather than to expenditures, because of the influence of deficits at the lower income levels, and of savings in the upper portion of the income scale.

<sup>10</sup> Expenditures for current living include all obligations incurred during the year covered by the schedule through unpaid bills or loans, as well as cash expenditures. (See glossary, appendix B, for definition of expenditures.)

incomes of \$5,000 and over in the middle-sized cities, and not far from one-fifth of income among Providence families receiving \$7,500 and over.

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

PROVIDENCE										
Income class	Total ad-justed income	Percentage of total adjusted income <sup>2</sup>							Net sur-plus <sup>4</sup>	
		Value of current family living <sup>3</sup>								
		Total	Food	Home main-tenance	Cloth-ing and per-sonal care	Trans-porta-tion	Medi-cal care	Con-tribu-tions and per-sonal taxes		Other
\$500-\$749	\$700	118.4	52.2	41.6	10.9	2.7	4.0	1.4	5.6	<sup>5</sup> 16.6
\$750-\$999	873	108.4	43.6	37.7	9.9	5.4	3.4	1.8	6.6	<sup>5</sup> 7.0
\$1,000-\$1,249	1,125	106.5	39.8	36.4	10.5	5.8	5.1	2.3	6.6	<sup>5</sup> 5.2
\$1,250-\$1,499	1,374	101.7	38.5	33.5	10.9	7.0	3.3	2.2	6.3	<sup>5</sup> 0.5
\$1,500-\$1,749	1,613	102.8	36.1	33.7	11.5	7.7	4.3	2.9	6.6	<sup>5</sup> 1.9
\$1,750-\$1,999	1,886	100.7	33.0	31.9	11.1	10.3	3.8	3.6	7.0	0.3
\$2,000-\$2,249	2,141	99.9	32.1	33.1	11.6	9.6	3.6	3.3	6.6	1.4
\$2,250-\$2,499	2,389	94.4	28.6	30.4	11.7	9.3	4.1	3.6	6.7	5.7
\$2,500-\$2,999	2,709	93.7	26.7	31.9	11.3	10.2	3.4	3.7	6.5	7.0
\$3,000-\$3,499	3,223	92.6	25.0	33.1	10.7	9.3	3.7	3.7	7.1	7.7
\$3,500-\$3,999	3,771	83.9	21.6	28.2	10.5	8.4	3.5	4.1	7.6	16.7
\$4,000-\$4,999	4,455	88.2	22.1	29.1	11.2	9.7	3.1	5.4	7.6	11.4
\$5,000-\$7,499	6,006	83.8	18.9	28.9	10.4	8.5	3.5	4.9	8.7	16.6
\$7,500 and over	10,215	81.5	16.1	29.2	9.0	6.6	2.5	9.0	9.1	18.8
MIDDLE-SIZED CITIES										
\$250-\$499	\$412	191.5	73.8	81.1	13.8	0.5	10.4	2.4	9.5	<sup>5</sup> 90.8
\$500-\$749	695	121.9	49.8	47.4	8.5	3.7	2.9	2.0	7.6	<sup>5</sup> 20.3
\$750-\$999	912	110.6	41.9	41.7	10.5	4.7	3.6	1.8	6.4	<sup>5</sup> 9.4
\$1,000-\$1,249	1,137	107.7	38.0	39.0	10.3	6.8	4.4	2.3	6.9	<sup>5</sup> 6.0
\$1,250-\$1,499	1,364	102.7	35.5	36.9	11.7	5.1	4.0	2.9	6.6	<sup>5</sup> 1.6
\$1,500-\$1,749	1,619	103.1	32.6	34.8	11.7	9.2	5.1	3.0	6.7	<sup>5</sup> 1.9
\$1,750-\$1,999	1,879	104.8	29.6	36.7	11.7	10.7	6.1	2.8	7.2	<sup>5</sup> 4.4
\$2,000-\$2,249	2,124	94.8	28.9	31.4	10.8	10.5	4.2	2.7	6.3	5.7
\$2,250-\$2,499	2,379	93.2	27.8	31.6	11.6	10.2	3.0	3.1	5.9	7.2
\$2,500-\$2,999	2,704	95.9	25.5	30.1	10.8	15.1	3.0	3.6	7.8	4.7
\$3,000-\$3,499	3,223	95.2	23.8	31.6	11.9	13.6	3.4	4.0	6.9	5.6
\$3,500-\$3,999	3,755	84.0	21.8	25.1	11.3	10.6	4.4	2.5	8.3	15.0
\$4,000-\$4,999	4,276	83.0	18.4	24.3	11.0	15.7	2.7	3.5	7.4	15.5
\$5,000 and over	7,015	77.4	13.9	33.2	8.1	4.9	1.7	11.7	3.9	23.1
SMALL CITIES										
\$250-\$499	\$473	144.6	55.4	62.8	9.7	2.3	6.6	2.5	5.3	<sup>5</sup> 42.3
\$500-\$749	683	134.7	48.2	53.3	9.1	4.7	6.9	4.2	8.3	<sup>5</sup> 32.2
\$750-\$999	926	109.3	41.2	40.9	8.3	5.3	4.5	2.5	6.6	<sup>5</sup> 8.2
\$1,000-\$1,249	1,141	106.0	37.2	39.4	9.1	6.2	4.9	2.5	6.7	<sup>5</sup> 4.6
\$1,250-\$1,499	1,391	99.9	34.6	34.2	9.3	7.8	4.7	2.8	6.5	1.4
\$1,500-\$1,749	1,632	102.8	32.3	36.4	11.2	7.3	5.1	3.4	7.1	<sup>5</sup> 1.4
\$1,750-\$1,999	1,885	99.3	29.4	32.8	10.6	10.6	4.0	3.6	8.3	0.7
\$2,000-\$2,249	2,140	95.4	28.6	31.5	10.8	8.6	5.3	3.4	7.2	4.8
\$2,250-\$2,499	2,392	96.8	27.0	31.4	11.5	11.3	5.4	3.4	6.8	3.9
\$2,500-\$2,999	2,769	94.7	26.6	30.9	9.9	11.4	3.0	4.9	8.0	6.5
\$3,000 and over	4,002	85.8	20.0	28.4	10.2	10.6	4.0	4.8	7.8	15.1

<sup>1</sup> The adjusted family income figures used in this table represent total family income as used in the income classification; money income plus imputed income from owned home and rent received as gift or pay; 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% of adjusted family income because of the net balancing difference. See glossary, appendix B, and tabular summary, table 1.

<sup>3</sup> See table 2, footnotes 1 through 5 for definitions of the categories included in the value of current family living.

<sup>4</sup> Net surplus represents the excess of average money income over average current money expenditures. (See ch. II.)

<sup>5</sup> Deficit.



The level at which a family lives in any given year depends not only on 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 arrive at a satisfactory method of evaluating such services, that this factor in income was not included in the present study. It was possible, however, to obtain data on the value of the 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 presented in table 1 include all these nonmoney items in the figure for total income, and in the appropriate categories under the heading "value of current family living"<sup>11</sup> as a percent of total income. It is of interest, however, to follow average consumption patterns at successive income levels without regard to the source of the funds used, and without regard to savings. The distribution given in table 2 shows expenditures for the major categories as a percent of total expenditures for current living, and makes clear the changes in emphasis that follow changes in income status.

As indicated in the data on distribution of income, expenditures for food and home maintenance together accounted for more than all other categories combined, even at the highest levels studied. Up to the \$1,500 level in all city units these two categories took more than twice as great a proportion of total expenditures for current living as did all other groups of items. With increases in income the amounts spent for food and home maintenance also increased, but other family wants came in for greater consideration, with the result that the proportion of total outlay going for food and home maintenance declined over the income range.

Expenditures for clothing and personal care generally took the third largest share of total expenditures. Unlike food and home maintenance, however, such expenditures increased in relative importance as well as in average amount as income rose.

More than half of the families above the \$1,250 income level in each city unit were car owners. Thus, transportation expenditures are predominantly expenditures for purchase and operation of automobiles at almost all income levels above the lowest. The rapid growth within a generation in automobile expenditures to rank among

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<sup>11</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 term "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, food, and fuel, money expenditures for all other categories represent the only measure of family spending for those categories.

the major categories in the family budget probably represents a more striking change in spending habits than has ever before occurred in an equal period of time.

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

PROVIDENCE								
Income class	Average value of family living	Percentage of total value of family living						Other items <sup>5</sup>
		Food <sup>1</sup>	Home maintenance <sup>2</sup>	Clothing and personal care	Transportation <sup>3</sup>	Medical care	Contributions and personal taxes <sup>4</sup>	
\$500-\$749	\$829	44.1	35.1	9.2	2.3	3.4	1.2	4.7
\$750-\$999	946	40.1	34.8	9.1	5.0	3.2	1.7	6.1
\$1,000-\$1,249	1,198	37.4	34.2	9.8	5.4	4.8	2.2	6.2
\$1,250-\$1,499	1,398	37.9	32.9	10.7	6.9	3.3	2.1	6.2
\$1,500-\$1,749	1,658	35.2	32.7	11.1	7.5	4.2	2.8	6.5
\$1,750-\$1,999	1,899	32.7	31.6	11.1	10.3	3.8	3.5	7.0
\$2,000-\$2,249	2,133	32.2	33.1	11.7	9.5	3.6	3.3	6.6
\$2,250-\$2,499	2,256	30.2	32.2	12.4	9.8	4.4	3.9	7.1
\$2,500-\$2,999	2,538	28.5	34.1	12.0	10.9	3.7	3.9	6.9
\$3,000-\$3,499	2,984	26.9	35.8	11.5	10.1	4.0	4.0	7.7
\$3,500-\$3,999	3,164	25.7	33.7	12.5	10.0	4.2	4.9	9.0
\$4,000-\$4,999	3,931	25.1	32.9	12.8	11.0	3.5	6.1	8.6
\$5,000-\$7,499	5,032	22.6	34.5	12.5	10.1	4.2	5.8	10.3
\$7,500 and over	8,317	19.6	35.9	11.1	8.1	3.1	11.1	11.1

MIDDLE-SIZED CITIES								
\$250-\$499	\$789	38.5	42.3	7.2	.3	5.5	1.3	4.9
\$500-\$749	847	40.8	38.8	7.0	3.1	2.4	1.6	6.3
\$750-\$999	1,009	37.8	37.7	9.5	4.3	3.3	1.7	5.7
\$1,000-\$1,249	1,224	35.3	36.3	9.5	6.3	4.1	2.1	6.4
\$1,250-\$1,499	1,401	34.5	36.0	11.4	4.9	3.9	2.9	6.4
\$1,500-\$1,749	1,670	31.6	33.7	11.4	8.9	5.0	2.9	6.5
\$1,750-\$1,999	1,970	28.2	34.9	11.2	10.3	5.8	2.7	6.9
\$2,000-\$2,249	2,014	30.5	33.1	11.4	11.1	4.4	2.9	6.6
\$2,250-\$2,499	2,218	29.9	33.9	12.4	10.9	3.2	3.4	6.3
\$2,500-\$2,999	2,594	26.6	31.5	11.3	15.7	3.1	3.7	8.1
\$3,000-\$3,499	3,068	25.0	33.2	12.6	14.2	3.6	4.2	7.2
\$3,500-\$3,999	3,153	26.0	29.9	13.4	12.6	5.2	3.0	9.9
\$4,000-\$4,999	3,547	22.1	29.3	13.2	18.9	3.3	4.2	9.0
\$5,000 and over	5,430	17.9	42.9	10.5	6.4	2.2	15.1	5.0

SMALL CITIES								
\$250-\$499	\$684	38.3	43.4	6.7	1.6	4.5	1.8	3.7
\$500-\$749	920	35.7	39.6	6.7	3.5	5.1	3.2	6.2
\$750-\$999	1,013	37.6	37.5	7.6	4.8	4.2	2.3	6.0
\$1,000-\$1,249	1,210	35.1	37.1	8.6	5.9	4.6	2.3	6.4
\$1,250-\$1,499	1,390	34.7	34.2	9.3	7.8	4.7	2.8	6.5
\$1,500-\$1,749	1,678	31.5	35.4	10.9	7.1	4.9	3.3	6.9
\$1,750-\$1,999	1,871	29.7	33.0	10.6	10.7	4.1	3.6	8.3
\$2,000-\$2,249	2,042	29.9	33.1	11.4	9.0	5.6	3.5	7.5
\$2,250-\$2,499	2,317	27.9	32.5	11.8	11.7	5.6	3.5	7.0
\$2,500-\$2,999	2,622	28.1	32.6	10.5	12.0	3.1	5.2	8.5
\$3,000 and over	3,432	23.3	33.1	12.0	12.3	4.7	5.6	9.0

<sup>1</sup> Includes expenditures for food and the value of food obtained without money expense.

<sup>2</sup> Includes expenditures for housing, household operation, and furnishings and equipment, and the value of housing and fuel obtained without money expense.

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

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

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

At virtually all income levels in these New England cities outlay for medical care averaged between 3 and 5 percent of aggregate expenditures, with no consistent tendency toward either increase or decrease in relative importance over the income range. Average amounts spent rose in successive income classes, although rather irregularly, since such expenditures are largely of emergency nature, and not the result of free choice. For this reason there were very wide variations in the amounts spent among families in the same income class, with some families reporting no outlay, and a few reporting medical bills of several hundred dollars.

The category designated contributions and personal taxes in the present study differs in character somewhat from other groups of expenditure items. Insofar as gifts made to persons outside the economic family are balanced by gifts received, such expenditures represent a direct 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 related to goods and services consumed than are most other expenditures. 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.

Expenditures for contributions and personal taxes were more elastic than those for any of the other categories of consumption, rising from a little over 1 percent at the lowest income levels studied to 11 percent for families in Providence with incomes of \$7,500 and over and to 15 percent among families receiving \$5,000 or over in the middle-sized cities. In the lower part of the income range donations to church and to other religious organizations were the largest item, but at the upper income levels contributions to the support of persons outside the economic family assumed greater relative importance. The taxes included in this category were quite small in all but the highest income groups studied, since they comprised only income, personal property, and poll taxes.<sup>12</sup>

Expenditures for recreation, tobacco, reading, education, and miscellaneous items have been grouped in tables 1, 2, and 3 under the heading "other items." Among these, recreation was the largest at most income levels. Expenditures for recreation increased in successive income classes both in average amount and as a proportion of total expenditures for current living. Admissions to motion pictures were generally the largest single item in this category. Expenditures

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<sup>12</sup> See glossary, appendix B, for a statement of the expenditure categories in which other taxes were entered.

for reading, representing chiefly the cost of newspapers, were small at all economic levels, and generally accounted for only about 1 percent of total outlay, with some tendency toward relative decline over the income range. Except in a few income groups in the upper part of the income scale amounts spent for education averaged even smaller than those for reading; they also varied much more widely from one income class to another, but gained some in relative importance as income rose. Expenditures for tobacco averaged larger than those for reading and education combined in most income classes below the highest in each city unit.

In present-day urban communities the distribution of money expenditures (table 3) is very similar to the distribution of total value of current living, presented in table 2. The value of housing obtained without money expense in the report year was generally the largest nonmoney item in the value of family living, although at a few income levels the value of free food was also fairly substantial. Hence, only these two categories represented larger proportions of total value of current living than of total money expenditures in any part of the income range. The difference between money expenditures and money value of family living averaged above \$200 among Providence families with incomes of \$4,000 and over, but less than \$20 among those with incomes under \$1,000.

The ensuing report will attempt to indicate in greater detail the answers to questions toward which the investigation was directed. For example: At succeeding income levels, which categories of expenditure increase most regularly, and which most irregularly? How do these changes in expenditures vary as between smaller and larger, or younger and older families? Between wage-earner and professional groups? At what income level do families enter the market or withdraw therefrom, for particular kinds of goods and services? Which are relatively urgent items in the family budget, which assume the behavior of luxuries? What are the differences in the spending patterns of families of the same income, family type, and occupation in cities of different size within the same region?

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

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

## PROVIDENCE

Income class	Average total money expenditures	Percentage of total money expenditures <sup>1</sup>						Other items <sup>4</sup>
		Food	Home maintenance <sup>2</sup>	Clothing and personal care	Transportation <sup>3</sup>	Medical care	Contributions and personal taxes <sup>4</sup>	
\$500-\$749.....	\$764	41.4	36.1	9.9	2.5	3.7	1.3	5.1
\$750-\$999.....	920	39.3	35.0	9.4	5.0	3.3	1.7	6.3
\$1,000-\$1,249.....	1,177	37.1	34.1	10.0	5.5	4.8	2.2	6.3
\$1,250-\$1,499.....	1,362	38.1	32.0	11.0	7.0	3.4	2.2	6.3
\$1,500-\$1,749.....	1,619	35.1	32.1	11.4	7.6	4.3	2.9	6.6
\$1,750-\$1,999.....	1,853	32.7	30.8	11.3	10.5	3.9	3.6	7.2
\$2,000-\$2,249.....	2,076	32.2	32.0	12.0	9.8	3.8	3.4	6.8
\$2,250-\$2,499.....	2,174	30.7	30.3	12.8	10.2	4.6	4.1	7.3
\$2,500-\$2,999.....	2,438	29.0	32.0	12.5	11.4	3.8	4.1	7.2
\$3,000-\$3,499.....	2,883	27.4	34.0	11.9	10.4	4.1	4.2	8.0
\$3,500-\$3,999.....	3,000	26.0	31.3	13.2	10.5	4.4	5.1	9.5
\$4,000-\$4,999.....	3,694	26.3	29.0	13.6	11.7	3.8	6.5	9.1
\$5,000-\$7,499.....	4,710	23.5	30.7	13.4	10.8	4.5	6.2	10.9
\$7,500 and over.....	7,811	20.3	32.3	11.8	8.7	3.3	11.8	11.8

## MIDDLE-SIZED CITIES

\$250-\$499.....	\$754	38.9	41.1	7.6	0.2	5.7	1.3	5.2
\$500-\$749.....	758	40.6	36.8	7.8	3.4	2.6	1.8	7.0
\$750-\$999.....	982	37.6	37.5	9.7	4.3	3.4	1.7	5.8
\$1,000-\$1,249.....	1,182	35.8	34.6	9.9	6.6	4.2	2.2	6.7
\$1,250-\$1,499.....	1,368	34.8	35.1	11.7	5.1	3.9	2.9	6.5
\$1,500-\$1,749.....	1,621	32.0	32.5	11.7	9.1	5.1	3.0	6.6
\$1,750-\$1,999.....	1,923	28.2	34.1	11.5	10.5	5.9	2.8	7.0
\$2,000-\$2,249.....	1,941	31.2	31.0	11.9	11.4	4.6	3.0	6.9
\$2,250-\$2,499.....	2,129	30.9	31.4	13.0	11.4	3.3	3.5	6.5
\$2,500-\$2,999.....	2,505	27.6	29.1	11.7	16.2	3.2	3.8	8.4
\$3,000-\$3,499.....	2,945	25.7	30.7	13.1	14.9	3.8	4.3	7.5
\$3,500-\$3,999.....	3,061	26.3	28.2	13.8	13.0	5.4	3.1	10.2
\$4,000-\$4,999.....	3,385	23.1	26.0	13.8	19.9	3.4	4.4	9.4
\$5,000 and over.....	5,123	19.0	39.4	11.2	6.8	2.3	16.0	5.3

## SMALL CITIES

\$250-\$499.....	\$604	41.0	38.3	7.6	1.8	5.1	2.0	4.2
\$500-\$749.....	851	34.4	38.9	7.3	3.8	5.5	3.4	6.7
\$750-\$999.....	960	37.7	36.0	8.0	5.1	4.4	2.4	6.4
\$1,000-\$1,249.....	1,140	35.5	35.0	9.1	6.2	4.9	2.5	6.8
\$1,250-\$1,499.....	1,322	34.2	33.1	9.8	8.1	4.9	3.0	6.9
\$1,500-\$1,749.....	1,602	31.9	33.4	11.4	7.4	5.2	3.4	7.3
\$1,750-\$1,999.....	1,800	29.9	31.3	11.1	11.1	4.2	3.7	8.7
\$2,000-\$2,249.....	1,950	30.4	31.0	11.9	9.4	5.8	3.7	7.8
\$2,250-\$2,499.....	2,218	28.2	30.5	12.4	12.2	5.8	3.7	7.2
\$2,500-\$2,999.....	2,518	28.1	31.0	10.9	12.5	3.3	5.4	8.8
\$3,000 and over.....	3,231	23.8	29.9	12.6	13.1	5.0	6.0	9.6

<sup>1</sup> See glossary, appendix B, for definition of expenditures that was used in this study.<sup>2</sup> Includes expenditures for housing, household operation and furnishings and equipment.<sup>3</sup> Includes expenditures for automobile purchase and operation, and other transportation.<sup>4</sup> Excludes sales taxes, which were included in the expense for the items to which they applied; automobile taxes, which were included in automobile operation expense; taxes on owned homes, included in housing expense; and taxes on other real property, which were deducted from the gross income from such property.<sup>5</sup> Includes expenditures for recreation, reading, tobacco, education, and miscellaneous items.

## Chapter II

### The Family Balance Sheet

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

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

PROVIDENCE					
Income class	Money income	Money expenditure	Income class	Money income	Money expenditure
\$500-\$749	\$635	\$764	\$2,250-\$2,499	\$2,307	\$2,174
\$750-\$999	847	920	\$2,500-\$2,999	2,609	2,438
\$1,000-\$1,249	1,104	1,177	\$3,000-\$3,499	3,122	2,883
\$1,250-\$1,499	1,338	1,362	\$3,500-\$3,999	3,607	3,000
\$1,500-\$1,749	1,574	1,619	\$4,000-\$4,999	4,218	3,694
\$1,750-\$1,999	1,840	1,853	\$5,000-\$7,499	5,684	4,710
\$2,000-\$2,249	2,084	2,076	\$7,500 and over	9,709	7,811

MIDDLE-SIZED CITIES					
Income class	Money income	Money expenditure	Income class	Money income	Money expenditure
\$250-\$499	\$377	\$754	\$2,000-\$2,249	\$2,051	\$1,941
\$500-\$749	606	758	\$2,250-\$2,499	2,290	2,129
\$750-\$999	885	982	\$2,500-\$2,999	2,615	2,505
\$1,000-\$1,249	1,095	1,182	\$3,000-\$3,499	3,100	2,945
\$1,250-\$1,499	1,331	1,368	\$3,500-\$3,999	3,663	3,061
\$1,500-\$1,749	1,570	1,621	\$4,000-\$4,999	4,114	3,385
\$1,750-\$1,999	1,832	1,923	\$5,000 and over	6,708	5,123

SMALL CITIES					
Income class	Money income	Money expenditure	Income class	Money income	Money expenditure
\$250-\$499	\$393	\$604	\$1,750-\$1,999	\$1,814	\$1,800
\$500-\$749	614	851	\$2,000-\$2,249	2,048	1,950
\$750-\$999	873	960	\$2,250-\$2,499	2,293	2,218
\$1,000-\$1,249	1,071	1,140	\$2,500-\$2,999	2,665	2,518
\$1,250-\$1,499	1,323	1,322	\$3,000 and over	3,801	3,231
\$1,500-\$1,749	1,556	1,602			

<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.

Among families in the lower portion of the income scale average annual money expenditures exceeded average money income in each city unit. In Providence and in the middle-sized cities average income did not exceed average expenditures in any income class until the \$2,000 level was reached, while in the small cities an average surplus appeared at the \$1,750 line. (See table 4.) In all three

city units the income groups under \$750 spent an average of at least \$100 more than money income, while the lowest income class in the middle-sized and small cities (\$250 to \$500) failed to make ends meet by more than \$200. Such deficits were met by drawing on past savings or by resorting to credit. Above the income levels where average outlay was within money income the average excess of income over expenditures rose steadily in successive income classes, until, for those with income of \$5,000 and over in Providence and the middle-sized cities, it amounted to from 20 to 25 percent of income. In the small cities the highest income group (\$3,000 and over) achieved an average surplus of approximately 15 percent of money income.

*Current income and family resources.*—While over a period of years families are necessarily limited by their income in the level of living which they maintain, this does not mean that in any given year there will necessarily be a close correspondence between income and expenditures for current living. Factors preventing such a balancing of income against outgo for a particular year may be peculiar to the individual family, or the result of the general business situation. Some older families will be living on the capital as well as the income of past accumulations. A young head of a family, particularly in the business and professional groups, may anticipate future increases in income for the purchase of furniture, an automobile, or some other relatively durable consumption goods. The family of a business executive or professional man may maintain about the same level of expenditures, regardless of variations from year to year in annual income, so that in some years it shows a surplus balance and in other years incurs a deficit. A family may meet an emergency that causes its liabilities incurred during a given year to outrun by substantial sums its current income. Ordinarily, a family in the lower part of the income scale will not be able to make a cash purchase of a durable goods such as a new stove or a suite of furniture out of current income, and often not out of available savings. It is, therefore, to be expected that in any particular year a fraction of the families will draw upon past savings or increase their liabilities for the purpose of improving or maintaining their level of living, while others are keeping well within their incomes and perhaps paying off previously incurred obligations.

It should be noted, in this connection, that the year covered by the Consumer Purchases Study, 1935-36, was not a "normal" one for a substantial proportion of the families. Incomes for many of them had not recovered from reductions during the depression. Haverhill and Willimantic especially were suffering from migration of industries that accentuated the depression of 1929, so that the inhabitants probably had few resources left to draw upon and little

optimism regarding the future. Wallingford, on the other hand, had weathered the depression unusually well. In Providence, where industries are more diversified than in the smaller communities, the Bureau of Labor Statistics' reports indicate, that in the year covered by the survey, employment and pay rolls were beginning to rise above the low point of depression years. It is understandable that after restricted buying for a number of years, many families began to incur obligations beyond current receipts, predicted upon the hope of more regular employment and future increases in income.

Thus the net deficit for a family or group of families recorded in the period of the study may not reflect a chronic tendency to live beyond income. This interpretation is supported by the data on installment obligations for Providence families, presented in chapter VIII, which show that the installment commitments carried over at the end of the schedule year were substantially greater, both in number of families and in average amounts, than the commitments with which the schedule year began.<sup>1</sup>

Had the Study of Consumer Purchases been conducted at another stage in the business cycle, the surplus and deficit record would perhaps have been different in some important respects. At some later date family balance sheets may be studied for a number of successive years, to determine the regularity with which families balance surplus against deficit items. Meanwhile, an examination of the surpluses and deficits for the year 1935-36 shows in New England, as in the other regions studied, an occasional family whose expenditure pattern differed widely from the average for the group of families similarly classified. These cases sometimes have the effect of distorting the averages for the group. Random fluctuations of this sort do not, however, obscure the dominant patterns shown by the data.

*Surplus and deficit by income levels.*—The figures given for income and expenditure in table 4 represent net averages for the group of families at each income level. There were families at almost every interval along the income scale, however, that reported a net surplus for the year. (See table 5).<sup>2</sup> This meant that they had either in-

<sup>1</sup> See chapter VIII for detailed discussion.

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

In general, throughout the income range in all three of the New England city units, the net balancing difference was negative, amounting to less than \$25 in the great majority of income classes. No attempt was made to force a balance. It would have been impossible to account precisely for these minor discrepancies without unduly prolonging the field interviews. They may have resulted from errors in estimating income, expenditures, savings, or deficits. In any event the average differences were too small to be significant.



creased their assets, or decreased their liabilities, or perhaps both, during the year of the study. On the other hand, there were families at every income level except one that ended the year with a deficit—that is, had increased their liabilities or reduced their assets, or both. Finally, there were a few families at most levels that broke even for the year, and showed neither net 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 (—)	
	Percent	Average amount	Percent	Average amount	Amount <sup>2</sup>	Percent of money income
\$500—\$749	14	\$36	79	\$153	—\$116	—18
\$750—\$999	57	53	43	211	—61	—7
\$1,000—\$1,249	43	73	49	182	—59	—5
\$1,250—\$1,499	62	96	35	190	—7	(*)
\$1,500—\$1,749	57	146	36	314	—30	—2
\$1,750—\$1,999	62	153	37	241	6	(*)
\$2,000—\$2,249	71	169	26	345	33	2
\$2,250—\$2,499	78	260	20	325	136	6
\$2,500—\$2,999	76	348	20	361	189	7
\$3,000—\$3,499	82	427	16	618	248	8
\$3,500—\$3,999	96	690	4	682	630	17
\$4,000—\$4,999	91	623	7	770	508	12
\$5,000—\$7,499	94	1,114	6	914	996	18
\$7,500 and over	88	2,198	12	226	1,919	20

MIDDLE-SIZED CITIES						
\$250—\$499			100	374	—374	—94
\$500—\$749	21	48	70	215	—141	—22
\$750—\$999	37	55	62	172	—86	—10
\$1,000—\$1,249	47	83	51	211	—68	—6
\$1,250—\$1,499	59	92	38	202	—22	—2
\$1,500—\$1,749	57	125	42	241	—31	—2
\$1,750—\$1,999	57	146	43	390	—82	—4
\$2,000—\$2,249	72	240	28	192	121	6
\$2,250—\$2,499	75	280	24	168	170	7
\$2,500—\$2,999	67	321	31	290	126	5
\$3,000—\$3,499	65	427	35	281	180	6
\$3,500—\$3,999	95	632	5	812	563	15
\$4,000—\$4,999	84	891	16	541	666	16
\$5,000 and over	100	1,619			1,619	24

SMALL CITIES						
\$250—\$499			92	218	—200	—45
\$500—\$749	21	43	69	332	—220	—34
\$750—\$999	40	70	53	197	—76	—9
\$1,000—\$1,249	49	86	46	204	—53	—5
\$1,250—\$1,499	61	133	36	173	19	1
\$1,500—\$1,749	54	158	43	253	—23	—1
\$1,750—\$1,999	62	200	35	316	14	1
\$2,000—\$2,249	69	238	28	218	102	5
\$2,250—\$2,499	70	226	27	235	94	4
\$2,500—\$2,999	60	453	32	285	181	7
\$3,000 and over	80	834	15	409	603	16

<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, see Tabular Summary, table 1.

<sup>3</sup> Less than 1 percent.

As already suggested by the data in table 4, the proportion of families at the low income levels reporting that they lived within their incomes was very small. In Providence about four families out

of five with incomes under \$750 incurred deficits, while in the middle-sized cities none of the group receiving less than \$500 made ends meet. In the small cities, although none at the lowest income level reported a surplus, 8 percent did succeed in coming out even for the year. In successively higher income classes in all communities the proportion with surpluses increased and the proportion with deficits declined, with the result that the average net deficits diminished quite regularly until they were replaced by net surplus, which rose to substantial proportions at the upper end of the income scale.

In all three of these city units more than half of the families at the income levels above \$1,250 showed a surplus for the year 1935-36. Approximately 60 percent of the Providence families with incomes of \$1,250 to \$2,000 and over, and 90 percent of those with incomes between \$3,500 and \$7,500 came out ahead. The same general pattern appeared in the middle-sized and small cities. There was a tendency for the proportion of families showing a surplus to be slightly larger, and correspondingly, the proportion showing a deficit to be slightly smaller in Providence than at comparable income levels in the other city units. These differences, which were very small, may be accounted for by the fact that, at most income levels, Providence families reported average incomes somewhat higher than those of families in the same income class in other cities.<sup>3</sup>

The average amounts of the surpluses for families reporting savings were less than \$100 at all income levels up to \$1,500, in Providence and the middle-sized cities, and up to \$1,250, in the small cities. At succeeding income levels, the amounts increased steadily to more than \$600, as an average, for families with incomes of \$3,500 and over, and to \$2,200 for Providence families with incomes of \$7,500 and over.

By contrast, the average deficits of families reporting expenditures in excess of income were very substantial at the lower end of the income scale, amounting to 3 or 4 times the average surpluses. In Providence the size of the deficits increased rather steadily with income from about \$150 at the lower levels to about \$900 at the income level \$5,000 to \$7,500, among such families as had deficits. In the other New England cities, however, there was no well-defined relationship between income and the average deficits of families reporting them.

*Surplus and deficit among occupational groups.*<sup>4</sup>—Although the sequence from substantial deficit to substantial surplus was continuous when families of all occupational groups were considered together, the

<sup>3</sup> See Tabular Summary, table 1.

<sup>4</sup> The occupational classification used in tabulating the data was not equally detailed for all the city units. In Providence five occupational groups are distinguished, as follows: Wage earner, clerical; independent business and professional; salaried business and salaried professional. In the middle-sized cities these five groups are reduced to four by combining salaried business and professional families, while in the small cities the number of occupational groups is still further reduced by combining all business and professional families.

averages for each occupational group varied rather irregularly from one income level to the next, partly because of the smaller number of families on which the averages are based. (See table 6.) As a result, no well defined occupational differences appear in the data on net surplus and deficit.

TABLE 6.—Average net surplus or deficit, by occupational group  
PROVIDENCE

Income class	Wage earner	Clerical	Independent business and professional	Salaried business	Salaried professional
\$750-\$999	-\$48	-\$107	(1)	(1)	(1)
\$1,000-\$1,249	-68	-32	(1)	(1)	(1)
\$1,250-\$1,499	-22	-69	-37	\$1	-\$3
\$1,500-\$1,749	-46	15	-28	-101	-35
\$1,750-\$1,999	28	-9	-79	-3	-4
\$2,000-\$2,249	-26	65	72	38	121
\$2,250-\$2,499	146	141	212	-2	243
\$2,500-\$2,999	244	108	257	115	294
\$3,000-\$3,499	(1)	(1)	54	322	287
\$3,500-\$3,999	(1)	(1)	541	617	782
\$4,000-\$4,999	(1)	(1)	606	421	546
\$5,000-\$7,499	(1)	(1)	1,098	908	945

MIDDLE-SIZED CITIES <sup>1</sup>

\$500-\$749	-\$121	-\$274	(1)	(1)
\$750-\$999	-84	-90	(1)	(1)
\$1,000-\$1,249	-54	-96	-\$98	-\$93
\$1,250-\$1,499	-27	-15	3	-24
\$1,500-\$1,749	-8	-94	-78	20
\$1,750-\$1,999	-111	90	21	-280
\$2,000-\$2,249	120	164	208	7
\$2,250-\$2,499	186	213	110	109
\$2,500-\$2,999	(1)	(1)	60	168
\$3,000-\$3,499	(1)	(1)	110	231

SMALL CITIES <sup>2</sup>

\$500-\$749	-\$239	-\$98	(1)
\$750-\$999	-78	-64	(1)
\$1,000-\$1,249	-52	-98	\$17
\$1,250-\$1,499	38	-40	-1
\$1,500-\$1,749	-12	-41	-48
\$1,750-\$1,999	17	16	5
\$2,000-\$2,249	142	149	-12
\$2,250-\$2,499	66	184	60

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

<sup>2</sup> In the middle-sized cities salaried business and professional families were classified together.

<sup>3</sup> In the small cities all business and professional families were classified together.

In both Providence and the middle-sized cities there was some tendency for salaried business and professional families to have larger deficits or smaller surpluses than those in other occupations, while in the small cities the business and professional group as a whole made a somewhat less favorable showing than wage-earner or clerical families. Such differences, however, were not consistently maintained along the income range in the three units, and probably cannot be taken as

indicative of a genuine occupational patterning in the selected cities of this region.<sup>5</sup>

*Surplus and deficit among family-type groups.*—At comparable income levels current expenditures of families of different composition appeared in general to vary directly with family size; thus net surpluses were inversely related to the number of family members.<sup>6</sup>

In Providence, no clear family-type distinctions can be drawn with respect to average surplus or deficit. (See table 7.) It should be noted, however, that the two-person families reported the lowest average total expenditures twice as frequently as families in the other two groups. On the other hand, the larger families, with three to six members, at least three 16 or over (types IV and V), frequently reported the highest expenditures. So far as the data suggest this relationship, it accords with expectations as to the effect of family size on level of spending.

TABLE 7.—Average net surplus or deficit, by family type  
PROVIDENCE

Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II-III	IV-V		I	II-III	IV-V
\$750-\$999	(*)	-\$24	-\$229	\$2,250-\$2,499	\$117	\$140	\$146
\$1,000-\$1,249	-\$60	-59	-58	\$2,500-\$2,999	189	264	133
\$1,250-\$1,499	15	-28	-2	\$3,000-\$3,499	477	291	35
\$1,500-\$1,749	23	32	-149	\$3,500-\$3,999	613	479	771
\$1,750-\$1,999	-37	19	28	\$4,000-\$4,999	768	423	436
\$2,000-\$2,249	6	47	44	\$5,000-\$7,499	1,058	1,077	886

MIDDLE-SIZED CITIES

\$500-\$749	-\$127	-\$144	-\$173	\$2,000-\$2,249	\$109	\$111	\$141
\$750-\$999	-42	-89	-147	\$2,250-\$2,499	293	190	61
\$1,000-\$1,249	-64	-49	-111	\$2,500-\$2,999	164	55	165
\$1,250-\$1,499	26	-45	-37	\$3,000-\$3,499	396	244	64
\$1,500-\$1,749	-4	-18	-71	\$3,500-\$3,999	(†)	147	688
\$1,750-\$1,999	-117	-103	-33	\$4,000-\$4,999	1,394	110	610

SMALL CITIES

\$500-\$749	-\$261	-\$139	-\$289	\$1,750-\$1,999	\$35	\$50	-\$42
\$750-\$999	-81	-53	-133	\$2,000-\$2,249	119	35	134
\$1,000-\$1,249	-27	-60	-81	\$2,250-\$2,499	86	99	97
\$1,250-\$1,499	51	24	-31	\$2,500-\$2,999	243	210	75
\$1,500-\$1,749	10	-24	-57				

<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:

- 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).

\*Less than \$1.

†Fewer than 3 cases.

<sup>5</sup> The findings relative to occupational differences are no more conclusive when analysis is made of variations among the occupational groups with family type held constant. On this basis, also, the differences are not large enough nor sufficiently consistent in any city unit to indicate that families in any one occupational group manage their accounts with respect to the relation between income and expenditures differently from families in the other groups. (See appendix D.)

<sup>6</sup> The expenditure data collected from families of the first 5 types, were combined for tabulation into 3 groups representing families of type I, those of types II and III, combined, and those of types IV and V, combined.

In the middle-sized cities, the two-person families generally came out best in the balance of accounts for the year 1935-36, since their average total expenditures ran lowest. There were no consistent differences, however, between the families containing one or two children (types II and III) and the families of three to six with three or more members over 16, either in respect to their surplus-deficit balance or to their total expenditures.

Data for the small cities show a clear relationship between family size and the surplus-deficit record, with the larger families (types IV and V) generally reporting the least favorable balance sheet records, and two-person families, the most favorable records.

## Chapter III

### Food

In general, food is the largest individual category in the family budget. Among all income groups in all the New England communities studied the outlay for food averaged above that for any other category included in the consumption analysis.<sup>1</sup> Average money expenditures varied from between \$250 and \$300 in the low-income classes to well over \$1,000 among Providence families with incomes of \$5,000 and over, and to over \$750 among families with incomes of \$3,000 and over in the middle-sized and small city units. (See table 8 and fig. 2.)<sup>2</sup>

While food expenditures thus increased in size with income, and retained their primacy at all income levels, they lost ground fairly steadily in relation to total expenditures in successively higher income classes. From the lowest to the highest income group in Providence, food expenditures increased 5-fold, but as aggregate money expenditures for family living increased 10-fold, the proportion of total outlay devoted to food declined from over 40 percent to 27 at the \$3,000 income level and to 20 percent at the \$7,500 level. A similar showing was made in comparable income groups in the other cities. (See fig. 2.)

The findings of the present study on the position of food in the budget, and on its decline in relative importance as incomes increase, support those of virtually all earlier investigations in this field. The pronounced drop over the income range in the percentage of total expenditures accounted for by food is characteristic of a relatively "inelastic" category of wants, in which consumption, in either quantitative or qualitative terms is stimulated only moderately by increased ability to spend.

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<sup>1</sup> When expenditures for household operation and furnishings and equipment are added to those for housing, and the sum treated as one expenditure category, food ranked second except in the lower part of the income range.

<sup>2</sup> The category of food in the present analysis was defined to include foodstuffs prepared and eaten at home or carried in lunches to work or school, as well as candy, soft drinks, and liquor, all food and drink represented in the family's entertainment activities, and all meals purchased and eaten away from home. The wide range of choice in respect to dining out or using meals as an auxiliary to entertainment thus complicates the problem of comparing food expenditures of families at different income levels, since the composition of the food bill varies considerably along the income scale.

TABLE 8.—Average expenditures for food

## PROVIDENCE

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		
	Total		Away from home			
	Amount	Percentage of total money expenditures				
\$500-\$749	\$316	41.4	\$5	\$0.108	\$50	\$0.125
\$750-\$999	361	39.3	7	.116	19	.122
\$1,000-\$1,249	436	37.1	12	.142	12	.146
\$1,250-\$1,499	519	38.1	21	.169	11	.173
\$1,500-\$1,749	569	35.1	29	.176	14	.180
\$1,750-\$1,999	605	32.7	49	.185	17	.190
\$2,000-\$2,249	670	32.2	58	.205	17	.210
\$2,250-\$2,499	668	30.7	67	.198	14	.202
\$2,500-\$2,999	708	29.0	88	.208	15	.212
\$3,000-\$3,499	790	27.4	106	.226	14	.230
\$3,500-\$3,999	778	26.0	117	.226	35	.236
\$4,000-\$4,999	973	26.3	156	.279	14	.283
\$5,000-\$7,499	1,107	23.5	217	.266	29	.273
\$7,500 and over	1,585	20.3	397	.305	45	.314

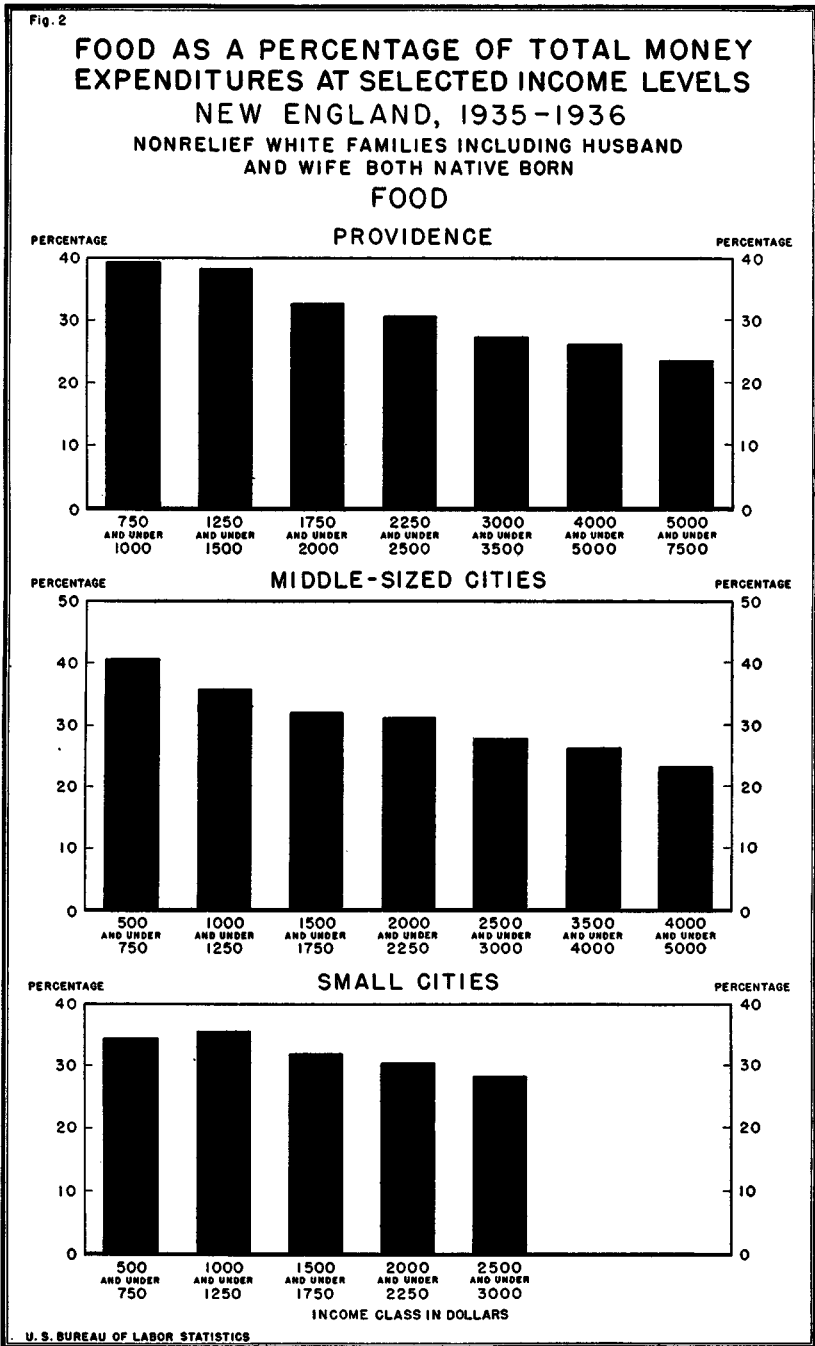
## MIDDLE-SIZED CITIES

\$250-\$499	\$293	38.9	\$1	\$0.104	\$11	\$0.108
\$500-\$749	307	40.6	4	.108	39	.122
\$750-\$999	368	37.6	11	.121	14	.126
\$1,000-\$1,249	424	35.8	13	.137	8	.140
\$1,250-\$1,499	475	34.8	25	.149	9	.152
\$1,500-\$1,749	517	32.0	33	.158	11	.161
\$1,750-\$1,999	543	28.2	33	.162	13	.166
\$2,000-\$2,249	606	31.2	54	.176	9	.179
\$2,250-\$2,499	657	30.9	52	.196	6	.198
\$2,500-\$2,999	688	27.6	68	.198	3	.199
\$3,000-\$3,499	758	25.7	123	.211	10	.214
\$3,500-\$3,999	805	26.3	169	.195	13	.198
\$4,000-\$4,999	784	23.1	134	.211	1	.212
\$5,000 and over	972	19.0	138	.251	-----	.251

## SMALL CITIES

\$250-\$499	\$248	41.0	-----	\$0.098	\$14	\$0.103
\$500-\$749	293	34.4	\$6	.107	36	.120
\$750-\$999	362	37.7	9	.124	19	.130
\$1,000-\$1,249	405	35.5	8	.136	20	.143
\$1,250-\$1,499	452	34.2	10	.144	30	.154
\$1,500-\$1,749	511	31.9	33	.158	17	.163
\$1,750-\$1,999	539	29.9	32	.163	16	.168
\$2,000-\$2,249	589	30.4	36	.172	22	.178
\$2,250-\$2,499	623	28.2	59	.183	24	.190
\$2,500-\$2,999	707	28.1	90	.220	29	.229
\$3,000 and over	768	23.8	93	.215	32	.224

*Food away from home.*—Expenditures for food away from home showed a much wider relative variation with income than did total food expenditures. Among Providence families, those with incomes below \$1,000 reported outlay for food away from home that averaged less than \$10 yearly, while those with incomes of \$5,000 and over spent an average of well over \$200. At income levels below \$750 such outlay did not exceed 2 percent of the average food bill in any city unit; among families with incomes of \$2,500 and over at least 10 percent of





their money expenditures for food represented food away from home. Not until the \$3,000 income level was reached did such expenditures average as much as \$2 per family per week.

In most income groups outlay for meals at work was larger than for any other item of food away from home, and generally accounted for more than half of such expenditures.<sup>3</sup> The relatively moderate amount so spent at nearly all economic levels suggests that the earners in many families must have returned home for the noon meal, or must have carried lunches from home. Evidently there was comparatively little dining out as a family practice, or as a form of entertaining, in these New England communities.

*Food obtained without money expenditure.*—Many families in these New England cities obtained small amounts of food without money outlay, either through production in home gardens, or through the receipt of foods as gift or pay. The low income families generally obtained at least as much of such food as did those with high incomes, with the result that free food was of greater relative importance to the families with small incomes than to those at the intermediate and upper levels of income.

Nevertheless, even among the families at the lower end of the income scale, free food provided a relatively minor contribution, and at higher levels it rarely averaged as much as 5 percent of the aggregate value of food consumed.

*Total expenditures per meal per equivalent adult.*<sup>4</sup>—Evidence that families with high incomes bought more expensive foods for home use, or ate out more frequently is to be found in table 8, which shows that expense per meal per equivalent adult increased quite regularly with income. In Providence, for example, the average expense per meal per person rose from 12½ cents among families with incomes between \$500 and \$750 to 31 cents among those receiving more than \$7,500. In the other communities the differences were almost equally great. It will be noted that at most income levels the contribution of "free" food to this total was considerably under 1 cent per meal per equivalent adult.

*Intercity differences in food expenditures.*—Although the general pattern of food expenditures in relation to family income was closely similar in the three city units, there were relatively clear intercity differences in the average amounts spent for food at comparable income levels. Almost without exception average money expenditure for food at any given income level was greatest in Providence and

<sup>3</sup> Details of expenditures for food away from home are presented in Bulletin No. 648, vol. II.

<sup>4</sup> Expense per meal per equivalent adult (per food expenditure unit) was based on the aggregate number of meals eaten by members of the household while living at home, and the expenditures for all food purchased except while traveling or on vacation, plus the value of food obtained without money expense. Persons under 20 were counted as fractions of an equivalent adult. See glossary, appendix B, for method of computation.

least in the small cities. While the differences were not great they were consistent enough to suggest a direct relationship in this region between size of city and outlay for food. The tendency for the value of food obtained without direct outlay to vary inversely with city size provides only a partial explanation of these differences.

In comparison with families living in other parts of the country, Providence families at given income levels generally had higher average expenditures for food than did those living in any other large city covered by the Urban Series of the Consumer Purchase Study.<sup>5</sup> This indication of relatively high food costs in the New England region is borne out by the high level of food expenditures of New England families in these middle-sized and small cities as compared with cities of the same size in other regions.

The money expenditures for food per meal per person showed the same direct relationship to city size as did total food expenditures, although the differences were naturally small, especially between the middle-sized and small cities. Since most of the small cities are surrounded by farming communities, the price of perishable foods such as eggs, dairy products and vegetables, may have been lower there than in Providence.

Although families in a large city might be expected to eat away from home considerably more frequently than families in less urbanized communities, there appears to have been little relationship between city size and expenditures for food away from home among the New England families studied. Thus, while the amount of food eaten away from home partly accounted for the relatively large total expenditures of the high income families, it did not account for differences in the size of food expenditures among the three city units.

*Food expenditures among occupational groups.*—There was a close similarity in the average food expenditures of families in different occupational groups at comparable income levels in the New England cities. (See table 9.) In Haverhill and New Britain, no occupational differences in food expenditures are evident. In Providence, wage-earner families reported consistently larger expenditures for this major budget category than did families in any other occupational group, but there were no clear-cut differences in the expenses of the white collar families. The high rank of wage-earner families in Providence was apparently due, however, not to occupational patterning of food expenditures, per se, but rather to the somewhat

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<sup>5</sup> The Works Progress Administration report, *Intercity Differences in Cost of Living, 59 Cities, March 1935*, indicates that food costs in Providence were somewhat above those in all other cities studied except Atlanta. The same relationship holds when these data are adjusted by the appropriate indexes to apply to the schedule year covered by the Consumer Purchase Study in these two cities. Similar corroboration of these findings regarding food costs in New England cities is obtained from a recent study of differences in living costs in northern and southern cities, published by the U. S. Bureau of Labor Statistics in the July 1939 *Monthly Labor Review*. In that study, Dover, N. H., ranked highest among the 10 cities in costs of food.

TABLE 9.—Average money expenditures for food, by occupational group

PROVIDENCE					
Income class	Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional
\$750-\$999.....	\$360	\$364	(1)	(1)	(1)
\$1,000-\$1,249.....	436	434	(1)	(1)	(1)
\$1,250-\$1,499.....	529	519	\$482	\$527	\$416
\$1,500-\$1,749.....	592	534	519	576	590
\$1,750-\$1,999.....	620	598	557	581	596
\$2,000-\$2,249.....	699	682	678	570	582
\$2,250-\$2,499.....	686	671	683	657	595
\$2,500-\$2,999.....	742	676	717	722	683
\$3,000-\$3,499.....	(1)	(1)	858	793	737
\$3,500-\$3,999.....	(1)	(1)	770	784	771
\$4,000-\$4,999.....	(1)	(1)	905	1,050	912
\$5,000-\$7,499.....	(1)	(1)	1,164	1,029	1,136

MIDDLE-SIZED CITIES †					
\$500-\$749.....	\$307	\$310	(1)	(1)	(1)
\$750-\$999.....	382	301	(1)	(1)	(1)
\$1,000-\$1,249.....	423	423	\$416	\$446	\$416
\$1,250-\$1,499.....	478	483	457	457	457
\$1,500-\$1,749.....	504	529	537	544	544
\$1,750-\$1,999.....	553	529	503	559	559
\$2,000-\$2,249.....	595	618	577	635	635
\$2,250-\$2,499.....	661	678	694	578	578
\$2,500-\$2,999.....	(1)	(1)	730	660	660
\$3,000-\$3,499.....	(1)	(1)	839	699	699
\$3,500-\$3,999.....	(1)	(1)	(†)	807	807
\$4,000-\$4,999.....	(1)	(1)	696	856	856

SMALL CITIES ‡					
\$500-\$749.....	\$294	\$285	(1)	(1)	(1)
\$750-\$999.....	361	371	(1)	(1)	(1)
\$1,000-\$1,249.....	412	393	\$365	452	452
\$1,250-\$1,499.....	454	446	452	452	452
\$1,500-\$1,749.....	516	511	493	528	528
\$1,750-\$1,999.....	543	540	503	528	528
\$2,000-\$2,249.....	595	599	569	569	569
\$2,250-\$2,499.....	620	649	609	609	609

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

<sup>2</sup> In the middle-sized cities salaried business and professional families were classified together.

<sup>3</sup> In the small cities all business and professional families were classified together.

† Fewer than 3 cases.

larger size of the families in the wage-earner group in that city.<sup>6</sup> Examination of table 10, showing food expense per meal per equivalent adult, indicates that wage-earner families reported no higher expenditures per meal than did families in other occupational groups.<sup>7</sup>

In the small city unit, the business and professional families as a group generally spent slightly less for food than either wage-earner or clerical families. Such differences were not consistent, however, in average expenditures per meal per equivalent adult.

<sup>6</sup> See Tabular Summary, table 2.

<sup>7</sup> When average food expenditures of families in different occupations are compared, holding family type constant, wage earners appear to spend no more than other families. (See appendix D.)

TABLE 10.—Average money expenditures per meal per equivalent adult, by occupational group

PROVIDENCE					
Income class	Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional
\$750-\$999	\$0. 113	\$0. 124	(1)	(1)	(1)
\$1,000-\$1,249	. 140	. 148	(1)	(1)	(1)
\$1,250-\$1,499	. 170	. 168	\$0. 163	\$0. 184	\$0. 156
\$1,500-\$1,749	. 176	. 171	. 169	. 194	. 203
\$1,750-\$1,999	. 186	. 184	. 190	. 188	. 175
\$2,000-\$2,249	. 200	. 210	. 226	. 200	. 180
\$2,250-\$2,499	. 203	. 191	. 192	. 217	. 178
\$2,500-\$2,999	. 205	. 201	. 220	. 208	. 214
\$3,000-\$3,499	(1)	(1)	. 238	. 234	. 206
\$3,500-\$3,999	(1)	(1)	. 215	. 237	. 215
\$4,000-\$4,999	(1)	(1)	. 252	. 313	. 246
\$5,000-\$7,499	(1)	(1)	. 269	. 277	. 241

MIDDLE-SIZED CITIES <sup>2</sup>					
\$500-\$749	\$0. 107	\$0. 110	(1)	(1)	(1)
\$750-\$999	. 126	. 097	(1)	(1)	(1)
\$1,000-\$1,249	. 134	. 146	\$0. 134	\$0. 150	
\$1,250-\$1,499	. 148	. 152	. 159	. 147	
\$1,500-\$1,749	. 154	. 161	. 152	. 175	
\$1,750-\$1,999	. 158	. 162	. 145	. 176	
\$2,000-\$2,249	. 174	. 182	. 170	. 177	
\$2,250-\$2,499	. 189	. 207	. 208	. 188	
\$2,500-\$2,999	(1)	(1)	. 205	. 193	
\$3,000-\$3,499	(1)	(1)	. 226	. 200	
\$3,500-\$3,999	(1)	(1)	(1)	. 190	
\$4,000-\$4,999	(1)	(1)	. 183	. 234	

SMALL CITIES <sup>3</sup>					
\$500-\$749	\$0. 108	\$0. 101	(1)	(1)	(1)
\$750-\$999	. 123	. 131	(1)	(1)	(1)
\$1,000-\$1,249	. 138	. 132		\$0. 128	
\$1,250-\$1,499	. 145	. 145		. 132	
\$1,500-\$1,749	. 155	. 164		. 161	
\$1,750-\$1,999	. 162	. 161		. 165	
\$2,000-\$2,249	. 176	. 184		. 157	
\$2,250-\$2,499	. 168	. 195		. 187	

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

<sup>2</sup> In the middle-sized cities salaried business and professional families were classified together.

<sup>3</sup> In the small cities all business and professional families were classified together.

† Fewer than 3 cases.

Although the proportion of all money expenditures devoted to food away from home varied somewhat by occupation, the average expenditures for this category were so small that the differences had no appreciable effect on the relative size of total food expenditures. In Providence, wage-earner families tended to spend the least for food consumed outside the home, and salaried business families to spend more than those in any other one occupational group.<sup>8</sup> In Haverhill and New Britain, in four out of six income classes between \$1,250 and \$2,500, salaried business and professional families spent the most for food away from home.<sup>9</sup>

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

<sup>9</sup> Wage earners may spend less for food away from home because it is more common practice among them to carry lunches from home.

Since the reported value of food received without direct expense was negligible for most families in each of the New England cities, it is not surprising that no occupational differences in the value of such food were discernible.<sup>10</sup>

*Food expenditures among family-type groups.*—Family composition had a clear influence on the level of money expenditures for food in these New England communities, as in those studied elsewhere. Thus, at comparable income levels, the two-person families (type I) consistently spent the least for food. Families with one or two children under 16 (types II and III) ranked next, while the families containing from three to six members, at least three of them 16 or over (types IV and V), reported the highest annual food bills. (See table 11.) Among Providence families with incomes between \$1,000 and \$1,500 the range in money expenditures for food of families of different types was \$60 or \$70; thereafter it increased until, at the upper end of the income scale, the spread was over \$400.

TABLE 11.—Average money expenditures for food, by family type

PROVIDENCE							
Income class	Family type <sup>1</sup>			Income class	Family type		
	I	II and III	IV and V		I	II and III	IV and V
\$750-\$999.....	\$298	\$361	\$153	\$2,250-\$2,499.....	\$567	\$680	\$724
\$1,000-\$1,249.....	391	456	459	\$2,500-\$2,999.....	603	710	786
\$1,250-\$1,499.....	494	515	553	\$3,000-\$3,499.....	636	820	884
\$1,500-\$1,749.....	491	553	667	\$3,500-\$3,999.....	639	850	819
\$1,750-\$1,999.....	517	630	656	\$4,000-\$4,999.....	984	914	1,008
\$2,000-\$2,249.....	596	663	750	\$5,000-\$7,499.....	846	1,112	1,274

MIDDLE-SIZED CITIES							
\$500-\$749.....	\$265	\$334	\$355	\$2,000-\$2,249.....	\$477	\$652	\$642
\$750-\$999.....	308	394	409	\$2,250-\$2,499.....	579	663	706
\$1,000-\$1,249.....	357	445	495	\$2,500-\$2,999.....	581	728	724
\$1,250-\$1,499.....	395	511	510	\$3,000-\$3,499.....	595	721	838
\$1,500-\$1,749.....	454	529	558	\$3,500-\$3,999.....	(†)	790	751
\$1,750-\$1,999.....	473	543	595	\$4,000-\$4,999.....	546	831	896

SMALL CITIES							
\$500-\$749.....	\$263	\$325	\$309	\$1,750-\$1,999.....	\$452	\$551	\$606
\$750-\$999.....	324	383	400	\$2,000-\$2,249.....	472	622	664
\$1,000-\$1,249.....	369	417	443	\$2,250-\$2,499.....	559	608	691
\$1,250-\$1,499.....	379	471	518	\$2,500-\$2,999.....	637	661	839
\$1,500-\$1,749.....	436	539	554				

<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:

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 more, and 1 or 2 others regardless of age (families of 5 or 6).

† Fewer than 3 cases.

<sup>10</sup> See Tabular Summary, table 3.

While expenditures for food thus varied with the number and age of persons to be fed they did not vary in direct proportion to family size. As a result, money expenditures for food per meal per equivalent adult were generally greatest for two-person families and lowest for those with three to six members, at least three of them 16 or over. This fact may be accounted for in part by the fact that purchase of food in relatively large quantities usually lowers food costs per person. It is probable, also, that the larger families purchased somewhat cheaper foods than did small families, particularly at the lower income levels, and it is likely that they were not so well nourished.

TABLE 12.—Average money expenditures per meal per equivalent adult, by family type.

PROVIDENCE							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$750-\$999	\$0.136	\$0.110	\$0.098	\$2,250-\$2,499	\$0.258	\$0.198	\$0.160
\$1,000-\$1,249	.177	.137	.103	\$2,500-\$2,999	.267	.200	.171
\$1,250-\$1,499	.225	.161	.120	\$3,000-\$3,499	.270	.218	.199
\$1,500-\$1,749	.223	.166	.139	\$3,500-\$3,999	.294	.222	.181
\$1,750-\$1,999	.232	.187	.137	\$4,000-\$4,999	.405	.251	.234
\$2,000-\$2,249	.268	.194	.155	\$5,000-\$7,499	.335	.245	.239

MIDDLE-SIZED CITIES							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$500-\$749	\$0.121	\$0.098	\$0.096	\$2,000-\$2,249	\$0.213	\$0.180	\$0.146
\$750-\$999	.138	.118	.101	\$2,250-\$2,499	.257	.197	.152
\$1,000-\$1,249	.160	.132	.108	\$2,500-\$2,999	.263	.192	.158
\$1,250-\$1,499	.181	.149	.114	\$3,000-\$3,499	.269	.203	.199
\$1,500-\$1,749	.203	.153	.125	\$3,500-\$3,999	(†)	.215	.174
\$1,750-\$1,999	.212	.154	.133	\$4,000-\$4,999	.214	.221	.201

SMALL CITIES							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$500-\$749	\$0.119	\$0.103	\$0.078	\$1,750-\$1,999	\$0.196	\$0.158	\$0.138
\$750-\$999	.149	.114	.085	\$2,000-\$2,249	.209	.168	.146
\$1,000-\$1,249	.165	.127	.105	\$2,250-\$2,499	.241	.175	.137
\$1,250-\$1,499	.172	.139	.113	\$2,500-\$2,999	.296	.180	.164
\$1,500-\$1,749	.195	.156	.121				

<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:

- 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).

† Fewer than 3 cases.

Variations with family composition in the outlay for food away from home followed a similar pattern. In Providence, up to the \$3,500 income level, and in the small cities at all income levels, the dollar expenditures for food away from home were usually greater among the two-person than among the larger families.<sup>11</sup> In the middle-sized cities, however, although families of husband and wife only devoted a

<sup>11</sup> See Tabular Summary, table 3.

larger share of their total food expenditures to food consumed away from home, their dollar expenditures for this category were similar to those of other and larger families. Moreover, in none of the city units were there substantial differences in the average expenditures of families with children and those with at least three members over 16. Thus, husband-and-wife families used a higher proportion of the total food outlay for food away from home than did families of any other type. Beginning at the \$2,000 level in Providence, for example, two-person families used at least 11 percent of their food expenditures for food outside the home while the larger families (types IV and V) never used as much as 10 percent up to the \$3,500 level.<sup>12</sup>

The value of food home-produced or received as gift or pay showed no consistent variation in relation to family type, except in the small cities, where such food was generally of most importance. There, at all income levels between \$750 and \$2,000, families of three to six members, at least three of them 16 or over, reported the most food obtained without direct money expenditure, while the two-person families usually reported the least.<sup>12</sup>

When the comparison among family types is based on the proportion of total money expenditures devoted to food rather than on average outlays the data indicate that the share allocated to food declined more quickly among the two-person families than among the others. At the \$5,000 level in Providence, for example, husband-and-wife families spent less than one-fifth of total money outlay for food, while the families with children allotted almost one-quarter, and families with at least three members over 16, a little more than one-quarter, to this category.

*Summary.*—Although average expenditures for food increased throughout the income range this increase was less rapid than that of total money expenditures, with the result that in all three of the urban units covered in New England the proportion of total money expenditures absorbed by food at successive income levels declined with a fair degree of regularity. A considerable part of the rise in average outlays was accounted for by the increasing expense for food away from home. Average total expenditures for food were progressively smaller in the smaller city units, as was average expense per meal per person, but the level of expenditures for food away from home showed no relation to size of city.

The occupational classification of a family bore little relationship to its food expenditures. Wage-earner families spent relatively large amounts in Providence, but the absence of occupational differences in expenditures per meal per equivalent adult indicates that this was due chiefly to the larger average size of family. Providence wage

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

earners had low average expenditures for food away from home, while the salaried business group was at the other extreme, as was the salaried group in the middle-sized cities.

Food expenditures were closely related to family composition, the average amounts varying directly with family size, while expense per meal was inversely related. In general, the husband-and-wife families spent the most for food away from home.



## Chapter IV

### Home Maintenance

Next to food, housing was the most important category in the expenditure of families studied in the New England region. When housing expenditures are combined with those for household operation and for furnishings and equipment, to form a broader group, home maintenance, the average expenditures for the total exceeded those for food among the higher income families in Providence, and at all income levels in the smaller communities studied in this region.

*Housing.*<sup>1</sup>—The housing category differs somewhat from the others distinguished in the present study of urban families because of the fact that home owners and families occupying houses furnished to them as a gift or as a part of pay were sufficiently numerous at each income level to make the average money expenditures an inadequate representation of the housing obtained during the year. Accordingly, the data on housing expenditures presented here comprise all money outlays for the family home (including fuel, light, and refrigeration) and for lodging for family members away from home, together with the occupancy value of housing obtained without money expense.<sup>2</sup> As indicated in chapter I, such occupancy values were also included as a part of total family income, realized in the form of housing rather than cash.

Average expenditures for housing, like those for food, increased quite steadily throughout the income range. (See table 13). At the median income level of the families covered by the expenditure

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<sup>1</sup> Caution must be exercised in making comparison of housing data presented in this chapter and those presented in vol. I, ch. VI. The discussion in vol. I, based on the short schedule used with the large random sample, was concerned solely with the family home, for which data were presented on rents paid by renting families and the rental values of houses occupied by their owners. The present chapter covers the occupancy value of all housing, regardless of tenure, and the expenditures for lodging away from home. In vol. I, money expenditures for fuel, light, and refrigeration were included only when they could not be separated from the rent figure; in this chapter, such expenditures are in all cases included. The imputed value of home ownership, as reported on the family schedule and presented in vol. I, was an estimated figure; the data in this chapter on nonmoney value of housing are based on the actual money expenditures of home owning families. Finally, in vol. I, the averages at any given income level, for all families and for families of specified occupational groups, include the large 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 include families with no gainfully employed members, likewise excluded from the expenditure sample.

<sup>2</sup> The net occupancy value of owned homes was computed by subtracting from the rental value of the dwelling for the period of occupancy all expenditures for mortgage interest, refinancing charges, taxes, repairs, and insurance. Permanent improvements and payments on the principal of the mortgage were considered investments, and not current expenditures for family living. Expenditures for fuel, light, and refrigeration were combined with those for housing because among renters the rent figure reported often included one or more of these items. (See Tabular Summary, table 4-A.)

survey in Providence, \$1,500 to \$1,750, the average for this category was \$442, or approximately \$37 per month. The families in this city that received between \$500 and \$1,000 reported expenditures that average less than \$25 per month, while those with incomes of \$5,000 and over had housing valued at considerably more than four times this amount. A similar rate of increase appeared in the data for the other two city units. In all communities, however, these increases did not keep pace with the rise in total expenditures; the proportion of the aggregate value of current living accounted for by housing declined from around one-third at the lower end of the income scale to between one-fourth and one-fifth among Providence families with incomes of \$5,000 and over, and to around one-fourth among families in the smaller communities that were above the \$3,000 level.

There was a close similarity among the three city units in average expenditures for housing. Although housing expenses might be expected to be higher in Providence than in the smaller cities, there is no evidence that Providence families spent more than families in the other cities, at least up to the \$2,000 income level. From that point on, however, Providence families tended to have slightly larger housing expenditures than families in the middle-sized and small cities.

*Home ownership and nonmoney housing values.*—Since the imputed incomes of home owners constituted the major portion of the non-money housing values, the magnitude of these values (as averages for all families at a given income level) depended partly on the proportion of families that owned their homes. In Providence, the proportion of home owners was negligible in the income classes below \$1,250, and amounted to less than one-sixth up to the \$2,000 income level. Not until the \$5,000 level was reached did more than one-half of the Providence families own their homes. A similar difference in the ratio of home owners to renters at succeeding income levels was observed in the middle-sized and small cities, but in these cities more than 10 percent of the families were home owners even in the lowest income groups. Beginning at the levels \$1,500 to \$1,750 in Haverhill and New Britain, and at \$1,000 to \$1,250 in the small cities, one-quarter or more of the families reported home ownership. With one exception, owners outnumbered renters in both city units at all income levels beginning with \$2,500. (See table 14.) Thus, the data show a clear relationship between the size of city and the prevalence of home ownership. With minor exceptions, for comparable income groups, home ownership was reported with greatest relative frequency in the small cities, and least frequently in Providence.

TABLE 13.—Average expenditures for home maintenance

Income class	Amounts					Percentage of total value of family living						
	Home maintenance	Housing			Household operation <sup>3</sup>	Furnishings and equipment	Home maintenance	Housing			Household operation <sup>3</sup>	Furnishings and equipment
		Total	Money <sup>1</sup>	Non-money <sup>2</sup>				Total	Money <sup>1</sup>	Non-money <sup>2</sup>		
\$500-\$749.....	\$291	\$265	\$250	\$15	\$21	\$5	35.1	32.0	30.2	1.8	2.5	0.6
\$750-\$999.....	329	287	280	7	25	17	34.8	30.3	29.6	.7	2.7	1.8
\$1,000-\$1,249.....	410	350	341	9	37	23	34.2	29.2	28.4	.8	3.1	1.9
\$1,250-\$1,499.....	460	383	358	25	49	28	32.9	27.4	25.6	1.8	3.5	2.0
\$1,500-\$1,749.....	543	442	417	25	61	40	32.7	26.6	25.1	1.5	3.7	2.4
\$1,750-\$1,999.....	601	482	453	29	71	48	31.6	25.4	23.9	1.5	3.7	2.5
\$2,000-\$2,249.....	705	549	509	40	93	63	33.1	25.8	23.9	1.9	4.4	2.9
\$2,250-\$2,499.....	725	571	503	68	107	47	32.2	25.3	22.3	3.0	4.8	2.1
\$2,500-\$2,999.....	864	661	576	85	143	60	34.1	26.1	22.7	3.4	5.6	2.4
\$3,000-\$3,499.....	1,067	780	693	87	198	89	35.8	26.1	23.2	2.9	6.7	3.0
\$3,500-\$3,999.....	1,066	787	658	129	202	77	33.7	24.9	20.8	4.1	6.4	2.4
\$4,000-\$4,999.....	1,296	994	771	223	245	57	32.9	25.3	19.6	5.7	6.2	1.4
\$5,000-\$7,499.....	1,736	1,208	915	253	440	88	34.5	24.0	18.2	5.8	8.8	1.7
\$7,500 and over.....	2,982	1,739	1,278	461	989	254	35.9	20.9	15.4	5.5	11.9	3.1

## MIDDLE-SIZED CITIES

\$250-\$499.....	\$334	\$302	\$278	\$24	\$28	\$4	42.3	38.3	35.3	3.0	3.5	0.5
\$500-\$749.....	329	298	248	50	22	9	38.8	35.2	29.3	5.9	2.6	1.0
\$750-\$999.....	380	326	313	13	25	29	37.7	32.3	31.0	1.3	2.5	2.9
\$1,000-\$1,249.....	444	366	332	34	34	44	36.3	29.9	27.1	2.8	2.8	3.6
\$1,250-\$1,499.....	504	406	382	24	42	56	36.0	29.0	27.3	1.7	3.0	4.0
\$1,500-\$1,749.....	563	450	412	38	55	58	33.7	26.9	24.6	2.3	3.3	3.5
\$1,750-\$1,999.....	689	518	484	34	84	87	34.9	26.3	24.6	1.7	4.3	4.3
\$2,000-\$2,249.....	666	528	464	64	75	63	33.1	26.2	23.0	3.2	3.7	3.2
\$2,250-\$2,499.....	752	563	480	83	99	90	33.9	25.3	21.6	3.7	4.5	4.1
\$2,500-\$2,999.....	815	610	524	86	139	66	31.5	23.5	20.2	3.3	5.4	2.6
\$3,000-\$3,499.....	1,018	722	609	113	177	119	33.2	23.5	19.8	3.7	5.8	3.9
\$3,500-\$3,999.....	941	734	655	79	138	69	29.9	23.3	20.8	2.5	4.4	2.2
\$4,000-\$4,999.....	1,040	751	590	161	215	74	29.3	21.2	16.7	4.5	6.0	2.1
\$5,000 and over.....	2,327	1,577	1,270	307	531	219	42.9	29.1	23.4	5.7	9.8	4.0

## SMALL CITIES

\$250-\$499.....	\$297	\$268	\$202	\$66	\$26	\$3	43.4	39.2	29.6	9.6	3.8	0.4
\$500-\$749.....	364	323	290	33	22	19	39.6	35.1	31.5	3.6	2.4	2.3
\$750-\$999.....	380	311	277	34	25	44	37.5	30.7	27.3	3.4	2.5	4.3
\$1,000-\$1,249.....	449	375	325	50	34	40	37.1	31.0	26.9	4.1	2.8	3.3
\$1,250-\$1,499.....	476	391	353	38	42	43	34.2	28.1	25.4	2.7	3.0	3.1
\$1,500-\$1,749.....	594	482	423	59	61	51	35.4	28.8	25.3	3.5	3.6	3.0
\$1,750-\$1,999.....	618	492	437	55	61	65	33.0	26.3	23.4	2.9	3.3	3.4
\$2,000-\$2,249.....	675	527	457	70	86	62	33.1	25.8	22.4	3.4	4.2	3.1
\$2,250-\$2,499.....	752	565	493	75	96	88	32.5	24.5	21.3	3.2	4.2	3.8
\$2,500-\$2,999.....	855	653	578	75	127	75	32.6	24.9	22.0	2.9	4.8	2.9
\$3,000 and over.....	1,135	813	644	160	207	115	33.1	23.7	18.8	4.9	6.0	3.4

<sup>1</sup> Includes all current money expenditures for the family home and the vacation home (mortgage interest, taxes, repairs, and insurance for owned homes, and rent for rented homes), and expenditures for lodging for family members away from home, including room rent at school. Expenditures for fuel, light, and refrigeration are combined with expenditures for housing, since rent as paid by many families included one or more of these items. See Tabular Summary, table 4-A.

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

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

The proportion of home owners was lower in the New England cities than in any other region covered by the study. At income levels up to \$2,250, the percentage of home owners was smaller in Providence than in Chicago; throughout the income range it was smaller in Providence than in any of the other large cities studied. Similarly, the proportion in the middle-sized and small cities was at

most income levels considerably below that in cities of similar size in any other region.

TABLE 14.—Percentage of families reporting home ownership

Income class	Provi- dence	Middle- sized cities	Small cities	Income class	Provi- dence	Middle- sized cities	Small cities
\$250-\$499.....	(1)	12	18	\$2,250-\$2,499.....	32	38	39
\$500-\$749.....		19	21	\$2,500-\$2,999.....	34	48	54
\$750-\$999.....	4	9	20	\$3,000-\$3,499.....	31	69	<sup>3</sup> 65
\$1,000-\$1,249.....	7	14	30	\$3,500-\$3,999.....	42	40	(3)
\$1,250-\$1,499.....	12	14	24	\$4,000-\$4,999.....	40	63	(3)
\$1,500-\$1,749.....	14	26	34	\$5,000-\$7,499.....	59	<sup>2</sup> 52	(3)
\$1,750-\$1,999.....	15	26	29	\$7,500 and over.....	59	(2)	(3)
\$2,000-\$2,249.....	22	32	39				

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

<sup>2</sup> In the middle-sized cities data for families with incomes of \$5,000 and over were combined.

<sup>3</sup> In the small cities, data for families with incomes of \$3,000 and over were combined.

Since imputed income from owned homes accounted for all but a small portion of the nonmoney value of housing reported by the New England families studied, the inverse relationship found between size of city and frequency of home ownership is reflected in a similar relationship between nonmoney value of housing and city size. At all comparable income levels up to \$2,500 Providence families had the smallest average nonmoney value of housing, and at most levels small city families reported the largest values.<sup>3</sup>

In the New England communities nonmoney income from owned homes averaged between \$100 and \$200 per owning family in most income classes in the small and middle-sized city units, and in all income classes up to \$2,250 in Providence. In the higher income groups in Providence, however, such income rose rather consistently with total income, and amounted to almost \$700 at the top of the income scale.

As indicated above, the average value of housing obtained as gift or pay was small at all income levels, because of the fact that comparatively few families reported such housing.<sup>3</sup>

*Household operation.*<sup>4</sup>—While expense for housing increased with income, but declined in relative size in successive income classes, amounts spent for household operation rose rapidly enough along the income range to account for a growing percentage of total outlay. These expenditures, which included the payments for household help as well as the cost of such services and supplies as telephone, laundry, cleaning supplies, and water rent, averaged scarcely \$25 a year for families with incomes below \$1,000, in all the New England cities. (See table 15.) In Providence, for example, expenditures of this type were generally less than one-tenth as much as the housing category at that economic level.

<sup>3</sup> See Tabular Summary, table 4.

<sup>4</sup> See Tabular Summary, table 5.

Among families with incomes of \$5,000 to \$7,500, however, average household operation expenditures amounted to \$440, or over one-third as much as the value of housing. In Providence and the middle-sized cities families with incomes of \$2,500 to \$3,000 (the highest comparable income level) devoted almost twice as large a proportion of their total expenditures to household operation as did the families with incomes between \$500 and \$1,000. (See table 15.)

TABLE 15.—Average money expenditures for household operation<sup>1</sup>

PROVIDENCE					
Income class	Total	Paid household help			Other supplies and services
		Amount	Families reporting		
			Percent-age	Average expense	
\$500-\$749	\$21				\$21
\$750-\$999	25	(*)	1	(*)	25
\$1,000-\$1,249	37				37
\$1,250-\$1,499	49	\$2	1	\$200	47
\$1,500-\$1,749	61	2	4	50	59
\$1,750-\$1,999	71	1	4	25	70
\$2,000-\$2,249	93	10	9	111	83
\$2,250-\$2,499	107	11	15	73	96
\$2,500-\$2,999	143	33	27	122	110
\$3,000-\$3,499	198	67	41	163	131
\$3,500-\$3,999	202	65	49	133	137
\$4,000-\$4,999	245	90	44	205	155
\$5,000-\$7,499	440	233	82	284	207
\$7,500 and over	989	694	97	715	295

MIDDLE-SIZED CITIES					
\$250-\$499	\$28				\$28
\$500-\$749	22				22
\$750-\$999	25	(*)	(*)	(*)	25
\$1,000-\$1,249	34	\$2	\$3	\$67	32
\$1,250-\$1,499	42	3	5	60	39
\$1,500-\$1,749	55	5	10	50	50
\$1,750-\$1,999	84	19	18	106	65
\$2,000-\$2,249	75	10	16	63	65
\$2,250-\$2,499	99	25	27	93	74
\$2,500-\$2,999	139	40	35	114	99
\$3,000-\$3,499	177	69	36	230	108
\$3,500-\$3,999	198	39	32	122	99
\$4,000-\$4,999	215	107	51	210	108
\$5,000 and over	531	396	84	471	135

SMALL CITIES					
\$250-\$499	\$26	\$3	\$8	\$38	\$23
\$500-\$749	22				22
\$750-\$999	25	1	4	25	24
\$1,000-\$1,249	34	1	6	17	33
\$1,250-\$1,499	42	3	7	43	39
\$1,500-\$1,749	61	8	12	67	53
\$1,750-\$1,999	61	5	14	36	56
\$2,000-\$2,249	86	20	17	118	66
\$2,250-\$2,499	96	21	20	105	75
\$2,500-\$2,999	127	33	33	100	94
\$3,000 and over	207	100	50	200	107

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

\*Less than \$1.

The rise in total household operation expenditures at the higher income levels is in part due to the rapid increase in payments for household help. It is particularly striking, therefore, that Providence families, which tended to spend the most for all household operation, least frequently reported the employment of domestic help. (See table 15.) Expenditures for such services were reported by fewer than 10 percent of all Providence families with incomes below \$2,250, but in the other cities, by at least 10 percent of all families with incomes of \$1,500 or more. In the small cities, one-half of the families with incomes of \$3,000 or more employed some household help. In Haverhill and New Britain, however, more than one-half of the families had paid help only in the income levels beginning at \$4,000. In Providence, while less than one-half of the families with incomes below \$5,000 employed household help, about 9 in every 10 with higher incomes did so.

At the income levels below \$3,000 in all the New England cities studied, average expenditures of all families for domestic service amounted at most to \$40, or about \$3 a month. This reflects both the relatively small proportion of families employing help, and the predominant use of part-time, rather than full-time, services, which is indicated by the averages in table 15, based on families having domestic help.

Expenditures for household supplies and services were substantially larger than those for help at all but the highest income levels, and they tended to account for 90 percent or more of total household operation expenditures of all the New England families studied whose incomes were below \$1,500. Beginning at that income level, they amounted to at least \$50 a year.

A comparison of the expenditures of families in the three city units for household operation other than payments for help indicates that the variation from city to city at any given income level was extremely small, less than \$10 in the income classes between \$500 and \$1,750 and less than \$25 at the four successive income levels. Although these differences were almost negligible, there may be some significance in the fact that Providence families uniformly reported the largest average expenditures. It is probable that families in a large city are least likely to do their own washing, for example, and laundry service tends to run up household operation expenditures.

Preliminary examination of the detailed data on expenditures for household operation indicates that laundry expense was of major importance, with telephone costs running second. At the lower income levels, families spent more for laundry supplies for washing at home than for laundry sent out. At the upper income levels this relationship was reversed, since the average expense for laundry supplies varied little with income, while that for laundry sent out

increased rapidly. Average outlays for telephone service also rose rapidly at succeeding income levels, particularly in Providence.<sup>5</sup>

*Furnishings and equipment.*—The character of expenditures for household furnishings and equipment differs considerably from that of the categories previously discussed. Included is a wide variety of items such as kitchenware, glass, china, linens, furniture, and other items of durable equipment such as refrigerators. At any given income level, the majority of families spent relatively small sums on routine items that must be replaced frequently, while occasional families made large purchases of durable equipment. As a result of the character of this category of consumption, examination of the range of expenditures for families within a given income class reveals much wider variations than appear in the average expenditures at successive income levels.

Almost without exception, in all the New England cities studied, the average total expenditures for furnishings and equipment were below \$100. There was a general tendency for the amounts spent to increase with income, but the rise was very irregular. (See table 13.)

Similarly, there was no consistent trend above the \$1,000 income level in the relation of furnishings and equipment to total expenditures for current living, although below \$1,000 the relative size of this category rose rather sharply. In Providence these items absorbed between 1 and 3 percent of the total, while in the other two city units, families at most economic levels devoted an average of from 2 to 4 percent of their aggregate expenditures to this category.

At comparable income levels expenditures for furnishings and equipment were lower in Providence than in the other cities. At all income levels Providence families spent more for household operation than for furnishings, while in the other two city units families in the five income classes between \$750 and \$2,000 tended to spend more for the latter than for household operation. The relatively low outlay for furnishings by Providence families is probably a reflection in part of the greater prevalence there of apartment house dwellers, as compared with the smaller communities, since some household equipment is likely to be furnished by the landlord to apartment tenants.

*Total home maintenance.*—When expenditures for housing, household operation, and furnishings are considered together, it is evident that, at virtually all income levels, New England families devoted at least 30 percent of their total expenditures to maintain their homes. (See table 13.) The home maintenance expenditures of these families amounted to \$400 or more at the income levels beginning at \$1,000, and more than \$1,000 above the \$3,000 level.

Over the income range, home maintenance expenditures tended to decrease as a proportion of total expenditures. The decrease was

<sup>5</sup> Based on tabulations in B. L. S. Bulletin 648, vol. I.

neither regular nor very sharp, however, since the figures represent a combination of housing, which declined, relatively, household operation, which increased, and furnishings and equipment, which remained relatively constant in relation to total expenditures.

*Housing expenditures among occupational groups.*—The outstanding fact revealed by a comparison of housing expenditures among families in different occupational groups was the low average value of housing reported by wage-earner families in all the New England cities studied. In Providence, wage-earner families at all but two comparable income levels ranked lower than any other group. (See table 16.)<sup>6</sup> Clerical families tended to report relatively lower values than did those in business and professional occupations.

TABLE 16.—Average expenditures for housing,<sup>1</sup> by occupational group

Income class	Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional
PROVIDENCE					
\$750-\$999	\$274	\$332	(2)	(2)	(2)
\$1,000-\$1,249	348	358	(2)	(2)	(2)
\$1,250-\$1,499	366	417	\$409	\$341	\$436
\$1,500-\$1,749	425	468	438	471	462
\$1,750-\$1,999	445	501	587	514	570
\$2,000-\$2,249	560	534	497	604	566
\$2,250-\$2,499	482	614	604	619	644
\$2,500-\$2,999	584	644	657	700	784
\$3,000-\$3,499	(2)	(2)	764	727	865
\$3,500-\$3,999	(2)	(2)	831	799	699
\$4,000-\$4,999	(2)	(2)	1,175	845	1,044
\$5,000-\$7,499	(2)	(2)	1,204	1,104	1,410
MIDDLE-SIZED CITIES					
\$500-\$749	\$300	\$284	(2)	(2)	(2)
\$750-\$999	322	350	(2)	(2)	(2)
\$1,000-\$1,249	355	376	\$437	\$364	\$419
\$1,250-\$1,499	398	407	450	419	452
\$1,500-\$1,749	433	450	539	452	561
\$1,750-\$1,999	484	524	557	561	565
\$2,000-\$2,249	514	518	597	528	565
\$2,250-\$2,499	510	623	607	607	591
\$2,500-\$2,999	(2)	(2)	639	591	656
\$3,000-\$3,499	(2)	(2)	813	656	678
\$3,500-\$3,999	(2)	(2)	(†)	678	762
\$4,000-\$4,999	(2)	(2)	739	762	
SMALL CITIES <sup>3</sup>					
\$500-\$749	\$326	\$302	(2)	(2)	(2)
\$750-\$999	311	299	(2)	(2)	(2)
\$1,000-\$1,249	370	392	\$391	\$391	\$429
\$1,250-\$1,499	372	437	429	429	474
\$1,500-\$1,749	485	482	482	474	543
\$1,750-\$1,999	475	492	533	543	571
\$2,000-\$2,249	502	533	533	571	611
\$2,250-\$2,499	502	588	588	611	

<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> In the small cities all business and professional families were classified together.

† Fewer than 3 cases.

<sup>6</sup> Similar occupational differences in the level of housing expenditures appear when comparison is made holding family type constant. Wage-earner families of whatever composition tended to have lower housing values than did families of the same type and at the same income level in other occupational groups. (See appendix D.)



There were no very consistent differences in average housing values among families in the several white-collar groups, although there was a tendency, except in the small cities, for clerical families to report somewhat lower values than the business and professional groups.

The prevalence of home ownership varied rather irregularly from one income class to another in each occupational group, but there was some tendency in both Providence and the middle-sized cities for the self-employed and wage-earner groups to report home ownership with greater relative frequency than did the other families. On the whole, however, the data do not warrant any definite conclusions regarding occupational differences with respect to home ownership. Because of this fact the occupational differences in the value of housing noted above are chiefly the reflection of differences in level of money expenditures, the largest constituent item. At most income levels between \$1,250 and \$3,000 wage earners in Providence reported money outlay for housing from \$30 to around \$100 less than did families at the same income level in the occupational groups having the highest expenditure. These differences were in general progressively smaller in the middle-sized and small city units, which suggests that the range of choice as to housing facilities is more limited in the smaller communities.<sup>7</sup>

*Household operation and furnishings, among occupational groups.*—In general, wage earners had the smallest expenditures for household operation, with clerical families next; business and professional families spent the most by relatively wide margins. In Providence, however, where the business and professional families were differentiated into three groups, salaried professional families reported average expenditures approximately equal in amount to those reported by clerical families.<sup>8</sup>

There is some evidence that wage-earner families, at any rate in Providence, least frequently employed paid help. At most comparable income levels in the New England cities, however, the average payments for household help (when based on all families in the group) were so small that the occupational differences noted in expenditures for household operation cannot be attributed to differences in the amount of such payments.<sup>9</sup> The high rank of business and professional families was due rather to their larger outlays for other household operation. In general, expenditures for all household operation not only ran higher, at comparable income levels, among business

<sup>7</sup> See Tabular Summary, table 4. Occupational differences in money expenses for housing were primarily a reflection of differences in average rents reported by renting families.

<sup>8</sup> See Tabular Summary, table 2. When analysis is made of occupational differences holding family type constant the wage-earner group still ranks lowest in outlay for household operation. Among the other groups no consistent relationship is apparent with the possible exception of a tendency for clerical families to report smaller outlays than the business and professional families. (See appendix D.)

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

and professional families, but also showed more tendency to increase in relation to total expenditures than among wage earners or clerical families.

In the matter of furnishings and equipment, on the other hand, wage-earner families more commonly devoted an increasing share of their total expenditures to this category than did families in the white-collar occupational groups.<sup>10</sup> Due to the variability in the expenditures for household furnishings among families in any given group, and the consequent irregularity of the averages, however, occupational differences can be suggested only in the broadest outline. In Haverhill-New Britain, wage-earner families generally reported expenditures as high as, if not higher than, other families, while those in the self-employed group rather uniformly reported expenditures below the average. In the small city unit, where all business and professional families were considered together, the latter reported expenditures below those of wage earner or clerical families at all but one of the comparable income levels.<sup>11</sup>

*Expenditures for total home maintenance among occupational groups.*—In general, wage-earner families reported the smallest home maintenance totals, since their housing and household operation expenditures were relatively low. (See table 17.) In Providence salaried business families most frequently reported the highest expenditures, but their average outlay was not much higher than that of the other white-collar groups. On the whole, in each city unit, the occupational patterning for home maintenance resembled that for housing, the largest constituent category.

*Housing expenditures among family type groups.*—In general, there were few well-defined and consistent differences in the level of housing expenditures among families of the several types studied in the New England cities. While Providence families with three to six members, at least three 16 or over (types IV and V) had relatively large outlays in the lower income classes, they dropped below families with children (types II and III) at the higher economic levels. In the other two city units such differences as could be observed among the family-type groups were small, and followed patterns that were dissimilar between themselves as well as unlike those noted in Providence. (See table 18.) On the whole it is probably safe to say that family size and composition as represented by the family type classifications used in this study were not factors of primary importance in affecting the level of housing values or of money expenditures for housing.<sup>12</sup>

<sup>10</sup> See Tabular Summary, table 2.

<sup>11</sup> When the effect of varying family-type composition of the different occupational groups is eliminated, occupational differences in expenditures for furnishings and equipment are insignificant, except in the middle-sized cities. (See appendix D.)

<sup>12</sup> See appendix D, which shows that even when the data are analyzed holding occupation and income constant, no significant family type differences appear.

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

Income class	Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional
\$750-\$999	\$316	\$377	(?)	(?)	(?)
\$1,000-\$1,249	410	415	(?)	(?)	(?)
\$1,250-\$1,499	428	519	\$504	\$417	\$542
\$1,500-\$1,749	515	588	558	586	544
\$1,750-\$1,999	550	623	769	653	684
\$2,000-\$2,249	710	663	742	772	717
\$2,250-\$2,499	644	754	748	802	781
\$2,500-\$2,999	765	854	845	929	987
\$3,000-\$3,499	(?)	(?)	1,160	984	1,115
\$3,500-\$3,999	(?)	(?)	1,181	1,045	972
\$4,000-\$4,999	(?)	(?)	1,541	1,117	1,319
\$5,000-\$7,499	(?)	(?)	1,776	1,610	1,892

MIDDLE-SIZED CITIES <sup>2</sup>					
\$500-\$749	\$328	\$335	(?)	(?)	(?)
\$750-\$999	381	387	(?)	(?)	(?)
\$1,000-\$1,249	438	449	\$498	\$420	
\$1,250-\$1,499	505	490	544	493	
\$1,500-\$1,749	528	606	627	587	
\$1,750-\$1,999	667	666	690	761	
\$2,000-\$2,249	647	662	697	692	
\$2,250-\$2,499	687	779	865	776	
\$2,500-\$2,999	(?)	(?)	846	795	
\$3,000-\$3,499	(?)	(?)	1,117	946	
\$3,500-\$3,999	(?)	(?)	1,181	905	
\$4,000-\$4,999	(?)	(?)	1,074	1,012	

SMALL CITIES <sup>4</sup>					
\$500-\$749	\$368	\$336	(?)	(?)	(?)
\$750-\$999	385	346	(?)	(?)	(?)
\$1,000-\$1,249	442	477	\$462		
\$1,250-\$1,499	459	521	507		
\$1,500-\$1,749	591	597	610		
\$1,750-\$1,999	601	634	652		
\$2,000-\$2,249	628	692	754		
\$2,250-\$2,499	709	747	791		

<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 schedules not taken for families at this income level.

<sup>3</sup> In the middle-sized cities salaried business and professional families were classified together.

<sup>4</sup> In the small cities all business and professional families were classified together

† Fewer than 3 cases.

In all the New England cities studied, home ownership was most common among families of three to six persons with at least one member 16 or over, in addition to the husband and wife,<sup>13</sup> probably because these families were older and more settled. Home ownership was generally least common among families with children, which were relatively young families that had not yet been able to accumulate the reserves necessary for investment in a home. The middle rank of the two-person families with respect to home ownership may be accounted for by the fact that this was a mixed group of young, newly married couples and older couples whose children had left home.

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

TABLE 18.—Average expenditures for housing,<sup>1</sup> by family type

PROVIDENCE							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>2</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$750-\$999.....	\$286	\$274	\$317	\$2,250-\$2,499.....	\$576	\$587	\$555
\$1,000-\$1,249.....	347	339	380	\$2,500-\$2,999.....	657	715	622
\$1,250-\$1,499.....	378	370	409	\$3,000-\$3,499.....	772	757	808
\$1,500-\$1,749.....	440	422	466	\$3,500-\$3,999.....	789	810	766
\$1,750-\$1,999.....	509	466	478	\$4,000-\$4,999.....	1,215	911	942
\$2,000-\$2,249.....	566	559	521	\$5,000-\$7,499.....	1,124	1,227	1,248

MIDDLE-SIZED CITIES							
\$500-\$749.....	\$309	\$284	\$297	\$2,000-\$2,249.....	\$510	\$559	\$501
\$750-\$999.....	335	320	328	\$2,250-\$2,499.....	586	561	547
\$1,000-\$1,249.....	366	349	400	\$2,500-\$2,999.....	580	632	610
\$1,250-\$1,499.....	407	400	414	\$3,000-\$3,499.....	814	734	683
\$1,500-\$1,749.....	424	441	484	\$3,500-\$3,999.....	†	614	771
\$1,750-\$1,999.....	503	522	525	\$4,000-\$4,999.....	700	738	791

SMALL CITIES							
\$500-\$749.....	\$363	\$260	\$349	\$1,750-\$1,999.....	\$487	\$486	\$504
\$750-\$999.....	325	286	346	\$2,000-\$2,249.....	538	521	523
\$1,000-\$1,249.....	395	353	377	\$2,250-\$2,499.....	566	575	565
\$1,250-\$1,499.....	403	367	411	\$2,500-\$2,999.....	608	668	695
\$1,500-\$1,749.....	513	464	474				

<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:

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).

† Fewer than 3 cases.

*Household operation and furnishings among family-type groups.*— Examination of expenditures for household operation shows that family-type relationships varied somewhat from one city unit to the next.<sup>14</sup> Only in Providence, however, did the data indicate clear family-type differences in expenditures for this category.<sup>15</sup> In that city, families with 3 to 6 members, at least three of them 16 or over, ranked low in household operation expenditures, but there was no consistent difference between families with one or two children and families containing only husband and wife. In the other cities also there was a tendency, though less well marked, for the older families (types IV and V) to have relatively small expenditures for household operation and likewise some indication that families with children spent more for this category than two-person families.

The relatively low household operation expenditures of the larger families were chiefly attributable to their less frequent employment

<sup>14</sup> See Tabular Summary, table 5.

<sup>15</sup> See Tabular Summary, table 5, and appendix D.

of household help.<sup>16</sup> Since expenditures for domestic help were negligible at the lower income levels among families of all types, it is reasonable that the family-type differences in total household operation expenditures were clear only beginning at the \$1,500 to \$2,000 level.

While it might be expected that families with children would feel greater pressure to employ outside help than would other families, data for the New England cities studied show little difference in the proportion reporting household help between such families and those that contained only husband and wife. However, families with children reported considerably higher average expenditures for paid help than did the two-person families, which indicates that among the latter families employing help such service was more often on a part-time basis, while among the families with children, those employing domestic help much more frequently engaged them on a full-time basis.<sup>17</sup>

In the matter of expenditures for furnishings and equipment, there were few consistent differences among families of different composition. Rather surprisingly, the differences were clearest in the small cities, although a similar patterning was suggested by the data for families in Providence and the middle-sized cities. In the small cities, families with at least three members 16 or over (types IV and V) quite consistently reported expenditures substantially below those of other families, suggesting that they had already acquired the durable equipment which some of the younger families were still purchasing. Differences between the other two type groups were negligible, although the two-person families generally spent more than the families with children.

*Home maintenance among family-type groups.*—The preceding discussion of family-type differences in expenditures for the groups of items included in home maintenance indicated the rather obscure relationships found among the groups in the matter of housing expense, and the somewhat less obscure family-type differences that appeared in the case of household operation and furnishings and equipment. Variations related to family composition in the level of total expenditures for home maintenance thus fail to show any well-defined differences in any of the city units, although there was a slight tendency for husband-and-wife families to report greater average amounts than the larger families. (See table 19.)

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

<sup>17</sup> Based on tabulations in B. L. S. Bulletin 648, vol. I.

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

PROVIDENCE							
Income class	Family type <sup>2</sup>			Income class	Family type <sup>2</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$750-\$999.....	\$326	\$314	\$370	\$2,250-\$2,499.....	\$759	\$755	\$679
\$1,000-\$1,249.....	422	394	430	\$2,500-\$2,999.....	883	919	805
\$1,250-\$1,499.....	465	443	481	\$3,000-\$3,499.....	1,078	1,047	1,080
\$1,500-\$1,749.....	559	514	561	\$3,500-\$3,999.....	1,035	1,155	1,014
\$1,750-\$1,999.....	639	601	563	\$4,000-\$4,999.....	1,541	1,254	1,205
\$2,000-\$2,249.....	783	705	627	\$5,000-\$7,499.....	1,621	1,905	1,672

MIDDLE-SIZED CITIES							
Income class	Family type <sup>2</sup>			Income class	Family type <sup>2</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$500-\$749.....	\$338	\$313	\$336	\$2,000-\$2,249.....	\$661	\$704	\$619
\$750-\$999.....	415	363	367	\$2,250-\$2,499.....	756	745	753
\$1,000-\$1,249.....	458	416	478	\$2,500-\$2,999.....	796	870	776
\$1,250-\$1,499.....	517	505	485	\$3,000-\$3,499.....	950	1,120	990
\$1,500-\$1,749.....	543	569	570	\$3,500-\$3,999.....	(†)	865	952
\$1,750-\$1,999.....	735	668	679	\$4,000-\$4,999.....	1,014	1,113	1,004

SMALL CITIES							
Income class	Family type <sup>2</sup>			Income class	Family type <sup>2</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$500-\$749.....	\$405	\$291	\$410	\$1,750-\$1,999.....	\$621	\$614	\$619
\$750-\$999.....	396	356	407	\$2,000-\$2,249.....	722	663	646
\$1,000-\$1,249.....	474	434	432	\$2,250-\$2,499.....	796	785	689
\$1,250-\$1,499.....	497	461	471	\$2,500-\$2,999.....	826	933	818
\$1,500-\$1,749.....	634	564	592				

<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:

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).

† Fewer than 3 cases.

*Summary.*—Housing expenditures, like those for food, increased in successive income classes, but declined in relative importance over the income scale. At all income levels in each city unit housing ranked next to food in its importance in family budgets. With minor exceptions home ownership was relatively most frequent in the small cities and least frequent in Providence. In all three units the prevalence of ownership was less than that in cities of similar size in other parts of the country.

Expenditures for household operation increased more rapidly than total expenditures, thus accounting for an increasing proportion of the total in successive income classes. In the lower portion of the income range cleaning and laundry supplies were principally represented, but in the higher income groups outlay for household help assumed considerable importance. Comparatively few families at any but the highest income level had full-time household help the year round since the average expenditures of the families that had such help did not reach \$300 except among families receiving more than \$5,000.

Average outlay for furnishings and equipment varied quite widely among the groups studied, largely because of equally wide variations in the unit value of items included in this category. At most income levels the amount spent was under \$100, and while the average outlay increased with income, it showed no consistent tendency to increase relatively to total money expenditures except at income levels up to \$1,000 or thereabouts.

The most outstanding occupational difference found in any of the categories included in home maintenance was in the level of housing expenditures. In all three city units wage-earner families spent less than other occupational groups at the same income level. On the whole, average outlay for household operation likewise was least among the wage earners. Accordingly, the same occupational variation appeared when all home maintenance categories were combined. Occupational differences were minor in the level of expenditures for furnishings and equipment.

Family-type differences appeared chiefly in the proportion of home owners and in outlay for furnishings and equipment. Families of three to six members, at least three of them over 16, reported home ownership more frequently than did those of other types, while families with children were least likely to be owners. Expenditures for furnishings and equipment tended to be smallest among the older families (types IV and V). This fact, as well as the greater prevalence of home ownership among such families, is probably related to the tendency for these families to be older and better established than the others, which makes for greater ability to buy homes and also for households better supplied with furniture and equipment. Insofar as there were family-type differences in outlay for household operation, they showed up chiefly in a tendency for families with children to spend more than the others, partly because of greater need for household help.

## Chapter V

### Clothing and Personal Care<sup>1</sup>

Clothing ranked next in importance to food and housing in the budgets of the majority of the New England families studied, although its share of the total outlay for family living was very much less than that of either of the other basic essentials already discussed. In the lower income classes clothing accounted for less than one-tenth of aggregate expenditures, as compared with considerably more than a third used for food and for home maintenance. Throughout the greater part of the income range clothing expenditures did not attain a relative importance more than half as great as that of either of the other two categories.

A more significant difference between clothing expenditures, on the one hand, and expenditures for food and housing, on the other, is found in the fact that the outlay for clothing not only increased with income, but increased so rapidly that it accounted for a steadily growing percentage of total expenditures in successively higher income classes. Between the lowest income group and the \$4,000 level in Providence the share of total money outlay allocated to clothing rose from a little under 8 to almost 12 percent. In the middle-sized and small city units the proportion devoted to clothing almost doubled within the income range. (See table 20 and fig. 3.)

In all three New England city units families with incomes below \$1,250 reported expenditures for clothing during the year that averaged considerably less than \$100 for the entire family. In general, only the families with incomes of \$2,000 or more in Providence, and of \$2,250 or more in the other cities, spent as much as \$200 for clothing over the entire year. At the income level \$5,000 to \$7,500, however, Providence families devoted about \$550 to clothing, and those in the highest income group, more than \$800.

The small average expenditures for clothing in the low income classes indicates that at such levels the sums spent covered little more than garments regarded as absolutely essential. Among the group receiving less than \$750 in the middle-sized and small cities, where average outlay for clothing was under \$50, it seems probable that part of the purchases were of second-hand garments, and that, in families with

<sup>1</sup> Expenditures for clothing included all wearing apparel, accessories and jewelry, as well as costs of cleaning and pressing and of materials and paid help used in home sewing. Personal care included barber shop and beauty parlor services, and toilet articles and preparations, such as tooth brushes, cosmetics, and toilet soaps.



children, the younger ones finished wearing out the garments outgrown by the older. At higher economic levels, however, it is clear that in both number and value of articles bought the families were increasingly influenced by factors of style and by standards of conspicuous consumption.

TABLE 20.—Average money expenditures for clothing and personal care

PROVIDENCE						
Income class	Amounts			Percentage of total money expenditures <sup>1</sup>		
	Clothing and personal care combined	Clothing	Personal care	Clothing and personal care combined	Clothing	Personal care
\$500-\$749.....	\$76	\$60	\$16	9.9	7.8	2.1
\$750-\$999.....	86	67	19	9.4	7.3	2.1
\$1,000-\$1,249.....	118	93	25	10.0	7.9	2.1
\$1,250-\$1,499.....	150	120	30	11.0	8.8	2.2
\$1,500-\$1,749.....	185	151	34	11.4	9.3	2.1
\$1,750-\$1,999.....	210	173	37	11.3	9.3	2.0
\$2,000-\$2,249.....	249	208	41	12.0	10.0	2.0
\$2,250-\$2,499.....	280	236	44	12.8	10.8	2.0
\$2,500-\$2,999.....	305	258	47	12.5	10.6	1.9
\$3,000-\$3,499.....	344	294	50	11.9	10.2	1.7
\$3,500-\$3,999.....	395	341	54	13.2	11.4	1.8
\$4,000-\$4,999.....	501	432	69	13.6	11.7	1.9
\$5,000-\$7,499.....	630	549	81	13.4	11.7	1.7
\$7,500 and over.....	923	810	113	11.8	10.4	1.4
MIDDLE-SIZED CITIES						
\$250-\$499.....	\$57	\$43	\$14	7.6	5.7	1.9
\$500-\$749.....	59	43	16	7.8	5.7	2.1
\$750-\$999.....	96	74	22	9.7	7.5	2.2
\$1,000-\$1,249.....	117	89	28	9.9	7.5	2.4
\$1,250-\$1,499.....	160	130	30	11.7	9.5	2.2
\$1,500-\$1,749.....	190	157	33	11.7	9.7	2.0
\$1,750-\$1,999.....	220	180	40	11.5	9.4	2.1
\$2,000-\$2,249.....	230	190	40	11.9	9.8	2.1
\$2,250-\$2,499.....	276	232	44	13.0	10.9	2.1
\$2,500-\$2,999.....	293	243	50	11.7	9.7	2.0
\$3,000-\$3,499.....	335	332	53	13.1	11.3	1.8
\$3,500-\$3,999.....	424	368	56	13.8	12.0	1.8
\$4,000-\$4,999.....	469	386	83	13.8	11.4	2.4
\$5,000 and over.....	571	490	81	11.2	9.6	1.6
SMALL CITIES						
\$250-\$499.....	\$46	\$36	\$10	7.6	6.0	1.6
\$500-\$749.....	62	47	15	7.3	5.5	1.8
\$750-\$999.....	77	59	18	8.0	6.1	1.9
\$1,000-\$1,249.....	104	83	21	9.1	7.3	1.8
\$1,250-\$1,499.....	130	103	27	9.8	7.8	2.0
\$1,500-\$1,749.....	182	147	35	11.4	9.2	2.2
\$1,750-\$1,999.....	199	163	36	11.1	9.1	2.0
\$2,000-\$2,249.....	232	191	41	11.9	9.8	2.1
\$2,250-\$2,499.....	274	226	48	12.4	10.2	2.2
\$2,500-\$2,999.....	275	220	55	10.9	8.7	2.2
\$3,000 and over.....	410	341	69	12.6	10.5	2.1

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

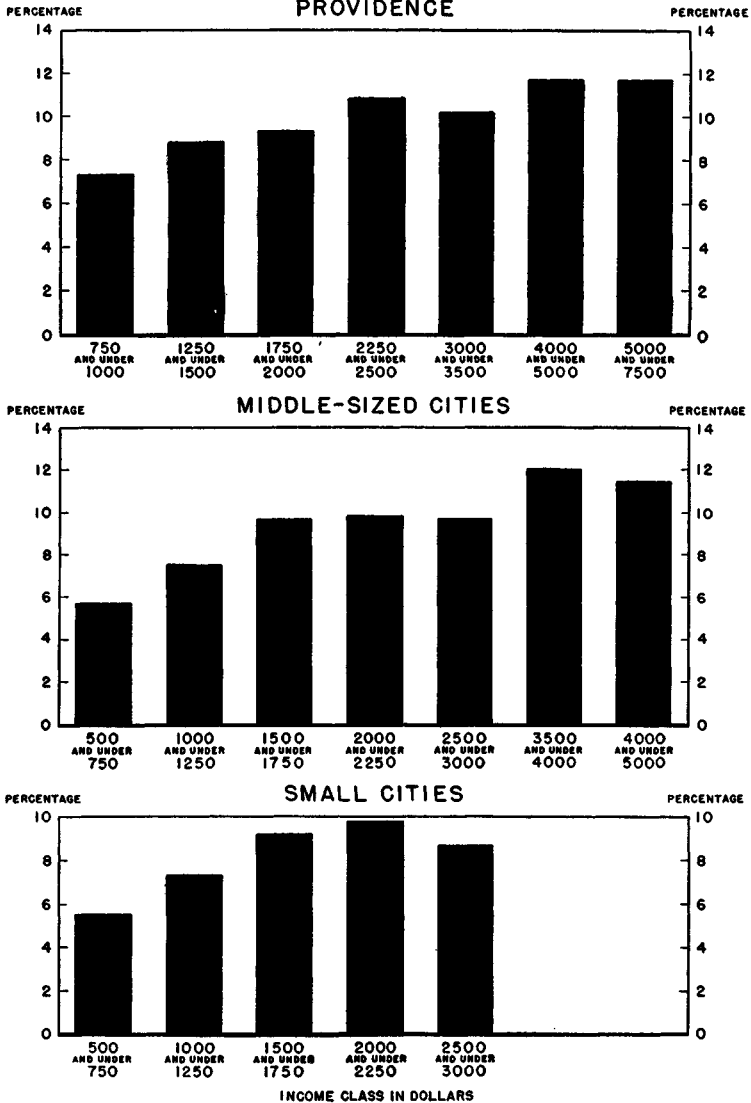
Preliminary investigation of detailed data to be published later indicates that gifts of clothing from persons outside the economic family provided an important supplement to purchases, particularly

Fig. 3

**CLOTHING AS A PERCENTAGE OF TOTAL MONEY EXPENDITURES AT SELECTED INCOME LEVELS  
NEW ENGLAND, 1935-1936**

NONRELIEF WHITE FAMILIES INCLUDING HUSBAND AND WIFE BOTH NATIVE BORN

**CLOTHING**



U. S. BUREAU OF LABOR STATISTICS

in the case of infants and small children.<sup>2</sup> For infants, the value of free clothing at the lower income levels exceeded the average clothing expense. For older family members, free clothing was less important relative to clothing expense, but it was by no means a negligible part of total value of clothing among families receiving less than \$1,500.

The differences in the proportion of total money expenditures allotted to clothing by families at comparable income levels in the three city units was very small; the differences in average expenditures, with one exception, amounted to less than \$20 for families with incomes between \$500 and \$2,500. Nevertheless, there was a consistent tendency for families in the small cities to report the lowest clothing expenditures. A similar intercity relationship is observed when the clothing expenditures of husbands and wives are considered separately. On the whole, husbands had higher average expenditures in Providence than in the other cities, while the expenditures of the wives were higher in the middle-sized cities than elsewhere.

At almost every income level in the three city units, the wives reported average clothing expenditures a few dollars higher than those of the husbands, although the differences rarely exceeded \$15 in any income group.

*Money expenditures for personal care.*—Since expenditures for personal care (including barber shop and beauty parlor services, toilet articles and cosmetics) are closely related to those for clothing, it seems appropriate to consider them here. It might be expected that expenditures of this type would be more elastic in relation to income variations than those for clothing. On the contrary, the share of income spent for personal care exhibited a marked degree of uniformity, constituting, for most income groups, approximately 2 percent of total money expenditures for current living. This relatively constant proportion is indicative of the extent to which such goods and services have become an integral part of the level of living of native white families, even among the lower income groups. The average expense for this category in the family budget ranged in all the city units from less than \$20 to little more than \$80 (except at the highest income level in Providence). In both Providence and the middle-sized cities, average expenditures for personal care little more than doubled over the income range from \$1,000 to \$4,000, increasing from \$25 to \$54 in the former city, and from \$28 to \$56 in the latter unit. As further evidence of the relative inelasticity of these expenditures, it may be noted that at each of the income levels below \$1,250, Providence families spent over one-fourth as much for personal care as for clothing, while at the income levels between \$3,500 and \$7,500, they spent only slightly over one-seventh as much.

<sup>2</sup> Based on tabulations in B. L. S. Bulletin 648, vol. III.

Expenditures for personal care were classified into two major groups: personal services, and toilet articles and preparations. At succeeding income levels, the former tended to increase and the latter to decrease as a proportion of the families' outlay for personal grooming. Expenditures for toilet goods thus increased only about one-half as rapidly as expenditures for personal services. Families in the middle-sized and small cities with incomes of \$1,250 or more devoted over one-half of their personal care expenditures to services, but Providence families spent more for services only at the income levels beginning with \$3,000. Those in the higher income groups used as much as three-fifths of their expenditures for this category for services, suggesting both more frequent utilization of services and higher unit cost.<sup>3</sup>

Although average expenditures for personal care were nearly identical at comparable income levels in the three New England city units, Providence families tended to spend the least for personal services and the most for toilet articles and cosmetics.

*Expenditures for clothing and personal care combined.*—When clothing and personal care are considered together it is seen that these expenditures fell into a pattern similar to that for clothing alone, the larger constituent category. (See table 20.) Nevertheless, because of the inelasticity of personal-care expenditures, the aggregate outlay for these two categories together absorbed a less rapidly increasing proportion of total expenditures than did clothing alone, especially in Providence, where the increase was roughly from 10 to 13 percent.

In general, families in all the three city units spent less than \$100 for clothing and personal care combined, at the income levels below \$1,000, \$200 or more at the levels beginning at \$1,750, and substantially more than \$300 when family income amounted to \$3,000 or more. At all comparable income levels between \$750 and \$3,000, however, families in the small-city unit spent somewhat less than families in the larger cities.

*Clothing expenditures among occupational groups.*—The occupational classification of the families studied in New England appears to have had little bearing on their average clothing outlays. In Providence, wage-earner families ranked high more consistently than any other group of families at the comparable income levels between \$1,250 and \$3,000 (table 21). Since this tendency was not apparent in the other city units, however, it may perhaps be accounted for by the slightly larger average size of wage-earner families, as contrasted with white-collar families, in Providence.<sup>4</sup> As will be seen from the analysis of clothing expenditures by family type, there was a definite correlation of these expenditures with family size.<sup>5</sup>

<sup>3</sup> See Tabular Summary, table 7.

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

<sup>5</sup> An examination of the averages for the several occupations with family type held constant fails to reveal any significant differences among the occupational groups. (See appendix D.)

TABLE 21.—Average money expenditures for clothing and personal care, by occupational group

PROVIDENCE

Income class	Clothing					Personal care *				
	Wage earner	Clerical	Independent business and professional	Salaried		Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional				Business	Professional
\$750-\$999.....	\$68	\$64	(1)	(1)	(1)	\$18	\$20	(1)	(1)	(1)
\$1,000-\$1,249.....	92	97	(1)	(1)	(1)	25	25	(1)	(1)	(1)
\$1,250-\$1,499.....	119	120	\$119	\$110	\$151	30	31	\$28	\$33	\$32
\$1,500-\$1,749.....	157	132	171	166	149	35	32	36	35	28
\$1,750-\$1,999.....	179	172	148	164	155	35	40	33	37	38
\$2,000-\$2,249.....	209	218	188	191	207	40	44	34	41	41
\$2,250-\$2,499.....	257	235	214	233	189	40	44	55	47	40
\$2,500-\$2,999.....	275	256	264	261	217	47	48	46	51	44
\$3,000-\$3,499.....	(1)	(1)	321	296	273	(1)	(1)	57	52	43
\$3,500-\$3,999.....	(1)	(1)	332	350	328	(1)	(1)	54	54	55
\$4,000-\$4,999.....	(1)	(1)	402	471	396	(1)	(1)	56	84	59
\$5,000-\$7,499.....	(1)	(1)	509	587	563	(1)	(1)	74	87	83

MIDDLE-SIZED CITIES <sup>2</sup>

\$500-\$749.....	\$43	\$45	(1)	(1)	\$16	\$17	(1)	(1)
\$750-\$999.....	77	60	(1)	(1)	22	22	(1)	(1)
\$1,000-\$1,249.....	88	95	\$82	\$102	29	30	\$21	\$31
\$1,250-\$1,499.....	141	129	84	106	30	32	28	29
\$1,500-\$1,749.....	155	181	138	151	31	38	31	37
\$1,750-\$1,999.....	196	173	182	153	43	37	39	39
\$2,000-\$2,249.....	196	174	180	207	41	42	32	43
\$2,250-\$2,499.....	245	222	189	253	46	41	42	51
\$2,500-\$2,999.....	(1)	(1)	214	262	(1)	(1)	48	51
\$3,000-\$3,499.....	(1)	(1)	361	311	(1)	(1)	59	49
\$3,500-\$3,999.....	(1)	(1)	(†)	393	(1)	(1)	(†)	59
\$4,000-\$4,999.....	(1)	(1)	327	436	(1)	(1)	70	94

SMALL CITIES <sup>3</sup>

\$500-\$749.....	\$50	\$33	(1)	\$16	\$13	(1)
\$750-\$999.....	60	51	(1)	18	17	(1)
\$1,000-\$1,249.....	85	76	\$79	21	24	\$20
\$1,250-\$1,499.....	102	95	116	26	29	32
\$1,500-\$1,749.....	144	154	151	35	33	35
\$1,750-\$1,999.....	156	204	146	34	39	36
\$2,000-\$2,249.....	176	210	206	38	45	43
\$2,250-\$2,499.....	250	238	198	47	48	48

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

<sup>2</sup> In the middle-sized cities all families in salaried business and professional occupations were classified together.

<sup>3</sup> In the small cities all business and professional families were classified together.

† Fewer than 3 cases.

When the clothing expenditures of husbands and wives are considered separately, the general tendency observed above for the wives to spend slightly more than the husbands is found to have been characteristic of families in each occupational group, particularly in the small-city unit. (See table 22.) In Providence and the middle-sized cities this relationship between average expenditures of husbands and wives was most consistent among wage-earner families. Since data are not available for families giving expenditure schedules on the proportion of wives that were employed outside the home among the several occupational groups, it is not possible to measure with any accuracy the influence of family occupation on clothing expenditures

by wives. Thus, a relatively high proportion of employed wives in any particular occupational group may result in comparatively large clothing expenditures, quite apart from any effect arising out of the occupational classification of the group.<sup>6</sup> Furthermore, the age of wives is also a factor of considerable influence on the level of spending for clothing, and one on which no facts have been tabulated for the consumption analysis.

TABLE 22.—Average annual money expenditures of husbands and wives for clothing, by occupational group

Income class	Husbands					Wives				
	Wage earner	Clerical	Independent business and professional	Salaried		Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional				Business	Professional
\$750-\$999.....	\$23	\$25	(1)	(1)	(1)	\$27	\$25	(1)	(1)	(1)
\$1,000-\$1,249.....	31	34	(1)	(1)	(1)	36	45	(1)	(1)	(1)
\$1,250-\$1,499.....	45	44	\$48	\$40	\$41	44	49	\$49	\$46	\$70
\$1,500-\$1,749.....	46	48	53	63	52	61	48	80	68	62
\$1,750-\$1,999.....	60	64	56	60	47	68	63	56	66	60
\$2,000-\$2,249.....	62	71	73	67	82	73	86	72	89	78
\$2,250-\$2,499.....	86	79	51	90	72	109	71	75	81	74
\$2,500-\$2,999.....	71	86	89	95	74	80	88	108	98	84
\$3,000-\$3,499.....	(1)	(1)	104	109	82	(1)	(1)	131	110	93
\$3,500-\$3,999.....	(1)	(1)	118	123	102	(1)	(1)	134	144	91
\$4,000-\$4,999.....	(1)	(1)	117	178	120	(1)	(1)	109	138	118
\$5,000-\$7,499.....	(1)	(1)	153	230	158	(1)	(1)	191	219	178

MIDDLE-SIZED CITIES <sup>1</sup>										
\$500-\$749.....	\$14	\$15	(1)	(1)	(1)	\$22	\$14	(1)	(1)	(1)
\$750-\$999.....	27	18	(1)	(1)	(1)	31	26	(1)	(1)	(1)
\$1,000-\$1,249.....	27	31	\$36	\$33	36	44	\$29	\$39	\$39	\$39
\$1,250-\$1,499.....	45	51	26	41	60	40	39	38	38	38
\$1,500-\$1,749.....	52	62	36	54	60	76	58	50	50	50
\$1,750-\$1,999.....	57	58	68	51	77	65	61	71	71	71
\$2,000-\$2,249.....	60	53	69	74	75	83	60	82	82	82
\$2,250-\$2,499.....	78	83	78	88	80	80	72	110	110	110
\$2,500-\$2,999.....	(1)	(1)	61	85	(1)	(1)	80	106	106	106
\$3,000-\$3,499.....	(1)	(1)	109	104	(1)	(1)	153	100	100	100
\$3,500-\$3,999.....	(1)	(1)	(1)	111	(1)	(1)	(1)	108	108	108
\$4,000-\$4,999.....	(1)	(1)	105	111	(1)	(1)	138	179	179	179

SMALL CITIES <sup>2</sup>										
\$500-\$749.....	\$18	\$13	(1)	(1)	(1)	\$20	\$11	(1)	(1)	(1)
\$750-\$999.....	20	13	(1)	(1)	23	13	(1)	(1)	(1)	(1)
\$1,000-\$1,249.....	27	21	\$15	33	33	24	\$16	\$16	\$16	\$16
\$1,250-\$1,499.....	31	32	33	44	44	31	42	42	42	42
\$1,500-\$1,749.....	43	48	49	56	56	57	60	60	60	60
\$1,750-\$1,999.....	45	50	47	61	61	76	52	52	52	52
\$2,000-\$2,249.....	55	62	62	65	65	74	74	74	74	74
\$2,250-\$2,499.....	59	77	65	76	76	81	64	64	64	64

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

<sup>2</sup> In the middle-sized cities all families in salaried business and professional occupations were classified together.

<sup>3</sup> In the small cities all business and professional families were classified together.

<sup>4</sup> Fewer than 3 cases.

<sup>6</sup> U. S. Bureau of Labor Statistics Bulletins 642-647, vols. I, and 649, vol. I, present data on the gainful employment of wives, but those data pertain to a considerably larger group.

No occupational pattern can be observed when the clothing expenditures of husbands in Providence are examined at the income levels between \$1,250 and \$3,000 (table 22). It is interesting, however, that the husbands in the salaried business families ranked uniformly highest at the income levels from \$2,250 upwards. Similarly, in the middle-sized cities, although no general occupational differences were apparent, the husbands in the salaried business and professional group reported the largest clothing expenditures in all but one income level beginning at \$2,000.

Comparison of the clothing expenditures of wives in families of the several occupational groups in the three city units reveals the same general characteristics as observed for husbands, although the differences were even less clearly defined.

*Expenditures for personal care among occupational groups.*—Since expenditures for personal care were not only relatively inelastic, but also very small, averaging less than \$1 a week for families with incomes up to \$3,000, it was to be expected that occupational differences would be insignificant. Salaried business families in Providence, and salaried business and professional families in Haverhill and New Britain, tended to rank high in average expenditures for personal care. Among the remaining occupational groups the differences were generally negligible. (See table 21.) For the most part, such occupational differences as were observed in the level of expenditures for personal care appeared to rest more on differences in outlay for services at barber and beauty shops than on differences in expenditures for toilet articles and preparations.<sup>7</sup>

*Family-type differences in clothing expenditures.*—Since expenditures for clothing are personal rather than group expenditures, rather clear-cut family-type differences are to be found in average expenditures for this category. With but few exceptions, two-person families in all the New England cities studied reported the smallest average clothing expenditures (table 23). At the other extreme were the larger families with three to six members, at least three of them over 16, which, in Providence, spent from \$3 to \$92 more than the two-person families, and in the small cities, from \$16 to \$80 more than families containing only husband and wife.

In Haverhill and New Britain, by contrast, although the two-person families generally reported the lowest expenditures, there were no consistent differences in the clothing expenditures between the other two family-type groups.

When clothing expenditures of husbands and wives are examined separately from those for the entire family, however, a rather consistent inverse relationship with family size appeared in Haverhill and New Britain, as well as in Providence and the small cities (table 24).

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

In families with one or two children, the husbands and wives together spent about three-quarters of the family clothing budget, while in families with three or more members 16 or over, they used only about one-half of the total for their own needs. Average outlay by husbands and wives in the larger families (types IV and V) was generally from 20 to 50 percent less than it was in the two-person families.

TABLE 23.—Average money expenditures for clothing and personal care, by family type

PROVIDENCE						
Income class	Family type <sup>1</sup>					
	I	II and III	IV and V	I	II and III	IV and V
	Clothing			Personal care		
\$750-\$999	\$57	\$61	\$94	\$17	\$18	\$22
\$1,000-\$1,249	74	113	84	21	29	25
\$1,250-\$1,499	109	129	119	29	31	31
\$1,500-\$1,749	152	130	173	30	34	37
\$1,750-\$1,999	176	166	179	35	36	39
\$2,000-\$2,249	189	214	219	37	37	48
\$2,250-\$2,499	230	231	244	38	45	48
\$2,500-\$2,999	204	262	296	40	45	54
\$3,000-\$3,499	273	283	320	46	48	55
\$3,500-\$3,999	325	358	338	49	60	53
\$4,000-\$4,999	285	404	525	75	58	74
\$5,000-\$7,499	524	509	599	105	64	80

MIDDLE-SIZED CITIES						
\$500-\$749	\$45	\$45	\$34	\$16	\$17	\$17
\$750-\$999	69	79	71	26	22	24
\$1,000-\$1,249	86	92	90	29	26	31
\$1,250-\$1,499	133	135	120	24	32	34
\$1,500-\$1,749	135	159	176	34	34	33
\$1,750-\$1,999	163	176	196	35	42	42
\$2,000-\$2,249	168	203	190	40	40	42
\$2,250-\$2,499	177	213	291	45	43	46
\$2,500-\$2,999	236	252	239	40	57	50
\$3,000-\$3,499	248	343	349	47	50	58
\$3,500-\$3,999	(†)	346	393	(†)	52	61
\$4,000-\$4,999	291	462	392	48	77	109

SMALL CITIES						
\$500-\$749	\$36	\$54	\$69	\$13	\$17	\$18
\$750-\$999	52	62	68	17	18	18
\$1,000-\$1,249	71	84	101	19	23	25
\$1,250-\$1,499	76	112	124	25	29	27
\$1,500-\$1,749	133	149	159	30	36	38
\$1,750-\$1,999	130	170	185	28	39	39
\$2,000-\$2,249	166	214	196	37	40	45
\$2,250-\$2,499	182	228	262	48	50	47
\$2,500-\$2,999	173	251	248	56	52	57

<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:

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 more, and 1 or 2 others regardless of age (families of 5 or 6).

†Fewer than 3 cases.



TABLE 24.—Average annual money expenditures of husbands and wives for clothing, by family type  
PROVIDENCE

Income class	Family type <sup>1</sup>					
	I	II and III	IV and V	I	II and III	IV and V
	Husbands			Wives		
\$750-\$999.....	\$29	\$21	\$21	\$28	\$24	\$29
\$1,000-\$1,249.....	31	38	20	42	47	19
\$1,250-\$1,499.....	54	46	32	55	52	31
\$1,500-\$1,749.....	62	44	40	90	51	38
\$1,750-\$1,999.....	81	58	40	94	61	42
\$2,000-\$2,249.....	88	72	45	101	84	53
\$2,250-\$2,499.....	107	87	57	122	85	65
\$2,500-\$2,999.....	102	88	66	100	106	74
\$3,000-\$3,499.....	120	109	74	144	110	82
\$3,500-\$3,999.....	153	121	88	166	154	83
\$4,000-\$4,999.....	155	166	128	108	145	118
\$5,000-\$7,499.....	276	188	144	248	221	149

## MIDDLE-SIZED CITIES

\$500-\$749.....	\$15	\$15	\$11	\$30	\$18	\$6
\$750-\$999.....	32	24	19	36	31	19
\$1,000-\$1,249.....	34	30	20	50	35	20
\$1,250-\$1,499.....	55	48	26	77	52	31
\$1,500-\$1,749.....	52	56	49	82	59	49
\$1,750-\$1,999.....	65	61	47	97	67	56
\$2,000-\$2,249.....	72	66	49	94	85	54
\$2,250-\$2,499.....	88	88	68	86	87	79
\$2,500-\$2,999.....	88	82	61	148	99	56
\$3,000-\$3,499.....	117	136	80	131	151	99
\$3,500-\$3,999.....	(†)	114	91	(†)	160	79
\$4,000-\$4,999.....	106	124	98	185	251	90

## SMALL CITIES

\$500-\$749.....	\$19	\$18	\$12	16	\$25	\$16
\$750-\$999.....	21	19	13	26	21	17
\$1,000-\$1,249.....	29	24	18	35	32	19
\$1,250-\$1,499.....	32	32	29	42	47	31
\$1,500-\$1,749.....	54	47	37	72	57	40
\$1,750-\$1,999.....	45	51	43	69	67	50
\$2,000-\$2,249.....	66	71	45	85	71	40
\$2,250-\$2,499.....	84	83	38	93	92	39
\$2,500-\$2,999.....	79	74	56	62	103	58

<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:

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 more, and 1 or 2 others regardless of age (families of 5 or 6).

†Fewer than 3 cases.

Wives usually spent somewhat more than the husbands, in two-person families and in families with one or two children. In Providence and the middle-sized cities, however, the husbands in the larger families (types IV and V) spent more than the wives about as frequently as they spent less, suggesting that current standards set a minimum clothing expense for the husband, who is commonly the family breadwinner. The wives in large families, when the budget is strained, can more easily reduce their expenditures for clothing than can the husbands.

*Personal care expenditures among family-type groups.*—Expenditures for personal care bore approximately the same relationship to family type as did clothing expenditures. In Providence and the middle-sized cities, expenditures for this category were directly related to family size, although the dollar differences in expenditures were very small. While the two-person families in the small cities generally reported the lowest expenditures, the outlay of families with children were approximately the same as those of families with three to six members (types IV and V). (See table 23.)<sup>8</sup>

*Summary.*—While personal care was a relatively stable item in the expenditures of the New England families studied, clothing expense increased more rapidly than total money expenditures, so that, within the income range, it increased from less than 8 to over 11 percent of this total. Size of city had relatively little effect on average expenditures for clothing, although the outlay tended to be less in the small cities than in the large communities. Wives generally spent somewhat more than husbands for this category.

As in the case of food expenditures, the occupational classification had slight influence on expenditures for personal care or for clothing, when either average family expense or the expenditures of husbands and wives were considered. The tendency for families in the wage earner group to spend somewhat more than families in other groups in Providence may be attributable to their somewhat larger average families.

Family composition was rather closely related to expenditures for clothing and personal care, as in the case of food. The two-person families tended to spend the least on both categories and the larger families with three to six members the most. There was a rather consistent inverse relationship between family size and the average clothing expense of husbands and wives.

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<sup>8</sup> Family type differences in outlay for personal care were somewhat clearer when comparison was made after the effect of differences in occupational distribution among the family types was eliminated. (See appendix D.)

## Chapter VI

### Transportation

The importance of the transportation category in American family budgets appears clearly from its relative position among the expenditures of New England families. While outlays for transportation were substantially less than those for food and shelter, they were consistently outranked by clothing only in the lower portion of the income range.

The large place given to transportation at the present time is primarily explained by the automobile. At virtually all income levels well over two-thirds of the total outlay for transportation expense took that form.<sup>1</sup> Thus, transportation in this study principally represents the automobile, and the diversity of automobile uses in all spheres of family activity means that the expenditures presented here are only in part outlays for transportation, as such.

Transportation was among the most elastic groups of items in the family budget. In Providence, average expenditures more than doubled as a proportion of total money outlay, from 5 percent or less for families below the \$1,000 level, to nearly 12 percent for families receiving \$4,000 to \$5,000. In the middle-sized and small cities the relative increases were even greater. (See fig. 4.)

For purposes of the Study of Consumer Purchases, the category of transportation included three main items: expense for automobiles purchased (gross purchase price less trade-in allowance on old cars), automobile operation, and other transportation, local and interurban. Transportation expense chargeable to business was deducted from family expense in this field.<sup>2</sup> All other transportation was included, however, from daily trips to and from work and school to holiday trips by automobile, train, or boat. Part of the rapid increase in average transportation expense over the income range was undoubtedly due to more frequent and more extensive holiday and vacation travel.

*Automobile purchase.*—Although expenditures for automobile purchase, like those for many items of furnishings and equipment, are irregular in occurrence, they may be considered here as a part of the total outlay incurred by families for transportation services.

As might be expected, the proportion of families that purchased cars during the year 1935–36 increased gradually, but not very regularly,

<sup>1</sup> See Tabular Summary, table 2.

<sup>2</sup> See glossary, appendix B.

at succeeding income levels. In Providence, for example, automobile purchase was reported by about one-tenth of the families with incomes between \$750 and \$1,750, approximately one-fifth of the families with incomes between \$2,250 and \$3,000, and as many as two-fifths at the highest level.<sup>3</sup> The figures on average net expense for purchase suggest that practically all car-buying families with incomes below \$1,750 bought used cars.

In the New England cities studied, the average expenditures for automobile purchase (based on all families in the group) increased rapidly with income, amounting to less than \$10 at the lowest levels, and to over \$200 at the highest.<sup>4</sup> This growth reflects both the increasing percentage that bought cars and the higher average net purchase price at successive income levels.

*Automobile ownership and operation.*—Beginning at the \$1,250 level in all the New England cities studied, more than one-half the families in each income class owned their own cars. (See Tabular Summary table 8.) In the higher income classes, as might be expected, automobile ownership was the general rule, being reported by more than 9 out of 10 families at the income levels beginning at the \$4,000 level in Providence, and as low as \$2,500 in the middle-sized and small cities.

The average outlay for automobile operation (including such items as gas and oil, repairs, licenses, insurance, taxes, and parking charges), rose somewhat more rapidly with income than did the proportion of owning families. In all the cities studied, families with incomes below \$1,000 spent amounts that averaged, for owners and non-owners together, less than \$30; those with incomes at \$1,750 to \$2,000 spent \$100 or more, while among those at the highest levels average expenditures exceeded \$200. (See table 25.) Although this increase is to be explained largely in terms of the increasing proportion of car owners among families at succeeding income levels, it was in part due to more extensive use of the family automobile, as well as to the greater cost of operating the more expensive cars owned by higher income families. The average outlays for automobile operation per operating family increased rather steadily from one income level to the next, amounting to approximately \$100 or more beginning at the \$1,000 level in Haverhill-New Britain, and at the \$1,250 level in the other two city units. With one exception, it amounted to more than \$200 among families receiving \$2,500 and over in the middle-sized cities, and \$3,000 and over in Providence.

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

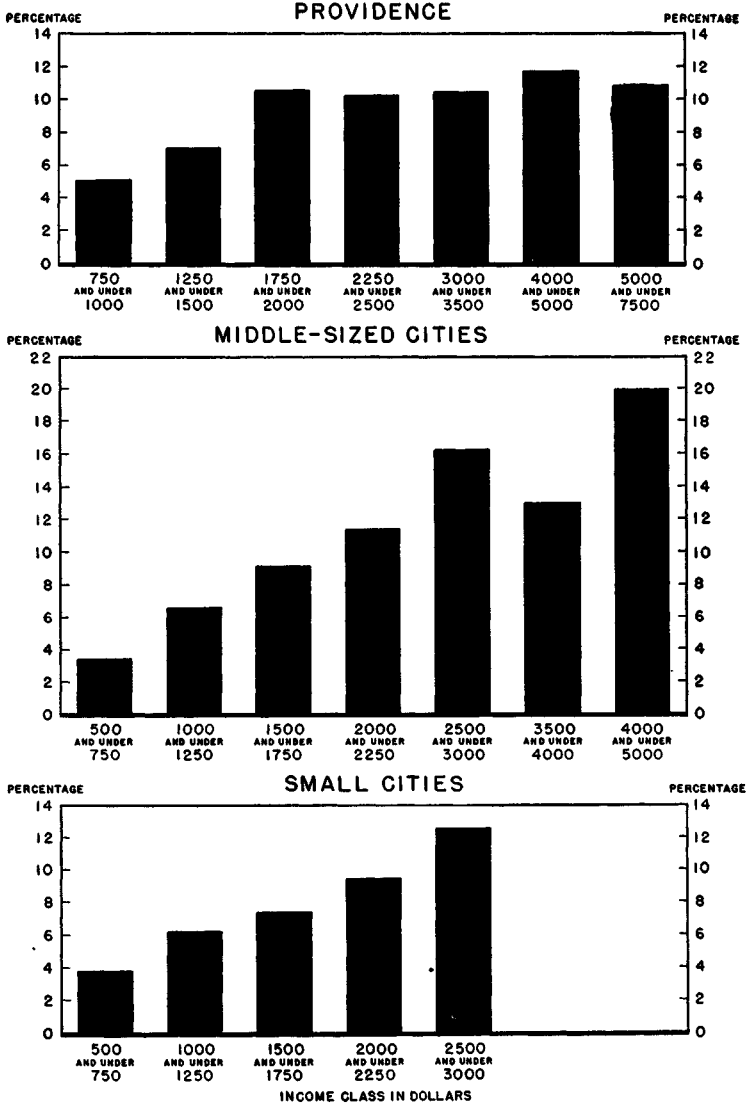
<sup>4</sup> Gross purchase price minus trade-in allowance.

Fig. 4

**TRANSPORTATION AS A PERCENTAGE  
OF TOTAL MONEY EXPENDITURES  
AT SELECTED INCOME LEVELS**

**NEW ENGLAND, 1935-1936**

**NONRELIEF WHITE FAMILIES INCLUDING HUSBAND  
AND WIFE BOTH NATIVE BORN**



U. S. BUREAU OF LABOR STATISTICS

TABLE 25.—Average money expenditures for transportation, percentage of families reporting automobile operation, and average money expenditures for automobile operation per family reporting such expenditure

Income class	Average expenditures for transportation					Families reporting car operation <sup>2</sup>	
	Total		Automobile		Other	Per-centage	Average operation expense
	Amount	Percentage of total money expenditure <sup>1</sup>	Pur-chase	Opera-tion			
\$500-\$749	\$19	2.5		\$6	\$13	21	\$29
\$750-\$999	47	5.0	\$14	16	17	25	64
\$1,000-\$1,249	65	5.5	6	38	21	45	84
\$1,250-\$1,499	96	7.0	19	53	24	55	96
\$1,500-\$1,749	124	7.6	28	66	30	68	97
\$1,750-\$1,999	195	10.5	59	108	28	77	140
\$2,000-\$2,249	203	9.8	65	105	33	75	140
\$2,250-\$2,499	221	10.2	69	115	37	77	149
\$2,500-\$2,999	277	11.4	84	157	36	83	189
\$3,000-\$3,499	301	10.4	83	182	36	86	212
\$3,500-\$3,999	318	10.5	109	160	49	86	186
\$4,000-\$4,999	431	11.7	180	195	56	94	207
\$5,000-\$7,499	508	10.8	175	276	57	98	282
\$7,500 and over	674	8.7	225	312	137	94	332

## MIDDLE-SIZED CITIES

\$250-\$499	\$2	0.2		\$1	\$1	51	\$2
\$500-\$749	26	3.4	(*)	19	7	29	66
\$750-\$999	43	4.3	\$16	18	9	32	56
\$1,000-\$1,249	77	6.6	17	51	9	49	104
\$1,250-\$1,499	69	5.1	8	48	13	51	94
\$1,500-\$1,749	148	9.1	43	88	17	63	140
\$1,750-\$1,999	202	10.5	67	117	18	73	160
\$2,000-\$2,249	223	11.4	87	131	22	80	142
\$2,250-\$2,499	242	11.4	88	131	23	85	154
\$2,500-\$2,999	407	16.2	202	194	11	92	211
\$3,000-\$3,499	437	14.9	206	202	29	90	224
\$3,500-\$3,999	397	13.0	179	209	9	86	243
\$4,000-\$4,999	671	19.9	329	278	64	91	305
\$5,000 and over	347	6.8	96	201	50	100	201

## SMALL CITIES

\$250-\$499	\$11	1.8		\$10	\$1	16	\$62
\$500-\$749	32	3.8	\$8	20	4	34	59
\$750-\$999	49	5.1	16	29	4	36	81
\$1,000-\$1,249	71	6.2	25	38	8	48	79
\$1,250-\$1,499	108	8.1	33	68	7	65	105
\$1,500-\$1,749	119	7.4	34	77	6	64	120
\$1,750-\$1,999	200	11.1	85	104	11	73	142
\$2,000-\$2,249	184	9.4	63	110	11	75	147
\$2,250-\$2,499	271	12.2	121	138	12	83	166
\$2,500-\$2,999	315	12.5	114	188	13	92	204
\$3,000 and over	428	13.1	214	193	16	95	203

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

<sup>2</sup> A family that reported expense for automobile operation was tabulated as an operating family.

\*Less than \$1.

*Other transportation.*—Outlay for transportation other than automobile was comparatively small in all income classes in each of the city units. It was greater than the outlay for automobile operation only among families in Providence with incomes below \$1,000, and the average expenditure did not exceed \$50 for the year in any income

group below \$4,000, even in Providence. It is clear that residents of the smaller communities did not generally rely on public facilities for daily travel to work and school, and that in all communities there was comparatively little long-distance travel except in the family car.

In contrast to the expenditures for automobile operation, those for transportation other than by automobile increased no more rapidly than total expenditures, absorbing between 1 and 2 percent of the total at each income level in Providence, usually about 1 percent in the middle-sized cities, and less than that in the small cities.

*Intercity differences in transportation expenditures.*—Although the differences were generally small, there is some indication that car ownership was less prevalent in Providence than in the other cities. Several factors probably help to account for this. The availability of public transportation facilities in a large city makes the ownership of an automobile less necessary than in smaller communities. The higher costs—for garage, parking, and often insurance—attendant upon automobile ownership in the large city probably help to reduce the proportion of car owners. Furthermore, the pressure of other expenses, for instance the relatively large food outlays in Providence as compared with the smaller cities, perhaps made it more difficult for the Providence families to finance the purchase and operation of cars.

Paralleling the relatively low proportion of car owners among Providence families, the proportion buying cars during the report year tended to run lower there than in the other city units. One-fifth or more of the families in the latter cities purchased cars at each income level beginning at \$1,750, while in Providence this proportion was not reached until considerably higher in the income scale.

At most income levels, families in Providence spent less for automobile operation, when averaged for all families, than did those studied in the smaller cities. This might be explained on the ground that automobile ownership was least common in the large city, except for the fact that comparison of average operation expenditures of car-operating families revealed the same general relationship. At all comparable income levels from \$2,250 to \$5,000, Providence families reported smaller outlays than did families in the other cities, although at most income levels below that point they ranked midway between the middle-sized and small cities. The relatively low automobile expenditures of Providence families with incomes of \$2,250 to \$5,000 may be due to the fact that they generally reserved their cars for week-end and vacation trips, and used local transportation facilities for travel to and from work and school more commonly than did families in the smaller communities. In a large city, where parking is difficult and expensive, it is frequently more expedient to take the local bus or trolley than to drive the family automobile.

TABLE 26.—Average money expenditures for transportation, by occupational group

PROVIDENCE					
Income class	Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional
\$750-\$999	\$45	\$61	(1)	(1)	(1)
\$1,000-\$1,249	72	44	(1)	(1)	(1)
\$1,250-\$1,499	96	99	\$85	\$102	\$84
\$1,500-\$1,749	104	144	147	122	189
\$1,750-\$1,999	210	180	179	208	140
\$2,000-\$2,249	236	207	96	227	165
\$2,250-\$2,499	209	213	177	271	252
\$2,500-\$2,999	287	317	232	299	190
\$3,000-\$3,499	(1)	(1)	362	255	320
\$3,500-\$3,999	(1)	(1)	278	340	312
\$4,000-\$4,999	(1)	(1)	328	476	481
\$5,000-\$7,499	(1)	(1)	408	596	552

MIDDLE-SIZED CITIES					
\$500-\$749	\$20	\$67	(1)	(1)	(1)
\$750-\$999	29	106	(1)	(1)	(1)
\$1,000-\$1,249	69	109	\$77	\$43	
\$1,250-\$1,499	42	82	115	168	
\$1,500-\$1,749	175	91	153	105	
\$1,750-\$1,999	213	152	219	231	
\$2,000-\$2,249	254	213	59	264	
\$2,250-\$2,499	248	242	186	277	
\$2,500-\$2,999	(1)	(1)	501	346	
\$3,000-\$3,499	(1)	(1)	324	520	
\$3,500-\$3,999	(1)	(1)	(†)	418	
\$4,000-\$4,999	(1)	(1)	555	768	

SMALL CITIES <sup>2</sup>					
\$500-\$749	\$33	\$24	(1)	(1)	(1)
\$750-\$999	50	51	(1)	(1)	(1)
\$1,000-\$1,249	71	91	\$45		
\$1,250-\$1,499	108	133	78		
\$1,500-\$1,749	115	143	106		
\$1,750-\$1,999	215	162	198		
\$2,000-\$2,249	194	155	186		
\$2,250-\$2,499	307	186	297		

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

<sup>2</sup> In the small cities all business and professional families were classified together.

† Fewer than 3 cases.

In the New England communities there appeared to be a direct relationship between size of city and amount spent for transportation other than by automobile. This fact supports the suggestion made above regarding use of public transportation facilities for local travel in a large city. Without exception, at the income levels between \$500 and \$4,000, Providence families spent the most for such transportation. Families in Haverhill and New Britain generally spent little more than one-half as much as Providence families, and, at comparable income levels, families in the small cities reported expenditures roughly one-third as large. (See table 25.)

*Transportation expenditures among occupational groups.*—Average expenditures for transportation showed little variation among the occupational groups in the New England communities studied.



(See table 26.) The data indicate no clear occupational patterning either for total transportation or for its constituents.<sup>5</sup>

TABLE 27.—Average money expenditures for automobile operation per family reporting such expenditure, by occupational group

PROVIDENCE					
Income class	Wage earner	Clerical	Independent business and professional	Salaried	
				Business	Professional
\$750-\$999	\$80	\$42	(1)	(1)	(1)
\$1,000-\$1,249	88	67	(1)	(1)	(1)
\$1,250-\$1,499	102	98	\$93	\$54	\$79
\$1,500-\$1,749	86	114	62	122	121
\$1,750-\$1,999	141	143	159	145	104
\$2,000-\$2,249	121	159	130	156	154
\$2,250-\$2,499	141	146	154	163	172
\$2,500-\$2,999	203	185	195	170	188
\$3,000-\$3,499	(1)	(1)	204	184	267
\$3,500-\$3,999	(1)	(1)	146	204	199
\$4,000-\$4,999	(1)	(1)	207	189	247
\$5,000-\$7,499	(1)	(1)	245	315	297

MIDDLE-SIZED CITIES <sup>2</sup>					
\$500-\$749	\$57	\$97	(1)	(1)	(1)
\$750-\$999	35	136	(1)	(1)	(1)
\$1,000-\$1,249	100	113	\$106	\$109	
\$1,250-\$1,499	63	122	102	135	
\$1,500-\$1,749	151	120	124	127	
\$1,750-\$1,999	168	170	140	145	
\$2,000-\$2,249	156	141	63	162	
\$2,250-\$2,499	169	155	99	164	
\$2,500-\$2,999	(1)	(1)	190	224	
\$3,000-\$3,499	(1)	(1)	189	252	
\$3,500-\$3,999	(1)	(1)	(†)	244	
\$4,000-\$4,999	(1)	(1)	202	407	

SMALL CITIES <sup>3</sup>					
\$500-\$749	\$57	\$100	(1)	(1)	(1)
\$750-\$999	80	88	(1)	(1)	(1)
\$1,000-\$1,249	79	88		\$78	
\$1,250-\$1,499	105	122		81	
\$1,500-\$1,749	121	121		107	
\$1,750-\$1,999	148	138		129	
\$2,000-\$2,249	157	120		146	
\$2,250-\$2,499	178	147		169	

<sup>1</sup> Expenditure schedules not taken for families at this income level.  
<sup>2</sup> In the middle-sized cities, salaried business and professional families were classified together.  
<sup>3</sup> In the small cities all business and professional families were classified together.  
 † Fewer than 3 cases.

There was a tendency, however, for a relatively small proportion of the families in wage-earner groups to own cars. Families of clerical workers in Providence and the small cities showed rather high frequency of automobile ownership. In Providence there was very little difference among the business and professional groups at incomes of \$2,500 and over, but in the middle-sized cities, at each

<sup>5</sup> See Tabular Summary, table 2, and appendix D. The absence of occupational differences still characterizes the data when averages for the several occupational groups are compared, holding family type constant.

income level above \$2,500, families in the self-employed group reported a greater proportion of ownership than those in the salaried group.

The average expense of automobile operation for operating families showed no consistent differences among occupational groups in Providence but in the middle-sized and small cities, wage earners ranked high, especially at incomes of \$1,500 and above. (See table 27.) In Haverhill-New Britain, where the self-employed group reported the greatest proportion of ownership at the upper income levels, the average outlays for operation per family reporting such expenditure were less than those of the salaried group, thus reflecting less family use of the cars. In the small cities, families in the business and professional categories generally ranked below both wage-earner and clerical families.<sup>6</sup>

*Transportation expenditures among family-type groups.*—The composition of the family seems to have been more important than its occupational classification in affecting transportation expenditures. In general, average expenditures were inversely related to family size, two-person families ranking high and the larger families (types IV or V) ranking low (table 28). In the middle-sized cities, however, the families with children made the lowest average expenditures, particularly at incomes below \$2,250. In Providence, the husband-and-wife families almost invariably reported relatively large outlays in income groups up to \$3,000. At the upper income levels, where family income permitted a greater range of choice, the differences in average expenditures were not clear-cut.<sup>7</sup>

As already suggested by the data on total transportation, average expenditures for automobile operation tended, in all the New England communities studied, to be highest among the two-person families.<sup>8</sup> In Providence and the small cities, the large families were at the other extreme, ranking consistently low in Providence at incomes between \$1,000 and \$3,000, and in the small cities at incomes between \$750 and \$2,500.

The higher average expenditures of husband-and-wife families seem to have been due both to greater prevalence of automobile ownership among them and to larger expenditures for operation per family reporting such expenditure. The greater prevalence of automobile ownership among the two-person families was particularly marked in Haverhill-New Britain, while in Providence, the proportion was usually higher among families with children.<sup>8</sup> In general, it is doubt-

<sup>6</sup> Since the proportion of automobile expense chargeable to business was deducted from total expense to obtain the amount chargeable to family use in all cases where the car was used for both purposes, it is likely that family expenses for such cars tended to average relatively low, since such cars were available for family use only part of the time.

<sup>7</sup> When the effect of varying occupational distribution in the several family type groups is eliminated, family-type differences in transportation expenditures were clear only in the case of automobile expenditures (purchase and operation combined) in Providence.

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

less easier for families consisting of husband and wife only to finance the ownership and operation of a car than for larger families with the same income. On the other hand, the greater prevalence of automobile ownership among the families with one or two children in Providence perhaps reflects the need felt by these families in a large city for a car to use for family outings.

TABLE 28.—Average money expenditures for transportation, by family type

PROVIDENCE							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$750-\$999.....	\$51	\$41	\$55	\$2,250-\$2,499.....	\$262	\$218	\$196
\$1,000-\$1,249.....	77	60	57	\$2,500-\$2,999.....	357	199	243
\$1,250-\$1,499.....	108	111	63	\$3,000-\$3,499.....	299	245	349
\$1,500-\$1,749.....	153	130	86	\$3,500-\$3,999.....	500	257	236
\$1,750-\$1,999.....	297	156	154	\$4,000-\$4,999.....	431	458	410
\$2,000-\$2,249.....	292	205	205	\$5,000-\$7,499.....	707	501	386

MIDDLE-SIZED CITIES							
\$500-\$749.....	\$28	\$26	\$21	\$2,000-\$2,249.....	\$379	\$151	\$199
\$750-\$999.....	40	23	93	\$2,250-\$2,499.....	253	249	227
\$1,000-\$1,249.....	129	48	45	\$2,500-\$2,999.....	553	361	350
\$1,250-\$1,499.....	67	64	76	\$3,000-\$3,499.....	487	321	509
\$1,500-\$1,749.....	247	84	140	\$3,500-\$3,999.....	(†)	671	346
\$1,750-\$1,999.....	296	176	165	\$4,000-\$4,999.....	447	767	741

SMALL CITIES							
\$500-\$749.....	\$25	\$39	\$35	\$1,750-\$1,999.....	\$270	\$186	\$152
\$750-\$999.....	73	38	23	\$2,000-\$2,249.....	211	214	141
\$1,000-\$1,249.....	72	81	54	\$2,250-\$2,499.....	345	216	247
\$1,250-\$1,499.....	133	98	94	\$2,500-\$2,999.....	336	316	286
\$1,500-\$1,749.....	125	128	101				

<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:

- 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 5 or 6).
- V 1 child under 16, 1 person 16 or over, and 1 or 2 others, regardless of age (families of 5 or 6).

†Fewer than 3 cases.

Average expenditures for automobile operation per operating family showed an inverse relationship to family size in both Providence and the small cities, the two-person families spending substantially more than the larger families (types IV and V) particularly in income classes below \$3,000. (See table 29.)<sup>9</sup> Apparently the husband-and-wife families, with fewer household responsibilities, made more frequent and more extended use of their cars. At higher incomes, in Providence, there were no well-defined differences among families of different type. In Haverhill-New Britain, there were no consistent differences except that the two-person families ranked high at incomes up to \$2,250 and the larger families at incomes of \$2,500 and above.

<sup>9</sup> See also Tabular Summary, table 8.

TABLE 29.—Average money expenditures for automobile operation per family reporting such expenditure, by family type

PROVIDENCE							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$750-\$999.....	\$75	\$64	\$52	\$2,250-\$2,499.....	\$176	\$159	\$123
\$1,000-\$1,249.....	89	83	80	\$2,500-\$2,999.....	215	186	162
\$1,250-\$1,499.....	160	91	63	\$3,000-\$3,499.....	207	201	228
\$1,500-\$1,749.....	131	88	71	\$3,500-\$3,999.....	199	195	166
\$1,750-\$1,999.....	174	133	121	\$4,000-\$4,999.....	195	222	204
\$2,000-\$2,249.....	170	130	127	\$5,000-\$7,499.....	401	227	250

MIDDLE-SIZED CITIES							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$500-\$749.....	\$55	\$82	-----	\$2,000-\$2,249.....	\$190	\$128	\$127
\$750-\$999.....	71	42	\$62	\$2,250-\$2,499.....	151	164	146
\$1,000-\$1,249.....	141	71	103	\$2,500-\$2,999.....	194	214	216
\$1,250-\$1,499.....	77	100	102	\$3,000-\$3,499.....	187	212	249
\$1,500-\$1,749.....	159	111	152	\$3,500-\$3,999.....	(†)	288	239
\$1,750-\$1,999.....	198	153	138	\$4,000-\$4,999.....	202	176	494

SMALL CITIES							
Income class	Family type <sup>1</sup>			Income class	Family type <sup>1</sup>		
	I	II and III	IV and V		I	II and III	IV and V
\$500-\$749.....	\$61	\$48	\$88	\$1,750-\$1,999.....	\$142	\$154	\$133
\$750-\$999.....	84	84	53	\$2,000-\$2,249.....	159	161	123
\$1,000-\$1,249.....	70	93	67	\$2,250-\$2,499.....	176	152	168
\$1,250-\$1,499.....	119	100	92	\$2,500 and over.....	260	165	158
\$1,500-\$1,749.....	129	130	92				

<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:

- 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).

†Fewer than 3 cases.

*Summary.*—Average expenditures for transportation by families studied in the New England cities increased rapidly at successive income levels, particularly in the lower part of the income range, and were larger than average clothing expenditures in the income classes above \$3,000 in the middle-sized and small cities. This increase was accounted for very largely by increased outlays for operation by the car-operating families, by increasing percentages of automobile ownership and by greater frequency of car purchase. A smaller proportion owned cars in Providence than in the smaller communities, and the average operation expense for operating families was also somewhat less in the former community. In contrast, the average outlay for transportation other than by the family automobile varied directly with size of city.

Occupational differences in average transportation expense were not well defined, although ownership was less frequent among families in the wage-earner group than among other occupational groups. Clerical workers in Providence and the small cities ranked relatively high in proportion of owners.

Family composition was a more important factor than occupational classification in its influence on average outlays for transportation, particularly among families with low or moderate incomes. Two-person families were more apt to own automobiles, except in Providence, and, at incomes of \$2,250 and above, tended to have the highest expense for automobile operation, except in Haverhill-New Britain. The large families, which had lower automobile expense, made the largest average outlays for other transportation.

## Chapter VII

### Minor Categories of Expenditure

It will be recalled from chapter I that the major family expenditures, including those for food, home maintenance, clothing, personal care, and transportation, absorbed almost 90 percent of the total expenditures of native white families with incomes below \$1,000 in Providence and the New England middle-sized cities, and between 85 and 90 percent of the total in the small cities. Among families above the \$5,000 level in the two larger city units, on the other hand, only a little over 75 percent of total expenditures was so used, while in the small cities the families with incomes of \$3,000 and over used as much as 20 percent of their total current outlay for other goods and services.

There is no clear distinction, on the basis of urgency, between expenditures for the major consumption goods and services and those for the categories to be discussed in this chapter. As noted earlier, the food budgets of most families, particularly those at the higher levels, include expenditures for entertaining and for family consumption of candy, ice cream, drinks, and the like, which are unrelated to subsistence or even to nutritionally adequate diets. At the upper income levels, there is evidence of an element of conspicuous consumption in the expenditures for home maintenance. While transportation expenditures necessarily take some share in a family budget, an automobile is rarely indispensable, particularly in a city with adequate transportation facilities.

On the other hand, expenditures for medical care, which are included in the group of minor categories, can hardly be considered a matter of free consumer choice. Even at the very low income levels, families are frequently forced to make heavy outlays for medical care and hospital service. Such emergency expenditures, moreover, often necessitate reductions in expenditures for the so-called major categories. Contributions to community welfare and to religious organizations also at least in part are regarded as a family obligation.

The total amount devoted to the minor categories of expenditure thus depended upon the individual family situation during the years 1935-36 as well as on its established habits and tastes. It is to be expected, therefore, that families would differ widely from one another in the amounts spent on any of those categories. Consequently, average expenditures for this group of items are less representative of an individual family than are the average amounts spent on such a stable and recurring category as food or housing. Averages

for families of a given type or occupational group, it should be noted, generally reflect the presence of some families that reported no outlay during the year for the specific category, and of others that reported very substantial amounts.

In all the New England cities, the average expenditures for the minor categories amounted to more than \$100 for families with incomes of \$750 or more and over twice as much for those with incomes of \$1,500 and over. Such expenditures exceeded \$500 as an average among families with incomes above \$3,500 in Providence and Haverhill-New Britain, and in the small cities, among families with incomes of \$3,000 or more. (See table 30.)

With but one exception, at each income level from \$500 to \$3,000, families in the small city unit reported the highest average expenditures for the minor categories. This may reflect the fact that these families generally reported slightly smaller outlays for food and clothing, thus leaving a larger share of their total for the minor categories. As will be seen from the following discussion of the separate categories, however, the excess was by no means accounted for by higher luxury expenditures.

*Medical care.*—Expenditures for medical care varied rather widely as a proportion of total expenditures from one income level to the next, but over the income range showed no tendency either to increase or to decline. Medical care expenses constituted between 3 and 5 percent of total money expenditures in Providence, and 3 to 6 percent in the small cities. In Haverhill and New Britain, the range was from slightly over 2 to almost 6 percent.<sup>1</sup> A comparison of dollar expenditures for medical care shows that families in the small cities generally made the largest average outlays, although there were no consistent differences between the other two city units in average amounts spent. (See table 30.)

Average expenditures increased with considerable regularity at succeeding income levels. In Providence, for example, families at the income level \$500 to \$750 spent an average of only \$28 for medical care during 1935-36, while those at the highest income level spent \$260, or approximately 8 times as much.

Because expenditures for medical care reflect chiefly the incidence of illness or other physical disability, it is to be expected that variations in the amount spent would be wide and irregular, not only from one income group to another, but also within a group. For this reason the averages here presented are of limited significance as a representation of the groups to which they apply. Because of very large outlays by a few families that had serious illnesses during the year, such averages are quite generally above the amount spent by the majority of the families.

<sup>1</sup> See Tabular Summary, table 2.

TABLE 30.—Average money expenditures for the minor categories

PROVIDENCE									
Income class	Total		Medi- cal care	Rec- rea- tion	To- bac- co	Read- ing	Educa- tion	Con- trib- utions and per- sonal taxes <sup>1</sup>	Other
	Amount	Percent- age of total money expen- di- tures							
\$500-\$749	\$77	10.1	\$28	\$7	\$22	\$9	(*)	\$10	\$1
\$750-\$999	104	11.3	30	16	29	11	(*)	16	2
\$1,000-\$1,249	157	13.3	57	19	33	12	\$1	26	9
\$1,250-\$1,499	162	11.9	46	29	31	16	2	30	8
\$1,500-\$1,749	223	13.8	69	45	36	17	3	47	6
\$1,750-\$1,999	271	14.7	72	55	46	19	7	67	5
\$2,000-\$2,249	289	14.0	78	62	50	20	6	71	2
\$2,250-\$2,499	348	16.0	99	71	48	20	20	89	1
\$2,500-\$2,999	369	15.1	93	73	56	23	14	100	10
\$3,000-\$3,499	468	16.3	119	120	60	28	17	120	4
\$3,500-\$3,999	572	19.0	132	159	64	28	33	154	2
\$4,000-\$4,999	716	19.4	139	166	68	32	65	239	7
\$5,000-\$7,499	1,022	21.6	210	245	71	39	153	292	12
\$7,500 and over	2,108	26.9	260	436	88	52	322	923	27

MIDDLE-SIZED CITIES									
\$250-\$499	\$92	12.2	\$43	\$13	\$13	\$11	-----	\$10	\$2
\$500-\$749	87	11.4	20	12	18	10	-----	14	13
\$750-\$999	108	10.9	33	21	23	12	\$1	17	1
\$1,000-\$1,249	154	13.1	50	28	26	14	1	26	9
\$1,250-\$1,499	184	13.3	54	36	33	16	2	40	3
\$1,500-\$1,749	241	14.7	83	46	36	18	4	49	5
\$1,750-\$1,999	303	15.7	114	53	35	22	6	53	20
\$2,000-\$2,249	280	14.5	89	59	39	19	13	58	3
\$2,250-\$2,499	285	13.3	71	61	43	22	11	75	2
\$2,500-\$2,999	388	15.4	81	90	48	25	41	96	7
\$3,000-\$3,499	460	15.6	111	107	49	26	13	128	26
\$3,500-\$3,999	573	18.7	164	109	61	28	95	96	20
\$4,000-\$4,999	582	17.2	116	133	53	26	18	145	88
\$5,000 and over	1,213	23.6	117	98	82	29	12	323	52

SMALL CITIES									
\$250-\$499	\$68	11.3	\$31	\$6	\$9	\$9	-----	\$12	\$1
\$500-\$749	133	15.6	47	16	25	11	\$1	29	4
\$750-\$999	126	13.2	42	22	22	13	1	23	3
\$1,000-\$1,249	161	14.2	56	24	30	16	4	28	3
\$1,250-\$1,499	194	14.8	65	33	30	18	4	39	5
\$1,500-\$1,749	255	15.9	83	45	39	22	5	55	6
\$1,750-\$1,999	299	16.6	76	66	35	22	14	67	19
\$2,000-\$2,249	340	17.3	114	75	38	24	11	72	6
\$2,250-\$2,499	373	16.7	129	67	43	25	23	81	5
\$2,500-\$2,999	441	17.5	82	88	54	29	39	137	12
\$3,000 and over	664	20.6	160	152	51	35	63	193	10

<sup>1</sup> Excludes sales taxes, which were included in 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>2</sup> Less than \$1.

Undoubtedly, a considerable number of families at the lower income levels, and a few in almost all income groups except the highest, received some free medical care. It is probable, also, that many families with small incomes used clinics where there were nominal charges of 25 to 50 cents. Although adequate clinics are generally less accessible in small than in large cities, this is in part offset by the fact that private medical service fees tend to vary with size of city.



While the character of medical care expenses changes markedly with income, it may be assumed to be similar for families at the same income level in cities of different size. Accordingly, data are presented for Providence as illustrative of the relative size of constituent items in medical care expenditures. At all but two levels between \$500 and \$3,500, Providence families used the largest share of their medical budget to pay the general physician's bills. (See table 31.) These expenses decreased steadily in relative importance in successive income classes, from almost two-fifths to only one-sixth of total medical care expenditures. Expenditures for hospitalization ranged irregularly from 2 to 36 percent of the total medical care outlay, reflecting the fact that they represent primarily emergency expenditures.

TABLE 31.—*Distribution of money expenditures of Providence families for medical care*<sup>1</sup>

Income class	Average total amount	Percentage of total medical care expenditures								
		Physician	Dentist	Oculist	Other specialists	Hospitalization	Medicine and drugs	Eye glasses	Health, accident insurance <sup>2</sup>	Other <sup>3</sup>
\$500-\$749.....	\$28	38	3	-----	5	21	16	3	9	5
\$750-\$999.....	30	36	13	2	7	6	18	6	8	4
\$1,000-\$1,249.....	57	26	9	-----	6	35	14	4	3	3
\$1,250-\$1,499.....	46	31	14	(*)	4	13	18	9	7	4
\$1,500-\$1,749.....	69	24	18	1	7	30	10	3	4	3
\$1,750-\$1,999.....	72	31	18	1	10	11	12	4	8	5
\$2,000-\$2,249.....	78	33	20	2	7	10	11	7	6	4
\$2,250-\$2,499.....	99	29	17	1	15	14	9	3	4	8
\$2,500-\$2,999.....	99	30	18	3	11	8	10	5	9	6
\$3,000-\$3,499.....	93	26	18	1	11	8	10	5	4	10
\$3,500-\$3,999.....	119	25	25	1	8	6	4	5	8	8
\$4,000-\$4,999.....	132	20	25	1	8	23	6	4	5	8
\$5,000-\$7,499.....	139	23	33	1	9	2	13	7	6	6
\$7,500 and over.....	210	22	23	1	10	9	8	6	7	14
	260	16	26	1	11	11	8	3	12	12

<sup>1</sup> Summary of data published in B. L. S. Bulletin 648, vol. V.

<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.

Leaving out of consideration hospital costs, medicine and drugs constituted the second largest outlay for families with incomes between \$500 and \$1,500, but declined in importance thereafter. This suggests that low-income families tend to purchase patent medicines as a substitute for the more expensive physician's care, or to use clinic services for which the chief expense is the prescriptions obtained there. Expenditures for dental care were next in importance to those for the general practitioner at the income levels between \$1,500 and \$3,500, and exceeded the latter at succeeding levels, pointing to the general inadequacy of the dental care received by low-income families. In general, Providence families spent very little for oculists' care. The substantially larger expenditures for eye glasses indicates that many families may have depended on optometrist's examination, a

service frequently supplied with the purchase of eye glasses. As a whole, families with incomes below \$5,000 devoted less than 10 percent of their medical care expenditures to such items as examinations, nursing services, clinic visits, and medical appliances and supplies. Health and accident insurance payments appeared to be unrelated to income, absorbing between 3 and 12 percent of the total.

*Recreation.*—Expenditures classified in the recreation category in the present study by no means represented the full amount spent on leisure-time activities. Food and liquor used when entertaining friends have been considered food expense. Expenditures for owned and rented vacation homes, as well as camping sites used while on vacation, were considered housing expense. The outlay for cruises was divided between 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 expense.

The New England families studied generally spent less for recreation than for medical care, except at the higher income levels in Providence. In contrast to medical care expense, however, average outlays for recreation tended to increase rather steadily over the income range as a proportion of total money expenditures. In Providence, these expenditures rose from 1 percent of the total, at the \$500 level, to over 5 percent for families with incomes of \$5,000 and more. In the small cities, there was a comparable increase from 1 percent for families with incomes of \$250 to \$500 to almost 5 percent for those with incomes of \$3,000 and more. In Haverhill and New Britain, on the other hand, recreation expenditures constituted a somewhat higher proportion of the total at the lower income levels than in the other city units, but showed a less rapid increase, at succeeding income levels, followed by a marked decline at the highest level.<sup>2</sup>

Among income groups below the \$1,000 level, average amounts spent for recreation were less than \$2 per month. The lowest income class studied in each city unit had an average of \$1 or less per month. Average yearly expenditures for this category did not amount to as much as \$100 in any income group below the \$3,000 level.

In general, movies took a larger share of recreation expenditures than did any other form of recreation. Among Providence families at the income levels up to \$3,000, for example, average outlays for movies were almost equal in magnitude to the combined outlays for radios, musical instruments, toys, pets, club dues, and home entertaining (exclusive of food and drink). The share going to these other forms of diversion increased steadily to more than half at the levels above \$3,000, while the proportion of the recreation budget allotted to movies declined markedly over the income range, with no consistent

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

increase in the dollar expenditures at the income levels above \$3,500. Expenditures for admissions to theaters, concerts, lectures, dances, spectator sports and the like, although relatively small, increased slowly at succeeding income levels. Equipment and fees for participation in games and sports, which took a somewhat larger proportion of the recreation outlay than did "other" admissions, increased relatively rapidly with income. Among Providence families with incomes of \$4,000 and more, such expenditures exceeded the average amounts spent for movies.<sup>3</sup>

*Reading and tobacco.*—Reading and tobacco, which are recreational in nature, were both among the more inelastic items in the budgets of the New England families, showing a slight tendency to decline, over the income range, as a proportion of total money expenditures. In all three city units, tobacco constituted roughly 2 percent of total expenditures, and reading approximately 1 percent.<sup>4</sup>

Providence families with incomes of \$500 to \$750 spent on tobacco an average of \$22 during the year, while those with incomes of \$7,500 and more spent only 4 times as much. (See table 30.) In Haverhill and New Britain the range from the lowest to the highest income levels was from \$13 to \$82.

Reading expenditures were so low, never exceeding an average of \$30 among families with incomes up to \$3,000, that they apparently included little more than newspapers. Although the dollar differences were very small, families in the small city unit consistently reported the highest expenditures for reading, and those at comparable income levels in Providence generally reported the lowest.

*Education.*—Although practically every family reported some expense for reading, fewer than one-half of the families, even at the highest income levels in the New England cities, reported any expense for education. As many as one-fourth reported education expense only at the income levels above \$1,250 in the small cities, above \$2,000 in Haverhill and New Britain, and above \$2,250 in Providence.

The outlay for education averaged less than \$15 among families with incomes below \$2,250 in all the city units. (See table 30.) Only at the highest income levels in Providence was the average outlay substantial—\$153 for families with incomes of \$5,000 to \$7,500 and \$322 for those in the highest group studied. For the most part, the expenditures reported represented no more than the cost of books and supplies. Among families at the higher income levels, however, they occasionally included tuition costs of children at a university or boarding school, and represented an increasing proportion of total current expenditures.

<sup>3</sup> See Tabular Summary, table 9.

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

As in the case of expenditures for reading, those for education also tended to run slightly higher in the small cities than in Providence and the middle-sized cities. The difference may be due to the fact that books and supplies are less commonly furnished by the schools in small communities than in large cities.

*Contributions and personal taxes.*—Expenditures for contributions to individuals and institutions and personal taxes were highly elastic, increasing from less than 2 percent of total money expenditures at the lowest income levels to substantially more than 10 percent at the highest levels in Providence and the middle-sized cities. The increase was very gradual throughout the lower income range, however, followed by a sharp rise at the upper end of the income scale.<sup>5</sup>

The expenditures grouped under this category have been classified together for convenience because they represent outlays not incurred for the direct satisfaction of the material needs of the family making the expenditure. In other respects they are not closely related to each other either in purpose or in the channels through which the expenditures are made.

Contributions to religious organizations constituted the largest share of the outlay for this group of items up to the middle income levels. (See table 32.) At higher levels, they were of decreasing relative importance. The rapid increase at the upper end of the income scale in average amounts spent is in large part explained by the substantial outlays for personal taxes (income, poll and personal property taxes). Among families with incomes below \$2,500 they amounted to not more than \$3 for the year, while in the highest income class studied in Providence (\$7,500 and over) they were not far below \$250.

Gifts<sup>6</sup> and outlays for the support of relatives together accounted for slightly more than half of total expenditures for this category among virtually all income groups above \$1,500 in Providence. Average contributions to the community chest and other welfare agencies were a small but relatively stable proportion of the total throughout the income range.

When expenditures for this miscellany of items are considered together, the data show that families in the small cities generally reported somewhat larger average outlay than did families in the larger cities.

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

<sup>6</sup> Nonmoney gifts to persons not members of the economic family are included in this category, while gifts exchanged within the family are entered in the appropriate sections of the schedule. Since the character of gifts to non-members of the family is not known, a study of aggregate purchases of specific groups of items will, from the point of view of market analysis, somewhat underestimate the total purchases made by these families.

TABLE 32.—*Distribution of money expenditures of Providence families for contributions and personal taxes*<sup>1</sup>

Income class	Average total amount	Percentage of contributions and personal taxes					Other
		Religious institutions	Support of relatives <sup>2</sup>	Gifts to other persons <sup>3</sup>	Community welfare agencies	Personal taxes <sup>3</sup>	
\$500-\$749.....	\$10	57	7	14	5	17	-----
\$750-\$999.....	16	54	8	21	4	12	1
\$1,000-\$1,249.....	26	47	15	24	6	7	1
\$1,250-\$1,499.....	30	47	9	30	6	5	3
\$1,500-\$1,749.....	47	39	9	42	7	3	(*)
\$1,750-\$1,999.....	67	33	25	30	7	3	2
\$2,000-\$2,249.....	71	37	16	35	9	2	1
\$2,250-\$2,499.....	89	35	19	34	8	3	1
\$2,500-\$2,999.....	100	32	23	32	8	5	(*)
\$3,000-\$3,499.....	120	26	19	34	10	4	7
\$3,500-\$3,999.....	154	29	19	33	10	7	2
\$4,000-\$4,999.....	239	22	20	28	9	11	1
\$5,000-\$7,499.....	292	21	13	27	12	23	4
\$7,500 and over.....	923	9	22	31	8	26	4

<sup>1</sup> Summary of data published in B. L. S. Bulletin 648, vol. VII.

<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.

*Expenditures for minor categories among occupational groups.*—The amounts spent for the minor categories as a group varied so markedly with the situation and the habits of the individual family that clearly defined occupational differences could scarcely be expected to appear. There were, likewise, few differences to be observed in the case of the individual groups of items.

Families in the self-employed group in Providence had relatively low expenditures for medical care, but tended to report the largest outlays for contributions and personal taxes. Recreation expenditures were, on the whole, largest among wage-earner and salaried business families. There was some evidence of occupational differences in respect to expenditures for tobacco, with wage-earner families ranking high and salaried professional families at the opposite extreme.<sup>7</sup>

In Haverhill and New Britain an occupational pattern could be distinguished only with respect to recreation and medical care expenditures. The self-employed families had the smallest expenditures for recreation, while wage earners tended to report the largest. Medical costs generally ran high for salaried business and professional families and low for those in the self-employed and clerical groups.

Average expenditures for medical care were surprisingly uniform among families of the three occupational groups studied in the small

<sup>7</sup> See Tabular Summary, table 2, for data for the individual categories. When the effect of varying family composition in the several occupational groups is eliminated there was very little indication of significant occupational differences for any of the categories in any of the three city units. (See appendix D.)

cities. In expenditures for recreation and for contributions and personal taxes, business and professional families there consistently ranked highest at the income levels between \$1,250 and \$2,250.

*Expenditures for minor categories among family-type groups.*—On the whole, the age and size composition of the New England families studied had even less effect than their occupational classification on the average outlays for the minor categories as a group, but there were fairly clear relationships as regards several of the individual categories.

In all three city units, two-person families reported the largest average outlays for contributions and personal taxes, probably because these families were better able to accept financial responsibility toward relatives than were the larger families. As would be expected, families with at least three members 16 and over (types IV and V) which usually contained one or more members of high school or college age, consistently reported the highest expenditures for education, while the husband-and-wife families reported only negligible outlays for this category.<sup>8</sup>

There was some tendency in the middle-sized and small cities for families with children to spend more for recreation than other families but the differences were not large enough to be conclusive.

*Summary.*—Since the minor categories of expense constitute a highly heterogeneous group of items, the individual family situation during the year 1935–36 was very important in determining how much a family spent for these goods and services, in comparison with their outlay for the larger categories. Family tastes and habits were highly significant in influencing the distribution of the remaining amounts among such goods and services as recreation, reading, education or gifts.

Nevertheless, despite individual variations, income was dominant in determining the amounts spent for the minor categories. The average expenditures for each increased fairly steadily at succeeding income levels, those for medical care at approximately the same rate as total expenditures, those for tobacco and reading slightly less rapidly, and those for recreation, education, and gifts, community welfare, personal taxes, more rapidly.

There were no clear occupational differences with respect to the minor categories of expense that were consistent throughout the three city units. Family size and age composition had a well-defined influence only on expenditures for education, and contributions, and personal taxes.

<sup>8</sup> These family-type differences with respect to the level of outlay for education and for contributions and personal taxes were quite clear in each city unit when the effect of varying occupational distribution in the family type groups was eliminated. (See appendix D.)

City size in New England appears to have had as much influence on these expenditures as occupational classification or family type. Families in the small cities generally reported the highest average expenditures for medical care, reading, education, and gifts, contributions, and personal taxes. For the most part, there were no clear-cut differences between the other city units. Although recreation expenditures might be expected to vary directly with city size, there appeared to be no pattern of this sort among the urban families studied in New England.

## Chapter VIII

### Surplus and Deficit Items

A summary of the relationship between current incomes and expenditures of the New England families studied was presented in chapter II. It was found that at succeeding income levels an increasing proportion of families ended the year 1935-36 with a surplus and a decreasing proportion reported a negative balance between income and outgo. Consequently, there was a shift from large average net deficits for families as a group at the lower income levels to substantial average net surpluses for families at the higher levels.

In the present chapter a more detailed analysis of surplus and deficit will be made, in order to show the relative importance at different income levels of negative and positive changes in family assets and liabilities, and the role played in these changes by the various constituent items.<sup>1</sup> No attempt was made in the present study to determine the total assets of the families interviewed, or the sum of their liabilities. They were asked to report only as to increases or decreases that had taken place during the twelve-month period covered by the schedule. Thus, all along the income range both surplus and deficit items were likely to be reported by the same family, since there is a wide variety of transactions that involve changing either the form of resources and commitments, or the family's net assets.

The more common surplus items throughout the income scale were insurance premiums paid, investments, and increases in savings. The payment of an insurance premium, however, might involve a withdrawal of savings accumulated in previous years, or borrowing the money to avoid lapse of policy. Similarly, investments in securities or other business enterprise might represent merely a change in the form of an asset—from savings accounts to bonds or real estate, for example, or it might represent a net surplus for the year. On the liability side there was equal possibility for change both in form and amount of outstanding obligations. Old bills were paid off and new ones incurred. Many home-owning families paid something on the principal of the mortgage, but some families increased their mortgage debts. As previously indicated, the net result of such changes was

<sup>1</sup> In the following discussion, based on a summary of detailed data to be presented in B. L. S. Bulletin 648, vol. VIII, two types of surplus items and two types of deficit items are distinguished. Surplus items represent transactions that increase assets or decrease liabilities, while deficit items represent transactions that decrease assets or increase liabilities.



rarely an exact balance; most families had either a surplus or a deficit for the year.

*Important surplus items.*—The change from average net deficit to average net surplus was chiefly the result of the growing importance of those items that went to increase assets. In virtually every income group studied in both Providence and the middle-sized cities increases in assets were at least four times as great as decreases in liabilities. (See table 33.)

At most income levels insurance premiums were of major importance in the accumulation of assets.<sup>2</sup> They exceeded increases in investments

TABLE 33.—*Surplus items: Average amount of change in 1 year, 1935-36*  
PROVIDENCE

Item	Income class														
	\$250-\$499	\$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 and over
All surplus items <sup>1</sup> .....	(?)	\$34	\$60	\$85	\$119	\$159	\$162	\$207	\$248	\$383	\$472	\$775	\$603	\$1,195	\$2,288
Increases in assets.....	(?)	31	52	73	110	129	143	180	210	336	427	703	573	1,078	2,116
Bank accounts.....	(?)	3	1	15	11	50	19	38	83	139	138	380	265	378	759
Investments.....	(?)	1	2	7	(*)	11	47	10	30	73	54	48	206	624	
Insurance.....	(?)	28	44	55	82	79	100	90	116	156	197	252	260	471	634
Other.....	(?)	6	1	10	10	10	13	5	1	19	17	(*)	23	99	
Decreases in liabilities.....	(?)	3	8	12	9	30	19	27	38	47	45	72	30	117	172
Mortgage payments.....	(?)	---	---	1	4	18	8	14	30	33	28	44	25	101	171
Loans due.....	(?)	---	1	1	1	4	(*)	---	4	1	1	---	---	---	
Balances due.....	(?)	2	6	7	4	5	8	13	4	9	16	28	5	16	
Other.....	(?)	1	1	3	---	3	3	---	---	4	---	---	---	1	

MIDDLE-SIZED CITIES

All surplus items <sup>1</sup> .....	\$56	\$49	\$70	\$92	\$105	\$152	\$230	\$269	\$273	\$446	\$681	\$712	\$1,364	\$2,188
Increases in assets.....	56	42	56	76	92	118	203	186	240	400	598	687	1,153	1,751
Bank accounts.....	---	3	5	9	11	24	29	66	100	78	194	398	670	1,411
Investments.....	---	1	---	7	1	15	71	11	26	174	203	101	168	1,830
Insurance.....	56	37	51	60	77	78	95	106	107	146	158	168	276	3,300
Other.....	---	1	---	(*)	3	1	8	3	7	2	43	20	39	210
Decreases in liabilities.....	---	7	14	16	13	34	27	83	33	46	83	25	211	437
Mortgage payments.....	---	2	6	3	5	19	12	19	18	21	81	20	91	337
Loans due.....	---	---	---	---	1	1	3	2	---	7	---	---	67	(3)
Balances due.....	---	5	7	12	6	13	11	30	15	14	2	5	43	100
Other.....	---	---	1	1	1	1	1	32	---	4	---	---	10	(3)

<sup>1</sup> All surplus items represent the sum of increases in assets and decreases in liabilities for families at the respective income levels. Many of these families also reported decreases in assets and increases in liabilities as shown in table 35. The algebraic sum of total surplus and total deficit at a given income level is the average net surplus or deficit, as shown in table 5, ch. II, of this bulletin.

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

<sup>3</sup> Includes all families with incomes of \$5,000 and more.

\*Less than \$1.

<sup>4</sup> In a study among Federal employees conducted by the Bureau of Labor Statistics shortly before the inauguration of this investigation the schedule provided for information on the type of insurance represented by the premiums reported. Informants were so infrequently able to supply this information that the question was omitted from the present schedule. It is, therefore, impossible to estimate how much of the amount paid in life insurance premiums represents savings, and how much represents merely insurance protection for the year.

and in bank accounts up to the \$3,500 level in Providence and the \$2,500 level in the middle-sized cities. Moreover, they were greater than the total decreases in liabilities throughout the income range in Providence, and up to the \$5,000 level in the latter city unit. In the income groups above \$3,500, in Providence, insurance payments alone were greater than the average total of deficit items.

The general importance of insurance payments is well illustrated by the figures in table 34, showing the insurance payments of Providence families as a percentage both of money income and of all surplus items. Insurance payments absorbed 4 to 8 percent of money income, and showed a slight tendency to increase more rapidly than income. Moreover, they constituted from one-half to four-fifths of the total value of surplus items reported by Providence families at the income levels below \$2,000, and one-third to almost one-half at succeeding levels up to \$7,500. Even among families in the highest income class studied, insurance payments amounted to more than one-quarter of the average total of surplus items.

When insurance premiums paid by families in Providence are compared with those of families in the middle-sized cities, it appears that Providence families reported slightly smaller payments at the levels up to \$1,250 and payments that were approximately the same at the three succeeding levels. At all income levels above \$2,250, except one, Providence families reported insurance premiums that were increasingly in excess of those paid by families in Haverhill and New Britain.

Increases in bank accounts and money on hand were generally second in importance in the surplus account. They increased even more rapidly than insurance payments, from less than \$5, for example, for Providence families with incomes under \$1,000, to \$759 for those with incomes of \$7,500 and more. Among families in Haverhill and New Britain, there was a comparable increase to \$670 at the \$4,000 level, although followed by a drop to \$411 at the highest level.

TABLE 34.—Average insurance premiums paid by Providence families, as a percentage of money income and of all surplus items

Income class	Percentage of money income	Percentage of all surplus items <sup>1</sup>	Income class	Percentage of money income	Percentage of all surplus items <sup>1</sup>
\$500-\$749 .....	4	82	\$2,250-\$2,499 .....	5	47
\$750-\$999 .....	5	73	\$2,500-\$2,999 .....	6	41
\$1,000-\$1,249 .....	5	65	\$3,000-\$3,499 .....	6	42
\$1,250-\$1,449 .....	6	69	\$3,500-\$3,999 .....	7	32
\$1,500-\$1,749 .....	5	50	\$4,000-\$4,999 .....	6	43
\$1,750-\$1,999 .....	5	62	\$5,000-\$7,499 .....	8	39
\$2,000-\$2,249 .....	4	43	\$7,500 and over .....	6	28

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

In Providence, increases in investments, which were relatively important only above the \$5,000 level, were thus consistently exceeded by increases in bank accounts. In Haverhill and New Britain, however, increases in investments were substantial beginning at the \$2,500 income level. Moreover, they were greater than the increases in bank accounts among families with incomes of \$2,500 to \$3,500 and those with incomes of \$5,000 and more.<sup>3</sup>

Decreases in liabilities were relatively insignificant among surplus items, averaging less than \$100 at all income levels up to \$4,000 in Haverhill and New Britain and to \$5,000 in Providence. (See table 33.) Reductions in mortgages were in general the largest single item at income levels above \$1,500 in Providence and the middle-sized cities. Repayments of loans were of negligible importance throughout the income range. Although payments on charge and installment accounts or on other bills due were the largest items up to \$1,250 or \$1,500, they made little contribution to surplus, since they did not average as much as \$30 among families at any income level in Providence, or more than \$30 among families in the middle-sized cities at the income levels below \$4,000.

*Important deficit items.*—Since a surplus usually connotes previous planning, whereas a deficit is more likely to reflect an emergency situation or a large non-recurrent expenditure, the variation with income in the average size of deficit items was much less regular than the variation in surplus items. A family that is unexpectedly forced to meet obligations in excess of current income is frequently limited in its choice of methods. Depending on what its past accumulations have been, it may withdraw from bank accounts, pledge or sell property or securities, take out or increase a mortgage on the family home, or it may use its credit through borrowing or increasing its unpaid bills.

Changes in both assets and liabilities on the deficit side, therefore, varied irregularly over the income range. (See table 35.) Both, however, tended to decrease in importance at successive income levels. In general, among the families studied in New England, decreases in assets bulked considerably larger than increases in liabilities. Decreases in bank accounts and in money on hand constituted the most important component in total decreases in assets at most income levels. In fact, at all income levels above \$1,500 in Providence, decreases in bank accounts alone exceeded all increases in liabilities combined. This was not true in the middle-sized cities, however.

As would be expected, decreases in assets due to the surrender or settlement of insurance policies were a significant factor only at scattered points throughout the income scale. Receipts from the

<sup>3</sup> This item took no account of changes in the market value of securities or real estate owned; the amounts reported represented expenditure for new investments.

disposal of investments was of no general importance, probably because families at the lower income levels had little real property or stock holdings and those at the upper income levels preferred, if possible, to maintain their investments and draw on other resources to meet demands beyond current income.

Increases in liabilities were relatively constant in average amount, particularly in Providence, where, as has already been pointed out, they were exceeded by the decreases in assets at all income levels above \$750. (See table 35.) In general, bills due (charge and installment accounts and other bills) made up the major portion of the increases in liabilities.

TABLE 35.—Deficit items: Average amount of change in 1 year, 1935-36  
PROVIDENCE

Item	Income class														
	\$250-\$499	\$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 and over
All deficit items <sup>1</sup> .....	(?)	\$150	\$121	\$144	\$126	\$189	\$156	\$174	\$112	\$194	\$224	\$145	\$95	\$199	\$369
Decreases in assets.....	(?)	41	66	91	64	124	98	107	72	133	191	108	74	143	313
Bank accounts.....	(?)	34	56	50	45	69	87	102	63	82	154	58	70	112	227
Investments.....	(?)	2	---	---	4	2	3	4	---	2	4	---	---	3	73
Insurance.....	(?)	5	9	41	12	53	8	1	9	9	26	---	4	18	---
Other.....	(?)	---	1	(*)	3	(*)	---	---	---	40	7	50	---	10	13
Increases in liabilities.....	(?)	109	55	53	62	65	58	67	40	61	33	37	21	56	56
Mortgages payable.....	(?)	---	---	3	4	---	---	23	---	---	---	---	---	---	---
Loans due.....	(?)	61	16	19	18	17	17	5	8	14	1	4	1	3	---
Balances due.....	(?)	23	19	28	32	47	37	35	31	44	30	33	20	53	56
Other.....	(?)	25	20	3	8	1	4	4	1	3	2	---	---	---	---

## MIDDLE-SIZED CITIES

All deficit items <sup>1</sup> .....	\$430	\$190	\$156	\$160	\$127	\$183	\$312	\$148	\$103	\$320	\$501	\$149	\$698	\$ 599	---
Decreases in assets.....	208	98	77	80	58	110	146	54	37	126	134	101	594	\$ 316	---
Bank accounts.....	46	68	45	57	45	51	115	28	29	66	21	54	157	\$ 267	---
Investments.....	---	---	11	1	4	10	3	15	---	---	5	---	---	(?)	---
Insurance.....	162	30	21	19	6	39	28	10	8	60	108	---	283	\$ 49	---
Other.....	---	(*)	---	3	3	10	---	1	---	(*)	---	---	47	154	(?)
Increases in liabilities.....	222	92	79	80	69	73	166	94	66	194	367	48	104	\$ 253	---
Mortgages payable.....	---	6	---	---	2	---	56	---	---	91	136	31	---	(?)	---
Loans due.....	97	16	19	20	11	8	9	18	9	15	152	7	---	(?)	---
Balances due.....	27	45	41	48	46	57	93	66	57	74	70	10	94	\$ 13	---
Other.....	98	25	19	12	10	8	8	10	(*)	14	9	---	10	\$ 240	---

<sup>1</sup> All deficit items represent the sum of decreases in assets and increases in liabilities for families at the respective income levels. Many of these families also reported increases in assets and decreases in liabilities as shown in table 33. The algebraic sum of total surplus and total deficit at a given income level is the average net surplus or deficit, as shown in table 5, ch. II, of this bulletin.

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

<sup>3</sup> Includes all families with incomes of \$5,000 and more.

\*Less than \$1.

New or increased loans from individuals and banks were substantial at the lower income levels, but were generally insignificant among the higher income families. New mortgages and increases in mortgages were reported only at scattered income levels—never above the \$2,250 level in Providence, although they were considerable among families in the middle-sized cities in the income groups between \$2,500 and \$4,000. Since a substantial proportion of New England families owned their homes, the infrequency of this item, particularly in the middle income ranges, suggests either that most home owners already carried heavy mortgages or that the pressure for funds characteristic of depression years had slackened enough so that homeownership families no longer had to mortgage their homes to obtain living expenses. At the lowest income levels, it should be noted, increases in rents due (included under "other" increases in liabilities) were a substantial item among those contributing to deficits.

*Installment purchases.*—At most income levels increases in balances due on installment purchases were the largest item in balances due. Table 36 shows, for Providence families, the percentage reporting decreases and increases in such balances during the report year, and the average amount of decreases or increase per family reporting it. It will be seen that, in general, the increases exceeded the decreases with reference to both the number of families and the average amount, with the result that there was a general net increase in such balances during the year covered by the study. The same was true in the other regions surveyed. It is in line with what might be expected during a year of improving business conditions following a number of depression years.<sup>4</sup>

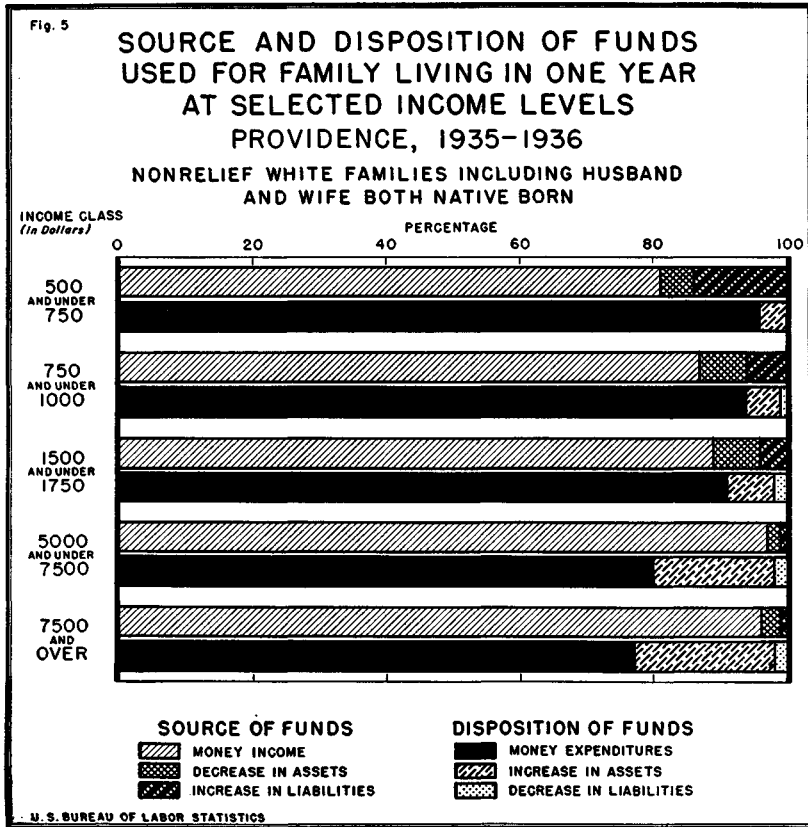
TABLE 36.—*Increases and decreases in amounts due on installment purchases among Providence families*

Income class	Families reporting decreases		Families reporting increases	
	Percent- age	Average amount	Percent- age	Average amount
\$500-\$749 .....	5	\$40	24	\$34
\$750-\$999 .....	13	44	16	54
\$1,000-\$1,249 .....	4	148	14	82
\$1,250-\$1,499 .....	8	52	13	146
\$1,500-\$1,749 .....	6	50	17	133
\$1,750-\$1,999 .....	7	90	18	166
\$2,000-\$2,249 .....	5	231	16	194
\$2,250-\$2,499 .....	3	154	15	157
\$2,500-\$2,999 .....	3	87	18	180
\$3,000-\$3,499 .....	4	238	8	187
\$3,500-\$3,999 .....	11	218	6	220
\$4,000-\$4,999 .....	3	188	7	244
\$5,000-\$7,499 .....	4	338	12	278
\$7,500 and over .....			15	348

<sup>4</sup> In the New England region net increases were less substantial, both in percentage of families reporting them, and in average amount, than in the other regions covered.

Automobile purchase was the most important item accounting for increases in installment accounts. Balances due on furniture and electric refrigerators were also fairly important in the lower half of the income scale.

*Sources and disposition of funds used.*—The foregoing discussion has indicated three types of sources from which families obtained funds, and also three channels of disbursement. Funds used came from



current money income, from amounts realized by the liquidation of assets, and from increases in liabilities. Disbursements took the form of money expenditures for current family living, sums devoted to savings or other increase in assets, and amounts used to pay off obligations incurred in previous years. The relation of these constituents to the total gives a good picture of the year's financial results for the families studied.

Figure 5 shows, for selected income groups in Providence, the percentage of total funds that were derived from each of the three sources, and the percentages that were accounted for by each of the

three types of spending. Among families with incomes of \$500 to \$750, current income accounted for only 81 percent of the funds used, while 14 percent was supplied by increases in liabilities, and the balance by decreases in assets. Money expenditures for current living at this income level took 96 percent of aggregate outlay and thus exceeded money income by a substantial margin. Virtually all the remaining disbursements were used to increase assets.

In the next higher group, \$750 to \$1,000, money income supplied 87 percent of all funds used, the remainder coming almost equally from decreases in assets and increases in liabilities. At this level money expenditures for current living still exceeded money income, accounting for 94 percent of all disbursements.

At the upper end of the income scale (\$7,500 and over) current income supplied all but 4 percent of the funds used by the families at that economic level; almost all of the remainder came from decreases in assets. Such families spent only 77 percent of their total disbursements for current family living, and devoted 21 percent to increasing assets. Thus, there is made evident in another manner the point brought out in chapter II, that over the income range there is a steady shift from heavy deficit financing at the lower end, to substantial savings at the upper end.

## Chapter IX

### Summary

The discussion of family expenditures in the preceding chapters was primarily in terms of averages, and of variations in these averages that were associated with differences in income level, in occupational classification, and in family composition. These averages necessarily obscured the differences among individual families within a given classification in amounts spent and in the apportionment of that spending. While it is important to consider how widely families similar in certain established respects differ among themselves in expenditures for consumption goods and services, the averages that have been presented make it possible to discern the broad outlines of family consumption patterns, and the differences in those patterns that may be expected among families differing in composition and in socio-economic status.

*Variation in expenditures among families with similar incomes.*—An examination of the distribution at each income level of Providence families according to the amount of their total expenditures reveals a wide dispersion even at the low-income levels. (See table 37.) Among families with incomes of \$500 to \$750, total expenditures (money value of current family living) ranged from under \$600 to over \$1,200. At the median-income interval for Providence families, \$1,500 to \$1,750, expenditures varied from under \$1,000 to between \$3,000 and \$3,500. Moreover, this dispersion showed no tendency to decline at succeeding income levels.

The proportion of families reporting expenditures below the income range in which they were classified rose rather steadily up to the \$2,250 level, but thereafter generally remained in the neighborhood of 50 percent. Since from 80 to 90 percent of the families above that level reported surpluses,<sup>1</sup> it would appear that a considerable proportion of the families whose income exceeded expenditures saved a comparatively small percentage of their income.

The occupational classification and composition of the family seem in general to have relatively little effect upon this tendency toward dispersion of expenditures above or below current incomes. Available evidence indicates that, at the lower-income levels, total expenditures are more likely to concentrate within and below the given

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<sup>1</sup> See table 5.



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7TABLE 37.—Percentage distribution of Providence families according to money value of current family living <sup>1</sup>

Income class	\$400-\$499	\$500-\$599	\$600-\$699	\$700-\$799	\$800-\$899	\$900-\$999	\$1,000-\$1,099	\$1,100-\$1,199	\$1,200-\$1,299	\$1,300-\$1,399	\$1,400-\$1,499	\$1,500-\$1,599	\$1,600-\$1,699	\$1,700-\$1,799	\$1,800-\$1,899	\$1,900-\$1,999	\$2,000-\$2,099	\$2,100-\$2,199	\$2,200-\$2,299	\$2,300-\$2,399	\$2,400-\$2,499	\$2,500-\$2,599	\$2,600-\$2,699	\$2,700-\$2,799	\$2,800-\$2,899	\$2,900-\$2,999	\$3,000-\$3,499	\$3,500-\$3,999	\$4,000-\$4,499	\$4,500-\$4,999	\$5,000-\$7,499	\$7,500-\$9,999	\$10,000 and over				
\$500-\$749		5	14	14	36	19	10		2																												
\$750-\$999			3	20	22	33	8	5	1	3	1	2	1									1															
\$1,000-\$1,249					3	5	29	24	14	8	10	3	3																								
\$1,250-\$1,499							3	10	21	20	22	9	1																								
\$1,500-\$1,749								(*)	3	7	14	22	16																								
\$1,750-\$1,999									1	1	2	3	4	25	18	12	7																				
\$2,000-\$2,249										1	1	3	4	9	7	9	31	13	11	2																	
\$2,250-\$2,499									1	1		1	1	2	4	11	9	6	12	12																	
\$2,500-\$2,999												1		3	1	2	3	8	6	12	12	11	13	10	4												
\$3,000-\$3,499																2	2	6	1	2	2	2	2	3	3	14	12	40	1								
\$3,500-\$3,999															1	2	3	7	3	1	2	3	2	2	5	4	2	6	1								
\$4,000-\$4,999																	20	8	6	12	12	11	13	10	4	5	2	1									
\$5,000-\$7,499																2	3	3	6	3	3	6	3	12	14	12	10	51	11	35	24	3					
\$7,500 and over																	3	3	2	3	3	2	3	3	12	18	23	35	11	4	1	1	3	3	15		

<sup>1</sup> Includes total current money expenditures and the value of housing, food, and fuel obtained without money expense.

\*Less than 1 percent.

income intervals among wage-earner families than among those in the business and professional groups.<sup>2</sup> A wage-earner family, at the lower income levels, would probably be less likely to spend beyond current receipts, in anticipation of future increases in income, than would a young professional or business family. Either because of past income or because of prospective earning power, there may have been many business and professional families that felt justified in spending beyond current income, whereas the bulk of the wage-earning families were probably not much below their characteristic income level.

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>3</sup>

*The share of food, shelter, and clothing in the family budget.*—It has already been noted that after the three basic essentials—food, shelter, and clothing—have been provided, families in the lower part of the income scale have comparatively little remaining to cover all the other goods and services included in family living. Hence, the varying proportions of total consumption accounted for by these categories, and by those that partake more of the nature of luxuries, provide an indication of the pattern of living at different economic levels.<sup>4</sup>

In the New England communities included in the survey, the three categories, food, housing, and clothing, absorbed at least half of total expenditures for current living at every income level studied, and more than 80 percent at the lowest level in each city unit. (See table 38.) When the outlay for these categories is expressed as a percentage of income, the decline over the income range is even more pronounced. In Providence, families with incomes of \$500 to \$750 spent 99 percent of income for these categories, while those receiving \$7,500 and over spent only 41 percent. In the middle-sized cities families at the \$250 to \$500 level spent for these essentials nearly 60 percent more than they received as income, while those with incomes of \$5,000 and over spent only 43 percent of income in this way.

*Expenditures for recreation, automobiles, and paid help.*—The rapidly increasing share of total expenditures that went for the luxury categories—automobiles (purchase and operation), recreation, and house-

<sup>2</sup> See Bulletin 642, U. S. Bureau of Labor Statistics, *Family Income and Expenditure in Chicago*, vol. II, ch. IX.

<sup>3</sup> See appendix E, for further discussion of variability in family expenditures.

<sup>4</sup> It should be pointed out that in the higher-income groups expenditures for these three essentials include elements of comfort or display, as well as the satisfaction of the basic needs. It is, therefore, impossible to make a clear distinction between "necessities" and "luxuries," quite apart from the question of deciding which categories to include under each classification. For present purposes, however, the three largest categories representing goods which no family can do without may be considered as necessities, while three others, automobiles, household help, and recreation, are in one sense luxuries, since they can generally be eliminated from the budget if circumstances require it.

hold help—was in marked contrast to the large but declining portion taken by those classed as necessities. (See table 38.) Expenditures for these three "luxury" goods and services increased much more rapidly than total expenditures and more rapidly even than total income. They amounted to an average of less than \$65 and accounted for less than 6 percent of total expenditures up to the \$1,250 income level in Providence, the \$1,000 level in Haverhill-New Britain, and the \$750 level in the small cities. In general, these categories absorbed almost 20 percent of the total among families with the highest incomes in each city unit.

TABLE 38.—Average expenditures, for food, housing, and clothing combined, and for automobiles, recreation, and household help combined<sup>1</sup>

PROVIDENCE						
Income class	Food, housing, and clothing			Automobiles, recreation, and household help		
	Amount	Percentage of total expenditures	Percentage of adjusted income	Amount	Percentage of total expenditures	Percentage of adjusted income
\$500-\$749.....	\$691	83.3	98.7	\$13	1.6	1.9
\$750-\$999.....	734	77.5	84.1	46	4.9	5.3
\$1,000-\$1,249.....	891	74.4	79.2	63	5.3	5.6
\$1,250-\$1,499.....	1,033	73.9	75.2	103	7.4	7.5
\$1,500-\$1,749.....	1,176	70.9	72.9	141	8.5	8.7
\$1,750-\$1,999.....	1,277	67.2	67.7	223	11.7	11.8
\$2,000-\$2,249.....	1,444	67.6	67.5	242	11.5	11.4
\$2,250-\$2,499.....	1,489	66.1	62.4	266	11.8	11.1
\$2,500-\$2,999.....	1,642	64.7	60.6	347	13.7	12.8
\$3,000-\$3,499.....	1,878	62.9	58.3	452	15.1	14.0
\$3,500-\$3,999.....	1,941	61.3	51.5	493	15.6	13.1
\$4,000-\$4,999.....	2,413	61.4	54.2	631	16.1	14.2
\$5,000-\$7,499.....	2,893	57.5	48.2	929	18.5	15.5
\$7,500 and over.....	4,179	50.3	41.0	1,667	20.0	16.3

MIDDLE-SIZED CITIES						
Income class	Food, housing, and clothing			Automobiles, recreation, and household help		
	Amount	Percentage of total expenditures	Percentage of adjusted income	Amount	Percentage of total expenditures	Percentage of adjusted income
\$250-\$499.....	\$649	82.3	157.5	\$14	1.8	3.4
\$500-\$749.....	687	81.1	98.8	31	3.7	4.6
\$750-\$999.....	782	77.5	85.7	55	5.5	6.0
\$1,000-\$1,249.....	887	72.5	78.0	98	8.0	8.6
\$1,250-\$1,499.....	1,020	72.8	74.8	95	6.8	7.0
\$1,500-\$1,749.....	1,135	68.0	70.1	182	10.9	11.2
\$1,750-\$1,999.....	1,254	63.7	66.7	256	13.0	13.6
\$2,000-\$2,249.....	1,333	66.2	62.8	270	13.4	12.7
\$2,250-\$2,499.....	1,458	65.7	61.2	305	13.8	12.8
\$2,500-\$2,999.....	1,544	59.5	57.1	526	20.3	19.5
\$3,000-\$3,499.....	1,822	59.4	56.5	584	19.0	18.1
\$3,500-\$3,999.....	1,920	60.9	51.1	536	17.0	14.3
\$4,000-\$4,999.....	1,922	54.2	44.9	847	23.9	19.8
\$5,000 and over.....	3,039	56.0	43.3	791	14.6	11.3

SMALL CITIES						
Income class	Food, housing, and clothing			Automobiles, recreation, and household help		
	Amount	Percentage of total expenditures	Percentage of adjusted income	Amount	Percentage of total expenditures	Percentage of adjusted income
\$250-\$499.....	\$566	82.7	119.7	\$19	2.8	4.0
\$500-\$749.....	699	76.0	102.3	44	4.8	6.4
\$750-\$999.....	751	74.2	81.1	68	6.7	7.3
\$1,000-\$1,249.....	883	73.0	77.4	88	7.3	7.7
\$1,250-\$1,499.....	976	70.2	70.3	137	9.9	9.9
\$1,500-\$1,749.....	1,157	69.0	71.0	164	9.8	10.1
\$1,750-\$1,999.....	1,210	64.7	64.4	260	13.9	13.9
\$2,000-\$2,249.....	1,329	65.1	62.3	268	13.2	12.6
\$2,250-\$2,499.....	1,441	62.2	60.2	347	15.0	14.5
\$2,500-\$2,999.....	1,609	61.4	58.4	423	16.1	15.3
\$3,000 and over.....	1,984	56.9	48.8	659	19.2	16.5

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

Thus, in Providence, for example, while the share of the total going to food, housing, and clothing declined by more than one-third, the share spent on the three luxury categories increased more than 12 times. Providence families with incomes of \$500 to \$1,000 spent about 20 times as much for the necessities as for luxury goods, while those with incomes of \$5,000 or more spent only two and one-half times as much for the former as for the latter.

*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 expenditures over a given income range by computing the percentage differences in average outlay between 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 the comparison, since average expenditures for each category increase in successive income classes.

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

	<i>Percentage increase</i>
Tobacco.....	160
Food <sup>1</sup> .....	226
Reading.....	300
Personal care.....	348
Housing <sup>2</sup> .....	354
Transportation other than automobile.....	394
Medical care.....	448
Clothing.....	736
Furnishings and equipment.....	756
Automobile operation.....	1, 108
Recreation.....	1, 906
Household operation.....	2, 090
Automobile purchase.....	2, 338
Contributions and personal taxes.....	2, 610

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

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

Over this range, which represents an increase of 716 percent in total income,<sup>5</sup> total current expenditures rose slightly more than 500 percent, while the percentage increase in outlay for the individual categories varied from 160 for tobacco to increases of more than 2,000

<sup>5</sup> Money income increased 684 percent over this range.

percent in several categories. The percentage increase in the expenditures for education is so large as to be meaningless and is not shown. In fact, as has been pointed out, there is virtually no expenditure at the lower-income levels and fairly substantial expenditures for private tuition at the higher levels. Among the more important categories of consumption food was least elastic, with an increase in average expenditures of 226 percent, and household operation was the most elastic, with average outlay rising nearly 2,100 percent. Clothing expenditures increased about 750 percent, at a rate closely similar to that for furnishings and equipment.

The manner in which income elasticity in expenditures varied for Providence families in different parts of the income scale is indicated by the lists appearing below, which represent the individual categories arranged according to the percentage increase in average expenditures over the income ranges from \$500-\$749 to \$1,000-\$1,249, and from \$3,000-\$3,499 to \$5,000-\$7,499. The first range represents an increase in average income of about 75 percent and an increase in total expenditures of 45 percent. The range between the two upper-income groups represents an increase in income of about 85 percent and a rise in total expenditures of nearly 70 percent.

\$500-\$749 to \$1,000-\$1,249	Percentage increase	\$3,000-\$3,499 to \$5,000-\$7,499	Percentage increase
Food <sup>1</sup> .....	22	Tobacco.....	18
Housing <sup>2</sup> .....	32	Reading.....	39
Reading.....	33	Food <sup>1</sup> .....	40
Total expenditures.....	45	Automobile operation.....	52
Tobacco.....	50	Housing <sup>2</sup> .....	55
Clothing.....	55	Transportation other than by automobile.....	58
Personal care.....	56	Personal care.....	62
Transportation other than by automobile.....	62	Total expenditures.....	69
Household operation.....	76	Medical care.....	76
Medical care.....	104	Clothing.....	87
Contributions and personal taxes.....	160	Recreation.....	104
Recreation.....	171	Automobile purchase.....	111
Furnishings and equipment.....	360	Household operation.....	122
Automobile purchase.....	500	Contributions and personal taxes.....	143
Automobile operation.....	533	Education.....	800
Education.....	9,900		

<sup>1</sup> Includes the value of food obtained without money expense.

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

It will be seen from these lists that at the lower level of income expenditures for most of the categories increased more rapidly than total expenditures for current living, while in the upper range about half increased more slowly and half more rapidly.

One of the most striking changes in elasticity between the lower income range and the upper appears in the case of automobile purchase and operation expenditures. Since comparatively few families at the \$500 to \$750 level reported automobile ownership, the rise in average outlay for automobile purchase operation between that level and the \$1,000 to \$1,250 level was over 500 percent. In the upper

range, which represented a slightly greater relative increase in income, average expenditures for automobile purchase rose 111 percent and for automobile operation, only 52 percent.

For most of the smaller categories of expenditure elasticity was less in the upper part of the income scale than in the lower, but for housing, household operation, clothing, and even food, elasticity was somewhat greater in the upper range.

The growth with income in average expenditures by Providence families for the main categories is shown graphically in figures 6 and 7. These figures indicate both the level of outlay and the relative increase in different parts of the income scale.<sup>6</sup> The relatively small increases for both food and housing noted in chapters III and IV are emphasized in figure 6. Among the other categories a number show relative increases that are closely similar. All categories of expenditure showed a clear tendency toward a relatively slower increase at the higher income levels, although this is least marked with respect to contributions and personal taxes. The flattening of the curves in the upper part of the income scale reflects the growing importance of various forms of savings with increase in income.

*Expenditures at successive income levels.*—As already indicated, data for individual families reveal great differences among families both in the level of spending and in its apportionment among consumption goods and services. When families are classified into groups that are homogeneous in certain established respects, however, their average expenditures assume such regularity of design that it becomes possible to speak of the "patterns" of expenditures at successive income levels in the communities studied. The designs become especially apparent when all families studied are grouped into a few broad income classes, and the patterns of expenditures are compared for families at each of these economic levels. (See table 39).

Among families with incomes under \$1,000 in all three city units, food and home maintenance together absorbed between 80 and 90 percent of total income.<sup>7</sup> If expenditures for clothing and personal care are added to those for food and home maintenance, the average outlay for these categories by families in this income group accounted for approximately 95 percent of income in Providence and the small cities, while in Haverhill-New Britain the amount so spent slightly exceeded total income. Thus, even in the two former communities, not more than 5 percent of income remained for all other categories, including medical care, transportation, contributions and personal taxes, recreation, reading and other miscellaneous items. It is not surprising, therefore, that these families were unable to supply all of their current needs out of income, but reported fairly substantial deficits.

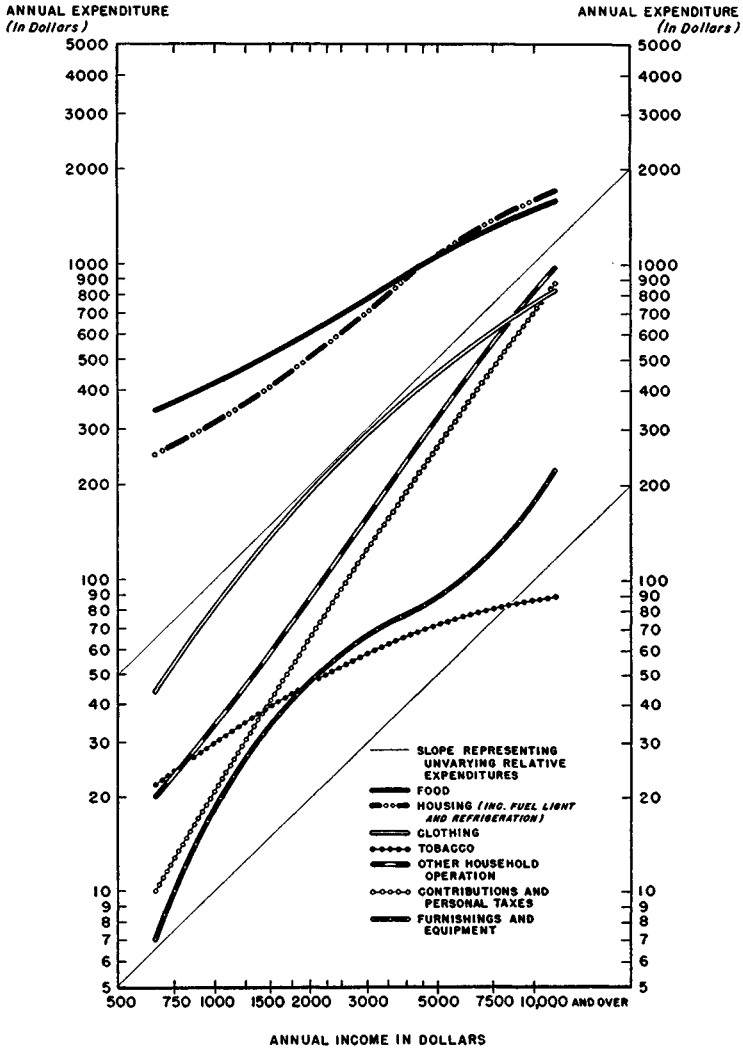
<sup>6</sup> Average expenditures were smoothed and plotted on double logarithmic paper.

<sup>7</sup> Figures for income and expenditures both include the money value of housing, food, and fuel obtained without money expense in the year of the survey.

Fig. 6

## RELATIVE CHANGES IN SPECIFIED CATEGORIES OF EXPENDITURE WITH CHANGES IN INCOME PROVIDENCE, 1935-1936

NONRELIEF WHITE FAMILIES INCLUDING HUSBAND  
AND WIFE BOTH NATIVE BORN



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

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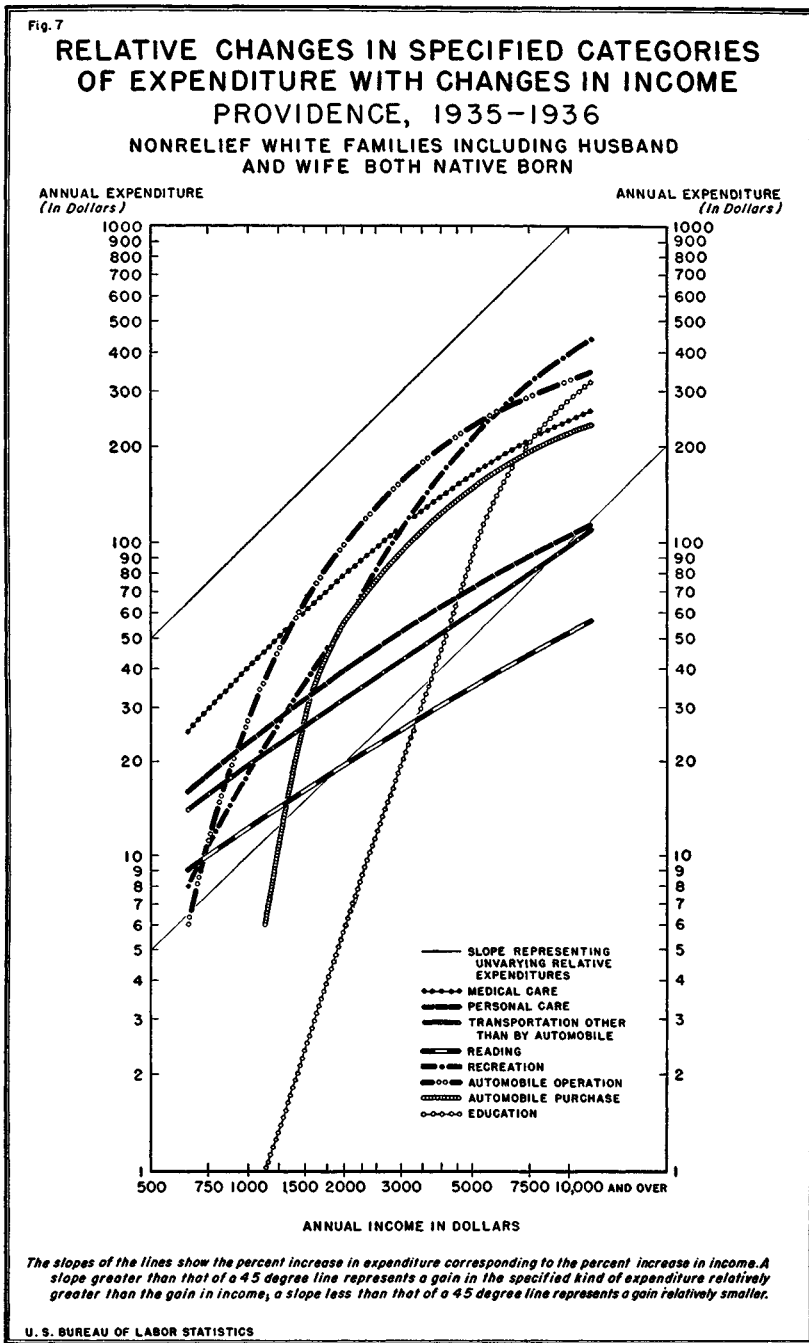




TABLE 39.—Percentage distribution of adjusted family income <sup>1</sup>

PROVIDENCE									
Income class	Total adjusted income	Percentage of adjusted family income							
		Total money value of current living	Food	Home maintenance	Clothing and personal care	Transportation	Medical care	Contributions and personal taxes	Other
\$500-\$999.....	\$819	111.1	46.1	38.7	10.2	4.6	3.5	1.7	6.3
\$1,000-\$1,999.....	1,447	104.8	37.4	34.4	11.3	8.0	4.1	2.8	6.8
\$2,000-\$2,999.....	2,394	96.1	29.2	31.9	11.5	9.7	3.7	3.5	6.6
\$3,000-\$4,999.....	3,712	88.8	23.1	30.5	10.8	9.2	3.4	4.4	7.4
\$5,000 and over.....	7,673	82.6	17.4	29.0	9.7	7.5	3.0	7.1	8.9
MIDDLE-SIZED CITIES									
\$250-\$999.....	\$799	117.8	45.5	45.2	10.2	4.3	3.8	1.9	6.9
\$1,000-\$1,999.....	1,456	104.5	33.8	36.0	11.4	7.9	4.9	2.7	6.9
\$2,000-\$2,999.....	2,321	94.7	27.8	31.1	11.0	11.6	3.5	3.1	6.6
\$3,000 and over.....	4,488	84.1	18.4	29.5	10.2	10.6	2.7	6.6	6.1
SMALL CITIES									
\$250-\$999.....	\$847	115.1	42.9	43.9	8.5	5.1	5.1	2.8	6.8
\$1,000-\$1,999.....	1,472	101.9	33.4	35.5	10.1	8.0	4.7	3.1	7.1
\$2,000-\$2,999.....	2,333	95.7	27.6	31.4	10.8	10.1	4.9	3.7	7.2
\$3,000 and over.....	4,002	85.8	20.0	28.4	10.2	10.6	4.0	4.8	7.8

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

In succeeding income groups food and home maintenance took steadily decreasing proportions of total income. This relative decline was balanced in part by decreasing deficits, or, at the higher levels, by increasing surpluses, and in part by relative increases in amounts spent for the smaller categories, such as transportation, clothing, recreation, and contributions and personal taxes. Average total expenditures were still in excess of income, however, in the group with incomes of \$1,000 to \$2,000, but above that level savings gained steadily in average size, and accounted for approximately 18 percent of income among Providence families receiving \$5,000 and over. In this latter group, as among families with incomes of \$3,000 or over in the other two city units, food and home maintenance took less than half of income.

On the whole, for comparable income groups, both the level of spending and its apportionment in different parts of the income scale were similar in the three New England city units. Food and clothing each tended to have slightly less relative importance in the small cities than in the larger communities and medical care a little more. Automobile ownership was less frequent and expenditures for automobile operation were smaller in Providence than in the other cities, thus reflecting the generally observed relationship between city size and automobile expenditures. Expenditures for clothing first increased and then tended to decline as a percentage of total expenditures in each of the city units.

The expenditure data for the New England cities included in the present study show clearly that both in the level of spending and in the relative importance of the several categories family income is much more determinative than are other factors represented in the foregoing analysis. While size of city exerted a modifying influence on some portions of the family budget, such as on food and automobile expense, it rather surprisingly appeared without significant influence on such a category as housing in these communities, in spite of the general belief that housing costs vary directly with city size.

## TABULAR SUMMARY

The data presented in the following tables summarize, by major groups, the expenditures of native white families living in Providence, R. I., in a middle-sized city tabulation unit comprising Haverhill, Mass., and New Britain, Conn., and in a small city unit comprising Greenfield, Mass., Wallingford and Willimantic, Conn., and Westbrook, Maine. The data on expenditures were obtained only from nonrelief white families containing husband and wife, both native born. Not all families meeting these qualifications were scheduled, but the number of eligible families in the different income, occupational, and family type groups is given in column 2 of all tables in order to show their relative frequency in the community. (See statement in section on sampling, appendix A, regarding the "eligible" sample.)

Due to the infrequency of families in the business and professional categories at the lower income levels, and of families in the wage-earner and clerical groups at the upper income levels, data presented for "All families" and for families of each type include the different occupational groups at the following income levels:

Occupational group	Providence	2 middle-sized cities	4 small cities
Wage earner.....	\$500-\$2,999	\$250-\$2,499	\$250-\$2,499
Clerical.....	\$750-\$2,999	\$500-\$2,499	\$500-\$2,499
Business and professional.....	\$1,250 and over	\$1,000 and over	\$1,000 and over

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

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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-----	126	160	188
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-----	129	162	190
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-----	132	164	192
9. RECREATION: Average money expenditure for recreation of specified types, by occupation, family type, and income, in 1 year, 1935-36-----	135	166	194

PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living <sup>4</sup>	Average net surplus or deficit (-) <sup>5</sup>	Average net balancing difference <sup>6</sup>
	Eligible <sup>1</sup>	Reporting expenditures	Total	Money <sup>2</sup>	Non-money from housing <sup>3</sup>			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<i>All families</i>								
\$500-\$749.....	560	30	\$649	\$635	\$14	\$764	-\$116	-\$13
\$750-\$999.....	1,236	64	852	847	5	920	-61	-12
\$1,000-\$1,249.....	1,498	82	1,113	1,104	9	1,177	-59	-14
\$1,250-\$1,499.....	1,060	138	1,362	1,338	24	1,362	-7	-17
\$1,500-\$1,749.....	1,254	133	1,599	1,574	25	1,619	-30	-15
\$1,750-\$1,999.....	1,294	167	1,869	1,840	29	1,853	6	-19
\$2,000-\$2,249.....	946	133	2,123	2,084	39	2,076	33	-25
\$2,250-\$2,499.....	604	104	2,375	2,307	68	2,174	136	-3
\$2,500-\$2,999.....	774	135	2,693	2,609	84	2,438	189	-18
\$3,000-\$3,499.....	342	69	3,209	3,122	87	2,883	248	-9
\$3,500-\$3,999.....	196	41	3,736	3,607	129	3,000	630	-23
\$4,000-\$4,999.....	210	46	4,441	4,218	223	3,694	508	16
\$5,000-\$7,499.....	244	49	5,977	5,684	293	4,710	996	-22
\$7,500 and over.....	160	25	10,170	9,709	461	7,811	1,919	-21
<i>Occupational group: Wage earner</i>								
\$500-\$749.....	560	30	650	636	14	765	-116	-13
\$750-\$999.....	960	34	848	844	4	904	-48	-12
\$1,000-\$1,249.....	1,124	49	1,114	1,108	6	1,190	-68	-14
\$1,250-\$1,499.....	1,014	51	1,368	1,337	31	1,332	-22	-17
\$1,500-\$1,749.....	684	35	1,602	1,575	27	1,632	-46	-11
\$1,750-\$1,999.....	700	49	1,870	1,857	13	1,843	28	-14
\$2,000-\$2,249.....	360	41	2,141	2,070	71	2,116	-26	-20
\$2,250-\$2,499.....	212	31	2,363	2,297	66	2,143	146	8
\$2,500-\$2,999.....	178	24	2,719	2,619	100	2,393	244	-18
<i>Clerical</i>								
\$750-\$999.....	276	30	868	860	8	980	-107	-13
\$1,000-\$1,249.....	374	33	1,109	1,095	14	1,141	-32	-14
\$1,250-\$1,499.....	428	37	1,346	1,343	3	1,436	-69	-24
\$1,500-\$1,749.....	358	44	1,593	1,566	27	1,569	-15	-18
\$1,750-\$1,999.....	330	36	1,874	1,834	40	1,869	-9	-26
\$2,000-\$2,249.....	318	32	2,118	2,119	-1	2,099	65	-45
\$2,250-\$2,499.....	180	24	2,380	2,305	75	2,163	141	1
\$2,500-\$2,999.....	216	28	2,644	2,561	83	2,465	108	-12
<i>Independent business and professional</i>								
\$1,250-\$1,499.....	114	25	1,347	1,307	40	1,347	-37	-3
\$1,500-\$1,749.....	90	19	1,595	1,586	9	1,632	-28	-18
\$1,750-\$1,999.....	114	25	1,863	1,779	84	1,881	-79	-23
\$2,000-\$2,249.....	108	16	2,094	2,064	30	1,984	72	8
\$2,250-\$2,499.....	60	12	2,385	2,360	25	2,158	212	-10
\$2,500-\$2,999.....	136	33	2,694	2,607	87	2,368	257	-18
\$3,000-\$3,499.....	80	21	3,238	3,254	-16	3,209	54	-9
\$3,500-\$3,999.....	52	12	3,739	3,517	222	2,958	541	18
\$4,000-\$4,999.....	66	16	4,417	4,150	267	3,539	606	5
\$5,000-\$7,499.....	102	20	5,879	5,427	452	4,389	1,098	-60
\$7,500 and over.....	62	10	11,001	10,464	537	7,272	3,220	-28
<i>Salaried business</i>								
\$1,250-\$1,499.....	48	12	1,358	1,358	.....	1,364	1	-7
\$1,500-\$1,749.....	68	20	1,594	1,584	10	1,702	-101	-17
\$1,750-\$1,999.....	82	26	1,845	1,829	16	1,844	-3	-12
\$2,000-\$2,249.....	90	22	2,111	2,052	59	2,029	38	-15
\$2,250-\$2,499.....	96	24	2,378	2,309	69	2,324	-3	-12
\$2,500-\$2,999.....	150	28	2,708	2,676	32	2,589	115	-28
\$3,000-\$3,499.....	152	25	3,201	3,156	45	2,855	322	-21
\$3,500-\$3,999.....	104	19	3,734	3,653	81	3,081	617	-45
\$4,000-\$4,999.....	96	16	4,507	4,336	171	3,899	421	16
\$5,000-\$7,499.....	92	13	5,969	5,933	36	4,995	908	30
\$7,500 and over.....	82	12	8,958	8,598	360	7,535	1,093	-30

See p. 138 for notes on this table.

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class (1)	Number of families		Average net income			Average money expenditure for family living (7)	Average net surplus or deficit (-) (8)	Average net balancing difference (9)
	Eligible (2)	Reporting expenditures (3)	Total (4)	Money (5)	Non-money from housing (6)			
<i>Salaried professional</i>								
\$1,250-\$1,499	56	13	\$1,389	\$1,350	\$39	\$1,363	-\$3	-\$10
\$1,500-\$1,749	54	15	1,613	1,598	15	1,671	-35	-38
\$1,750-\$1,999	68	31	1,868	1,820	48	1,848	-4	-24
\$2,000-\$2,249	70	22	2,111	2,067	44	1,972	121	-26
\$2,250-\$2,499	56	13	2,386	2,290	96	2,084	243	-37
\$2,500-\$2,999	94	22	2,730	2,593	137	2,318	294	-19
\$3,000-\$3,499	110	23	3,203	2,982	221	2,688	287	7
\$3,500-\$3,999	40	10	3,734	3,602	132	2,840	782	-20
\$4,000-\$4,999	48	14	4,341	4,072	269	3,497	546	29
\$5,000-\$7,499	50	16	6,196	5,756	440	4,848	945	-37
\$7,500 and over	16	3	13,156	12,471	685	11,316	1,108	47
<i>Family type: Type I</i>								
\$500-\$749	204	10	657	621	36	718	-82	-15
\$750-\$999	392	17	842	825	17	832	(*)	-7
\$1,000-\$1,249	490	18	1,111	1,091	20	1,165	-60	-14
\$1,250-\$1,499	520	33	1,363	1,340	23	1,337	15	-12
\$1,500-\$1,749	412	32	1,608	1,576	32	1,567	23	-14
\$1,750-\$1,999	372	32	1,866	1,839	27	1,893	-37	-17
\$2,000-\$2,249	312	37	2,106	2,068	38	2,081	6	-19
\$2,250-\$2,499	160	22	2,363	2,324	59	2,226	117	-19
\$2,500-\$2,999	232	36	2,685	2,597	88	2,430	189	-22
\$3,000-\$3,499	100	17	3,259	3,131	128	2,642	477	12
\$3,500-\$3,999	56	12	3,732	3,667	65	3,109	613	-55
\$4,000-\$4,999	48	8	4,681	4,302	379	3,562	768	-28
\$5,000-\$7,499	64	10	5,729	5,514	215	4,469	1,058	-13
\$7,500 and over	32	6	10,991	10,659	332	7,751	2,946	-38
<i>Types II and III</i>								
\$500-\$749	252	9	642	642	-----	771	-116	-13
\$750-\$999	574	25	851	851	-----	889	-24	-14
\$1,000-\$1,249	642	36	1,114	1,114	-----	1,184	-59	-11
\$1,250-\$1,499	654	62	1,358	1,335	23	1,382	-28	-19
\$1,500-\$1,749	436	55	1,591	1,586	5	1,553	32	1
\$1,750-\$1,999	546	75	1,866	1,854	12	1,857	19	-22
\$2,000-\$2,249	312	56	2,132	2,081	51	2,061	47	-27
\$2,250-\$2,499	198	39	2,384	2,337	47	2,202	140	-5
\$2,500-\$2,999	234	43	2,702	2,614	88	2,348	264	2
\$3,000-\$3,499	112	27	3,164	3,112	52	2,851	291	-30
\$3,500-\$3,999	64	17	3,759	3,609	150	3,145	479	-15
\$4,000-\$4,999	66	21	4,367	4,309	58	3,867	423	19
\$5,000-\$7,499	82	17	6,110	5,871	239	4,785	1,077	9
\$7,500 and over	38	6	9,034	8,574	460	6,693	1,971	-90
<i>Types IV and V</i>								
\$500-\$749	104	11	654	648	6	839	-182	-9
\$750-\$999	270	22	874	874	-----	1,117	-229	-14
\$1,000-\$1,249	368	28	1,115	1,107	8	1,185	-58	-20
\$1,250-\$1,499	456	43	1,365	1,359	26	1,362	-2	-21
\$1,500-\$1,749	406	46	1,599	1,562	37	1,744	-149	-33
\$1,750-\$1,999	376	60	1,877	1,823	54	1,809	28	-14
\$2,000-\$2,249	322	40	2,129	2,101	26	2,086	44	-29
\$2,250-\$2,499	246	43	2,362	2,271	91	2,118	146	7
\$2,500-\$2,999	308	56	2,692	2,613	79	2,511	133	-31
\$3,000-\$3,499	130	25	3,213	3,126	87	3,099	35	-8
\$3,500-\$3,999	76	12	3,718	3,559	159	2,795	771	-7
\$4,000-\$4,999	96	17	4,372	4,112	260	3,640	436	36
\$5,000-\$7,499	98	22	6,030	5,641	389	4,808	886	-53
\$7,500 and over	90	13	10,356	9,849	507	8,304	1,531	14

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

PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>All families</i>							
\$500-\$749	580	30	-116	14	79	\$36	\$153
\$750-\$999	1,236	64	-61	57	43	53	211
\$1,000-\$1,249	1,498	82	-59	43	49	73	182
\$1,250-\$1,499	1,680	138	-7	62	35	96	190
\$1,500-\$1,749	1,254	133	-30	57	36	146	314
\$1,750-\$1,999	1,294	167	6	62	37	153	241
\$2,000-\$2,249	946	133	33	71	26	169	345
\$2,250-\$2,499	604	104	136	78	20	260	325
\$2,500-\$2,999	774	135	189	76	20	348	361
\$3,000-\$3,499	342	69	248	82	16	427	681
\$3,500-\$3,999	198	41	630	96	4	690	682
\$4,000-\$4,999	210	46	508	91	7	623	770
\$5,000-\$7,499	244	49	996	94	6	1,114	914
\$7,500 and over	160	25	1,919	88	12	2,198	226
<i>Occupational group: Wage earner</i>							
\$500-\$749	560	30	-116	14	79	36	153
\$750-\$999	960	34	-48	61	39	54	208
\$1,000-\$1,249	1,124	49	-68	39	56	72	170
\$1,250-\$1,499	1,014	51	22	71	29	103	170
\$1,500-\$1,749	684	35	-46	56	35	153	375
\$1,750-\$1,999	700	49	28	63	36	178	236
\$2,000-\$2,249	360	41	-26	64	32	160	409
\$2,250-\$2,499	212	31	146	84	16	242	350
\$2,500-\$2,999	178	24	244	80	8	392	361
<i>Clerical</i>							
\$750-\$999	276	30	-107	42	58	48	217
\$1,000-\$1,249	374	33	-32	55	28	71	254
\$1,250-\$1,499	428	37	-69	45	49	82	215
\$1,500-\$1,749	358	44	15	63	35	146	218
\$1,750-\$1,999	330	36	-9	63	37	117	224
\$2,000-\$2,249	318	32	65	73	21	141	181
\$2,250-\$2,499	180	24	141	90	10	205	444
\$2,500-\$2,999	216	28	108	72	28	307	412
<i>Independent business and professional</i>							
\$1,250-\$1,499	114	25	-37	61	35	90	260
\$1,500-\$1,749	90	19	-28	69	31	120	358
\$1,750-\$1,999	114	25	-79	50	50	139	300
\$2,000-\$2,249	108	16	72	82	18	252	719
\$2,250-\$2,499	60	12	212	66	25	374	138
\$2,500-\$2,999	136	33	257	79	18	357	142
\$3,000-\$3,499	80	21	54	69	31	418	752
\$3,500-\$3,999	52	12	541	83	17	783	665
\$4,000-\$4,999	66	16	606	88	12	858	1,242
\$5,000-\$7,499	102	20	1,098	90	10	1,274	423
\$7,500 and over	62	10	3,220	100	-----	3,220	-----
<i>Salaried business</i>							
\$1,250-\$1,499	48	12	1	55	45	53	62
\$1,500-\$1,749	68	20	-101	40	44	83	306
\$1,750-\$1,999	82	26	-3	67	33	120	256
\$2,000-\$2,249	90	22	38	76	24	207	490
\$2,250-\$2,499	96	24	-3	55	36	264	412
\$2,500-\$2,999	150	28	115	64	33	339	302
\$3,000-\$3,499	152	25	322	85	15	435	322
\$3,500-\$3,999	104	19	617	100	-----	617	-----
\$4,000-\$4,999	96	16	421	92	8	481	278
\$5,000-\$7,499	92	13	908	100	-----	908	-----
\$7,500 and over	82	12	1,093	78	22	1,473	223

See p. 138 for notes on this table.

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having—		Average amount for families having—	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Salaried professional</i>							
\$1,250-\$1,499	56	13	-3	51	28	\$67	\$134
\$1,500-\$1,749	54	15	-35	38	56	153	166
\$1,750-\$1,999	68	31	-4	66	34	119	246
\$2,000-\$2,249	70	22	121	84	16	168	134
\$2,250-\$2,499	56	13	243	67	33	440	150
\$2,500-\$2,999	94	22	294	89	11	356	184
\$3,000-\$3,499	110	23	287	87	8	421	964
\$3,500-\$3,999	40	10	782	100		782	
\$4,000-\$4,999	48	14	546	92		595	
\$5,000-\$7,499	50	16	945	93	7	1,200	2,493
\$7,500 and over	16	3	1,108	100		1,108	
<i>Family type: Type I</i>							
\$500-\$749	204	10	-82	20	70	10	120
\$750-\$999	392	17	(*)	61	39	72	110
\$1,000-\$1,249	490	18	-60	23	58	83	137
\$1,250-\$1,499	520	33	15	68	29	129	251
\$1,500-\$1,749	412	32	23	66	25	138	272
\$1,750-\$1,999	372	32	-37	53	47	198	301
\$2,000-\$2,249	312	37	6	70	30	222	493
\$2,250-\$2,499	160	22	117	70	25	327	448
\$2,500-\$2,999	232	36	189	71	20	410	510
\$3,000-\$3,499	100	17	477	90	10	556	230
\$3,500-\$3,999	56	12	613	94	6	666	194
\$4,000-\$4,999	48	8	768	100		768	
\$5,000-\$7,499	64	10	1,058	100		1,058	
\$7,500 and over	32	6	2,946	100		2,946	
<i>Types II and III</i>							
\$500-\$749	252	9	-116	11	89	81	141
\$750-\$999	574	25	-24	62	38	38	128
\$1,000-\$1,249	642	36	-59	52	44	76	226
\$1,250-\$1,499	654	62	-28	59	40	62	162
\$1,500-\$1,749	436	55	32	68	31	158	244
\$1,750-\$1,999	546	75	19	63	37	136	183
\$2,000-\$2,249	312	56	47	67	29	196	289
\$2,250-\$2,499	198	39	140	80	17	226	247
\$2,500-\$2,999	234	43	264	85	13	325	100
\$3,000-\$3,499	112	27	291	82	18	444	396
\$3,500-\$3,999	64	17	479	100		479	
\$4,000-\$4,999	66	21	423	85	15	541	248
\$5,000-\$7,499	82	17	1,077	94	6	1,199	864
\$7,500 and over	38	6	1,971	100		1,971	
<i>Types IV and V</i>							
\$500-\$749	104	11	-182	9	73	11	251
\$750-\$999	270	22	-229	39	61	59	413
\$1,000-\$1,249	366	28	-58	52	48	61	188
\$1,250-\$1,499	486	43	-2	60	35	103	181
\$1,500-\$1,749	406	46	-149	37	53	136	375
\$1,750-\$1,999	376	60	28	70	27	139	244
\$2,000-\$2,249	322	40	44	77	14	105	257
\$2,250-\$2,499	246	43	146	81	19	250	281
\$2,500-\$2,999	308	56	133	71	26	324	371
\$3,000-\$3,499	130	25	35	76	20	294	936
\$3,500-\$3,999	76	12	771	93	7	899	985
\$4,000-\$4,999	96	17	436	90	6	594	1,707
\$5,000-\$7,499	98	22	886	91	9	1,078	968
\$7,500 and over	90	13	1,531	80	20	1,981	225

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



PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing <sup>1</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mob-ile <sup>2</sup> (12)	Other trans-portion (13)	Per-sonal care (14)	Medi-cal care (15)	Recre-ation <sup>4</sup> (16)	To-bacco (17)	Read-ing (18)	For-mal edu-cation (19)	Con-tributions and per-sonal taxes <sup>5</sup> (20)	Other items (21)
	Elig-ible (2)	Report-ing ex-pen-ditures (3)					Fuel, light, and refrig-eration (8)	Other (9)												
Average money expenditure in dollars																				
<i>All families</i>																				
\$500-\$749.....	560	30	3.1	764	316	170	80	21	5	60	6	13	16	28	7	22	9	(*)	10	1
\$750-\$999.....	1,236	64	3.2	920	361	190	90	25	17	67	30	17	19	30	16	29	11	(*)	16	2
\$1,000-\$1,249.....	1,498	82	3.2	1,177	436	224	117	37	23	93	44	21	25	57	19	33	12	1	26	9
\$1,250-\$1,499.....	1,660	138	3.2	1,362	519	237	121	49	28	120	72	24	30	46	29	31	16	2	30	8
\$1,500-\$1,749.....	1,254	133	3.3	1,619	569	278	139	61	40	151	94	30	34	69	45	36	17	3	47	6
\$1,750-\$1,999.....	1,294	167	3.3	1,853	605	299	154	71	48	173	167	28	37	72	55	46	19	7	67	5
\$2,000-\$2,249.....	946	133	3.3	2,076	670	340	169	93	63	208	170	33	41	78	62	50	20	6	71	2
\$2,250-\$2,499.....	604	104	3.4	2,174	668	334	169	107	47	236	184	37	44	99	71	48	20	20	89	1
\$2,500-\$2,999.....	774	135	3.4	2,438	708	384	192	143	60	258	241	36	47	93	73	56	23	14	100	10
\$3,000-\$3,499.....	342	69	3.3	2,883	790	501	192	198	89	294	265	36	50	119	120	60	28	17	120	4
\$3,500-\$3,999.....	196	41	3.4	3,000	778	452	206	202	77	341	269	49	54	132	159	64	28	33	154	2
\$4,000-\$4,999.....	210	46	3.4	3,694	973	536	235	245	57	432	375	56	69	139	166	68	32	65	239	7
\$5,000-\$7,499.....	244	49	3.5	4,710	1,107	663	252	440	88	549	451	57	81	210	245	71	39	153	292	12
\$7,500 and over.....	160	25	3.9	7,811	1,585	903	375	989	254	810	537	137	113	260	436	88	52	322	923	27

See p. 138 for notes on this table.

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

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average number of persons per family  (4)	Total  (5)	Food  (6)	Housing  (7)	Household operation		Furnishings and equipment  (10)	Clothing  (11)	Auto-mobile  (12)	Other transportation  (13)	Personal care  (14)	Medical care  (15)	Recreation  (16)	Tobacco  (17)	Reading  (18)	Formal education  (19)	Contributions and personal taxes  (20)	Other items  (21)
	Eligible  (2)	Reporting expenditures  (3)					Fuel, light, and refrigeration  (8)	Other  (9)												
Percentage of total money expenditures																				
<i>All families</i>																				
\$500-\$749.....	560	30	3.1	100.0	41.4	22.3	10.5	2.7	0.6	7.8	0.8	1.7	2.1	3.7	0.9	2.9	1.2	(*)	1.3	0.1
\$750-\$999.....	1,236	64	3.2	100.0	39.3	20.7	9.8	2.7	1.8	7.3	3.2	1.8	2.1	3.3	1.7	3.2	1.2	(*)	1.7	.2
\$1,000-\$1,249.....	1,498	82	3.2	100.0	37.1	19.0	10.0	3.1	2.0	7.9	3.7	1.8	2.1	4.8	1.6	2.8	1.0	0.1	2.2	.8
\$1,250-\$1,499.....	1,660	138	3.2	100.0	38.1	17.4	8.9	3.6	2.1	8.8	5.2	1.8	2.2	3.4	2.1	2.3	1.2	.1	2.2	.6
\$1,500-\$1,749.....	1,254	133	3.3	100.0	35.1	17.2	8.6	3.8	2.5	9.3	5.8	1.8	2.1	4.3	2.8	2.2	1.0	.2	2.0	.4
\$1,750-\$1,999.....	1,294	167	3.3	100.0	32.7	16.1	8.3	3.8	2.6	9.3	9.0	1.5	2.0	3.9	3.0	2.5	1.0	.4	3.6	.3
\$2,000-\$2,249.....	946	133	3.3	100.0	32.2	16.4	8.1	4.5	3.0	10.0	8.2	1.6	2.0	3.8	3.0	2.4	1.0	.3	3.4	.1
\$2,250-\$2,499.....	604	104	3.4	100.0	30.7	15.4	7.8	4.9	2.2	10.8	8.5	1.7	2.0	4.6	3.3	2.2	.9	.9	4.1	(*)
\$2,500-\$2,999.....	774	135	3.4	100.0	29.0	15.7	7.9	5.9	2.5	10.6	9.9	1.5	1.9	3.8	3.0	2.3	.9	.6	4.1	.4
\$3,000-\$3,499.....	342	69	3.3	100.0	27.4	17.4	6.6	6.9	3.1	10.2	9.2	1.2	1.7	4.1	4.2	2.1	1.0	.6	4.2	.1
\$3,500-\$3,999.....	196	41	3.4	100.0	26.0	15.1	6.9	6.7	2.6	11.4	8.9	1.6	1.8	4.4	5.3	2.1	.9	1.1	5.1	.1
\$4,000-\$4,999.....	210	46	3.4	100.0	26.3	14.5	6.4	6.6	1.5	11.7	10.2	1.5	1.9	3.8	4.5	1.8	.9	1.7	6.5	.2
\$5,000-\$7,499.....	244	49	3.5	100.0	23.5	14.1	5.4	9.3	1.9	11.7	9.6	1.2	1.7	4.5	5.2	1.5	.8	3.2	6.2	.2
\$7,500 and over.....	160	25	3.9	100.0	20.3	11.6	4.8	12.7	3.2	10.4	6.9	1.8	1.4	3.3	5.6	1.1	.7	4.1	11.8	.3

Occupational group: Wage earner			Average money expenditure in dollars																	
			765	316	170	80	21	5	61	6	13	16	28	7	22	9	(*)	10	1	
\$500-\$749	560	30	3.1	765	316	170	80	21	5	61	6	13	16	28	7	22	9	(*)	10	1
\$750-\$999	960	34	3.3	904	360	182	86	25	17	68	20	16	18	30	15	31	10	1	15	1
\$1,000-\$1,249	1,124	49	3.3	1,190	436	224	118	37	25	92	51	21	25	59	18	33	12	1	27	11
\$1,250-\$1,499	1,014	51	3.3	1,332	529	217	117	41	21	119	74	22	30	49	31	28	15	2	27	10
\$1,500-\$1,749	684	35	3.5	1,632	592	264	134	53	37	157	72	32	35	77	54	42	17	4	52	10
\$1,750-\$1,999	700	49	3.4	1,843	620	281	150	63	42	179	182	28	35	62	51	50	19	10	71	(*)
\$2,000-\$2,249	360	41	3.5	2,116	699	314	175	83	67	209	205	31	40	88	63	42	21	6	72	1
\$2,250-\$2,499	212	31	3.4	2,143	686	272	144	96	66	257	177	32	40	84	89	52	19	17	111	1
\$2,500-\$2,999	178	24	3.6	2,393	742	287	196	105	76	275	237	50	47	115	70	64	22	5	93	6
Wage earner			Percentage of total money expenditures																	
			100.0	41.3	22.2	10.5	2.7	0.6	8.0	0.8	1.7	2.1	3.7	0.9	2.9	1.2	(*)	1.3	0.1	
\$500-\$749	560	30	3.1	100.0	41.3	22.2	10.5	2.7	0.6	8.0	0.8	1.7	2.1	3.7	0.9	2.9	1.2	(*)	1.3	0.1
\$750-\$999	960	34	3.3	100.0	39.8	20.1	9.5	2.8	1.9	7.5	3.2	1.8	2.0	3.3	1.7	3.4	1.1	0.1	1.7	.1
\$1,000-\$1,249	1,124	49	3.3	100.0	36.6	18.8	9.9	3.1	2.1	7.7	4.3	1.8	2.1	5.0	1.5	2.8	1.0	.1	2.3	.9
\$1,250-\$1,499	1,014	51	3.3	100.0	39.7	16.3	8.8	3.1	1.6	8.9	5.5	1.6	2.3	3.7	2.3	2.1	1.1	.2	2.0	.8
\$1,500-\$1,749	684	35	3.5	100.0	36.4	16.2	8.2	3.2	2.3	9.6	4.4	2.0	2.1	4.7	3.3	2.6	1.0	.2	3.2	.6
\$1,750-\$1,999	700	49	3.4	100.0	33.7	15.3	8.1	3.4	2.3	9.7	9.8	1.5	1.9	3.4	2.8	2.7	1.0	.5	3.9	(*)
\$2,000-\$2,249	360	41	3.5	100.0	33.0	14.8	8.3	3.9	3.2	9.9	9.7	1.5	1.9	4.1	3.0	2.0	1.0	.3	3.4	(*)
\$2,250-\$2,499	212	31	3.4	100.0	32.0	12.7	6.7	4.5	3.1	12.0	8.2	1.5	1.9	3.9	4.2	2.4	.9	.8	5.2	(*)
\$2,500-\$2,999	178	24	3.6	100.0	31.0	12.0	8.2	4.4	3.2	11.5	9.9	2.1	2.0	4.9	2.9	2.7	.9	.2	3.9	.2
Clerical			Average money expenditure in dollars																	
			980	364	219	103	27	18	64	37	24	20	28	17	24	12	(*)	19	4	
\$750-\$999	276	30	3.0	980	364	219	103	27	18	64	37	24	20	28	17	24	12	(*)	19	4
\$1,000-\$1,249	374	33	3.1	1,141	434	227	115	37	20	97	24	20	25	62	20	33	13	(*)	23	1
\$1,250-\$1,499	428	37	3.2	1,436	519	285	129	56	46	120	69	30	31	42	25	36	16	(*)	32	(*)
\$1,500-\$1,749	358	44	3.2	1,569	534	294	146	69	51	132	120	24	32	52	31	29	17	2	35	1
\$1,750-\$1,999	330	36	3.4	1,869	598	299	162	78	44	172	150	30	40	94	61	43	19	1	61	17
\$2,000-\$2,249	318	32	3.2	2,099	682	360	175	94	35	218	170	37	44	78	61	60	19	2	62	2
\$2,250-\$2,499	180	24	3.5	2,163	671	366	173	100	40	235	176	37	44	114	50	41	20	20	75	1
\$2,500-\$2,999	216	28	3.3	2,465	676	371	190	154	56	256	281	36	48	98	73	56	26	25	99	20

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

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Percentage of total money expenditures																				
<i>Clerical</i>																				
\$750-\$999.....	276	30	3.0	100.0	37.3	22.4	10.6	2.8	1.8	6.5	3.7	2.4	2.0	2.9	1.7	2.4	1.2	(*)	1.9	0.4
\$1,000-\$1,249.....	374	33	3.1	100.0	38.0	19.9	10.1	3.2	1.8	8.5	2.1	1.8	2.2	4.5	1.8	2.9	1.1	(*)	2.0	.1
\$1,250-\$1,499.....	428	37	3.2	100.0	36.2	19.8	9.0	3.9	3.2	8.4	4.8	2.1	2.2	2.9	1.7	2.5	1.1	(*)	2.2	(*)
\$1,500-\$1,749.....	358	44	3.2	100.0	34.1	18.7	9.3	4.4	3.3	8.4	7.7	1.5	2.0	3.3	2.0	1.8	1.1	(*)	2.2	.1
\$1,750-\$1,999.....	330	36	3.4	100.0	32.0	16.0	8.7	4.2	2.4	9.2	8.0	1.6	2.1	5.0	3.3	2.3	1.0	(*)	3.3	.9
\$2,000-\$2,249.....	318	32	3.2	100.0	32.4	17.2	8.3	4.5	1.7	10.4	8.1	1.8	2.1	3.7	2.9	2.8	.9	.1	3.0	.1
\$2,250-\$2,499.....	180	24	3.5	100.0	31.1	16.9	8.0	4.6	1.8	10.9	8.2	1.7	2.0	5.3	2.3	1.9	.9	.9	3.5	(*)
\$2,500-\$2,999.....	216	28	3.3	100.0	27.4	15.1	7.7	6.2	2.3	10.4	11.4	1.5	1.9	4.0	3.0	2.3	1.0	1.0	4.0	.8
Average money expenditure in dollars																				
<i>Independent business and professional</i>																				
\$1,250-\$1,499.....	114	25	3.0	1,347	482	229	140	73	22	119	67	18	28	33	22	38	15	1	42	18
\$1,500-\$1,749.....	90	19	3.3	1,632	519	280	149	76	44	171	105	42	36	67	40	34	18	1	50	(*)
\$1,750-\$1,999.....	114	25	3.0	1,881	557	341	162	87	95	148	162	17	33	66	74	34	18	5	76	6
\$2,000-\$2,249.....	108	16	3.2	1,984	678	319	144	88	157	188	69	27	34	60	45	61	17	6	91	(*)
\$2,250-\$2,499.....	60	12	3.8	2,158	683	386	193	131	13	214	147	30	55	70	63	58	18	18	77	2
\$2,500-\$2,999.....	136	33	3.2	2,368	717	388	181	161	27	264	213	19	46	63	78	51	23	10	116	11
\$3,000-\$3,499.....	80	21	3.4	3,209	858	616	164	239	157	321	350	32	57	68	108	65	27	28	130	9
\$3,500-\$3,999.....	52	12	3.2	2,958	770	395	214	252	98	332	226	52	54	128	102	81	25	62	162	5
\$4,000-\$4,999.....	66	16	3.4	3,539	905	592	316	309	57	402	293	35	56	115	76	65	34	42	239	3
\$5,000-\$7,499.....	102	20	3.5	4,389	1,164	492	259	465	107	509	362	46	74	200	188	86	37	156	241	9
\$7,500 and over.....	62	10	3.8	7,272	1,606	788	335	978	305	732	474	81	100	212	439	76	36	336	756	18

*Independent business and professional*

\$1,250-\$1,499	114	25	3.0
\$1,500-\$1,749	90	19	3.3
\$1,750-\$1,999	114	25	3.0
\$2,000-\$2,249	108	16	3.2
\$2,250-\$2,499	60	12	3.8
\$2,500-\$2,999	136	33	3.2
\$3,000-\$3,499	80	21	3.4
\$3,500-\$3,999	52	12	3.2
\$4,000-\$4,999	66	16	3.4
\$5,000-\$7,499	102	20	3.5
\$7,500 and over	62	10	3.8

*Salaried business*

\$1,250-\$1,499	48	12	2.9
\$1,500-\$1,749	68	20	3.1
\$1,750-\$1,999	82	26	3.2
\$2,000-\$2,249	90	22	3.0
\$2,250-\$2,499	96	24	3.0
\$2,500-\$2,999	150	28	3.4
\$3,000-\$3,499	152	25	3.2
\$3,500-\$3,999	104	19	3.4
\$4,000-\$4,999	96	16	3.3
\$5,000-\$7,499	92	13	3.3
\$7,500 and over	82	12	4.0

Percentage of total money expenditures

100.0	35.9	17.1	10.4	5.4	1.6	8.8	5.0	1.3	2.1	2.4	1.6	2.8	1.1	0.1	3.1	1.3
100.0	31.8	17.2	9.1	4.6	2.7	10.5	6.4	2.6	2.2	4.1	2.4	2.1	1.1	.1	3.1	(*)
100.0	29.6	18.1	8.6	4.6	5.1	7.9	8.6	.9	1.8	3.5	3.9	1.8	1.0	.3	4.0	.3
100.0	34.2	16.1	7.2	4.4	7.9	9.5	3.5	1.4	1.7	3.0	2.3	3.1	.8	.3	4.6	(*)
100.0	31.8	17.9	8.9	6.1	.6	9.9	6.8	1.4	2.5	3.2	2.9	2.7	.8	.8	3.6	.1
100.0	30.3	16.4	7.6	6.8	1.1	11.1	9.0	.8	1.9	2.7	3.3	2.2	1.0	.4	4.9	.5
100.0	26.7	19.2	5.1	7.4	4.9	10.0	10.3	1.0	1.8	2.1	3.4	2.0	.8	.9	4.1	.3
100.0	26.1	13.4	7.2	8.5	3.3	11.3	7.6	1.8	1.8	4.3	3.4	2.7	.8	2.1	5.5	.2
100.0	25.6	16.7	8.9	8.7	1.6	11.4	8.3	1.0	1.6	3.2	2.1	1.8	1.0	1.2	6.8	.1
100.0	26.6	11.2	5.9	10.6	2.4	11.6	8.2	1.0	1.7	4.6	4.3	2.0	.8	3.4	5.5	.2
100.0	22.1	10.9	4.6	13.5	4.2	10.1	6.5	1.1	1.4	2.9	6.0	1.0	.5	4.6	10.4	.2

Average money expenditure in dollars

1,364	527	240	100	52	24	110	84	18	33	49	34	39	15	1	37	1
1,702	576	310	150	82	34	166	98	24	35	80	33	37	18	(*)	55	4
1,844	581	349	148	81	58	164	178	30	37	48	48	48	19	2	52	1
2,029	570	381	164	125	43	191	190	37	41	62	71	40	23	8	78	5
2,324	657	364	186	134	49	233	226	45	47	139	80	52	20	10	80	2
2,589	722	474	193	148	81	261	264	35	51	101	79	49	23	14	89	5
2,355	793	489	194	188	69	296	219	36	52	140	138	66	30	14	129	2
3,081	784	516	201	188	58	350	288	52	54	133	176	65	28	17	170	1
3,899	1,050	486	188	226	46	471	406	70	84	160	258	75	28	79	265	7
4,995	1,029	830	238	433	73	587	536	60	87	219	313	61	40	126	344	19
7,535	1,560	994	385	1,028	210	810	578	141	118	299	400	98	60	259	585	10

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

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Percentage of total money expenditures																				
\$1,250-\$1,499.....	48	12	2.9	100.0	38.6	17.6	7.3	3.8	1.8	8.1	6.1	1.3	2.4	3.6	2.5	2.9	1.1	0.1	2.7	0.1
\$1,500-\$1,749.....	68	20	3.1	100.0	33.9	18.2	8.8	4.8	2.0	9.8	5.7	1.4	2.1	4.7	1.9	2.2	1.1	(*)	3.2	.2
\$1,750-\$1,999.....	82	26	3.2	100.0	31.6	18.9	8.0	4.4	3.1	8.9	9.7	1.6	2.0	2.6	2.6	2.6	1.0	.1	2.8	.1
\$2,000-\$2,249.....	90	22	3.0	100.0	28.1	18.8	8.1	6.2	2.1	9.4	9.4	1.8	2.0	3.1	3.5	2.0	1.1	.4	3.8	.2
\$2,250-\$2,499.....	96	24	3.0	100.0	28.3	15.7	8.0	5.8	2.1	10.0	9.8	1.9	2.0	6.0	3.4	2.2	.9	.4	3.4	.1
\$2,500-\$2,999.....	150	28	3.4	100.0	27.9	18.3	7.5	5.7	3.1	10.1	10.2	1.4	2.0	3.9	3.0	1.9	.9	.5	3.4	.2
\$3,000-\$3,499.....	152	25	3.2	100.0	27.8	17.1	6.8	6.6	2.4	10.4	7.7	1.3	1.8	4.9	4.8	2.3	1.0	.5	4.5	.1
\$3,500-\$3,999.....	104	19	3.4	100.0	25.5	16.7	6.5	6.1	1.9	11.4	9.3	1.7	1.8	4.3	5.7	2.1	.9	.6	5.5	(*)
\$4,000-\$4,999.....	96	16	3.3	100.0	26.9	12.5	4.8	5.8	1.2	12.1	10.4	1.8	2.2	4.1	6.6	1.9	.7	2.0	6.8	.2
\$5,000-\$7,499.....	92	13	3.3	100.0	20.6	16.6	4.8	8.7	1.5	11.7	10.7	1.2	1.7	4.4	6.3	1.2	.8	2.5	6.9	.4
\$7,500 and over.....	82	12	4.0	100.0	20.7	13.2	5.1	13.6	2.8	10.7	7.7	1.9	1.6	4.0	5.3	1.3	.8	3.4	7.8	1
Average money expenditure in dollars																				
<i>Salaries professional</i>																				
\$1,250-\$1,499.....	56	13	3.1	1,363	416	273	124	70	36	151	60	24	32	64	27	23	12	3	48	(*)
\$1,500-\$1,749.....	54	15	2.9	1,671	590	316	124	66	16	149	174	15	28	69	35	16	17	1	53	2
\$1,750-\$1,999.....	68	31	2.8	1,848	596	360	161	71	43	155	102	38	38	110	46	37	18	16	54	3
\$2,000-\$2,249.....	70	22	3.3	1,972	582	370	152	103	48	207	133	32	41	75	80	38	20	31	59	1
\$2,250-\$2,499.....	56	13	3.3	2,084	595	356	192	107	30	189	202	50	40	68	68	36	22	55	73	1
\$2,500-\$2,999.....	94	22	3.2	2,318	683	444	202	151	52	217	154	36	44	64	60	60	21	14	113	3
\$3,000-\$3,499.....	110	23	3.3	2,688	737	434	210	182	68	273	281	39	43	126	103	48	28	14	98	4
\$3,500-\$3,999.....	40	10	3.5	2,840	771	360	207	175	98	328	272	40	55	133	187	41	35	35	102	1
\$4,000-\$4,999.....	48	14	3.4	3,497	912	559	216	196	79	396	427	54	59	129	105	56	37	70	191	11
\$5,000-\$7,499.....	50	16	3.8	4,848	1,136	706	264	405	77	563	477	75	83	212	236	59	41	206	301	7
\$7,500 and over.....	16	3	4.2	11,316	1,630	879	480	835	283	1,110	577	335	132	252	608	83	79	587	3,299	147

			Percentage of total money expenditures																	
<i>Salaried professional</i>																				
\$1,250-\$1,499.....	56	13	3.1	100.0	30.6	20.0	9.1	5.1	2.6	11.1	4.4	1.8	2.3	4.7	2.0	1.7	0.9	0.2	3.5	(*)
\$1,500-\$1,749.....	54	15	2.9	100.0	35.3	18.9	7.4	3.9	1.0	8.9	10.4	0.9	1.7	4.1	2.1	1.0	1.0	.1	3.2	0.1
\$1,750-\$1,999.....	68	31	2.8	100.0	32.3	19.5	8.7	3.8	2.3	8.4	5.5	2.0	2.0	6.0	2.5	2.0	1.0	.9	2.9	.2
\$2,000-\$2,249.....	70	22	3.3	100.0	29.5	18.8	7.7	5.2	2.4	10.5	6.7	1.6	2.1	3.8	4.1	1.9	1.0	1.6	3.0	.1
\$2,250-\$2,499.....	56	13	3.3	100.0	28.6	17.1	9.2	5.1	1.4	9.1	9.7	2.4	1.9	3.3	3.3	1.7	1.1	2.6	3.5	(*)
\$2,500-\$2,999.....	94	22	3.2	100.0	29.5	19.1	8.7	6.5	2.2	9.4	6.6	1.6	1.9	2.8	2.6	2.6	.9	.6	4.9	.1
\$3,000-\$3,499.....	110	23	3.3	100.0	27.5	16.2	7.8	6.8	2.5	10.2	10.4	1.5	1.6	4.7	3.8	1.8	1.0	.5	3.6	.1
\$3,500-\$3,999.....	40	10	3.5	100.0	27.2	12.7	7.3	6.2	3.5	11.5	9.6	1.4	1.9	4.7	6.6	1.4	1.2	1.2	3.6	(*)
\$4,000-\$4,999.....	48	14	3.4	100.0	26.1	16.0	6.2	5.6	2.3	11.3	12.2	1.5	1.7	3.7	3.0	1.6	1.0	2.0	5.5	.3
\$5,000-\$7,499.....	50	16	3.8	100.0	23.5	14.7	5.4	8.4	1.6	11.6	9.8	1.5	1.7	4.4	4.9	1.2	.8	4.2	6.2	.1
\$7,500 and over.....	16	3	4.2	100.0	14.4	7.8	4.2	7.4	2.5	9.8	5.1	3.0	1.2	2.2	5.4	.7	.7	5.2	29.1	1.3
			Average money expenditure in dollars																	
<i>Family type: Type I</i>																				
\$500-\$749.....	204	10	2.0	718	298	168	75	13	7	56	(*)	10	15	21	5	22	11	-----	14	3
\$750-\$999.....	392	17	2.0	832	298	180	88	21	19	57	42	9	17	26	17	26	10	-----	19	3
\$1,000-\$1,249.....	490	18	2.0	1,165	391	211	116	34	41	74	58	19	21	101	18	37	11	-----	32	1
\$1,250-\$1,499.....	520	33	2.0	1,337	494	239	116	55	32	109	79	29	29	53	29	21	18	-----	33	1
\$1,500-\$1,749.....	412	32	2.0	1,567	491	277	130	70	49	152	117	36	30	59	37	43	19	(*)	56	1
\$1,750-\$1,999.....	372	32	2.0	1,893	517	331	151	80	50	176	259	38	35	60	49	47	20	-----	78	2
\$2,000-\$2,249.....	312	37	2.0	2,081	596	368	160	106	111	189	173	29	37	86	64	52	20	-----	1	1
\$2,250-\$2,499.....	160	22	2.0	2,226	567	361	156	108	75	230	233	29	38	138	92	61	19	-----	2	2
\$2,500-\$2,999.....	232	36	2.0	2,430	603	390	179	140	86	204	372	25	40	91	74	62	24	-----	5	12
\$3,000-\$3,499.....	100	17	2.0	2,642	636	460	185	212	94	273	280	19	46	100	120	60	30	-----	2	8
\$3,500-\$3,999.....	56	12	2.0	3,109	639	518	205	198	48	325	459	41	49	125	173	81	31	-----	17	2
\$4,000-\$4,999.....	48	8	2.0	3,562	984	670	166	301	25	285	355	76	75	144	116	57	37	-----	264	7
\$5,000-\$7,499.....	64	10	2.0	4,469	846	710	198	381	116	524	649	58	105	164	266	54	42	-----	329	27
\$7,500 and over.....	32	6	2.0	7,751	1,192	986	307	918	238	801	304	212	104	104	327	75	55	-----	2,047	81

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

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average number of persons per family  (4)	Total  (5)	Food  (6)	Housing  (7)	Household operation		Furnishings and equipment  (10)	Clothing  (11)	Auto-mobile  (12)	Other transportation  (13)	Personal care  (14)	Medical care  (15)	Recreation  (16)	Tobacco  (17)	Reading  (18)	Formal education  (19)	Contributions and personal taxes  (20)	Other items  (21)
	Eligible  (2)	Reporting expenditures  (3)					Fuel, light, and refrigeration  (8)	Other  (9)												
Percentage of total money expenditures																				
<i>Type I</i>																				
\$500-\$749.....	204	10	2.0	100.0	41.5	23.4	10.4	1.8	1.0	7.8	0.1	1.4	2.1	2.9	0.7	3.1	1.5	-----	1.9	0.4
\$750-\$999.....	392	17	2.0	100.0	35.8	21.6	10.6	2.5	2.3	6.9	5.1	1.1	2.0	3.1	2.0	3.1	1.2	-----	2.3	.4
\$1,000-\$1,249.....	490	18	2.0	100.0	33.6	18.1	10.0	2.9	3.5	6.4	5.0	1.6	1.8	8.7	1.5	3.2	.9	-----	2.7	.1
\$1,250-\$1,499.....	520	33	2.0	100.0	36.8	17.9	8.7	4.1	2.4	8.1	5.9	2.2	2.2	4.0	2.2	1.6	1.3	-----	2.5	.1
\$1,500-\$1,749.....	412	32	2.0	100.0	31.2	17.7	8.3	4.5	3.1	9.7	7.5	2.3	1.9	3.8	2.4	2.7	1.2	(*)	3.6	.1
\$1,750-\$1,999.....	372	32	2.0	100.0	27.3	17.5	8.0	4.2	2.6	9.3	13.7	2.0	1.8	3.2	2.6	2.5	1.1	-----	4.1	.1
\$2,000-\$2,249.....	312	37	2.0	100.0	28.7	17.7	7.7	5.1	5.3	9.1	8.3	1.4	1.8	4.1	3.1	2.5	1.0	(*)	4.2	(*)
\$2,250-\$2,499.....	160	22	2.0	100.0	25.5	16.2	7.0	4.9	3.4	10.3	10.4	1.3	1.7	6.2	4.1	2.7	.9	0.1	5.2	.1
\$2,500-\$2,999.....	232	36	2.0	100.0	24.9	16.0	7.4	5.8	3.5	8.4	15.3	1.0	1.6	3.7	3.0	2.6	1.0	.2	5.1	.5
\$3,000-\$3,499.....	100	17	2.0	100.0	24.1	17.5	7.0	8.0	3.6	10.3	10.6	.7	1.7	3.8	4.5	2.3	1.1	.1	4.4	.3
\$3,500-\$3,999.....	56	12	2.0	100.0	20.5	16.7	6.6	6.4	1.5	10.4	14.8	1.3	1.6	4.0	5.6	2.6	1.0	.5	6.4	.1
\$4,000-\$4,999.....	48	8	2.0	100.0	27.7	18.8	4.7	8.5	.7	8.0	9.9	2.1	2.1	4.0	3.3	1.6	1.0	-----	7.4	.6
\$5,000-\$7,499.....	64	10	2.0	100.0	19.0	15.9	4.4	8.5	2.6	11.7	14.5	1.3	2.3	3.7	6.0	1.2	.9	-----	7.4	.2
\$7,500 and over.....	32	6	2.0	100.0	15.5	12.7	4.0	11.8	3.1	10.3	3.9	2.7	1.3	1.3	4.2	1.0	.7	-----	26.5	1.0



		Average money expenditure in dollars																	
<i>Types II and III</i>																			
\$500-\$749	252	9	3.4	771	316	157	83	26	5	69	10	15	17	26	10	23	8		6
\$750-\$999	574	25	3.5	889	361	185	88	27	13	61	18	23	18	26	13	29	11	(*)	13
\$1,000-\$1,249	642	36	3.4	1,184	456	226	112	37	18	113	46	14	29	31	19	33	13	(*)	26
\$1,250-\$1,499	654	62	3.4	1,382	515	228	119	41	32	129	92	19	31	54	30	37	15	(*)	25
\$1,500-\$1,749	436	55	3.4	1,553	553	286	130	62	30	130	106	24	34	58	40	33	15	(*)	41
\$1,750-\$1,999	546	75	3.4	1,857	630	298	156	73	62	166	135	21	36	90	55	47	18	6	63
\$2,000-\$2,249	312	56	3.5	2,061	663	331	178	96	50	214	183	22	37	87	59	45	20	4	70
\$2,250-\$2,499	198	39	3.5	2,202	680	364	176	129	39	231	191	27	45	104	58	52	20	6	79
\$2,500-\$2,999	234	43	3.5	2,348	710	428	198	168	36	262	169	30	45	86	62	48	24	7	71
\$3,000-\$3,499	112	27	3.5	2,851	820	519	186	239	51	283	207	38	48	117	122	56	28	23	110
\$3,500-\$3,999	64	17	3.6	3,145	850	446	214	272	73	358	207	50	60	153	193	48	30	32	157
\$4,000-\$4,999	66	21	3.3	3,867	914	637	216	269	74	404	419	39	58	149	228	67	29	53	301
\$5,000-\$7,499	82	17	3.6	4,785	1,112	729	259	563	115	509	450	51	64	227	241	82	32	82	262
\$7,500 and over	38	6	3.6	6,693	1,301	622	392	1,057	489	570	689	54	100	163	300	85	41	2	814
		Percentage of total money expenditures																	
\$500-\$749	252	9	3.4	100.0	41.0	20.4	10.8	3.4	0.6	8.9	1.3	1.9	2.2	3.4	1.3	3.0	1.0		0.8
\$750-\$999	574	25	3.5	100.0	40.6	20.8	9.9	3.0	1.5	6.9	2.0	2.6	2.0	2.9	1.5	3.3	1.2	(*)	1.5
\$1,000-\$1,249	642	36	3.4	100.0	38.6	19.1	9.5	3.1	1.5	9.5	3.9	1.2	2.4	2.6	1.6	2.8	1.1	(*)	2.2
\$1,250-\$1,499	654	62	3.4	100.0	37.2	16.5	8.6	3.0	2.3	9.3	6.7	1.4	2.2	3.9	2.2	2.7	1.1	(*)	1.8
\$1,500-\$1,749	436	55	3.4	100.0	35.7	18.4	8.4	4.0	1.9	8.4	6.8	1.5	2.2	3.7	2.6	2.1	1.0	0.1	2.6
\$1,750-\$1,999	546	75	3.4	100.0	34.0	16.1	8.4	3.9	3.3	8.9	7.3	1.1	1.9	4.8	3.0	2.5	1.0	.3	3.4
\$2,000-\$2,249	312	56	3.5	100.0	32.2	16.1	8.6	4.6	2.4	10.4	8.8	1.1	1.8	4.2	2.9	2.2	1.0	.2	3.4
\$2,250-\$2,499	198	39	3.5	100.0	30.9	16.5	8.0	5.9	1.8	10.5	8.7	1.2	2.0	4.7	2.6	2.4	.9	.3	3.6
\$2,500-\$2,999	234	43	3.5	100.0	30.3	18.2	8.4	7.2	1.5	11.2	7.2	1.3	1.9	3.7	2.6	2.0	1.0	.3	3.0
\$3,000-\$3,499	112	27	3.5	100.0	28.8	18.2	6.5	8.4	1.8	9.9	7.2	1.3	1.7	4.1	4.3	2.0	1.0	.8	3.9
\$3,500-\$3,999	64	17	3.6	100.0	27.0	14.2	6.8	8.6	2.3	11.4	6.6	1.6	1.9	4.9	6.1	1.5	1.0	1.0	5.0
\$4,000-\$4,999	66	21	3.3	100.0	23.6	16.5	5.6	7.0	1.9	10.4	10.8	1.0	1.5	3.9	5.9	1.7	.7	1.4	7.8
\$5,000-\$7,499	82	17	3.6	100.0	23.3	15.3	5.4	11.8	2.4	10.6	9.4	1.1	1.3	4.7	5.0	1.7	.7	1.7	5.5
\$7,500 and over	38	6	3.6	100.0	19.4	9.3	5.9	15.8	7.3	8.5	10.3	.8	1.5	2.4	4.5	1.3	.6	(*)	12.2

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

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average num- ber of persons per family (4)	Total (5)	Food (6)	Hous- ing (7)	Household operation		Fur- nish- ings and equip- ment (10)	Cloth- ing (11)	Auto- mo- bile (12)	Other trans- porta- tion (13)	Per- sonal care (14)	Medi- cal care (15)	Recre- ation (16)	To- bacco (17)	Read- ing (18)	Form- al educa- tion (19)	Con- tribu- tions and per- sonal taxes (20)	Other items (21)	
	Elig- ible (2)	Report- ing ex- pendi- tures (3)					Fuel, light, and refrig- eration (8)	Other (9)													
Average money expenditure in dollars																					
<i>Types IV and V</i>																					
\$500-\$749.....	104	11	4.3	839	352	205	83	24	2	49	5	11	16	47	3	21	8	(*)	12	1	
\$750-\$999.....	270	22	4.5	1,117	453	216	97	28	25	94	18	22	41	19	33	12	2	16	1		
\$1,000-\$1,249.....	366	28	4.5	1,185	459	241	131	40	10	84	24	33	25	44	19	28	13	3	17	14	
\$1,250-\$1,499.....	486	43	4.4	1,362	553	249	131	52	20	119	39	24	31	28	26	32	14	5	35	4	
\$1,500-\$1,749.....	406	46	4.6	1,744	667	272	157	53	42	173	57	29	37	90	58	33	17	7	45	7	
\$1,750-\$1,999.....	376	60	4.5	1,809	656	269	154	58	27	179	125	29	39	59	62	43	18	16	60	15	
\$2,000-\$2,249.....	322	40	4.4	2,086	750	323	169	77	29	219	157	48	48	62	63	51	20	15	54	1	
\$2,250-\$2,499.....	246	43	4.3	2,118	724	292	172	89	35	244	146	50	48	70	69	36	19	44	79	1	
\$2,500-\$2,999.....	308	56	4.3	2,511	786	345	197	125	58	296	195	48	54	100	81	57	22	27	106	14	
\$3,000-\$3,499.....	130	25	4.1	3,099	884	518	203	153	119	320	303	46	55	134	118	64	27	24	129	2	
\$3,500-\$3,999.....	76	12	4.1	2,795	819	408	199	147	101	338	181	55	53	119	119	65	25	45	118	3	
\$4,000-\$4,999.....	96	17	4.1	3,640	1,008	399	253	201	62	525	354	56	74	129	148	73	32	106	185	5	
\$5,000-\$7,499.....	98	22	4.3	4,808	1,274	577	282	376	48	599	323	63	80	225	235	73	42	311	293	7	
\$7,500 and over.....	90	13	4.8	8,304	1,844	992	392	986	161	914	556	145	121	357	533	94	56	571	569	13	

Types IV and V	Percentage of total money expenditures																			
\$500-\$749	104	11	4.3	100.0	42.0	24.4	9.9	2.9	0.2	5.8	0.6	1.3	1.9	5.6	0.4	2.5	1.0	(*)	1.4	0.1
\$750-\$999	270	22	4.5	100.0	40.6	19.3	8.7	2.5	2.2	8.4	3.5	1.6	2.0	3.7	1.7	3.0	1.1	0.2	1.4	.1
\$1,000-\$1,249	366	28	4.5	100.0	38.7	20.3	11.1	3.4	.8	7.1	2.0	2.8	2.1	3.7	1.6	2.4	1.1	.3	1.4	1.2
\$1,250-\$1,499	486	43	4.4	100.0	40.6	18.3	9.6	3.8	1.5	8.7	2.9	1.8	2.3	2.0	1.9	2.3	1.0	.4	2.6	.3
\$1,500-\$1,749	406	46	4.6	100.0	38.2	15.6	9.0	3.0	2.4	9.9	3.3	1.7	2.1	5.2	3.3	1.9	1.0	.4	2.6	.4
\$1,750-\$1,999	376	60	4.5	100.0	36.3	14.9	8.5	3.2	1.5	9.9	6.9	1.5	2.2	3.3	3.4	2.4	1.0	.9	3.3	.8
\$2,000-\$2,249	322	40	4.4	100.0	36.0	15.5	8.1	3.7	1.4	10.5	7.5	2.3	2.3	3.0	3.0	2.4	1.0	.7	2.6	(*)
\$2,250-\$2,499	246	43	4.3	100.0	34.2	13.8	8.1	4.2	1.6	11.5	6.9	2.4	2.3	3.3	3.3	1.7	.9	2.1	3.7	(*)
\$2,500-\$2,999	308	56	4.3	100.0	31.3	13.7	7.8	5.0	2.3	11.8	7.8	1.9	2.1	4.0	3.2	2.3	.9	1.1	4.2	.6
\$3,000-\$3,499	130	25	4.1	100.0	28.5	16.7	6.6	4.9	3.8	10.3	9.7	1.5	1.8	4.3	3.8	2.1	.9	.8	4.2	.1
\$3,500-\$3,999	76	12	4.1	100.0	29.3	14.6	7.1	5.2	3.6	12.1	6.5	2.0	1.9	4.3	4.3	2.3	.9	1.6	4.2	.1
\$4,000-\$4,999	96	17	4.1	100.0	27.8	11.0	7.8	5.5	1.7	14.4	9.7	1.5	2.0	3.5	4.1	2.0	.9	2.9	5.1	.1
\$5,000-\$7,499	98	22	4.3	100.0	26.5	12.0	5.9	7.9	1.0	12.4	6.7	1.3	1.7	4.7	4.9	1.5	.9	6.4	6.1	.1
\$7,500 and over	90	13	4.8	100.0	22.2	11.9	4.7	11.9	1.9	11.0	6.7	1.7	1.5	4.3	6.4	1.1	.7	6.9	6.9	.2

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

## PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class  (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit <sup>2</sup> (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home <sup>1</sup> (7)	At home (8)	Away from home (9)		
<i>All families</i>										
\$500-\$749	560	30	\$366	\$316	\$311	\$5	98.4	1.6	\$50	\$0.108
\$750-\$999	1,236	64	380	361	354	7	98.1	1.9	19	.116
\$1,000-\$1,249	1,498	82	448	436	424	12	97.2	2.8	12	.142
\$1,250-\$1,499	1,660	138	530	519	498	21	96.0	4.0	11	.169
\$1,500-\$1,749	1,254	133	583	569	540	29	94.9	5.1	14	.176
\$1,750-\$1,999	1,294	167	622	605	556	49	91.9	8.1	17	.185
\$2,000-\$2,249	946	133	687	670	612	58	91.3	8.7	17	.205
\$2,250-\$2,499	604	104	682	668	601	67	90.0	10.0	14	.198
\$2,500-\$2,999	774	135	723	708	620	88	87.6	12.4	15	.208
\$3,000-\$3,499	342	69	804	790	684	106	86.6	13.4	14	.226
\$3,500-\$3,999	196	41	813	778	661	117	85.0	15.0	35	.226
\$4,000-\$4,999	210	46	987	973	817	156	84.0	16.0	14	.279
\$5,000-\$7,499	244	49	1,136	1,107	890	217	80.4	19.6	29	.266
\$7,500 and over	160	25	1,630	1,585	1,188	397	74.9	25.1	45	.305
<i>Occupational group: Wage earner</i>										
\$500-\$749	560	30	366	316	311	5	98.4	1.6	50	.108
\$750-\$999	960	34	380	360	355	5	98.6	1.4	20	.113
\$1,000-\$1,249	1,124	49	451	436	424	12	97.3	2.7	15	.140
\$1,250-\$1,499	1,014	51	535	529	513	16	97.0	3.0	6	.170
\$1,500-\$1,749	684	35	611	592	569	23	96.1	3.9	19	.176
\$1,750-\$1,999	700	49	631	620	569	51	91.8	8.2	11	.186
\$2,000-\$2,249	360	41	705	699	655	44	93.7	6.3	6	.200
\$2,250-\$2,499	212	31	690	686	637	49	92.9	7.1	4	.203
\$2,500-\$2,999	178	24	760	742	684	58	92.2	7.8	18	.205
<i>Clerical</i>										
\$750-\$999	276	30	379	364	350	14	96.2	3.8	15	.124
\$1,000-\$1,249	374	33	438	434	423	11	97.5	2.5	4	.148
\$1,250-\$1,499	428	37	536	519	493	26	95.0	5.0	17	.168
\$1,500-\$1,749	358	44	539	534	499	35	93.4	6.6	5	.171
\$1,750-\$1,999	330	36	619	598	552	46	92.3	7.7	21	.184
\$2,000-\$2,249	318	32	714	682	604	78	88.6	11.4	32	.210
\$2,250-\$2,499	180	24	694	671	601	70	89.6	10.4	23	.191
\$2,500-\$2,999	216	28	685	676	588	88	87.0	13.0	9	.201
<i>Independent business and professional</i>										
\$1,250-\$1,499	114	25	495	482	454	28	94.2	5.8	13	.163
\$1,500-\$1,749	90	19	535	519	488	31	94.0	6.0	16	.169
\$1,750-\$1,999	114	25	583	557	521	36	93.5	6.5	26	.190
\$2,000-\$2,249	108	16	680	678	636	42	93.8	6.2	2	.226
\$2,250-\$2,499	60	12	698	683	593	90	86.8	13.2	15	.192
\$2,500-\$2,999	136	33	735	717	611	106	85.2	14.8	18	.220
\$3,000-\$3,499	80	21	870	858	743	115	86.6	13.4	12	.238
\$3,500-\$3,999	52	12	779	770	630	140	81.8	18.2	9	.215
\$4,000-\$4,999	66	16	919	905	757	148	83.6	16.4	14	.252
\$5,000-\$7,499	102	20	1,172	1,164	936	228	80.4	19.6	8	.269
\$7,500 and over	62	10	1,654	1,606	1,181	425	73.5	26.5	48	.310

See p. 138 for notes on this table.

PROVIDENCE, R. I.

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

Occupational group, family type, and income class (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home (7)	At home (8)	Away from home (9)		
<i>Salaried business</i>										
\$1,250-\$1,499	48	12	\$563	\$527	\$446	\$91	84.6	15.4	\$36	\$0.184
\$1,500-\$1,749	68	20	593	576	551	45	92.2	7.8	17	.194
\$1,750-\$1,999	82	26	624	581	513	68	88.3	11.7	43	.188
\$2,000-\$2,249	90	22	593	570	502	68	88.1	11.9	23	.200
\$2,250-\$2,499	96	24	670	657	576	81	87.7	12.3	13	.217
\$2,500-\$2,999	150	28	740	722	608	114	84.2	15.8	18	.208
\$3,000-\$3,499	152	25	800	793	683	110	86.1	13.9	7	.294
\$3,500-\$3,999	104	19	841	784	679	105	86.6	13.4	57	.237
\$4,000-\$4,999	96	16	1,065	1,050	878	172	83.6	16.4	15	.313
\$5,000-\$7,499	92	13	1,074	1,029	871	158	84.6	15.4	45	.277
\$7,500 and over	82	12	1,373	1,560	1,237	323	79.3	20.7	13	.305
<i>Salaried professional</i>										
\$1,250-\$1,499	56	13	450	416	402	14	96.7	3.3	34	.156
\$1,500-\$1,749	54	15	594	590	543	47	92.0	8.0	4	.203
\$1,750-\$1,999	68	31	615	596	556	40	93.3	6.7	19	.175
\$2,000-\$2,249	70	22	602	582	525	57	90.2	9.8	20	.180
\$2,250-\$2,499	56	13	617	595	512	83	86.1	13.9	22	.178
\$2,500-\$2,999	94	22	699	683	604	79	88.4	11.6	16	.214
\$3,000-\$3,499	110	23	762	737	642	95	87.1	12.9	25	.206
\$3,500-\$3,999	40	10	784	771	653	118	84.7	15.3	13	.215
\$4,000-\$4,999	48	14	927	912	775	137	85.0	15.0	15	.246
\$5,000-\$7,499	50	16	1,179	1,136	832	304	73.3	26.7	43	.241
\$7,500 and over	16	3	1,824	1,630	968	662	59.4	40.6	194	.287
<i>Family type: Type I</i>										
\$500-\$749	204	10	314	298	289	9	97.0	3.0	16	.137
\$750-\$999	392	17	336	298	286	12	96.0	4.0	38	.136
\$1,000-\$1,249	490	18	407	391	380	11	97.2	2.8	16	.177
\$1,250-\$1,499	520	33	495	494	458	36	92.7	7.3	1	.225
\$1,500-\$1,749	412	32	509	491	456	35	92.9	7.1	18	.223
\$1,750-\$1,999	372	32	522	517	466	51	90.1	9.9	5	.232
\$2,000-\$2,249	312	37	603	596	531	65	89.1	10.9	7	.268
\$2,250-\$2,499	160	22	602	567	473	94	83.4	16.6	35	.258
\$2,500-\$2,999	232	36	615	603	489	114	81.1	18.9	12	.267
\$3,000-\$3,499	100	17	657	636	511	125	80.3	19.7	21	.270
\$3,500-\$3,999	56	12	690	639	531	108	83.1	16.9	51	.294
\$4,000-\$4,999	48	8	990	984	829	155	84.2	15.8	6	.405
\$5,000-\$7,499	64	10	872	846	666	180	78.7	21.3	26	.335
\$7,500 and over	32	6	1,203	1,192	992	200	83.2	16.8	11	.374
<i>Types II and III</i>										
\$500-\$749	252	9	408	316	313	3	99.1	.9	92	.097
\$750-\$999	574	25	366	361	358	3	99.2	.8	5	.110
\$1,000-\$1,249	642	36	462	456	440	16	96.5	3.5	6	.137
\$1,250-\$1,499	654	62	530	515	503	12	97.7	2.3	15	.161
\$1,500-\$1,749	436	55	566	553	528	25	95.5	4.5	13	.166

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average value of all family food  (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay  (10)	Average money expenditure per meal per food expenditure unit  (11)
	Eligible  (2)	Reporting expenditures  (3)		All  (5)	At home  (6)	Away from home  (7)	At home  (8)	Away from home  (9)		
<i>Types II and III—Continued</i>										
\$1,750-\$1,999.....	546	\$75	\$656	\$630	\$579	51	91.9	8.1	26	.187
\$2,000-\$2,249.....	312	56	696	665	607	56	91.6	8.4	33	.194
\$2,250-\$2,499.....	198	39	688	680	614	66	90.3	9.7	8	.198
\$2,500-\$2,999.....	234	43	731	710	639	71	90.0	10.0	21	.200
\$3,000-\$3,499.....	112	27	828	820	718	102	87.6	12.4	8	.218
\$3,500-\$3,999.....	64	17	866	850	727	123	85.5	14.5	16	.222
\$4,000-\$4,999.....	66	21	931	914	770	144	84.2	15.8	17	.251
\$5,000-\$7,499.....	82	17	1,168	1,112	919	193	82.6	17.4	56	.245
\$7,500 and over.....	38	6	1,318	1,301	1,067	234	82.0	18.0	17	.287
<i>Types IV and V</i>										
\$500-\$749.....	104	11	364	352	351	1	99.7	.3	12	.078
\$750-\$999.....	270	22	475	453	445	8	98.2	1.8	22	.098
\$1,000-\$1,249.....	366	28	477	459	454	5	98.9	1.1	18	.103
\$1,250-\$1,499.....	486	43	569	553	535	18	96.7	3.3	16	.120
\$1,500-\$1,749.....	406	46	679	667	638	29	95.7	4.3	12	.139
\$1,750-\$1,999.....	376	60	673	656	614	42	93.6	6.4	17	.137
\$2,000-\$2,249.....	322	40	763	750	694	56	92.5	7.5	13	.155
\$2,250-\$2,499.....	246	43	729	724	673	51	93.0	7.0	5	.160
\$2,500-\$2,999.....	308	56	799	786	704	82	89.6	10.4	13	.171
\$3,000-\$3,499.....	130	25	897	884	788	96	89.2	10.8	13	.199
\$3,500-\$3,999.....	76	12	858	819	700	119	85.5	14.5	39	.181
\$4,000-\$4,999.....	96	17	1,025	1,008	842	166	83.5	16.5	17	.234
\$5,000-\$7,499.....	98	22	1,283	1,274	1,013	261	79.5	20.5	9	.239
\$7,500 and over.....	90	13	1,913	1,844	1,309	535	71.0	29.0	69	.289

PROVIDENCE, R. I.

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  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured <sup>1</sup>						Percentage of housing value secured without money expenditure <sup>2</sup> (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home <sup>3</sup> (8)	Other housing <sup>3</sup> (9)	Total (10)	Owned home <sup>4</sup> (11)	Rent as pay or gift (12)	
<i>All families</i>												
\$500-\$749	560	30	\$265	\$80	\$184	\$170	\$170	-----	\$14	-----	\$14	7.6
\$750-\$999	1,236	64	287	90	195	190	190	(*)	5	\$5	(*)	2.6
\$1,000-\$1,249	1,498	82	350	117	233	224	224	(*)	9	9	-----	3.9
\$1,250-\$1,499	1,660	138	383	121	261	237	237	(*)	24	18	6	9.2
\$1,500-\$1,749	1,254	133	442	139	303	278	278	(*)	25	22	3	8.3
\$1,750-\$1,999	1,294	167	482	154	328	299	297	\$2	29	25	4	8.8
\$2,000-\$2,249	946	133	549	169	379	340	336	4	39	36	3	10.3
\$2,250-\$2,499	604	104	571	169	402	334	324	10	68	66	2	16.9
\$2,500-\$2,999	774	135	661	192	468	384	366	18	84	83	1	17.9
\$3,000-\$3,499	342	69	780	192	588	501	483	18	37	80	7	14.8
\$3,500-\$3,999	196	41	787	206	581	452	435	17	129	117	12	22.2
\$4,000-\$4,999	210	46	994	235	759	536	506	30	223	200	23	29.4
\$5,000-\$7,499	244	49	1,208	252	956	663	575	88	293	288	5	30.6
\$7,500 and over	160	25	1,739	375	1,364	903	762	151	461	405	56	33.8
<i>Occupational group: Wage earner</i>												
\$500-\$749	560	30	265	80	184	170	170	-----	14	-----	14	7.6
\$750-\$999	960	34	274	86	186	182	182	-----	4	4	-----	2.2
\$1,000-\$1,249	1,124	49	348	118	230	224	224	(*)	6	6	-----	2.6
\$1,250-\$1,499	1,014	51	366	117	248	217	217	(*)	31	24	7	12.5
\$1,500-\$1,749	684	35	425	134	291	264	264	-----	27	27	-----	9.3
\$1,750-\$1,999	700	49	445	150	294	281	279	2	13	10	3	4.4
\$2,000-\$2,249	360	41	590	175	385	314	313	1	71	71	-----	18.4
\$2,250-\$2,499	212	31	482	144	338	272	269	3	66	61	5	19.5
\$2,500-\$2,999	178	24	584	196	387	287	262	25	100	100	-----	25.8
<i>Clerical</i>												
\$750-\$999	276	30	332	103	227	219	219	(*)	8	7	1	3.5
\$1,000-\$1,249	374	33	368	115	241	227	226	1	14	14	-----	5.8
\$1,250-\$1,499	428	37	417	129	288	285	283	2	3	3	-----	1.0
\$1,500-\$1,749	358	44	468	146	321	294	293	1	27	20	7	8.4
\$1,750-\$1,999	330	36	501	162	339	296	298	1	40	33	7	11.8
\$2,000-\$2,249	318	32	534	175	359	360	351	9	-1	-1	-----	(*)
\$2,250-\$2,499	180	24	614	173	441	366	347	19	75	75	-----	17.0
\$2,500-\$2,999	216	28	644	190	454	371	360	11	83	79	4	18.3
<i>Independent business and professional</i>												
\$1,250-\$1,499	114	25	409	140	260	229	229	-----	40	40	-----	14.9
\$1,500-\$1,749	90	19	438	149	289	280	280	-----	9	9	-----	3.1
\$1,750-\$1,999	114	25	587	162	425	341	340	1	84	84	-----	19.8
\$2,000-\$2,249	108	16	497	144	349	319	319	-----	30	30	-----	8.6
\$2,250-\$2,499	60	12	604	193	411	386	379	7	25	25	-----	6.1
\$2,500-\$2,999	136	33	657	181	475	388	376	12	87	87	-----	18.3
\$3,000-\$3,499	80	21	784	164	600	616	606	10	-16	-16	-----	-2.7
\$3,500-\$3,999	52	12	831	214	617	395	373	22	222	222	-----	36.0
\$4,000-\$4,999	66	16	1,175	316	859	592	570	22	267	267	-----	31.1
\$5,000-\$7,499	102	20	1,204	259	944	492	447	45	452	452	-----	47.9
\$7,500 and over	62	10	1,661	335	1,325	788	637	151	537	510	27	40.5

See p. 138 for notes on this table.

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

## PROVIDENCE, R. I.

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 families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owned home (11)	Rent as pay or gift (12)	
<i>Salaried business</i>												
\$1,250-\$1,499.....	48	12	\$341	\$100	\$240	\$240	\$239	\$1	-----	-----	-----	-----
\$1,500-\$1,749.....	68	20	470	150	320	310	309	1	\$10	\$10	-----	3.1
\$1,750-\$1,999.....	82	26	515	148	366	349	347	2	17	17	-----	4.6
\$2,000-\$2,249.....	90	22	604	164	440	381	376	5	59	59	-----	13.4
\$2,250-\$2,499.....	96	24	619	186	433	364	359	5	69	68	\$1	15.9
\$2,500-\$2,999.....	150	28	700	193	506	474	446	28	32	32	-----	6.3
\$3,000-\$3,499.....	152	25	727	194	533	489	468	21	44	44	-----	8.3
\$3,500-\$3,999.....	104	19	799	201	597	516	505	11	81	81	-----	13.6
\$4,000-\$4,999.....	96	16	845	188	657	486	454	32	171	131	40	26.0
\$5,000-\$7,499.....	92	13	1,104	238	866	830	717	113	36	22	14	4.2
\$7,500 and over.....	82	12	1,739	385	1,354	994	868	126	360	360	-----	26.6
<i>Salaried professional</i>												
\$1,250-\$1,499.....	56	13	436	124	312	273	273	-----	39	-----	39	12.5
\$1,500-\$1,749.....	54	15	462	124	331	316	316	-----	15	2	13	4.5
\$1,750-\$1,999.....	68	31	570	161	408	360	355	5	48	38	10	11.8
\$2,000-\$2,249.....	70	22	566	152	414	370	367	3	44	1	43	10.6
\$2,250-\$2,499.....	56	13	644	192	452	356	335	21	96	96	-----	21.2
\$2,500-\$2,999.....	94	22	784	202	581	444	430	14	137	137	-----	23.6
\$3,000-\$3,499.....	110	23	865	210	655	434	415	19	221	199	22	33.7
\$3,500-\$3,999.....	40	10	699	207	492	360	331	29	132	74	58	26.8
\$4,000-\$4,999.....	48	14	1,044	216	828	559	524	35	269	249	20	32.5
\$5,000-\$7,499.....	50	16	1,410	264	1,146	706	573	133	440	440	-----	38.4
\$7,500 and over.....	16	3	2,044	480	1,564	879	607	272	685	235	450	43.8
<i>Family type: Type I</i>												
\$500-\$749.....	204	10	279	75	204	168	168	-----	36	-----	36	17.6
\$750-\$999.....	392	17	286	88	197	180	180	-----	17	16	1	8.6
\$1,000-\$1,249.....	490	18	347	116	231	211	211	-----	20	20	-----	8.7
\$1,250-\$1,499.....	520	33	378	116	262	239	238	1	23	20	3	8.8
\$1,500-\$1,749.....	412	32	440	130	309	277	276	1	32	30	2	10.4
\$1,750-\$1,999.....	372	32	509	151	358	331	329	2	27	27	-----	7.5
\$2,000-\$2,249.....	312	37	566	160	406	368	359	9	38	38	-----	9.4
\$2,250-\$2,499.....	160	22	576	156	420	361	339	22	59	59	-----	14.0
\$2,500-\$2,999.....	232	36	657	179	478	390	360	30	88	88	-----	18.4
\$3,000-\$3,499.....	100	17	772	185	587	460	441	19	127	127	-----	21.6
\$3,500-\$3,999.....	56	12	789	205	583	518	510	8	65	65	-----	11.1
\$4,000-\$4,999.....	48	8	1,215	166	1,049	670	620	50	379	379	-----	36.1
\$5,000-\$7,499.....	64	10	1,124	198	925	710	589	121	215	215	-----	23.2
\$7,500 and over.....	32	6	1,625	307	1,318	986	872	114	332	332	-----	25.2



PROVIDENCE, R. I.

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 families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owned home (11)	Rent as pay or gift (12)	
<i>Types II and III</i>												
\$500-\$749.....	252	9	\$241	\$83	\$157	\$157	\$157					
\$750-\$999.....	574	25	274	88	185	185	185					
\$1,000-\$1,249.....	642	36	339	112	226	226	225					
\$1,250-\$1,499.....	654	62	370	119	251	228	228	\$1	\$23	\$13	\$10	9.2
\$1,500-\$1,749.....	496	55	422	130	291	286	286	(*)	5	-1	6	1.7
\$1,750-\$1,999.....	546	75	466	156	310	298	297	1	12	8	4	3.9
\$2,000-\$2,249.....	312	56	559	178	381	351	328	3	50	47	3	13.1
\$2,250-\$2,499.....	198	39	587	176	411	364	359	5	47	42	5	11.4
\$2,500-\$2,999.....	234	43	715	198	516	428	420	8	88	85	3	17.1
\$3,000-\$3,499.....	112	27	757	186	571	519	508	11	52	52		9.1
\$3,500-\$3,999.....	64	17	810	214	596	446	438	8	150	114	36	25.2
\$4,000-\$4,999.....	66	21	911	216	695	637	595	42	58	50	8	8.3
\$5,000-\$7,499.....	82	17	1,227	259	968	729	668	61	239	239		24.7
\$7,500 and over.....	38	6	1,474	392	1,082	622	590	32	460	416	44	42.5
<i>Types IV and V</i>												
\$500-\$749.....	104	11	296	83	211	205	205		6		6	2.8
\$750-\$999.....	270	22	317	97	216	216	216	(*)				
\$1,000-\$1,249.....	366	28	380	131	249	241	241		8	8		3.2
\$1,250-\$1,499.....	486	43	409	131	276	249	249	(*)	27	24	3	9.8
\$1,500-\$1,749.....	406	46	466	157	309	272	272		37	37		12.0
\$1,750-\$1,999.....	376	60	478	154	323	269	267	2	54	46	8	16.7
\$2,000-\$2,249.....	322	40	521	169	351	323	323	(*)	28	22	6	8.0
\$2,250-\$2,499.....	246	43	555	172	383	292	285	7	91	91		23.8
\$2,500-\$2,999.....	308	56	622	197	424	345	329	16	79	79		18.6
\$3,000-\$3,499.....	130	25	808	203	605	518	494	24	87	68	19	14.4
\$3,500-\$3,999.....	76	12	766	199	567	408	375	33	159	159		28.0
\$4,000-\$4,999.....	96	17	942	283	659	399	388	11	260	216	44	39.5
\$5,000-\$7,499.....	98	22	1,248	282	966	577	487	90	389	376	13	40.3
\$7,500 and over.....	90	13	1,892	392	1,499	992	778	214	507	427	80	33.8

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

## PROVIDENCE, R. I.

**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 families		Percentage of families <sup>1</sup>		Average money expense for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>								Percentage, with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigerator (14)		
<i>All families</i>															
\$500-\$749	560	30	95		\$175		4	4		4	100				
\$750-\$999	1,236	64	4	92	\$74	195	1		1		100				
\$1,000-\$1,249	1,498	82	7	93	124	231					99			1	
\$1,250-\$1,499	1,660	138	12	86	177	245	5	2	2	2	100	(*)	2		
\$1,500-\$1,749	1,254	133	14	85	232	285	7	(*)	1		100	3			
\$1,750-\$1,999	1,294	167	15	83	305	300	4	2	7	2	100	1	(*)		
\$2,000-\$2,249	946	133	22	76	317	350	10	3	4	1	100	6	3	(*)	
\$2,250-\$2,499	604	104	32	67	254	365	6		5	1	100	3	1		
\$2,500-\$2,999	774	135	34	66	247	426	8	1	10		99	5	1	1	
\$3,000-\$3,499	342	69	31	67	518	490	13	4	9		100	9	7		
\$3,500-\$3,999	196	41	42	57	312	536	9	8	24		100	4			
\$4,000-\$4,999	210	46	40	55	412	629	23	6	18	17	90	14	17	10	
\$5,000-\$7,499	244	49	59	41	536	659	19				95	19	14	5	
\$7,500 and over	160	25	59	29	750	971	15		22		100				
<i>Occupational group: Wage earner</i>															
\$500-\$749	560	30	95		175		4	4		4	100				
\$750-\$999	960	34	4	92	43	191	1				100				
\$1,000-\$1,249	1,124	49	6	94	89	232					100				
\$1,250-\$1,499	1,014	51	16	81	189	225	2	2	2	2	100		2		
\$1,500-\$1,749	684	35	18	82	248	266	8				100	5			
\$1,750-\$1,999	700	49	12	86	349	274	2	2	4	2	100				
\$2,000-\$2,249	360	41	35	59	294	338	11	7	4	4	100	4	4		
\$2,250-\$2,499	212	31	30	67	207	306	7		4	4	100	4	4		
\$2,500-\$2,999	178	24	44	56	184	329			5		95				
<i>Clerical</i>															
\$750-\$999	276	30	4	92	410	212			3		100				
\$1,000-\$1,249	374	33	10	90	266	229					97			3	
\$1,250-\$1,499	428	37	3	97	215	285	9	3			100				
\$1,500-\$1,749	358	44	11	87	216	311	5		2		100				
\$1,750-\$1,999	330	36	16	81	221	320	5		9		100				
\$2,000-\$2,249	318	32	6	94	416	349	6		4		100				
\$2,250-\$2,499	180	24	38	62	241	414	8				100	8			
\$2,500-\$2,999	216	28	24	76	165	417	4		10		100	4			
<i>Independent business and professional</i>															
\$1,250-\$1,499	114	25	21	79	171	254			11		100				
\$1,500-\$1,749	90	19	12	88	168	293		6			100				
\$1,750-\$1,999	114	25	31	69	319	353			23		100				
\$2,000-\$2,249	108	16	18	82	272	334	15				100	15			
\$2,250-\$2,499	60	12	26	74	480	364			25		100				

See p. 138 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.

PROVIDENCE, R. I.

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 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)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Independent business and professional—Con.</i>														
\$2,500-\$2,999	136	33	44	56	\$301	\$447	20				96	14		4
\$3,000-\$3,499	80	21	23	77	834	552	32		10		95	21	21	
\$3,500-\$3,999	52	12	68	32	238	607			33		100			
\$4,000-\$4,999	66	16	49	51	557	653					64			36
\$5,000-\$7,499	102	20	77	23	426	456					82			18
\$7,500 and over	62	10	60	17	704	630					100			
<i>Salaried business</i>														
\$1,250-\$1,499	48	12		100		234	6			8	100			
\$1,500-\$1,749	68	20	5	95	318	308	6				100			
\$1,750-\$1,999	82	26	13	87	373	343	16	5	6	5	100	5		
\$2,000-\$2,249	90	22	37	63	405	360	17				100	17	17	
\$2,250-\$2,499	96	24	25	75	285	378	4		12		100			
\$2,500-\$2,999	150	28	28	72	356	481	12	6	25		100	6	6	
\$3,000-\$3,499	132	25	24	76	405	485	10	3	10		100	10	6	
\$3,500-\$3,999	104	19	30	70	451	535	15	9	26		100	6		
\$4,000-\$4,999	96	16	36	66	276	622	39	12	24	33	100	28	33	
\$5,000-\$7,499	92	13	30	70	735	743	25	25			100	25	25	
\$7,500 and over	82	12	64	36	736	1,101	23		23		100	25	25	
<i>Salaried professional</i>														
\$1,250-\$1,499	56	13		91		300	23		9	5	100	14	5	
\$1,500-\$1,749	54	15		89		318	4	6	4		95	4		
\$1,750-\$1,999	68	31	19	78	299	365	9		12	5	100	9	5	
\$2,000-\$2,249	70	22	4	87	441	402	10	4	19		94	11		6
\$2,250-\$2,499	56	13	35	65	165	433					100			
\$2,500-\$2,999	94	22	38	62	348	484	4		10		100			
\$3,000-\$3,499	110	23	48	47	330	461	7	7	7		100			
\$3,500-\$3,999	40	10	38	54	192	488			13	13	100			
\$4,000-\$4,999	48	14	36	58	378	621	9		23		91			9
\$5,000-\$7,499	50	16	77	23	517	669	29				100	29		
\$7,500 and over	16	3	25	38	1,132	864			50		100			
<i>Family type: Type I</i>														
\$500-\$749	204	10		90		187	10	10		10	100			
\$750-\$999	392	17	12	76	74	198					100			
\$1,000-\$1,249	490	18	10	90	48	226					100			
\$1,250-\$1,499	520	33	13	86	183	249	6		2		100	1		
\$1,500-\$1,749	412	32	10	89	133	292	13		2		99	8		
\$1,750-\$1,999	372	32	15	85	298	331	9		9	1	100	3	1	
\$2,000-\$2,249	312	37	22	78	327	362	18	4	2		98	13	5	2
\$2,250-\$2,499	160	22	22	78	240	359	13		5		100	8		
\$2,500-\$2,999	232	36	37	63	203	440	17	4	11		100	13	4	
\$3,000-\$3,499	100	17	37	63	432	409	6		16		97	3	3	
\$3,500-\$3,999	56	12	24	76	452	536	14	14	30		100			
\$4,000-\$4,999	48	8	62	38	367	1,032	60			60	70	60	60	30
\$5,000-\$7,499	64	10	36	64	480	602	37				100	37	37	
\$7,500 and over	32	6	66	35	942	780	60				100			

## PROVIDENCE, R. I.

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 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)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Types II and III</i>														
\$500-\$749.....	252	9	-----	100	-----	\$157	-----	-----	-----	-----	100	-----	-----	-----
\$750-\$999.....	574	25	-----	100	-----	185	-----	-----	-----	-----	100	-----	-----	-----
\$1,000-\$1,249.....	642	36	-----	100	-----	226	-----	-----	-----	-----	98	-----	-----	2
\$1,250-\$1,499.....	654	62	12	85	\$203	235	7	5	4	4	100	*	4	-----
\$1,500-\$1,749.....	436	55	8	90	357	280	6	1	-----	-----	100	-----	-----	-----
\$1,750-\$1,999.....	546	75	11	87	369	295	4	4	9	4	100	-----	-----	-----
\$2,000-\$2,249.....	312	56	30	66	258	363	1	1	6	-----	100	-----	-----	-----
\$2,250-\$2,499.....	198	39	22	76	286	379	6	-----	5	4	100	4	4	-----
\$2,500-\$2,999.....	234	43	25	75	275	466	3	-----	11	-----	97	3	-----	-----
\$3,000-\$3,499.....	112	27	15	85	383	530	13	-----	-----	-----	100	10	10	-----
\$3,500-\$3,999.....	64	17	30	65	247	540	10	8	18	-----	100	10	-----	-----
\$4,000-\$4,999.....	66	21	23	72	411	665	13	-----	21	-----	94	8	-----	6
\$5,000-\$7,499.....	82	17	38	62	718	659	9	-----	-----	-----	91	9	-----	9
\$7,500 and over....	38	6	50	13	540	1,104	-----	-----	-----	-----	100	-----	-----	-----
<i>Types IV and V</i>														
\$500-\$749.....	104	11	-----	91	-----	202	-----	-----	-----	-----	100	-----	-----	-----
\$750-\$999.....	270	22	-----	100	-----	216	5	-----	3	-----	100	-----	-----	-----
\$1,000-\$1,249.....	366	28	13	87	176	248	-----	-----	-----	-----	100	-----	-----	-----
\$1,250-\$1,499.....	486	43	10	86	188	255	-----	-----	-----	-----	100	-----	-----	-----
\$1,500-\$1,749.....	406	46	26	74	220	284	-----	-----	2	-----	100	-----	-----	-----
\$1,750-\$1,999.....	376	60	21	76	267	276	-----	-----	2	-----	100	-----	-----	-----
\$2,000-\$2,249.....	322	40	16	83	374	321	11	4	5	4	100	4	4	-----
\$2,250-\$2,499.....	246	43	46	54	241	357	-----	-----	6	-----	100	-----	-----	-----
\$2,500-\$2,999.....	308	56	40	60	264	370	5	-----	8	-----	98	-----	-----	2
\$3,000-\$3,499.....	130	25	42	55	583	532	22	14	14	-----	100	14	8	-----
\$3,500-\$3,999.....	76	12	64	36	309	529	-----	-----	25	-----	100	-----	-----	-----
\$4,000-\$4,999.....	96	17	41	51	436	409	15	15	24	15	94	-----	15	6
\$5,000-\$7,499.....	98	22	92	8	446	947	-----	-----	-----	-----	100	-----	-----	-----
\$7,500 and over....	90	13	60	33	736	1,010	-----	-----	41	-----	100	-----	-----	-----

See p. 138 for notes on this table.

PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Eligible (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration <sup>1</sup> (5)	Paid household help		Other items <sup>2</sup> (8)	Fuel, light, and refrigeration <sup>1</sup> (9)	Paid household help (10)	Other items (11)
					Average amount (6)	Percentage of families having (7)				
<i>All families</i>										
\$500-\$749	560	30	\$101	\$80			\$21	79.2		20.8
\$750-\$999	1,236	64	115	90	(*)	1	25	78.3	(*)	21.7
\$1,000-\$1,249	1,498	82	154	117			37	76.0		24.0
\$1,250-\$1,499	1,660	138	170	121	\$2	1	47	71.2	1.2	27.6
\$1,500-\$1,749	1,254	133	200	139	2	4	59	69.5	1.0	29.5
\$1,750-\$1,999	1,294	167	225	154	1	4	70	68.5	.4	31.1
\$2,000-\$2,249	946	133	262	169	10	9	83	64.5	3.8	31.7
\$2,250-\$2,499	604	104	276	169	11	15	96	61.2	4.0	34.8
\$2,500-\$2,999	774	135	335	192	33	27	110	57.3	9.9	32.8
\$3,000-\$3,499	342	69	390	192	67	41	131	49.2	17.2	33.6
\$3,500-\$3,999	196	41	408	206	65	49	137	50.5	15.9	33.6
\$4,000-\$4,999	210	46	480	235	90	44	155	49.0	18.7	32.3
\$5,000-\$7,499	244	49	692	252	233	82	207	36.4	33.7	29.9
\$7,500 and over	160	25	1,364	375	694	97	295	27.5	50.9	21.6
<i>Occupational group: Wage earner</i>										
\$500-\$749	560	30	101	80			21	79.2		20.8
\$750-\$999	960	34	111	86			25	77.5		22.5
\$1,000-\$1,249	1,124	49	155	118			37	76.1		23.9
\$1,250-\$1,499	1,014	51	158	117			41	74.1		25.9
\$1,500-\$1,749	684	35	187	134	(*)	2	53	71.6	.1	28.3
\$1,750-\$1,999	700	49	213	150	(*)	3	63	70.4	(*)	29.6
\$2,000-\$2,249	360	41	258	175	4	5	79	67.9	1.6	30.5
\$2,250-\$2,499	212	31	240	144	13	12	83	60.0	5.4	34.6
\$2,500-\$2,999	178	24	301	196	7	11	98	65.1	2.3	32.6
<i>Clerical</i>										
\$750-\$999	276	30	130	103	(*)	6	27	79.2	(*)	20.8
\$1,000-\$1,249	374	33	152	115			37	75.7		24.3
\$1,250-\$1,499	428	37	185	129	6	2	50	69.8	3.2	27.0
\$1,500-\$1,749	358	44	215	146	3	6	66	68.2	1.4	30.4
\$1,750-\$1,999	330	36	240	162	2	5	76	67.5	.8	31.7
\$2,000-\$2,249	318	32	269	175	18	12	76	65.1	6.7	28.2
\$2,250-\$2,499	216	24	273	173	4	10	96	63.4	1.5	35.1
\$2,500-\$2,999	180	28	344	190	47	33	107	55.2	13.7	31.1

See p. 139 for notes on this table.

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

## PROVIDENCE, R. I.

**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 families		Average money expenditure for house- hold operation					Percentage of total household opera- tion expenditure		
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Fuel, light, and refrig- eration  (5)	Paid household help		Other items  (8)	Fuel, light, and refrig- eration  (9)	Paid house- hold help  (10)	Other items  (11)
					Average amount  (6)	Percent- age of families having  (7)				
<i>Independent business and professional</i>										
\$1,250-\$1,499.....	114	25	\$213	\$140	\$9	5	\$64	65.7	4.2	30.1
\$1,500-\$1,749.....	90	19	225	149			76	66.2		33.8
\$1,750-\$1,999.....	114	25	249	162	2	4	85	65.1	.8	34.1
\$2,000-\$2,249.....	108	16	232	144			88	62.1		37.9
\$2,250-\$2,499.....	60	12	324	193	22	34	109	59.6	6.8	33.6
\$2,500-\$2,999.....	136	33	342	181	39	30	122	52.9	11.4	35.7
\$3,000-\$3,499.....	80	21	403	164	93	43	146	40.7	23.1	36.2
\$3,500-\$3,999.....	52	12	466	214	101	70	151	45.9	21.7	32.4
\$4,000-\$4,999.....	66	16	625	316	158	54	151	50.5	25.3	24.2
\$5,000-\$7,499.....	102	20	724	259	261	79	204	35.4	35.7	28.9
\$7,500 and over.....	62	10	1,313	335	690	92	288	25.5	52.6	21.9
<i>Salaried business</i>										
\$1,250-\$1,499.....	48	12	152	100			52	65.8		34.2
\$1,500-\$1,749.....	68	20	232	150	17	5	65	64.7	7.3	28.0
\$1,750-\$1,999.....	82	26	229	148	11	13	70	64.6	4.8	30.6
\$2,000-\$2,249.....	96	22	289	164	11	18	114	56.8	3.8	39.4
\$2,250-\$2,499.....	90	24	320	186	16	20	118	58.1	5.0	36.9
\$2,500-\$2,999.....	150	28	341	193	37	37	111	56.6	10.8	32.6
\$3,000-\$3,499.....	152	25	382	194	66	33	122	50.1	17.1	32.8
\$3,500-\$3,999.....	104	19	389	201	57	44	131	51.7	14.6	33.7
\$4,000-\$4,999.....	96	16	414	188	58	44	168	45.4	14.0	40.6
\$5,000-\$7,499.....	92	13	671	238	235	96	198	35.5	35.0	29.5
\$7,500 and over.....	82	12	1,413	385	720	100	308	27.2	51.0	21.8
<i>Salaried professional</i>										
\$1,250-\$1,499.....	56	13	194	124	1	9	69	63.9	.5	35.6
\$1,500-\$1,749.....	54	15	190	124	12	5	54	65.3	6.3	28.4
\$1,750-\$1,999.....	68	31	232	161			71	69.4		30.6
\$2,000-\$2,249.....	70	22	255	152	25	16	78	59.6	9.8	30.6
\$2,250-\$2,499.....	56	13	299	192	5	13	102	64.2	1.7	34.1
\$2,500-\$2,999.....	94	22	353	202	30	22	121	57.2	8.5	34.3
\$3,000-\$3,499.....	110	23	392	210	51	49	131	53.6	13.0	33.4
\$3,500-\$3,999.....	40	10	382	207	39	33	136	54.2	10.2	35.6
\$4,000-\$4,999.....	48	14	412	216	61	32	135	52.4	14.8	32.8
\$5,000-\$7,499.....	50	16	669	264	176	61	229	39.5	26.4	34.1
\$7,500 and over.....	16	3	1,315	480	581	100	254	36.5	44.2	19.3
<i>Family type: Type I</i>										
\$500-\$749.....	204	10	88	75			13	85.2		14.8
\$750-\$999.....	392	17	109	88			21	80.7		19.3
\$1,000-\$1,249.....	490	18	150	116			34	77.3		22.7
\$1,250-\$1,499.....	520	33	171	116	2	2	53	67.8	1.2	31.0
\$1,500-\$1,749.....	412	32	200	130			70	65.0		35.0

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Eligible  (2)	Reporting expenditures  (3)	Total  (4)	Fuel, light, and refrigeration  (5)	Paid household help		Other items  (8)	Fuel, light, and refrigeration  (9)	Paid household help  (10)	Other items  (11)
					Average amount  (6)	Percentage of families having  (7)				
<i>Family type: Type I—Continued</i>										
\$1,750-\$1,999.....	372	32	\$231	\$151	(*)	7	\$80	65.4	(*)	34.6
\$2,000-\$2,249.....	312	37	286	160	\$17	12	89	60.2	6.4	33.4
\$2,250-\$2,499.....	160	22	284	156	1	16	107	59.1	.4	40.5
\$2,500-\$2,999.....	232	36	319	179	26	38	114	56.1	8.2	35.7
\$3,000-\$3,499.....	100	17	397	185	80	63	132	46.6	20.2	33.2
\$3,500-\$3,999.....	56	12	403	205	60	44	138	50.9	14.9	34.2
\$4,000-\$4,999.....	48	8	467	166	122	61	179	35.6	26.1	38.3
\$5,000-\$7,499.....	64	10	579	198	226	93	155	34.2	39.0	26.8
\$7,500 and over.....	32	6	1,225	307	649	83	269	25.1	53.0	21.9
<i>Types II and III</i>										
\$500-\$749.....	252	9	109	83	-----	-----	26	76.1	-----	23.9
\$750-\$999.....	574	25	115	88	(*)	1	27	76.5	(*)	23.5
\$1,000-\$1,249.....	642	36	149	112	-----	-----	37	75.2	-----	24.8
\$1,250-\$1,499.....	654	62	160	119	-----	-----	41	74.4	-----	25.6
\$1,500-\$1,749.....	436	55	192	130	7	6	55	67.7	3.6	28.7
\$1,750-\$1,999.....	546	75	229	156	3	5	70	68.1	1.3	30.6
\$2,000-\$2,249.....	312	56	274	178	13	12	83	65.0	4.7	30.3
\$2,250-\$2,499.....	198	39	305	176	27	27	102	57.7	8.9	33.4
\$2,500-\$2,999.....	234	43	366	198	52	35	116	54.1	14.2	31.7
\$3,000-\$3,499.....	112	27	425	186	115	48	124	43.8	27.0	29.2
\$3,500-\$3,999.....	64	17	486	214	123	82	149	44.0	25.3	30.7
\$4,000-\$4,999.....	66	21	485	216	114	58	155	44.5	23.5	32.0
\$5,000-\$7,499.....	82	17	822	259	345	89	218	31.5	42.0	26.5
\$7,500 and over.....	38	6	1,449	392	726	100	331	27.1	50.1	22.8
<i>Types IV and V</i>										
\$500-\$749.....	104	11	107	83	-----	-----	24	77.6	-----	22.4
\$750-\$999.....	270	22	125	97	(*)	3	28	77.6	(*)	22.4
\$1,000-\$1,249.....	366	28	171	131	-----	-----	40	76.6	-----	23.4
\$1,250-\$1,499.....	486	43	183	131	5	2	47	71.6	2.7	25.7
\$1,500-\$1,749.....	406	46	210	157	(*)	4	53	74.8	(*)	25.2
\$1,750-\$1,999.....	376	60	212	154	-----	-----	58	72.6	-----	27.4
\$2,000-\$2,249.....	322	40	246	169	1	3	76	68.7	.4	30.9
\$2,250-\$2,499.....	246	43	261	172	4	4	85	65.9	1.5	32.6
\$2,500-\$2,999.....	308	56	322	197	23	12	102	61.2	7.1	31.7
\$3,000-\$3,499.....	130	25	356	203	17	17	136	57.0	4.8	38.2
\$3,500-\$3,999.....	76	12	346	199	19	24	128	57.5	5.5	37.0
\$4,000-\$4,999.....	96	17	484	283	58	27	143	58.5	12.0	29.5
\$5,000-\$7,499.....	98	22	658	282	145	68	231	42.3	21.8	35.9
\$7,500 and over.....	90	13	1,378	392	697	100	289	28.4	50.6	21.0

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

## PROVIDENCE, R. I.

**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 families		Average money expenditure for clothing <sup>1</sup>				Percentage of total fam- ily clothing expenditure		
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	All family mem- bers  (4)	Hus- band  (5)	Wife  (6)	Other family mem- bers  (7)	Hus- band  (8)	Wife  (9)	Other family mem- bers  (10)
<i>All families</i>									
\$500-\$749.....	560	30	\$60	\$27	\$18	\$15	45.0	30.0	25.0
\$750-\$999.....	1,236	64	67	24	27	16	35.8	40.3	23.9
\$1,000-\$1,249.....	1,498	82	93	32	38	23	34.4	40.9	24.7
\$1,250-\$1,499.....	1,660	138	120	44	46	30	36.7	38.3	25.6
\$1,500-\$1,749.....	1,254	133	151	48	59	44	31.8	39.1	29.1
\$1,750-\$1,999.....	1,294	167	173	60	65	48	34.7	37.6	27.7
\$2,000-\$2,249.....	946	133	208	68	79	61	32.7	38.0	29.3
\$2,250-\$2,499.....	604	104	236	80	86	70	33.9	36.4	29.7
\$2,500-\$2,999.....	774	135	258	83	91	84	32.2	35.3	32.5
\$3,000-\$3,499.....	342	69	294	99	110	85	33.7	37.4	28.9
\$3,500-\$3,999.....	196	41	341	117	130	94	34.3	38.1	27.6
\$4,000-\$4,999.....	210	46	432	146	124	162	33.8	28.7	37.5
\$5,000-\$7,499.....	244	49	549	183	199	167	33.3	36.3	30.4
\$7,500 and over.....	160	25	810	253	295	262	31.2	36.4	32.4
<i>Occupational group: Wage earner</i>									
\$500-\$749.....	560	30	61	27	18	16	44.3	29.5	26.2
\$750-\$999.....	960	34	68	23	27	18	33.8	39.7	26.5
\$1,000-\$1,249.....	1,124	49	92	31	36	25	33.7	39.1	27.2
\$1,250-\$1,499.....	1,014	51	119	45	44	30	37.8	37.0	25.2
\$1,500-\$1,749.....	684	35	157	46	61	50	29.3	38.9	31.8
\$1,750-\$1,999.....	700	49	179	60	68	51	33.5	38.0	28.5
\$2,000-\$2,249.....	360	41	209	62	73	74	29.7	34.9	35.4
\$2,250-\$2,499.....	212	31	257	86	109	62	33.5	42.4	24.1
\$2,500-\$2,999.....	178	24	275	71	80	124	25.8	29.1	45.1
<i>Clerical</i>									
\$750-\$999.....	276	30	64	25	25	14	39.1	39.1	21.8
\$1,000-\$1,249.....	374	33	97	34	45	18	35.0	46.4	18.6
\$1,250-\$1,499.....	428	37	120	44	49	27	36.7	40.8	22.5
\$1,500-\$1,749.....	358	44	132	48	48	36	36.4	36.4	27.2
\$1,750-\$1,999.....	330	36	172	64	63	45	37.2	36.6	26.2
\$2,000-\$2,249.....	318	32	218	71	86	61	32.6	39.4	28.0
\$2,250-\$2,499.....	180	24	235	79	71	85	33.6	30.2	36.2
\$2,500-\$2,999.....	216	28	256	86	88	82	33.6	34.4	32.0
<i>Independent business and professional</i>									
\$1,250-\$1,499.....	114	25	119	48	49	22	40.3	41.2	18.5
\$1,500-\$1,749.....	90	19	171	53	80	38	31.0	46.8	22.2
\$1,750-\$1,999.....	114	25	143	56	56	36	37.8	37.8	24.4
\$2,000-\$2,249.....	108	16	188	73	72	43	38.8	38.3	22.9
\$2,250-\$2,499.....	60	12	214	51	75	88	23.8	35.1	41.1
\$2,500-\$2,999.....	136	33	264	89	108	67	33.7	40.9	25.4
\$3,000-\$3,499.....	80	21	321	104	131	86	32.4	40.8	26.8
\$3,500-\$3,999.....	52	12	332	118	134	80	35.5	40.4	24.1
\$4,000-\$4,999.....	66	16	402	117	109	176	29.1	27.1	43.6
\$5,000-\$7,499.....	102	20	509	153	191	165	30.1	37.5	32.4
\$7,500 and over.....	62	10	732	253	250	229	34.6	34.1	31.3

See p. 139 for notes on this table.



PROVIDENCE, R. I.

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

Occupational group, family, type, and income class  (1)	Number of families		Average money expenditure for clothing				Percentage of total family clothing expenditure		
	Eligible (2)	Reporting expenditures (3)	All family members (4)	Husband (5)	Wife (6)	Other family members (7)	Husband (8)	Wife (9)	Other family members (10)
<i>Salaried business</i>									
\$1,250-\$1,499	48	12	\$110	\$40	\$46	\$24	36.4	41.8	21.8
\$1,500-\$1,749	68	20	166	63	68	35	37.9	41.0	21.1
\$1,750-\$1,999	82	26	164	60	66	38	36.6	40.2	23.2
\$2,000-\$2,249	90	22	191	67	89	35	35.1	46.6	18.3
\$2,250-\$2,499	96	24	233	90	81	62	38.6	34.8	26.6
\$2,500-\$2,999	150	28	261	95	98	68	36.4	37.5	26.1
\$3,000-\$3,499	152	25	296	109	110	77	36.8	37.2	26.0
\$3,500-\$3,999	104	19	350	123	144	83	35.1	41.2	23.7
\$4,000-\$4,999	96	16	471	178	138	155	37.8	29.3	32.9
\$5,000-\$7,499	92	13	587	230	219	138	39.2	37.3	23.5
\$7,500 and over	82	12	810	259	331	220	32.0	40.8	27.2
<i>Salaried professional</i>									
\$1,250-\$1,499	56	13	151	41	70	40	27.2	46.3	26.5
\$1,500-\$1,749	54	15	149	52	62	35	34.9	41.6	23.5
\$1,750-\$1,999	68	31	155	47	60	48	30.3	38.7	31.0
\$2,000-\$2,249	70	22	207	82	78	47	39.6	37.7	22.7
\$2,250-\$2,499	56	13	189	72	74	43	38.1	39.1	22.8
\$2,500-\$2,999	94	22	217	74	84	59	34.1	38.7	27.2
\$3,000-\$3,499	110	23	273	82	93	98	30.0	34.1	35.9
\$3,500-\$3,999	40	10	328	102	91	135	31.1	27.7	41.2
\$4,000-\$4,999	48	14	396	120	118	158	30.3	29.8	39.9
\$5,000-\$7,499	50	16	563	158	178	227	28.1	31.6	40.3
\$7,500 and over	16	3	1,110	225	288	597	20.3	25.9	53.8
<i>Family type: Type I</i>									
\$500-\$749	204	10	56	27	27	2	48.2	48.2	3.6
\$750-\$999	392	17	57	29	28		50.9	49.1	
\$1,000-\$1,249	490	18	74	31	42	1	41.9	56.7	1.4
\$1,250-\$1,499	520	33	109	54	55		49.5	50.5	
\$1,500-\$1,749	412	32	152	62	90		40.8	59.2	
\$1,750-\$1,999	372	32	176	81	94	1	46.0	53.4	.6
\$2,000-\$2,249	312	37	189	88	101		46.6	53.4	
\$2,500-\$2,499	160	22	230	107	122	1	46.5	53.1	.4
\$2,250-\$2,999	232	36	204	102	100	2	50.0	49.0	1.0
\$3,000-\$3,499	100	17	273	120	144	9	44.0	52.7	3.3
\$3,500-\$3,999	56	12	325	153	166	6	47.1	51.1	1.8
\$4,000-\$4,999	48	8	285	155	108	22	54.4	37.9	7.7
\$5,000-\$7,499	64	10	524	276	248		52.7	47.3	
\$7,500 and over	32	6	801	394	407		49.2	50.8	
<i>Types II and III</i>									
\$500-\$749	252	9	69	34	13	22	49.3	18.8	31.9
\$750-\$999	574	25	61	21	24	16	34.4	39.4	26.2
\$1,000-\$1,249	642	36	113	38	47	28	33.6	41.6	24.8
\$1,250-\$1,499	654	62	129	46	52	31	35.7	40.3	24.0
\$1,500-\$1,749	436	55	130	44	51	35	33.9	39.2	26.9
\$1,750-\$1,999	546	75	166	58	61	47	34.9	36.8	28.3
\$2,000-\$2,249	312	56	214	72	84	58	33.6	39.3	27.1
\$2,250-\$2,499	198	39	231	87	85	69	37.7	36.8	25.5
\$2,500-\$2,999	234	43	262	88	106	68	33.6	40.4	26.0
\$3,000-\$3,499	112	27	283	109	110	64	38.5	38.9	22.6
\$3,500-\$3,999	64	17	358	121	154	83	33.8	43.0	23.2
\$4,000-\$4,999	66	21	404	166	145	93	41.1	35.9	23.0
\$5,000-\$7,499	82	17	509	158	221	130	31.1	43.4	25.5
\$7,500 and over	38	6	570	167	253	150	29.3	44.4	26.3

## PROVIDENCE, R. I.

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

Occupational group, family, type, and in- come class  (1)	Number of families		Average money expenditure for clothing				Percentage of total fam- ily clothing expenditure		
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	All family mem- bers  (4)	Hus- band  (5)	Wife  (6)	Other family mem- bers  (7)	Hus- band  (8)	Wife  (9)	Other family mem- bers  (10)
<i>Types IV and V</i>									
\$500-\$749.....	104	11	\$49	\$10	\$13	\$26	20.4	26.5	53.1
\$750-\$999.....	270	22	94	21	29	44	22.3	30.9	46.8
\$1,000-\$1,249.....	366	28	84	20	19	45	23.8	22.6	53.6
\$1,250-\$1,499.....	486	43	119	32	31	56	26.9	26.0	47.1
\$1,500-\$1,749.....	406	46	173	40	38	95	23.1	22.0	54.9
\$1,750-\$1,999.....	376	60	179	40	42	97	22.3	23.5	54.2
\$2,000-\$2,249.....	322	40	219	45	53	121	20.5	24.2	55.3
\$2,250-\$2,499.....	246	43	244	57	65	122	23.4	26.6	50.0
\$2,500-\$2,999.....	308	56	296	66	74	156	22.3	25.0	52.7
\$3,000-\$3,499.....	130	25	320	74	82	164	23.1	25.6	51.3
\$3,500-\$3,999.....	76	12	338	88	84	166	26.0	24.9	49.1
\$4,000-\$4,999.....	96	17	525	128	118	279	24.4	22.5	53.1
\$5,000-\$7,499.....	98	22	599	144	149	306	24.0	24.9	51.1
\$7,500 and over.....	90	13	914	240	274	400	26.2	30.0	43.8

PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal-care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services <sup>1</sup> (5)	Toilet articles and preparations (6)	Services <sup>1</sup> (7)	Toilet articles and preparations (8)
<i>All families</i>							
\$500-\$749 .....	560	30	\$16	\$6	\$10	37.5	62.5
\$750-\$999 .....	1,236	64	19	8	11	42.1	57.9
\$1,000-\$1,249 .....	1,498	82	25	12	13	48.0	52.0
\$1,250-\$1,499 .....	1,660	138	30	14	16	46.8	53.2
\$1,500-\$1,749 .....	1,254	133	34	14	20	41.2	58.8
\$1,750-\$1,999 .....	1,294	167	37	17	20	45.9	54.1
\$2,000-\$2,249 .....	946	133	41	20	21	48.8	51.2
\$2,250-\$2,499 .....	604	104	44	21	23	47.7	52.3
\$2,500-\$2,999 .....	774	135	47	23	24	48.9	51.1
\$3,000-\$3,499 .....	342	69	50	27	23	54.0	46.0
\$3,500-\$3,999 .....	196	41	54	30	24	55.6	44.4
\$4,000-\$4,999 .....	210	46	69	41	28	59.4	40.6
\$5,000-\$7,499 .....	244	49	81	49	32	60.5	39.5
\$7,500 and over .....	160	25	113	71	42	62.8	37.2
<i>Occupational group: Wage earner</i>							
\$500-\$749 .....	560	30	16	6	10	37.5	62.5
\$750-\$999 .....	960	34	18	8	10	44.4	55.6
\$1,000-\$1,249 .....	1,124	49	25	12	13	48.0	52.0
\$1,250-\$1,499 .....	1,014	51	30	15	15	50.0	50.0
\$1,500-\$1,749 .....	684	35	35	14	21	40.0	60.0
\$1,750-\$1,999 .....	700	49	35	16	19	45.7	54.3
\$2,000-\$2,249 .....	360	41	40	19	21	47.5	52.5
\$2,250-\$2,499 .....	212	31	40	20	20	50.0	50.0
\$2,500-\$2,999 .....	178	24	47	20	27	42.6	57.4
<i>Clerical</i>							
\$750-\$999 .....	276	30	20	8	12	40.0	60.0
\$1,000-\$1,249 .....	374	33	25	9	16	36.0	64.0
\$1,250-\$1,499 .....	428	37	31	13	18	41.9	58.1
\$1,500-\$1,749 .....	358	44	32	14	18	43.8	56.2
\$1,750-\$1,999 .....	330	36	40	18	22	45.0	55.0
\$2,000-\$2,249 .....	318	32	44	21	23	47.7	52.3
\$2,250-\$2,499 .....	180	24	44	20	24	45.5	54.5
\$2,500-\$2,999 .....	216	28	48	23	25	47.9	52.1
<i>Independent business and professional</i>							
\$1,250-\$1,499 .....	114	25	28	12	16	42.9	57.1
\$1,500-\$1,749 .....	90	19	36	17	19	47.2	52.8
\$1,750-\$1,999 .....	114	25	33	16	17	48.5	51.5
\$2,000-\$2,249 .....	108	16	34	16	18	47.1	52.9
\$2,250-\$2,499 .....	60	12	55	27	28	49.1	50.9
\$2,500-\$2,999 .....	136	33	46	24	22	52.2	47.8
\$3,000-\$3,499 .....	80	21	57	32	25	56.1	43.9
\$3,500-\$3,999 .....	52	12	54	32	22	59.3	40.7
\$4,000-\$4,999 .....	66	16	56	30	26	53.6	46.4
\$5,000-\$7,499 .....	102	20	74	45	29	60.8	39.2
\$7,500 and over .....	62	10	100	63	37	63.0	37.0

See p. 139 for notes on this table.

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal-care expenditure	
	Eligible (2)	Report- ing ex- pendi- tures (3)	Total (4)	Services (5)	Toilet articles and pre- parations (6)	Services (7)	Toilet articles and pre- parations (8)
<i>Salaried business</i>							
\$1,250-\$1,499.....	48	12	\$33	\$14	\$19	41.6	58.4
\$1,500-\$1,749.....	68	20	35	17	18	48.6	51.4
\$1,750-\$1,999.....	82	26	37	17	20	45.9	54.1
\$2,000-\$2,249.....	90	22	41	20	21	48.8	51.2
\$2,250-\$2,499.....	96	24	47	23	24	48.9	51.1
\$2,500-\$2,999.....	150	28	51	26	25	51.0	49.0
\$3,000-\$3,499.....	152	25	52	28	24	53.8	46.2
\$3,500-\$3,999.....	104	19	54	29	25	53.7	46.3
\$4,000-\$4,999.....	96	16	84	55	29	65.5	34.5
\$5,000-\$7,499.....	92	13	87	54	33	62.1	37.9
\$7,500 and over.....	82	12	118	77	41	65.3	34.7
<i>Salaried professional</i>							
\$1,250-\$1,499.....	56	13	32	13	19	40.6	59.4
\$1,500-\$1,749.....	54	15	28	12	16	42.9	57.1
\$1,750-\$1,999.....	68	31	38	17	21	44.7	55.3
\$2,000-\$2,249.....	70	22	41	21	20	51.2	48.8
\$2,250-\$2,499.....	56	13	40	19	21	47.5	52.5
\$2,500-\$2,999.....	94	22	44	21	23	47.7	52.3
\$3,000-\$3,499.....	110	23	43	24	19	55.8	44.2
\$3,500-\$3,999.....	40	10	55	30	25	54.5	45.5
\$4,000-\$4,999.....	48	14	59	30	29	50.8	49.2
\$5,000-\$7,499.....	50	16	83	47	36	56.6	43.4
\$7,500 and over.....	16	3	132	67	65	50.8	49.2
<i>Family Type: Type I</i>							
\$500-\$749.....	204	10	15	6	9	40.0	60.0
\$750-\$999.....	392	17	17	8	9	47.1	52.9
\$1,000-\$1,249.....	490	18	21	9	12	42.9	57.1
\$1,250-\$1,499.....	520	33	29	13	16	44.8	55.2
\$1,500-\$1,749.....	412	32	30	12	18	40.0	60.0
\$1,750-\$1,999.....	372	32	35	16	19	45.7	54.3
\$2,000-\$2,249.....	312	37	37	17	20	45.9	54.1
\$2,250-\$2,499.....	160	22	38	19	19	50.0	50.0
\$2,500-\$2,999.....	232	36	40	20	20	50.0	50.0
\$3,000-\$3,499.....	100	17	46	27	19	58.7	41.3
\$3,500-\$3,999.....	56	12	49	24	25	49.0	51.0
\$4,000-\$4,999.....	48	8	75	54	21	72.0	28.0
\$5,000-\$7,499.....	64	10	105	71	34	67.6	32.4
\$7,500 and over.....	32	6	104	61	43	58.7	41.3
<i>Types II and III</i>							
\$500-\$749.....	252	9	17	7	10	41.2	58.8
\$750-\$999.....	574	25	18	8	10	44.4	55.6
\$1,000-\$1,249.....	642	36	29	14	15	48.3	51.7
\$1,250-\$1,499.....	654	62	31	15	16	48.4	51.6
\$1,500-\$1,749.....	436	55	34	16	18	47.1	52.9
\$1,750-\$1,999.....	546	75	36	17	19	47.2	52.8
\$2,000-\$2,249.....	312	56	37	18	19	48.6	51.4
\$2,250-\$2,499.....	198	39	45	22	23	48.9	51.1
\$2,500-\$2,999.....	234	43	45	21	24	46.7	53.3
\$3,000-\$3,499.....	112	27	48	26	22	54.2	45.8

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal-care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services (5)	Toilet articles and preparations (6)	Services (7)	Toilet articles and preparations (8)
<i>Types II and III—Continued</i>							
\$3,500-\$3,999.....	64	17	\$60	\$36	\$24	60.0	40.0
\$4,000-\$4,999.....	66	21	58	30	28	51.7	48.3
\$5,000-\$7,499.....	32	17	64	36	28	56.2	43.8
\$7,500 and over.....	38	6	100	63	37	63.0	37.0
<i>Types IV and V</i>							
\$500-\$749.....	104	11	16	4	12	25.0	75.0
\$750-\$999.....	270	22	22	9	13	40.9	59.1
\$1,000-\$1,249.....	366	28	25	13	12	52.0	48.0
\$1,250-\$1,499.....	486	43	31	14	17	45.2	54.8
\$1,500-\$1,749.....	406	46	37	15	22	40.5	59.5
\$1,750-\$1,999.....	376	60	39	17	22	43.6	56.4
\$2,000-\$2,249.....	322	40	48	24	24	50.0	50.0
\$2,250-\$2,499.....	246	43	48	22	26	45.8	54.2
\$2,500-\$2,999.....	308	56	54	26	28	48.1	51.9
\$3,000-\$3,499.....	130	25	55	29	26	52.7	47.3
\$3,500-\$3,999.....	76	12	53	29	24	54.7	45.3
\$4,000-\$4,999.....	96	17	74	43	31	58.1	41.9
\$5,000-\$7,499.....	98	22	80	46	34	57.5	42.5
\$7,500 and over.....	90	13	121	77	44	63.6	36.4

## PROVIDENCE, R. I.

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

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation <sup>1</sup> (7)	Purchase (net) <sup>2</sup> (8)
<i>All families</i>							
\$500-\$749 .....	560	30	13	-----	\$6	\$6	-----
\$750-\$999 .....	1,236	64	23	10	30	16	\$14
\$1,000-\$1,249 .....	1,498	82	36	7	44	38	6
\$1,250-\$1,499 .....	1,660	138	45	12	72	53	19
\$1,500-\$1,749 .....	1,254	133	58	11	94	66	28
\$1,750-\$1,999 .....	1,294	167	73	16	167	108	59
\$2,000-\$2,249 .....	946	133	70	17	170	105	65
\$2,250-\$2,499 .....	604	104	72	19	184	115	69
\$2,500-\$2,999 .....	774	135	83	22	241	157	84
\$3,000-\$3,499 .....	342	69	78	19	265	182	83
\$3,500-\$3,999 .....	196	41	82	29	269	160	109
\$4,000-\$4,999 .....	210	46	88	33	375	195	180
\$5,000-\$7,499 .....	244	49	98	35	451	276	175
\$7,500 and over .....	160	25	90	42	537	312	225
<i>Occupational group: Wage earner</i>							
\$500-\$749 .....	560	30	13	-----	6	6	-----
\$750-\$999 .....	960	34	20	11	29	16	13
\$1,000-\$1,249 .....	1,124	49	38	10	51	42	9
\$1,250-\$1,499 .....	1,014	51	43	14	74	54	20
\$1,500-\$1,749 .....	684	35	56	8	72	59	13
\$1,750-\$1,999 .....	700	49	70	20	182	104	78
\$2,000-\$2,249 .....	360	41	93	19	205	98	107
\$2,250-\$2,499 .....	212	31	71	26	177	104	73
\$2,500-\$2,999 .....	178	24	64	16	237	138	99
<i>Clerical</i>							
\$750-\$999 .....	276	30	33	9	37	17	20
\$1,000-\$1,249 .....	374	33	31	-----	24	24	-----
\$1,250-\$1,499 .....	428	37	45	6	69	55	14
\$1,500-\$1,749 .....	358	44	66	16	120	81	39
\$1,750-\$1,999 .....	330	36	79	12	150	117	33
\$2,000-\$2,249 .....	318	32	75	18	170	121	49
\$2,250-\$2,499 .....	180	24	77	10	176	118	58
\$2,500-\$2,999 .....	216	28	93	31	281	172	109
<i>Independent business and professional</i>							
\$1,250-\$1,499 .....	114	25	60	12	67	52	15
\$1,500-\$1,749 .....	90	19	34	13	105	29	76
\$1,750-\$1,999 .....	114	25	84	10	162	127	35
\$2,000-\$2,249 .....	108	16	43	6	89	65	4
\$2,250-\$2,499 .....	60	12	60	17	147	103	44
\$2,500-\$2,999 .....	136	33	86	15	213	168	45
\$3,000-\$3,499 .....	80	21	80	30	330	167	163
\$3,500-\$3,999 .....	52	12	100	40	226	146	80
\$4,000-\$4,999 .....	66	16	92	27	293	190	103
\$5,000-\$7,499 .....	102	20	100	29	362	230	132
\$7,500 and over .....	62	10	100	31	474	294	180

See p. 139 for notes on this table.

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible  (2)	Reporting expenditures  (3)	Owning automobiles  (4)	Purchasing automobiles  (5)	Operation and purchase  (6)	Operation  (7)	Purchase (net)  (8)
<i>Salaried business</i>							
\$1,250-\$1,499	48	12	39	22	\$84	\$41	\$43
\$1,500-\$1,749	68	20	59	12	98	79	19
\$1,750-\$1,999	82	26	72	18	178	110	68
\$2,000-\$2,249	90	22	64	22	190	111	79
\$2,250-\$2,499	96	24	68	22	226	127	99
\$2,500-\$2,999	150	28	85	33	264	146	118
\$3,000-\$3,499	152	25	76	16	219	169	50
\$3,500-\$3,999	104	19	70	26	288	151	137
\$4,000-\$4,999	96	16	84	36	406	181	225
\$5,000-\$7,499	92	13	96	44	536	315	221
\$7,500 and over	82	12	89	45	578	318	260
<i>Salaried professional</i>							
\$1,250-\$1,499	56	13	54	5	60	46	14
\$1,500-\$1,749	54	15	73	23	174	108	66
\$1,750-\$1,999	68	31	60	12	102	78	24
\$2,000-\$2,249	70	22	80	4	133	131	2
\$2,250-\$2,499	56	13	78	17	202	134	68
\$2,500-\$2,999	94	22	86		154	154	
\$3,000-\$3,499	110	25	79	16	281	211	70
\$3,500-\$3,999	40	10	92	23	272	199	73
\$4,000-\$4,999	48	14	89	34	427	230	197
\$5,000-\$7,499	50	16	100	80	477	297	180
\$7,500 and over	16	3	62	62	577	350	227
<i>Family type. Type I</i>							
\$500-\$749	204	10	20		(*)	(*)	
\$750-\$999	392	17	34	19	42	27	15
\$1,000-\$1,249	490	18	46	12	58	41	17
\$1,250-\$1,499	520	33	34	5	79	66	13
\$1,500-\$1,749	412	32	64	10	117	89	28
\$1,750-\$1,999	372	32	76	26	259	132	127
\$2,000-\$2,249	312	37	65	14	173	112	61
\$2,250-\$2,499	160	22	72	19	233	132	101
\$2,500-\$2,999	232	36	97	25	372	211	161
\$3,000-\$3,499	100	17	80	30	280	178	102
\$3,500-\$3,999	56	12	87	56	459	173	286
\$4,000-\$4,999	48	8	84	27	355	172	183
\$5,000-\$7,499	64	10	100	38	649	401	248
\$7,500 and over	32	6	100	12	304	266	38
<i>Types II and III</i>							
\$500-\$749	252	9	22		10	10	
\$750-\$999	574	25	14	4	18	9	9
\$1,000-\$1,249	642	36	39	8	44	43	3
\$1,250-\$1,499	654	62	61	22	92	60	32
\$1,500-\$1,749	436	55	61	16	106	65	41
\$1,750-\$1,999	546	75	73	12	135	108	27
\$2,000-\$2,249	312	56	32	22	183	112	71
\$2,250-\$2,499	198	39	80	15	191	135	56
\$2,500-\$2,999	234	43	80	9	169	145	24
\$3,000-\$3,499	112	27	79	9	207	177	30

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

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation (7)	Purchase (net) (8)
<i>Types II and III—Continued</i>							
\$3,500-\$3,999.....	64	17	83	11	\$207	\$183	\$24
\$4,000-\$4,999.....	66	21	84	43	419	198	221
\$5,000-\$7,499.....	82	17	100	53	450	227	223
\$7,500 and over.....	38	6	100	62	689	330	359
<i>Types IV and V</i>							
\$500-\$749.....	104	11	18	-----	5	5	-----
\$750-\$999.....	270	22	25	10	40	15	25
\$1,000-\$1,249.....	366	28	20	-----	24	24	-----
\$1,250-\$1,499.....	486	43	30	7	39	32	7
\$1,500-\$1,749.....	406	46	48	9	57	45	12
\$1,750-\$1,999.....	376	60	71	14	125	87	38
\$2,000-\$2,249.....	322	40	63	15	157	93	64
\$2,250-\$2,499.....	246	43	65	21	146	87	59
\$2,500-\$2,999.....	308	56	74	29	195	123	72
\$3,000-\$3,499.....	130	25	76	20	303	189	114
\$3,500-\$3,999.....	76	12	79	24	181	131	50
\$4,000-\$4,999.....	96	17	92	28	354	204	150
\$5,000-\$7,499.....	98	22	96	18	323	235	83
\$7,500 and over.....	90	13	83	43	556	320	236



PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other <sup>1</sup>  (8)
				Movies  (5)	Other <sup>1</sup>  (6)		
<i>All families</i>							
\$500-\$749 .....	560	30	\$7	\$3	(*)	(*)	\$4
\$750-\$999 .....	1,236	64	16	6	\$1	\$3	6
\$1,000-\$1,249 .....	1,498	82	19	8	2	1	8
\$1,250-\$1,499 .....	1,660	138	29	12	1	3	13
\$1,500-\$1,749 .....	1,264	133	45	19	2	3	21
\$1,750-\$1,999 .....	1,294	167	55	21	4	5	25
\$2,000-\$2,249 .....	946	133	62	25	5	3	29
\$2,250-\$2,499 .....	604	104	71	29	6	7	29
\$2,500-\$2,999 .....	774	135	73	29	7	10	27
\$3,000-\$3,499 .....	342	69	120	28	13	10	69
\$3,500-\$3,999 .....	196	41	159	42	15	11	91
\$4,000-\$4,999 .....	210	46	166	35	25	48	58
\$5,000-\$7,499 .....	244	49	245	41	20	51	133
\$7,500 and over .....	160	25	436	35	44	103	254
<i>Occupational group: Wage earner</i>							
\$500-\$749 .....	560	30	7	3	(*)	(*)	4
\$750-999 .....	960	34	15	6	(*)	3	6
\$1,000-\$1,249 .....	1,124	49	18	8	1	1	8
\$1,250-\$1,499 .....	1,014	51	31	11	1	4	15
\$1,500-\$1,749 .....	684	35	54	22	3	3	26
\$1,750-\$1,999 .....	700	49	51	21	3	5	22
\$2,000-\$2,249 .....	360	41	63	21	4	2	36
\$2,250-\$2,499 .....	212	31	89	33	7	8	41
\$2,500-\$2,999 .....	178	24	70	30	5	9	26
<i>Clerical</i>							
\$750-\$999 .....	276	30	17	8	2	1	6
\$1,000-\$1,249 .....	374	33	20	9	3	1	7
\$1,250-\$1,499 .....	426	37	25	16	1	1	7
\$1,500-\$1,749 .....	358	44	31	15	1	2	13
\$1,750-\$1,999 .....	330	36	61	21	5	5	30
\$2,000-\$2,249 .....	318	32	61	25	5	5	26
\$2,250-\$2,499 .....	180	24	50	24	4	4	18
\$2,500-\$2,999 .....	216	28	73	29	7	11	26
<i>Independent professional and business</i>							
\$1,250-\$1,499 .....	114	25	22	12	1	1	8
\$1,500-\$1,749 .....	90	19	40	19	2	2	17
\$1,750-\$1,999 .....	114	25	74	16	5	9	44
\$2,000-\$2,249 .....	108	16	45	27	5	1	12
\$2,250-\$2,499 .....	60	12	63	30	5	9	19
\$2,500-\$2,999 .....	136	33	78	28	7	9	34
\$3,000-\$3,499 .....	80	21	108	34	10	12	52
\$3,500-\$3,999 .....	52	12	102	37	15	11	39
\$4,000-\$4,999 .....	66	16	76	32	12	3	29
\$5,000-\$7,499 .....	102	20	188	47	20	20	101
\$7,500 and over .....	62	10	439	41	49	137	212

See p. 139 for notes on this table.

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

## PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Salaried business</i>							
\$1,250-\$1,499.....	48	12	\$34	\$21	\$1	\$1	\$11
\$1,500-\$1,749.....	68	20	33	13	3	2	15
\$1,750-\$1,999.....	82	26	48	25	3	2	18
\$2,000-\$2,249.....	90	22	71	29	8	6	28
\$2,250-\$2,499.....	96	24	80	31	5	9	35
\$2,500-\$2,999.....	150	28	79	35	7	11	26
\$3,000-\$3,499.....	152	25	138	30	19	11	78
\$3,500-\$3,999.....	104	19	176	46	19	8	103
\$4,000-\$4,999.....	96	16	268	39	38	95	86
\$5,000-\$7,499.....	92	13	313	41	15	101	156
\$7,500 and over.....	82	12	400	26	37	97	240
<i>Salaried professional</i>							
\$1,250-\$1,499.....	56	13	27	10	2	1	14
\$1,500-\$1,749.....	54	15	35	16	2	5	12
\$1,750-\$1,999.....	68	31	46	22	3	5	16
\$2,000-\$2,249.....	70	22	80	33	9	5	33
\$2,250-\$2,499.....	56	13	68	22	7	7	32
\$2,500-\$2,999.....	94	22	60	17	7	13	23
\$3,000-\$3,499.....	110	23	103	20	8	6	67
\$3,500-\$3,999.....	40	10	187	36	4	20	127
\$4,000-\$4,999.....	48	14	105	32	17	13	43
\$5,000-\$7,499.....	50	16	236	30	29	22	155
\$7,500 and over.....	16	3	608	57	66	-----	485
<i>Family type: Type I</i>							
\$500-\$749.....	204	10	5	3	1	-----	1
\$750-\$999.....	392	17	17	3	(*)	8	6
\$1,000-\$1,249.....	490	18	18	10	3	(*)	5
\$1,250-\$1,499.....	520	33	29	16	(*)	3	10
\$1,500-\$1,749.....	412	32	37	19	3	3	12
\$1,750-\$1,999.....	372	32	49	20	6	6	17
\$2,000-\$2,249.....	312	37	64	25	7	1	31
\$2,250-\$2,499.....	160	22	92	39	10	8	35
\$2,500-\$2,999.....	232	36	74	23	8	17	26
\$3,000-\$3,499.....	100	17	120	18	18	8	76
\$3,500-\$3,999.....	56	12	173	48	21	6	98
\$4,000-\$4,999.....	48	8	116	21	25	5	65
\$5,000-\$7,499.....	64	10	266	34	19	72	141
\$7,500 and over.....	32	6	327	31	33	42	221
<i>Types II and III</i>							
\$500-\$749.....	252	9	10	2	-----	(*)	8
\$750-\$999.....	574	25	13	6	(*)	1	6
\$1,000-\$1,249.....	642	36	19	7	2	1	9
\$1,250-\$1,499.....	654	62	30	12	1	2	15
\$1,500-\$1,749.....	436	55	40	16	1	2	21
\$1,750-\$1,999.....	546	75	55	19	3	6	27
\$2,000-\$2,249.....	312	56	59	22	4	5	28
\$2,250-\$2,499.....	198	39	58	22	4	6	26
\$2,500-\$2,999.....	234	43	62	26	7	7	22
\$3,000-\$3,499.....	112	27	122	29	12	17	64
\$3,500-\$3,999.....	64	17	193	30	12	14	137
\$4,000-\$4,999.....	66	21	228	39	8	129	52
\$5,000-\$7,499.....	82	17	241	38	17	66	120
\$7,500 and over.....	38	6	300	28	41	105	126

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

PROVIDENCE, R. I.

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Types IV and V</i>							
\$500-\$749 .....	104	11	\$3	\$2	-----	(*)	\$1
\$750-\$999 .....	270	22	19	12	\$1	(*)	6
\$1,000-\$1,249 .....	366	28	19	7	(*)	\$1	11
\$1,250-\$1,499 .....	486	43	26	10	2	2	12
\$1,500-\$1,749 .....	406	46	58	23	2	2	6
\$1,750-\$1,999 .....	376	60	62	24	3	4	31
\$2,000-\$2,249 .....	322	40	63	28	5	3	27
\$2,250-\$2,499 .....	246	43	69	28	5	7	29
\$2,500-\$2,999 .....	308	56	81	35	6	9	31
\$3,000-\$3,499 .....	130	25	118	34	11	6	67
\$3,500-\$3,999 .....	76	12	119	46	13	14	46
\$4,000-\$4,999 .....	96	17	148	40	36	13	59
\$5,000-\$7,499 .....	98	22	235	48	23	25	139
\$7,500 and over .....	90	13	533	39	50	123	321

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

## Footnotes for Tables in Expenditure Tabular Summary

### PROVIDENCE

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 nonmoney income).
- <sup>4</sup> Includes purchases on cash or credit basis. Does not include money disbursements resulting in an increase in family assets or a decrease in liabilities. (Examples of disbursements not treated as expenditures will be found in the glossary, appendix B.)
- <sup>5</sup> See glossary, appendix B, for definitions of surplus and deficit.
- <sup>6</sup> Represents the average net difference between reported money receipts and reported money disbursements. See glossary, appendix B. A maximum balancing difference within 5.5 percent was allowable on each schedule.

TABLE 1-A

- <sup>1</sup> A surplus represents an increase in assets or a decrease in liabilities, or both; a deficit represents a decrease in assets or an increase in liabilities, or both.
- <sup>2</sup> Some families reported neither surplus nor deficit for the year; therefore the sum of columns 5 and 6 does not always equal 100 percent.
- <sup>3</sup> Since the average amounts in these two columns are based on the number of families reporting surplus or deficit, respectively, they do not add to the average net surplus or deficit shown in column 4 for all families.

TABLE 2

- <sup>1</sup> The averages in this table include money expenditures for goods and services purchased on either cash or credit basis. They do not include value of goods and services received without money expenses. Averages are based on all families, whether or not they reported expenditures for the specified categories.
- <sup>2</sup> Housing expenditures include the money expense of home owners and rent contracted for by renting families for family home and other housing. The value of fuel, light and refrigeration is included when furnished by the landlord and included in the rental rate.
- <sup>3</sup> Includes all expenditures for operation and maintenance (see table 8), and the net purchase price (gross price less trade-in allowance) of automobiles bought during the schedule year. The proportion of automobile expense chargeable to business has been deducted. See glossary, appendix B.
- <sup>4</sup> Includes paid admissions, equipment and supplies for games, sports and other recreation, club dues, and the like. Does not include expense for transportation, food, or lodging while on vacation.
- <sup>5</sup> Taxes include only poll, income, and personal property taxes. All other taxes, such as those on real estate, amusements and retail sales taxes are included as a part of the expenditure for these items. Gifts do not include gifts from one member of the economic family to another.

TABLE 3

- <sup>1</sup> Includes expenditures for board at school, which amounted to less than 5 percent of average food expense for all families with incomes of less than \$7,500. Among families in the business and professional categories, it amounted at most to an average of \$239, at the income level \$7,500 and over. For families of types IV and V, it amounted at most to an average of \$151, at the income level \$7,500 and over.
- <sup>2</sup> See glossary, appendix B, for method of deriving this figure.

TABLE 4

- <sup>1</sup> Includes housing expenditure for both owners and renters. Average amounts for renting families are based on rental rate contracted for. Value of fuel, light and refrigeration is included when furnished by the landlord and included in the rental rate. See table 4-A for percentage of families for whom those facilities were included as part of the rental rate.
- <sup>2</sup> See table 4-A for separation of expense for owning and renting families.
- <sup>3</sup> Includes net money expenditure for owned or rented vacation homes, lodging while traveling or on vacation, and room at school.
- <sup>4</sup> See glossary, appendix B, for method of deriving this figure. Includes nonmoney income from owned vacation homes, which amounted at most to an average of \$34 for all families, at the income level \$7,500 and over.
- <sup>5</sup> Percentages based on the average value of all housing (column 6).

TABLE 4-A

- <sup>1</sup> These two percentages do not always add to 100, since families that both owned and rented during the year, or received rent as gift or pay, are not included in columns 4 through 7.
- <sup>2</sup> Percentages based on renting families reporting these facilities included in rent at the end of the schedule year.

TABLE 5

<sup>1</sup> Excludes value of fuel, light and refrigeration furnished by the landlord and included in the rental rate. Fuel received without money expense is not included in this average, but amounted to less than 5 percent of money expense for fuel, light and refrigeration for all families.

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

TABLE 6

<sup>1</sup> Value of clothing gifts from one family member to another are included in the average expenditure for the member receiving such gifts. Gifts of clothing to or from individuals outside the economic family are excluded.

<sup>2</sup> For families of type I, averages and percentages shown in columns 7 and 10 are for individuals who were members of the economic family less than 27 weeks, and were therefore not considered equivalent members in determining family type. See glossary, appendix B, for method of classifying families by type.

TABLE 7

<sup>1</sup> See glossary, appendix B, for items included.

TABLE 8

<sup>1</sup> To obtain the average expense of operation for families owning automobiles, divide the average shown in this column by the corresponding figure in column 4 and multiply by 100.

<sup>2</sup> To obtain the average net purchase price (gross price less trade-in allowance) for families purchasing automobiles, divide the average shown in this column by the corresponding figure in column 5 and multiply by 100.

TABLE 9

<sup>1</sup> See glossary, appendix B, for items included.

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class (1)	Number of families		Average net income			Average money expenditure for family living <sup>4</sup>	Average net surplus or deficit (-) <sup>5</sup>	Average net balancing difference <sup>6</sup>
	Eligible <sup>1</sup>	Reporting expenditures <sup>2</sup>	Total <sup>3</sup>	Money <sup>3</sup>	Non-money from housing <sup>3</sup>			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<i>All families</i>								
\$250-\$499.....	120	7	\$399	\$377	\$22	\$754	-\$374	-\$3
\$500-\$749.....	314	35	853	606	47	758	-141	-11
\$750-\$999.....	700	71	897	885	12	982	-86	-11
\$1,000-\$1,249.....	944	114	1,126	1,095	31	1,182	-88	-19
\$1,250-\$1,499.....	950	119	1,353	1,331	22	1,368	-22	-15
\$1,500-\$1,749.....	708	115	1,607	1,570	37	1,621	-31	-20
\$1,750-\$1,999.....	648	106	1,865	1,832	33	1,923	-82	-9
\$2,000-\$2,249.....	528	96	2,114	2,051	63	1,941	121	-11
\$2,250-\$2,499.....	286	68	2,372	2,290	82	2,129	170	-9
\$2,500-\$2,999.....	228	52	2,700	2,615	85	2,505	126	-16
\$3,000-\$3,499.....	132	29	3,212	3,100	112	2,945	180	-25
\$3,500-\$3,999.....	52	15	3,742	3,663	79	3,061	563	39
\$4,000-\$4,999.....	106	15	4,274	4,114	160	3,385	666	63
\$5,000 and over.....	90	12	7,015	6,708	307	5,123	1,619	-34
<i>Occupational group: Wage earner</i>								
\$250-\$499.....	120	7	399	377	22	753	-373	-3
\$500-\$749.....	274	26	654	607	47	738	-121	-10
\$750-\$999.....	578	50	898	885	13	981	-84	-12
\$1,000-\$1,249.....	646	50	1,125	1,087	38	1,160	-54	-19
\$1,250-\$1,499.....	584	51	1,354	1,323	31	1,364	-27	-14
\$1,500-\$1,749.....	398	41	1,606	1,564	42	1,598	-8	-26
\$1,750-\$1,999.....	286	37	1,869	1,857	12	1,961	-111	7
\$2,000-\$2,249.....	236	36	2,105	2,038	67	1,928	120	-10
\$2,250-\$2,499.....	124	23	2,367	2,279	88	2,102	186	-9
<i>Clerical</i>								
\$500-\$749.....	40	9	640	595	45	894	-274	-25
\$750-\$999.....	122	21	890	866	4	981	-90	-5
\$1,000-\$1,249.....	178	33	1,147	1,135	12	1,254	-96	-23
\$1,250-\$1,499.....	194	37	1,344	1,340	4	1,370	-15	-15
\$1,500-\$1,749.....	152	27	1,606	1,597	9	1,694	-94	-3
\$1,750-\$1,999.....	156	32	1,869	1,833	36	1,756	90	-13
\$2,000-\$2,249.....	134	23	2,133	2,085	48	1,937	164	-16
\$2,250-\$2,499.....	76	23	2,390	2,298	92	2,099	213	-14
<i>Independent business and professional</i>								
\$1,000-\$1,249.....	82	19	1,095	1,066	29	1,175	-98	-11
\$1,250-\$1,499.....	74	10	1,336	1,319	17	1,339	3	-23
\$1,500-\$1,749.....	76	23	1,603	1,598	95	1,609	-78	-23
\$1,750-\$1,999.....	72	19	1,869	1,754	115	1,733	21	(*)
\$2,000-\$2,249.....	62	10	2,063	1,993	100	1,759	208	-4
\$2,250-\$2,499.....	40	9	2,378	2,288	90	2,162	110	16
\$2,500-\$2,999.....	90	18	2,708	2,633	75	2,610	60	-37
\$3,000-\$3,499.....	56	12	3,193	3,104	89	3,019	110	-25
\$3,500-\$3,999.....	6	1	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999.....	48	8	4,263	4,084	179	3,090	932	62
\$5,000 and over.....	36	6	6,631	6,293	338	3,922	2,284	87

See p. 168 for notes on this table.

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

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living (7)	Average net surplus or deficit (-) (8)	Average net balancing difference (9)
	Eligible (2)	Reporting expenditures (3)	Total (4)	Money (5)	Non-money from housing (6)			
<i>Salaried business and professional</i>								
\$1,000-\$1,249	38	12	\$1,111	\$1,096	\$15	\$1,218	-\$93	\$-29
\$1,250-\$1,499	98	21	1,373	1,368	5	1,413	-24	-21
\$1,500-\$1,749	82	24	1,613	1,604	9	1,610	20	-26
\$1,750-\$1,999	134	18	1,850	1,820	30	2,138	-280	-38
\$2,000-\$2,249	96	27	2,141	2,091	50	2,095	7	-11
\$2,250-\$2,499	46	13	2,350	2,310	40	2,224	109	-23
\$2,500-\$2,999	133	34	2,694	2,603	91	2,438	168	-3
\$3,000-\$3,499	76	17	3,225	3,097	128	2,390	231	-24
\$3,500-\$3,999	46	14	3,733	3,701	32	3,074	596	31
\$4,000-\$4,999	58	7	4,282	4,138	144	3,628	446	64
\$5,000 and over	54	6	7,270	6,984	286	5,924	1,175	-115
<i>Family type: Type I</i>								
\$250-\$499	58	4	341	295	46	636	-349	8
\$500-\$749	140	13	637	569	68	703	-127	-7
\$750-\$999	232	14	896	892	4	939	-42	-5
\$1,000-\$1,249	338	30	1,129	1,078	51	1,157	-64	-15
\$1,250-\$1,499	288	27	1,333	1,292	41	1,281	26	-15
\$1,500-\$1,749	194	19	1,620	1,596	24	1,625	-4	-25
\$1,750-\$1,999	166	22	1,871	1,836	35	1,952	-117	1
\$2,000-\$2,249	128	24	2,104	2,067	37	1,973	109	-15
\$2,250-\$2,499	76	16	2,379	2,264	115	1,981	293	-10
\$2,500-\$2,999	60	7	2,736	2,615	121	2,490	164	-39
\$3,000-\$3,499	20	5	3,111	3,045	66	2,667	396	-18
\$3,500-\$3,999	6	2	(f)	(f)	(f)	(f)	(f)	(f)
\$4,000-\$4,999	28	3	4,253	4,077	176	2,601	1,394	82
\$5,000 and over	14	2	(f)	(f)	(f)	(f)	(f)	(f)
<i>Types II and III</i>								
\$250-\$499	32	1	(f)	(f)	(f)	(f)	(f)	(f)
\$500-\$749	118	17	647	628	19	787	-144	-15
\$750-\$999	326	35	902	892	10	996	-89	-15
\$1,000-\$1,249	406	56	1,120	1,114	6	1,184	-49	-21
\$1,250-\$1,499	406	52	1,366	1,364	2	1,431	-45	-22
\$1,500-\$1,749	290	61	1,596	1,576	20	1,617	-18	-23
\$1,750-\$1,999	264	49	1,857	1,835	22	1,943	-103	-5
\$2,000-\$2,249	222	39	2,126	2,069	57	1,959	111	-1
\$2,250-\$2,499	104	23	2,366	2,334	32	2,153	190	-9
\$2,500-\$2,999	82	20	2,681	2,624	57	2,591	55	-22
\$3,000-\$3,499	48	12	3,185	3,084	101	2,838	244	2
\$3,500-\$3,999	10	4	3,790	3,790	-----	3,583	147	60
\$4,000-\$4,999	32	6	4,279	4,124	155	3,943	110	71
\$5,000 and over	28	7	6,263	5,940	323	4,614	1,324	2
<i>Types IV and V</i>								
\$250-\$499	30	2	(f)	(f)	(f)	(f)	(f)	(f)
\$500-\$749	56	5	702	649	53	836	-173	-14
\$750-\$999	142	22	888	859	29	1,019	-147	-13
\$1,000-\$1,249	200	28	1,132	1,082	50	1,215	-111	-22
\$1,250-\$1,499	256	40	1,353	1,322	31	1,365	-37	-6
\$1,500-\$1,749	224	35	1,609	1,539	70	1,622	-71	-12
\$1,750-\$1,999	218	35	1,871	1,826	45	1,877	-33	-18
\$2,000-\$2,249	178	33	2,105	2,016	89	1,897	141	-22
\$2,250-\$2,499	106	29	2,373	2,266	107	2,212	61	-7
\$2,500-\$2,999	86	25	2,692	2,606	86	2,435	165	6
\$3,000-\$3,499	64	12	3,263	3,129	134	3,112	64	-47
\$3,500-\$3,999	36	9	3,732	3,618	114	2,903	688	27
\$4,000-\$4,999	46	6	4,282	4,129	153	3,473	610	46
\$5,000 and over	48	3	7,268	6,881	387	5,601	1,362	-82

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

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-) (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>2</sup> —	
	Eligible (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>All families</i>							
\$250-\$499	120	7	-\$374		\$100		\$374
\$500-\$749	314	35	-141	\$21	70	\$48	215
\$750-\$999	700	71	-86	37	62	55	172
\$1,000-\$1,249	944	114	-68	47	51	83	211
\$1,250-\$1,499	950	119	-22	59	38	92	202
\$1,500-\$1,749	708	115	-31	57	42	125	241
\$1,750-\$1,999	648	106	-82	57	43	146	390
\$2,000-\$2,249	528	96	121	72	28	240	192
\$2,250-\$2,499	286	68	170	75	24	280	168
\$2,500-\$2,999	228	52	126	67	31	321	290
\$3,000-\$3,499	132	29	180	65	35	427	281
\$3,500-\$3,999	52	15	563	95	5	632	812
\$4,000-\$4,999	106	15	666	84	16	891	541
\$5,000 and over	90	12	1,619	100		1,619	
<i>Occupational group: Wage earner</i>							
\$250-\$499	120	7	-373		100		373
\$500-\$749	274	26	-121	19	70	52	186
\$750-\$999	578	50	-84	35	64	51	161
\$1,000-\$1,249	646	50	-54	46	50	82	184
\$1,250-\$1,499	584	51	-27	57	39	95	207
\$1,500-\$1,749	398	41	-8	58	42	134	200
\$1,750-\$1,999	286	37	-111	51	49	136	374
\$2,000-\$2,249	236	36	120	69	31	254	182
\$2,250-\$2,499	124	23	186	77	23	302	198
<i>Clerical</i>							
\$500-\$749	40	9	-274	30	70	30	404
\$750-\$999	122	21	-90	43	52	74	232
\$1,000-\$1,249	178	33	-96	44	56	76	229
\$1,250-\$1,499	194	37	-15	69	31	75	215
\$1,500-\$1,749	152	27	-94	55	45	105	338
\$1,750-\$1,999	156	32	90	72	26	186	164
\$2,000-\$2,249	134	23	164	84	16	220	133
\$2,250-\$2,499	76	23	213	74	22	315	92
<i>Independent business and professional</i>							
\$1,000-\$1,249	82	19	-98	49	51	94	281
\$1,250-\$1,499	74	10	3	60	40	111	162
\$1,500-\$1,749	76	23	-78	48	44	113	303
\$1,750-\$1,999	72	19	21	72	28	144	296
\$2,000-\$2,249	62	10	208	78	22	291	81
\$2,250-\$2,499	40	9	110	78	22	206	235
\$2,500-\$2,999	90	18	60	68	28	262	429
\$3,000-\$3,499	56	12	110	71	29	315	386
\$3,500-\$3,999	6	1	(f)	(f)	(f)	(f)	(f)
\$4,000-\$4,999	48	8	932	90	10	1,049	155
\$5,000 and over	36	6	2,284	100		2,284	

See p. 168 for notes on this table.

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



NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average net surplus or deficit (-)  (4)	Percentage of families having—		Average amount for families having—	
	Eligible  (2)	Reporting expenditures  (3)		Surplus  (5)	Deficit  (6)	Surplus  (7)	Deficit  (8)
<i>Salaried business and professional</i>							
\$1,000-\$1,249	38	12	-\$93	\$66	\$34	\$82	\$430
\$1,250-\$1,499	98	21	-24	51	41	102	186
\$1,500-\$1,749	82	24	20	64	36	123	164
\$1,750-\$1,999	134	18	-280	43	57	95	563
\$2,000-\$2,249	96	27	7	60	40	203	286
\$2,250-\$2,499	46	13	109	69	31	225	148
\$2,500-\$2,999	138	34	168	67	33	361	220
\$3,000-\$3,499	76	17	231	61	39	522	222
\$3,500-\$3,999	46	14	596	95	5	678	833
\$4,000-\$4,999	58	7	446	79	21	743	691
\$5,000 and over	54	6	1,175	100		1,175	
<i>Family type: Type I</i>							
\$250-\$499	58	4	-349		100		349
\$500-\$749	140	13	-127	18	72	33	185
\$750-\$999	232	14	-42	41	59	51	107
\$1,000-\$1,249	338	30	-64	53	47	85	232
\$1,250-\$1,499	288	27	26	68	27	134	241
\$1,500-\$1,749	194	19	-4	61	39	132	213
\$1,750-\$1,999	166	22	-117	44	56	156	327
\$2,000-\$2,249	128	24	109	68	32	296	281
\$2,250-\$2,499	76	16	293	87	9	366	270
\$2,500-\$2,999	60	7	164	67	33	334	177
\$3,000-\$3,499	20	5	396	70	30	614	113
\$3,500-\$3,999	6	2	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	28	3	1,394	100		1,394	
\$5,000 and over	14	2	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>							
\$250-\$499	32	1	(†)	(†)	(†)	(†)	(†)
\$500-\$749	118	17	-144	6	81	32	179
\$750-\$999	326	35	-89	38	60	53	180
\$1,000-\$1,249	406	56	-49	47	51	79	170
\$1,250-\$1,499	406	52	-45	60	38	70	226
\$1,500-\$1,749	290	61	-18	64	36	111	246
\$1,750-\$1,999	264	49	-103	70	29	115	638
\$2,000-\$2,249	222	39	111	80	20	196	220
\$2,250-\$2,499	104	23	190	76	24	288	127
\$2,500-\$2,999	82	20	55	60	35	334	417
\$3,000-\$3,499	48	12	244	83	17	319	132
\$3,500-\$3,999	10	4	147	75	25	469	820
\$4,000-\$4,999	32	6	110	48	52	818	541
\$5,000 and over	28	7	1,324	100		1,324	
<i>Types IV and V</i>							
\$250-\$499	30	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749	56	5	-173	57	43	68	494
\$750-\$999	142	22	-147	26	68	72	243
\$1,000-\$1,249	200	28	-111	37	57	86	251
\$1,250-\$1,499	256	40	-37	47	49	69	142
\$1,500-\$1,749	224	35	-71	44	53	140	253
\$1,750-\$1,999	218	35	-33	51	49	191	266
\$2,000-\$2,249	178	33	141	67	33	266	112
\$2,250-\$2,499	106	29	61	65	35	185	173
\$2,500-\$2,999	86	25	165	74	26	302	235
\$3,000-\$3,499	64	12	64	50	50	482	350
\$3,500-\$3,999	36	9	688	100		688	
\$4,000-\$4,999	46	6	610	100		610	
\$5,000 and over	48	3	1,362	100		1,362	

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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 families		Average number of persons per family (4)	Total (5)	Food (6)	Housing <sup>2</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile <sup>3</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>5</sup> (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>All families</i>																				
\$250-\$499.....	120	7	2.8	754	293	204	74	28	4	43	1	1	14	43	13	13	11		10	2
\$500-\$749.....	314	35	2.9	753	307	166	82	22	9	43	19	7	16	20	12	18	10		14	13
\$750-\$999.....	700	71	3.0	982	368	214	99	25	29	74	34	9	22	33	21	23	12	1	17	1
\$1,000-\$1,249.....	944	114	2.7	1,182	424	223	109	34	44	89	68	9	28	50	28	26	14	1	26	9
\$1,250-\$1,499.....	950	119	3.3	1,368	475	256	126	42	56	130	56	13	30	54	36	33	16	2	40	3
\$1,500-\$1,749.....	708	115	3.3	1,621	517	273	139	55	58	157	131	17	33	83	46	36	18	4	49	5
\$1,750-\$1,999.....	648	106	3.4	1,923	543	327	157	84	87	180	184	18	40	114	53	35	22	6	53	20
\$2,000-\$2,249.....	528	96	3.4	1,941	606	308	156	75	63	190	201	22	40	89	59	39	19	13	58	3
\$2,250-\$2,499.....	286	68	3.3	2,129	657	314	166	99	90	232	219	23	44	71	61	43	22	11	75	2
\$2,500-\$2,999.....	228	52	3.5	2,505	688	342	182	139	66	243	396	11	50	81	90	48	25	41	96	7
\$3,000-\$3,499.....	132	29	3.4	2,945	758	403	206	177	119	332	408	29	53	111	107	49	26	13	128	26
\$3,500-\$3,999.....	52	15	3.7	3,061	805	456	199	138	69	368	388	9	56	164	109	61	28	95	96	20
\$4,000-\$4,999.....	106	15	3.3	3,385	784	388	202	215	74	386	607	64	83	116	133	53	26	18	148	88
\$5,000 and over.....	90	12	3.3	5,123	972	925	345	531	219	490	297	50	81	117	98	82	29	12	823	52

			Percentage of total money expenditures																	
<i>All families</i>			100.0	38.9	27.1	9.8	3.7	0.5	5.7	0.1	0.1	1.9	5.7	1.7	1.7	1.5	-----	1.3	0.3	
\$250-\$499	120	7	2.8	100.0	38.9	27.1	9.8	3.7	0.5	5.7	0.1	0.1	1.9	5.7	1.7	1.7	1.5	-----	1.3	0.3
\$500-\$749	314	35	2.9	100.0	40.6	21.9	10.8	2.9	1.2	5.7	2.5	.9	2.1	2.6	1.6	2.4	1.3	-----	1.8	1.7
\$750-\$999	700	71	3.0	100.0	37.6	21.9	10.1	2.5	3.0	7.5	3.4	.9	2.2	3.4	2.1	2.3	1.2	0.1	1.7	.1
\$1,000-\$1,249	944	114	2.7	100.0	35.8	18.8	9.2	2.9	3.7	7.5	5.8	.8	2.4	4.2	2.4	2.2	1.2	.1	2.2	.8
\$1,250-\$1,499	950	119	3.3	100.0	34.8	18.7	9.2	3.1	4.1	9.5	4.1	1.0	2.2	3.9	2.6	2.4	1.2	.1	2.9	.2
\$1,500-\$1,749	708	115	3.3	100.0	32.0	16.9	8.6	3.4	3.6	9.7	8.1	1.0	2.0	5.1	2.8	2.2	1.1	.2	3.0	.3
\$1,750-\$1,999	648	106	3.4	100.0	28.2	17.0	8.2	4.4	4.5	9.4	9.6	.9	2.1	5.9	2.8	1.8	1.1	.3	2.8	1.0
\$2,000-\$2,249	528	96	3.4	100.0	31.2	15.9	8.0	3.9	3.2	9.8	10.3	1.1	2.1	4.6	3.0	2.0	1.0	.7	3.0	.2
\$2,250-\$2,499	286	68	3.3	100.0	30.9	14.7	7.8	4.7	4.2	10.9	10.3	1.1	2.1	3.3	2.9	2.0	1.0	.5	3.5	.1
\$2,500-\$2,999	228	52	3.5	100.0	27.6	13.7	7.3	5.5	2.6	9.7	15.8	.4	2.0	3.2	3.6	1.9	1.0	1.6	3.8	.3
\$3,000-\$3,499	132	29	3.4	100.0	25.7	13.7	7.0	6.0	4.0	11.3	13.9	1.0	1.8	3.8	3.6	1.7	.9	.4	4.3	.9
\$3,500-\$3,999	52	15	3.7	100.0	26.3	14.9	6.5	4.5	2.3	12.0	12.7	.3	1.8	5.4	3.6	2.0	.9	3.1	3.1	.6
\$4,000-\$4,999	106	15	3.3	100.0	23.1	11.5	6.0	6.3	2.2	11.4	18.0	1.9	2.4	3.4	3.9	1.6	.8	.5	4.4	2.6
\$5,000 and over	90	12	3.3	100.0	19.0	18.0	6.7	10.4	4.3	9.6	5.8	1.0	1.6	2.3	1.9	1.6	.6	.2	16.0	1.0
<i>Occupational group: Wage earner</i>			Average money expenditure in dollars																	
\$250-\$499	120	7	2.8	753	293	204	74	28	4	42	1	1	14	43	13	13	11	-----	10	2
\$500-\$749	274	26	2.9	738	307	169	82	21	7	43	16	4	16	19	11	18	9	-----	14	2
\$750-\$999	578	50	3.0	981	382	208	99	25	34	77	20	9	22	32	20	24	11	1	16	1
\$1,000-\$1,249	646	50	2.7	1,160	423	207	107	32	51	88	62	7	29	47	30	25	14	-----	26	12
\$1,250-\$1,499	584	51	3.3	1,364	478	241	125	40	67	141	27	15	30	61	38	36	15	2	46	2
\$1,500-\$1,749	398	41	3.3	1,598	504	262	128	51	44	155	157	18	31	77	51	36	19	6	56	3
\$1,750-\$1,999	286	37	3.5	1,961	553	310	162	79	104	196	189	24	43	96	54	34	25	10	51	31
\$2,000-\$2,249	236	36	3.3	1,928	595	297	149	64	69	196	229	25	41	86	56	36	18	8	55	4
\$2,250-\$2,499	124	23	3.5	2,102	661	263	159	76	101	245	218	30	46	72	68	50	21	4	84	4
<i>Wage earner</i>			Percentage of total money expenditures																	
\$250-\$499	120	7	2.8	100.0	39.0	27.1	9.8	3.7	0.5	5.6	0.1	0.1	1.9	5.7	1.7	1.7	1.5	-----	1.3	0.3
\$500-\$749	274	26	2.9	100.0	41.7	22.9	11.1	2.8	.9	5.8	2.2	.5	2.2	2.6	1.5	2.4	1.2	-----	1.9	.3
\$750-\$999	578	50	3.0	100.0	39.1	21.3	10.1	2.5	3.5	7.8	2.0	.9	2.2	3.3	2.0	2.4	1.1	0.1	1.6	.1
\$1,000-\$1,249	646	50	2.7	100.0	36.5	17.8	9.2	2.8	4.4	7.6	5.3	.6	2.5	4.1	2.6	2.2	1.2	-----	2.2	1.0
\$1,250-\$1,499	584	51	3.3	100.0	35.2	17.7	9.2	2.9	4.9	10.3	1.9	1.1	2.2	4.5	2.8	2.6	1.1	.1	3.4	.1
\$1,500-\$1,749	398	41	3.3	100.0	31.5	16.4	8.0	3.2	2.8	9.7	9.8	1.1	1.9	4.8	3.2	2.3	1.2	.4	3.5	.2
\$1,750-\$1,999	286	37	3.5	100.0	28.2	15.8	8.3	4.0	5.3	10.0	9.6	1.2	2.2	4.9	2.8	1.7	1.3	.5	2.6	1.6
\$2,000-\$2,249	236	36	3.3	100.0	30.9	15.4	7.7	3.3	3.6	10.2	11.9	1.3	2.1	4.5	2.9	1.9	.9	.4	2.8	.2
\$2,250-\$2,499	124	23	3.5	100.0	31.4	12.5	7.6	3.6	4.8	11.7	10.4	1.4	2.2	3.4	3.2	2.4	1.0	.2	4.0	.2

See p. 168 for notes on this table.

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Clerical</i>																				
\$500-\$749	40	9	2.7	894	310	146	85	27	24	45	39	28	17	22	18	20	14	13	86	
\$750-\$999	122	21	3.1	981	301	245	101	27	10	60	97	9	22	35	21	17	13	(*)	22	1
\$1,000-\$1,249	178	33	3.0	1,254	428	251	112	32	41	95	104	5	30	62	27	30	14	(*)	21	2
\$1,250-\$1,499	194	37	3.2	1,370	483	277	125	39	44	129	73	9	32	41	38	28	16	1	32	3
\$1,500-\$1,749	152	27	3.3	1,694	529	294	147	55	101	181	72	19	38	112	45	42	17	2	39	1
\$1,750-\$1,999	156	32	3.2	1,756	529	329	158	73	69	173	129	23	37	54	45	39	19	2	55	22
\$2,000-\$2,249	134	23	3.5	1,937	618	323	146	90	54	174	192	21	42	73	66	35	19	18	63	3
\$2,250-\$2,499	76	23	3.3	2,099	678	367	163	81	75	222	226	16	41	52	50	40	18	15	54	1
Percentage of total money expenditures																				
<i>Clerical</i>																				
\$500-\$749	40	9	2.7	100.0	34.7	16.4	9.5	3.0	2.7	5.0	4.3	3.1	1.9	2.5	2.0	2.2	1.6	1.5	9.6	
\$750-\$999	122	21	3.1	100.0	30.8	25.0	10.3	2.8	1.0	6.1	9.9	.9	2.2	3.6	2.1	1.7	1.3	(*)	2.2	.1
\$1,000-\$1,249	178	33	3.0	100.0	34.1	20.0	8.9	2.5	3.3	7.6	8.3	.4	2.4	4.9	2.2	2.4	1.1	(*)	1.7	.2
\$1,250-\$1,499	194	37	3.2	100.0	35.4	20.2	9.1	2.8	3.2	9.4	5.3	.7	2.3	3.0	2.8	2.0	1.2	0.1	2.3	.2
\$1,500-\$1,749	152	27	3.3	100.0	31.2	17.4	8.7	3.2	6.0	10.7	4.2	1.1	2.2	6.6	2.7	2.5	1.0	.1	2.3	.1
\$1,750-\$1,999	156	32	3.2	100.0	30.1	18.7	9.0	4.2	3.9	9.8	7.4	1.3	2.1	3.1	2.6	2.2	1.1	.1	3.1	1.3
\$2,000-\$2,249	134	23	3.5	100.0	31.9	16.7	7.5	4.6	2.8	9.0	9.9	1.1	2.2	3.8	3.4	1.8	1.0	.9	3.2	.2
\$2,250-\$2,499	76	23	3.3	100.0	32.3	17.5	7.8	3.8	3.6	10.6	10.8	.8	1.9	2.5	2.4	1.9	.8	.7	2.6	(*)

<i>Independent business and professional</i>			Average money expenditure in dollars																					
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
\$1,000-\$1,249	82	19	2.9	1,175	416	285	120	52	9	82	55	22	21	33	17	26	13	(*)	23	1				
\$1,250-\$1,499	74	10	3.1	1,339	457	289	137	62	32	84	110	5	23	33	26	32	13	(*)	29	2				
\$1,500-\$1,749	76	23	3.6	1,600	537	283	160	62	26	138	136	17	31	70	27	39	17	1	41	24				
\$1,750-\$1,999	72	19	3.6	1,733	503	287	154	84	49	182	212	7	39	56	53	28	15	5	57	2				
\$2,000-\$2,249	62	10	3.3	1,759	577	315	181	70	30	180	48	11	32	131	43	53	24	4	59	1				
\$2,250-\$2,499	40	9	3.2	2,162	694	311	205	192	66	189	175	11	42	83	56	43	28	6	58	3				
\$2,500-\$2,999	90	18	3.6	2,610	730	373	190	151	55	214	490	11	45	72	88	52	29	33	65	9				
\$3,000-\$3,499	56	12	3.3	3,019	839	488	235	273	31	361	280	44	59	131	80	59	23	13	75	28				
\$3,500-\$3,999	6	1	3.0	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	48	8	3.3	3,090	696	324	235	272	63	327	554	1	70	50	120	49	22	8	190	109				
\$5,000 and over	36	6	3.6	3,922	1,048	412	328	409	108	437	125	18	108	104	68	159	25	5	552	16				
<i>Independent business and professional</i>			Percentage of total money expenditures																					
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
\$1,000-\$1,249	82	19	2.9	100.0	35.4	24.2	10.2	4.4	0.8	7.0	4.7	1.9	1.8	2.8	1.4	2.2	1.1	(*)	2.0	0.1				
\$1,250-\$1,499	74	10	3.1	100.0	34.1	21.6	10.2	4.6	2.4	6.3	8.2	.4	2.1	2.5	1.9	2.4	1.0	(*)	2.2	.1				
\$1,500-\$1,749	76	23	3.6	100.0	33.4	17.6	9.9	3.9	1.6	8.6	8.4	1.1	1.9	4.4	1.7	2.4	1.0	0.1	2.5	1.5				
\$1,750-\$1,999	72	19	3.6	100.0	29.0	16.6	8.9	4.8	2.8	10.5	12.2	.4	2.3	3.2	3.1	1.6	.9	.3	3.3	.1				
\$2,000-\$2,249	62	10	3.3	100.0	32.9	17.9	10.3	4.0	1.7	10.2	2.7	.6	1.8	7.4	2.4	3.0	1.4	.2	3.4	.1				
\$2,250-\$2,499	40	9	3.2	100.0	32.1	14.4	9.5	8.9	3.1	8.7	8.1	.5	1.9	3.8	2.6	2.0	1.3	.3	2.7	.1				
\$2,500-\$2,999	90	18	3.6	100.0	27.9	14.3	7.3	5.8	2.1	8.2	18.8	.4	1.8	2.8	3.4	2.0	1.1	1.3	2.5	.3				
\$3,000-\$3,499	56	12	3.3	100.0	27.8	16.2	7.8	9.0	1.0	12.0	9.2	1.5	2.0	4.3	2.6	2.0	.8	.4	2.5	.9				
\$3,500-\$3,999	6	1	3.0	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	84	8	3.3	100.0	22.6	10.5	7.6	8.8	2.0	10.6	17.9	(*)	2.3	1.6	3.9	1.6	.7	.3	6.1	3.5				
\$5,000 and over	36	6	3.6	100.0	26.7	10.5	8.4	10.4	2.8	11.1	3.2	.4	2.8	2.7	1.7	4.1	.6	.1	14.1	.4				

\*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.

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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, 1955-56—Continued

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Salaried business and professional</i>																				
\$1,000-\$1,249.....	38	12	2.8	1,218	446	234	107	22	34	102	24	19	31	76	18	33	16	9	47	-----
\$1,250-\$1,499.....	98	21	3.2	1,413	457	282	130	42	32	106	156	12	29	57	28	28	19	1	30	4
\$1,500-\$1,749.....	82	24	3.2	1,610	544	284	157	66	69	151	96	9	37	68	43	22	19	1	42	2
\$1,750-\$1,999.....	134	18	3.2	2,138	559	383	144	109	91	153	223	8	39	252	59	37	22	1	54	4
\$2,000-\$2,249.....	96	27	3.5	2,095	635	309	169	83	81	207	242	22	43	90	67	44	19	23	59	2
\$2,250-\$2,499.....	46	13	3.1	2,224	578	364	160	106	105	253	248	29	51	85	64	29	23	27	101	1
\$2,500-\$2,999.....	138	34	3.4	2,438	660	322	177	131	73	262	335	11	51	87	91	46	23	47	116	6
\$3,000-\$3,499.....	76	17	3.5	2,890	699	341	185	106	184	311	503	17	49	96	127	41	28	13	166	24
\$3,500-\$3,999.....	46	14	3.8	3,074	807	447	199	149	78	393	407	11	59	184	106	61	28	22	100	23
\$4,000-\$4,999.....	58	7	3.3	3,628	856	442	176	167	83	436	652	116	94	171	142	56	28	26	112	71
\$5,000 and over.....	54	6	3.2	5,924	922	1,267	356	613	293	526	412	72	62	125	119	30	31	17	1,003	76
Percentage of total money expenditures																				
<i>Salaried business and professional</i>																				
\$1,000-\$1,249.....	38	12	2.8	100.0	36.6	19.2	8.8	1.8	2.8	8.4	2.0	1.6	2.5	6.2	1.5	2.7	1.3	0.7	3.9	-----
\$1,250-\$1,499.....	98	21	3.2	100.0	32.3	20.0	9.2	3.0	2.3	7.5	11.0	.8	2.1	4.0	2.0	2.0	1.3	.1	2.1	0.3
\$1,500-\$1,749.....	82	24	3.2	100.0	33.8	17.5	9.7	4.1	4.3	9.4	6.0	.5	2.3	4.2	2.7	1.4	1.2	.1	2.6	.2
\$1,750-\$1,999.....	134	18	3.2	100.0	26.1	18.0	6.7	5.1	4.3	7.2	10.4	.4	1.8	11.8	2.8	1.7	1.0	(*)	2.5	.2
\$2,000-\$2,249.....	96	27	3.5	100.0	30.3	14.7	8.1	4.0	3.9	9.9	11.6	1.0	2.0	4.3	3.2	2.1	.9	1.1	2.8	.1
\$2,250-\$2,499.....	46	13	3.1	100.0	26.1	16.4	7.2	4.8	4.7	11.4	11.1	1.3	2.3	3.8	2.9	1.3	1.0	1.2	4.5	(*)
\$2,500-\$2,999.....	138	34	3.4	100.0	27.1	13.2	7.3	5.4	3.0	10.7	13.8	.4	2.1	3.6	3.7	1.9	.9	1.9	4.8	.2
\$3,000-\$3,499.....	76	17	3.5	100.0	24.2	11.8	6.4	3.7	6.4	10.8	17.4	.6	1.7	3.3	4.4	1.4	1.0	.4	5.7	.8
\$3,500-\$3,999.....	46	14	3.8	100.0	26.3	14.6	6.5	4.8	2.5	12.8	13.2	.4	1.9	6.0	3.4	2.0	.9	.7	3.3	.7
\$4,000-\$4,999.....	58	7	3.3	100.0	23.6	12.2	4.9	4.6	2.3	12.0	17.9	3.2	2.6	4.7	3.9	1.5	.8	.7	3.1	2.0
\$5,000 and over.....	54	6	3.2	100.0	15.6	21.5	6.0	10.3	4.9	8.9	6.9	1.2	1.0	2.1	2.0	.5	.5	.3	17.0	1.3

*Family type: Type I*

\$250-\$499	58	4	2.0
\$500-\$749	140	13	2.0
\$750-\$999	232	14	2.0
\$1,000-\$1,249	338	30	2.0
\$1,250-\$1,499	288	27	2.0
\$1,500-\$1,749	194	19	2.0
\$1,750-\$1,999	166	22	2.0
\$2,000-\$2,249	128	24	2.0
\$2,250-\$2,499	76	16	2.0
\$2,500-\$2,999	60	7	2.0
\$3,000-\$3,499	20	5	2.0
\$3,500-\$3,999	6	2	2.0
\$4,000-\$4,999	28	3	2.0
\$5,000 and over	14	2	2.0

Average money expenditure in dollars

636	257	188	56	28	3	28	(*)	2	12	17	9	8	14	-----	10	4
703	265	163	77	26	3	45	23	5	16	24	11	16	11	-----	15	3
939	308	231	100	28	52	69	33	7	20	25	23	16	11	-----	16	(*)
1,157	357	223	91	32	60	86	117	12	29	52	21	15	14	-----	28	20
1,281	395	253	112	36	74	133	49	18	24	58	35	31	15	(*)	47	1
1,625	454	274	126	49	70	135	220	27	34	74	54	34	18	4	50	2
1,952	473	323	145	79	153	163	278	18	35	68	74	34	28	-----	71	10
1,973	477	345	128	99	52	168	369	10	40	66	71	40	24	-----	83	1
1,981	579	319	152	83	87	177	234	19	45	61	47	47	23	2	104	2
2,490	581	279	180	165	51	236	549	4	40	58	70	45	29	16	183	4
2,667	595	538	210	119	17	248	464	23	47	86	75	37	27	1	160	20
(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
2,601	546	346	178	242	72	291	439	8	48	98	56	30	26	54	164	3
(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)

*Type I*

\$250-\$499	58	4	2.0
\$500-\$749	140	13	2.0
\$750-\$999	232	14	2.0
\$1,000-\$1,249	338	30	2.0
\$1,250-\$1,499	288	27	2.0
\$1,500-\$1,749	194	19	2.0
\$1,750-\$1,999	166	22	2.0
\$2,000-\$1,249	128	24	2.0
\$2,250-\$2,499	76	16	2.0
\$2,500-\$2,999	60	7	2.0
\$3,000-\$3,499	20	5	2.0
\$3,500-\$3,999	6	2	2.0
\$4,000-\$4,999	28	3	2.0
\$5,000 and over	14	2	2.0

Percentage of total money expenditures

100.0	40.4	29.6	8.8	4.4	0.5	4.4	(*)	0.3	1.9	2.7	1.4	1.2	2.2	-----	1.6	0.6
100.0	37.7	23.2	10.9	3.7	.4	6.4	3.3	.7	2.3	3.4	1.6	2.3	1.6	-----	2.1	.4
100.0	32.8	24.6	10.7	3.0	5.5	7.4	3.5	.7	2.1	2.7	2.4	1.7	1.2	-----	1.7	(*)
100.0	30.9	19.3	7.9	2.8	5.2	7.4	10.1	1.0	2.5	4.5	1.8	1.3	1.2	-----	2.4	1.7
100.0	30.8	19.8	8.7	2.8	5.8	10.4	3.8	1.4	1.9	4.5	2.7	2.4	1.2	(*)	3.7	.1
100.0	27.9	16.9	7.8	3.0	4.3	8.3	13.5	1.7	2.1	4.6	3.3	2.1	1.1	0.2	3.1	.1
100.0	24.3	16.6	7.4	4.0	7.9	8.4	14.2	.9	1.8	3.5	3.8	1.7	1.4	-----	3.6	.5
100.0	24.2	17.5	6.5	5.0	2.6	8.5	18.8	.5	2.0	3.3	3.6	2.0	1.2	-----	4.2	.1
100.0	29.2	16.1	7.7	4.2	4.4	8.9	11.8	.9	2.3	3.1	2.4	2.4	1.2	.1	5.2	.1
100.0	23.4	11.2	7.2	6.6	2.0	9.5	22.0	.2	1.6	2.3	2.8	1.8	1.2	.6	7.4	.2
100.0	22.3	20.2	7.9	4.5	.6	9.3	17.4	.9	1.8	3.2	2.8	1.4	1.0	(*)	6.0	.7
(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
100.0	21.0	13.3	6.8	9.3	2.8	11.2	16.9	.3	1.8	3.8	2.1	1.2	1.0	2.1	6.3	.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.

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)	
	Eligible (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)													
Average money expenditure in dollars																					
<i>Types II and III</i>				(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	
\$250-\$499.....	32	1	3.0	787	334	183	78	17	12	45	24	2	17	20	10	22	8	-----	13	2	
\$500-\$749.....	118	17	3.5	996	394	204	105	24	19	79	14	9	22	38	23	29	13	2	19	2	
\$750-\$999.....	326	35	3.4	1,184	445	224	116	34	33	92	43	5	26	52	36	36	14	1	24	3	
\$1,000-\$1,249.....	406	56	2.5	1,431	511	267	130	44	61	135	53	11	32	60	39	36	17	1	32	3	
\$1,250-\$1,499.....	406	52	3.5	1,617	528	282	138	59	69	159	69	15	34	105	41	37	18	5	54	3	
\$1,500-\$1,749.....	290	61	3.6	1,943	543	344	154	90	56	176	164	12	42	191	50	39	21	4	53	4	
\$1,750-\$1,999.....	264	49	3.5	1,959	652	333	169	73	72	203	133	18	40	88	59	38	17	9	54	1	
\$2,000-\$2,249.....	222	39	3.5	2,153	663	355	174	122	62	213	231	18	43	63	66	42	21	15	64	1	
\$2,250-\$2,499.....	104	23	3.3	2,591	728	393	182	171	67	252	350	11	57	101	105	53	24	19	68	10	
\$2,500-\$2,999.....	82	20	3.6	2,838	721	441	192	238	148	343	309	12	50	103	117	47	24	6	81	6	
\$3,000-\$3,499.....	48	12	3.2	3,583	790	466	148	162	89	346	671	-----	52	502	143	54	25	15	117	3	
\$3,500-\$3,999.....	10	4	3.5	3,943	831	393	190	258	117	462	684	83	77	135	191	51	26	6	153	286	
\$4,000-\$4,999.....	32	6	3.1	4,614	934	705	273	578	179	496	446	133	64	140	164	62	26	38	372	4	
\$5,000 and over.....	28	7	3.7																		
Percentage of total money expenditures																					
<i>Types II and III</i>				(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	
\$250-\$499.....	32	1	3.0	100.0	42.4	23.3	9.9	2.2	1.5	5.7	3.0	0.3	2.2	2.5	1.3	2.8	1.0	-----	1.7	0.2	
\$500-\$749.....	118	17	3.5	100.0	39.6	20.5	10.6	2.4	1.9	7.9	1.4	.9	2.2	3.8	2.3	2.9	1.3	0.2	1.9	.2	
\$750-\$999.....	326	35	3.4	100.0	37.6	18.9	9.8	2.9	2.8	7.8	3.6	.4	2.2	4.4	3.0	3.0	1.2	.1	2.0	.3	
\$1,000-\$1,249.....	406	56	2.5	100.0	35.7	18.7	9.1	3.1	4.3	9.4	3.7	.8	2.2	4.2	2.7	2.5	1.2	.1	2.2	.1	
\$1,250-\$1,499.....	406	52	3.5	100.0	32.7	17.5	8.6	3.7	4.3	9.8	4.2	.9	2.1	6.5	2.5	2.3	1.1	.3	3.3	.2	
\$1,500-\$1,749.....	290	61	3.6	100.0	27.9	17.7	7.9	4.6	2.9	9.1	8.5	.6	2.2	9.8	2.6	2.0	1.1	.2	2.7	.2	
\$1,750-\$1,999.....	264	49	3.5	100.0	33.3	17.0	8.6	3.7	3.6	10.4	6.8	.9	2.0	4.5	3.0	1.9	.9	.5	2.8	.1	
\$2,000-\$2,249.....	222	39	3.5	100.0	30.8	16.5	8.1	5.7	2.9	9.9	10.7	.8	2.0	2.9	3.1	1.9	1.0	.7	3.0	(*)	
\$2,250-\$2,499.....	104	23	3.3	100.0	28.1	15.2	7.0	6.6	2.6	9.8	13.5	.4	2.2	3.9	4.1	2.0	.9	.7	2.6	.4	
\$2,500-\$2,999.....	82	20	3.6																		



		48	12	3.2	100.0	25.4	15.5	6.8	8.4	5.2	12.1	10.9	.4	1.8	3.6	4.1	1.7	.8	.2	2.9	.2
\$3,000-\$3,499		48	12	3.2	100.0	25.4	15.5	6.8	8.4	5.2	12.1	10.9	.4	1.8	3.6	4.1	1.7	.8	.2	2.9	.2
\$3,500-\$3,999		10	4	3.5	100.0	22.0	13.0	4.1	4.5	2.5	9.7	18.7	-----	1.5	14.0	4.0	1.5	.7	.4	3.3	.1
\$4,000-\$4,999		32	6	3.1	100.0	21.1	10.0	4.8	6.5	3.0	11.7	17.4	2.1	2.0	3.4	4.8	1.3	.6	.2	3.9	7.2
\$5,000 and over		28	7	3.7	100.0	20.3	15.3	5.9	12.5	3.9	10.7	9.6	2.9	1.4	3.0	3.6	1.3	.6	.8	8.1	.1
Average money expenditure in dollars																					
		(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)
\$250-\$499		30	2	4.0	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)
\$500-\$749		56	5	3.9	836	355	135	106	21	18	34	-----	21	17	10	20	18	10	10	10	61
\$750-\$999		142	22	3.9	1,019	409	209	85	24	15	71	81	12	24	31	11	20	10	(*)	15	2
\$1,000-\$1,249		200	28	4.4	1,215	495	220	125	36	42	90	34	11	31	42	22	25	13	1	27	1
\$1,250-\$1,499		256	40	4.4	1,365	510	243	137	43	28	120	66	10	34	42	34	29	14	4	46	5
\$1,500-\$1,749		224	35	4.1	1,622	558	262	152	54	32	176	130	10	33	62	45	36	18	3	42	9
\$1,750-\$1,999		218	35	4.2	1,877	595	310	169	80	74	196	139	26	42	55	41	32	18	12	41	47
\$2,000-\$2,249		178	33	4.3	1,897	642	250	159	60	58	190	164	35	42	106	51	40	19	27	46	8
\$2,250-\$2,499		106	29	4.3	2,212	706	269	170	86	120	291	196	31	46	84	67	41	21	14	65	5
\$2,500-\$2,999		86	25	4.4	2,435	724	338	183	90	76	239	334	16	50	78	90	46	23	81	62	5
\$3,000-\$3,499		64	12	4.0	3,112	838	332	215	148	129	349	466	43	58	125	110	54	28	22	153	42
\$3,500-\$3,999		36	9	4.0	2,903	751	442	215	125	56	393	335	11	61	78	100	57	28	133	90	28
\$4,000-\$4,999		46	6	4.1	3,473	896	411	226	168	45	392	656	85	109	114	138	68	25	4	134	2
\$5,000 and over		48	3	3.5	5,601	1,087	1,143	450	621	237	460	160	13	76	104	73	42	26	1	1,020	88
Percentage of total money expenditures																					
		(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)
\$250-\$499		30	2	4.0	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)	(f)
\$500-\$749		56	5	3.9	100.0	42.4	16.1	12.7	2.5	2.2	4.1	-----	2.5	2.0	1.2	2.4	2.2	1.2	-----	1.2	7.3
\$750-\$999		142	22	3.9	100.0	40.2	20.5	8.3	2.3	1.5	7.0	7.9	1.2	2.3	3.0	1.1	2.0	1.0	(*)	1.5	.2
\$1,000-\$1,249		200	28	4.4	100.0	40.7	18.1	10.3	3.0	3.4	7.4	2.8	.9	2.6	3.4	1.8	2.1	1.1	0.1	2.2	.1
\$1,250-\$1,499		256	40	4.4	100.0	37.4	17.8	10.0	3.2	2.0	8.8	4.8	.7	2.5	3.1	2.5	2.1	1.0	.3	3.4	.4
\$1,500-\$1,749		224	35	4.1	100.0	34.4	16.2	9.4	3.3	2.0	10.9	8.0	.6	2.0	3.8	2.8	2.2	1.1	.2	2.5	.6
\$1,750-\$1,999		218	35	4.2	100.0	31.7	16.5	9.0	4.3	4.0	10.4	7.4	1.4	2.2	2.9	2.2	1.7	1.0	.6	2.2	2.5
\$2,000-\$2,249		178	33	4.3	100.0	33.8	13.2	8.4	3.2	3.1	10.0	8.7	1.8	2.2	5.6	2.7	2.1	1.0	1.4	2.4	.4
\$2,250-\$2,499		106	29	4.3	100.0	32.0	12.2	7.7	3.9	5.4	13.2	8.8	1.4	2.1	3.8	3.0	1.9	.9	.6	2.9	.2
\$2,500-\$2,999		86	25	4.4	100.0	29.7	13.8	7.5	3.7	3.1	9.9	13.8	.7	2.1	3.2	3.7	1.9	.9	3.3	2.5	.2
\$3,000-\$3,499		64	12	4.0	100.0	26.9	10.7	6.9	4.8	4.1	11.2	15.0	1.4	1.9	4.0	3.5	1.7	.9	.7	4.9	1.4
\$3,500-\$3,999		36	9	4.0	100.0	25.9	15.2	7.4	4.3	1.9	13.5	11.5	.4	2.1	2.7	3.4	2.0	1.0	4.6	3.1	1.0
\$4,000-\$4,999		46	6	4.1	100.0	25.8	11.8	6.5	4.8	1.3	11.3	18.9	2.4	3.1	3.3	4.0	2.0	.7	.1	3.9	.1
\$5,000 and over		48	3	3.5	100.0	19.4	20.4	8.0	11.1	4.2	8.2	2.9	.2	1.4	1.9	1.3	.7	.5	(*)	18.2	1.6

†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.

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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 (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expenditure per meal per food expenditure unit <sup>2</sup> (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home <sup>3</sup> (7)	At home (8)	Away from home (9)		
<i>All families</i>										
\$250-\$499	120	7	\$304	\$293	\$292	\$1	99.7	0.3	\$11	\$0.104
\$500-\$749	314	35	346	307	303	4	98.7	1.3	39	.108
\$750-\$999	700	71	382	368	357	11	97.0	3.0	14	.121
\$1,000-\$1,249	944	114	432	424	411	13	96.9	3.1	8	.137
\$1,250-\$1,499	950	119	484	475	460	25	94.7	5.3	9	.149
\$1,500-\$1,749	708	115	528	517	484	33	93.6	6.4	11	.158
\$1,750-\$1,999	648	106	556	543	510	33	93.9	6.1	13	.162
\$2,000-\$2,249	528	96	615	606	552	54	91.1	8.9	9	.176
\$2,250-\$2,499	286	68	663	657	605	52	92.1	7.9	6	.196
\$2,500-\$2,999	228	52	691	688	620	68	90.1	9.9	3	.198
\$3,000-\$3,499	132	29	768	758	635	123	83.8	16.2	10	.211
\$3,500-\$3,999	52	15	818	805	636	169	79.0	21.0	13	.195
\$4,000-\$4,999	106	15	785	784	650	134	82.9	17.1	1	.211
\$5,000 and over	90	12	972	972	834	138	85.8	14.2	-----	.251
<i>Occupational group: Wage earner</i>										
\$250-\$499	120	7	304	293	292	1	99.7	.3	11	.104
\$500-\$749	274	26	345	307	303	4	98.7	1.3	38	.107
\$750-\$999	578	50	390	382	370	12	96.9	3.1	8	.126
\$1,000-\$1,249	646	50	431	423	411	12	97.2	2.8	8	.134
\$1,250-\$1,499	584	51	490	478	454	24	95.0	5.0	12	.148
\$1,500-\$1,749	398	41	523	504	479	25	95.0	5.0	19	.154
\$1,750-\$1,999	286	37	555	553	526	27	95.1	4.9	2	.158
\$2,000-\$2,249	236	36	602	595	552	43	92.8	7.2	7	.174
\$2,250-\$2,499	124	23	672	661	612	49	92.6	7.4	11	.189
<i>Clerical</i>										
\$500-\$749	40	9	357	310	308	2	99.4	.6	47	.110
\$750-\$999	122	21	343	301	294	7	97.7	2.3	42	.097
\$1,000-\$1,249	178	33	434	428	419	9	97.9	2.1	6	.146
\$1,250-\$1,499	194	37	487	483	459	24	95.0	5.0	4	.152
\$1,500-\$1,749	152	27	530	529	490	39	92.6	7.4	1	.161
\$1,750-\$1,999	156	32	537	529	499	30	94.3	5.7	8	.162
\$2,000-\$2,249	134	23	624	618	547	71	88.5	11.5	6	.182
\$2,250-\$2,499	76	23	681	678	622	56	91.7	8.3	3	.207
<i>Independent business and professional</i>										
\$1,000-\$1,249	82	19	424	416	388	28	93.3	6.7	8	.134
\$1,250-\$1,499	74	10	462	457	433	24	94.7	5.3	5	.159
\$1,500-\$1,749	76	23	540	537	510	27	95.0	5.0	3	.152
\$1,750-\$1,999	72	19	566	503	479	24	95.2	4.8	63	.145
\$2,000-\$2,249	62	10	585	577	551	26	95.5	4.5	8	.170
\$2,250-\$2,499	40	9	695	694	632	62	91.1	8.9	1	.208
\$2,500-\$2,999	90	18	731	730	666	64	91.2	8.8	1	.205
\$3,000-\$3,499	56	12	843	839	709	130	84.5	15.5	4	.226
\$3,500-\$3,999	6	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	48	8	697	696	635	61	91.2	8.8	1	.183
\$5,000 and over	36	6	1,048	1,048	877	171	83.7	16.3	-----	.269

See p. 168 for notes on this table.

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class (1)	Number of families		Average value of all family food (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay (10)	Average money expense per meal per food expenditure unit (11)
	Eligible (2)	Reporting expenditures (3)		All (5)	At home (6)	Away from home (7)	At home (8)	Away from home (9)		
<i>Salaried business and professional</i>										
\$1,000-\$1,249	38	12	\$451	\$446	\$426	\$20	95.5	4.5	\$5	\$0.150
\$1,250-\$1,499	98	21	469	457	420	37	91.9	8.1	12	.147
\$1,500-\$1,749	82	24	544	544	480	64	88.2	11.8	(*)	.175
\$1,750-\$1,999	134	18	576	559	504	55	90.2	9.8	17	.176
\$2,000-\$2,249	96	27	658	635	559	76	88.0	12.0	23	.177
\$2,250-\$2,499	46	13	581	575	537	41	92.9	7.1	3	.188
\$2,500-\$2,999	138	34	665	660	591	69	89.5	10.5	5	.193
\$3,000-\$3,499	76	17	713	699	581	118	83.1	16.9	14	.200
\$3,500-\$3,999	46	14	821	807	653	154	80.9	19.1	14	.190
\$4,000-\$4,999	58	7	858	856	664	192	77.6	22.4	2	.234
\$5,000 and over	54	6	922	922	806	116	87.4	12.6	-----	.240
<i>Family type:</i>										
<i>Type I</i>										
\$250-\$499	58	4	270	257	256	1	99.6	.4	13	.118
\$500-\$749	140	13	302	265	263	2	99.2	.8	37	.121
\$750-\$999	232	14	321	308	297	11	96.4	3.6	13	.138
\$1,000-\$1,249	338	30	362	357	347	10	97.2	2.8	5	.160
\$1,250-\$1,499	288	27	410	395	370	25	93.7	6.3	15	.181
\$1,500-\$1,749	194	19	464	454	399	55	87.9	12.1	10	.203
\$1,750-\$1,999	166	22	484	473	422	51	89.2	10.8	11	.212
\$2,000-\$2,249	128	24	489	477	422	55	88.5	11.5	12	.213
\$2,250-\$2,499	76	16	581	579	527	52	91.0	9.0	2	.257
\$2,500-\$2,999	60	7	581	581	530	51	91.2	8.8	-----	.263
\$3,000-\$3,499	20	5	613	595	461	134	77.5	22.5	18	.269
\$3,500-\$3,999	6	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	28	3	546	546	402	144	73.6	26.4	-----	.214
\$5,000 and over	14	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>										
\$250-\$499	32	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	118	17	386	334	329	5	98.5	1.5	52	.098
\$750-\$999	326	35	412	394	380	14	96.4	3.6	18	.118
\$1,000-\$1,249	406	56	451	445	434	11	97.5	2.5	6	.132
\$1,250-\$1,499	406	52	519	511	479	32	93.7	6.3	8	.149
\$1,500-\$1,749	290	61	538	529	503	26	95.1	4.9	9	.153
\$1,750-\$1,999	264	49	553	543	517	26	95.2	4.8	10	.154
\$2,000-\$2,249	222	39	663	652	593	59	91.0	9.0	11	.180
\$2,250-\$2,499	104	23	664	663	613	50	92.5	7.5	1	.197
\$2,500-\$2,999	82	20	729	728	658	70	90.4	9.6	1	.192
\$3,000-\$3,499	48	12	726	721	629	92	87.2	12.8	5	.203
\$3,500-\$3,999	10	4	790	790	666	124	84.3	15.7	-----	.215
\$4,000-\$4,999	32	6	831	831	750	81	90.3	9.7	-----	.221
\$5,000 and over	28	7	934	934	814	120	87.2	12.8	-----	.210
<i>Types IV and V</i>										
\$250-\$499	30	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	56	5	369	355	348	7	98.0	2.0	14	.096
\$750-\$999	142	22	415	409	402	7	98.3	1.7	6	.101
\$1,000-\$1,249	200	28	510	495	474	21	95.8	4.2	15	.108
\$1,250-\$1,499	256	40	517	510	494	16	96.9	3.1	7	.114
\$1,500-\$1,749	224	35	574	558	535	23	95.9	4.1	16	.125
\$1,750-\$1,999	218	35	614	595	566	29	95.1	4.9	19	.133
\$2,000-\$2,249	178	38	647	642	595	47	92.7	7.3	5	.146
\$2,250-\$2,499	106	29	720	706	664	52	92.6	7.4	14	.152
\$2,500-\$2,999	86	25	732	724	647	77	89.4	10.6	8	.158
\$3,000-\$3,499	64	12	849	838	695	143	82.9	17.1	11	.199
\$3,500-\$3,999	36	9	769	751	631	120	84.0	16.0	18	.174
\$4,000-\$4,999	46	6	900	896	732	164	81.7	18.3	4	.201
\$5,000 and over	48	3	1,087	1,087	908	179	83.5	16.5	-----	.266

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

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured <sup>1</sup>						Percentage of housing value secured without money expenditure <sup>2</sup> (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home <sup>2</sup> (8)	Other housing <sup>3</sup> (9)	Total (10)	Owned home (11)	Rent as pay or gift (12)	
<i>All families</i>												
\$250-\$499.....	120	7	\$302	\$74	\$226	\$204	\$204	-----	\$22	\$22	-----	9.7
\$500-\$749.....	314	35	298	82	213	166	166	-----	47	21	\$26	22.1
\$750-\$999.....	700	71	328	99	226	214	213	\$1	12	8	4	5.3
\$1,000-\$1,249.....	944	114	366	109	254	223	222	1	31	21	10	12.2
\$1,250-\$1,499.....	950	119	406	126	278	256	256	(*)	22	21	1	7.9
\$1,500-\$1,749.....	708	115	450	139	310	273	272	1	37	35	2	11.9
\$1,750-\$1,999.....	648	106	518	157	360	327	323	4	33	33	-----	9.2
\$2,000-\$2,249.....	528	96	528	156	371	308	303	5	63	52	11	17.0
\$2,250-\$2,499.....	286	68	563	166	396	314	310	4	82	78	4	20.8
\$2,500-\$2,999.....	228	52	610	182	427	342	327	15	85	74	11	19.9
\$3,000-\$3,499.....	132	29	722	206	515	403	380	23	112	85	27	21.7
\$3,500-\$3,999.....	52	15	734	199	535	456	438	18	79	79	-----	14.8
\$4,000-\$4,999.....	106	15	751	202	548	388	373	15	160	160	-----	29.2
\$5,000 and over.....	90	12	1,577	345	1,232	925	737	188	307	307	-----	24.9
<i>Occupational group: Wage earner</i>												
\$250-\$499.....	120	7	302	74	226	204	204	-----	22	22	-----	9.7
\$500-\$749.....	274	26	300	82	216	169	169	-----	47	17	30	21.8
\$750-\$999.....	578	50	322	99	221	208	208	-----	13	8	5	5.9
\$1,000-\$1,249.....	646	50	355	107	245	207	207	(*)	38	25	13	15.5
\$1,250-\$1,499.....	584	51	398	125	272	241	241	-----	31	29	2	11.4
\$1,500-\$1,749.....	398	41	433	128	304	262	261	1	42	38	4	13.8
\$1,750-\$1,999.....	286	37	484	162	322	310	308	2	12	12	-----	3.7
\$2,000-\$2,249.....	236	36	514	149	364	297	292	5	67	67	-----	18.4
\$2,250-\$2,499.....	124	23	510	159	351	263	261	2	88	79	9	24.9
<i>Clerical</i>												
\$500-\$749.....	40	9	284	85	191	146	146	-----	45	45	-----	23.2
\$750-\$999.....	122	21	350	101	249	245	241	4	4	4	-----	1.6
\$1,000-\$1,249.....	178	33	376	112	263	251	251	-----	12	11	1	4.6
\$1,250-\$1,499.....	194	37	407	125	281	277	276	1	4	4	-----	1.4
\$1,500-\$1,749.....	152	27	450	147	303	294	294	-----	9	9	-----	3.0
\$1,750-\$1,999.....	156	32	524	158	365	329	322	7	36	36	-----	9.9
\$2,000-\$2,249.....	134	23	518	146	371	323	315	8	48	28	20	12.9
\$2,250-\$2,499.....	76	23	623	163	459	367	368	9	92	92	-----	20.0
<i>Independent business and professional</i>												
\$1,000-\$1,249.....	82	19	437	120	314	285	274	11	29	29	-----	9.2
\$1,250-\$1,499.....	74	10	450	137	306	289	288	1	17	17	-----	5.6
\$1,500-\$1,749.....	76	23	539	160	378	283	282	1	95	95	-----	25.1
\$1,750-\$1,999.....	72	19	557	154	402	287	284	3	115	115	-----	28.6
\$2,000-\$2,249.....	62	10	598	181	415	315	315	-----	100	61	39	24.1
\$2,250-\$2,499.....	40	9	607	205	401	311	311	-----	90	90	-----	22.4
\$2,500-\$2,999.....	90	18	640	190	448	373	351	22	75	75	-----	16.8
\$3,000-\$3,499.....	56	12	813	235	577	488	473	15	89	89	-----	15.4
\$3,500-\$3,999.....	6	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999.....	48	8	739	235	503	324	309	15	179	179	-----	35.6
\$5,000 and over.....	36	6	1,078	328	750	412	389	23	338	338	-----	45.1

See p. 168 for notes on this table.

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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 families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured						Percentage of housing value secured without money expenditure (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home (8)	Other housing (9)	Total (10)	Owned home (11)	Rent as pay or gift (12)	
<i>Salaried business and professional</i>												
\$1,000-\$1,249	38	12	\$364	\$107	\$249	\$234	\$229	\$5	\$15	-\$1	\$16	6.0
\$1,250-\$1,499	98	21	419	130	287	282	282	(*)	5	5		1.7
\$1,500-\$1,749	82	24	452	157	293	284	282	2	9	9		3.1
\$1,750-\$1,999	134	18	561	144	413	383	380	3	30	30		7.3
\$2,000-\$2,249	96	27	528	169	359	309	305	4	50	42	8	13.9
\$2,250-\$2,499	46	13	565	160	404	364	364		40	40		9.9
\$2,500-\$2,999	138	34	591	177	413	322	311	11	91	73	18	22.0
\$3,000-\$3,499	76	17	655	185	469	341	312	29	128	81	47	27.3
\$3,500-\$3,999	46	14	678	199	479	447	435	12	32	32		6.7
\$4,000-\$4,999	58	7	762	176	586	442	427	15	144	144		24.6
\$5,000 and over	54	6	1,909	356	1,553	1,267	969	298	286	286		18.4
<i>Family type:</i>												
<i>Type I</i>												
\$250-\$499	58	4	293	56	234	188	188		46	46		19.7
\$500-\$749	140	13	309	77	231	163	163		68	23	45	29.4
\$750-\$999	232	14	335	100	235	231	231		4	4		1.7
\$1,000-\$1,249	338	30	366	91	274	223	223	(*)	51	25	26	18.6
\$1,250-\$1,499	288	27	407	112	294	253	252	1	41	38	3	13.9
\$1,500-\$1,749	194	19	424	126	298	274	274		24	24		8.1
\$1,750-\$1,999	166	22	503	145	358	323	320	3	35	35		9.8
\$2,000-\$2,249	128	24	510	128	382	345	358	7	37	37		9.7
\$2,250-\$2,499	76	16	586	152	434	319	317	2	115	115		26.5
\$2,500-\$2,999	60	7	580	180	400	279	271	8	121	121		30.2
\$3,000-\$3,499	6	5	814	210	604	538	535	3	66	66		10.9
\$3,500-\$3,999	20	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	28	3	700	178	522	346	315	31	176	176		33.7
\$5,000 and over	14	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>												
\$250-\$499	32	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	118	17	284	78	202	183	183		19	2	17	9.4
\$750-\$999	326	35	320	105	214	204	204		10	1	9	4.7
\$1,000-\$1,249	406	56	349	116	230	224	224	(*)	6	6	(*)	2.6
\$1,250-\$1,499	406	52	400	130	269	267	267	(*)	2	2		.8
\$1,500-\$1,749	290	61	441	138	302	282	281	1	20	16	4	6.6
\$1,750-\$1,999	264	49	522	154	366	344	340	4	22	22		6.0
\$2,000-\$2,249	222	39	559	169	390	333	328	5	57	45	12	14.6
\$2,250-\$2,499	104	23	561	174	387	355	352	3	32	32		8.3
\$2,500-\$2,999	82	20	632	182	450	393	384	9	57	26	31	12.7
\$3,000-\$3,499	48	12	734	192	542	441	401	40	101	26	75	18.6
\$3,500-\$3,999	10	4	614	148	466	466	438	28				
\$4,000-\$4,999	32	6	738	190	548	393	393		155	155		28.3
\$5,000 and over	28	7	1,301	273	1,028	705	666	39	323	323		31.4
<i>Types IV and V</i>												
\$250-\$499	30	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	56	5	297	106	188	135	135		53	53		28.2
\$750-\$999	142	22	328	85	238	209	206	3	29	29		12.2
\$1,000-\$1,249	200	28	400	125	270	220	216	4	50	47	3	18.5
\$1,250-\$1,499	256	40	414	137	274	243	243	(*)	31	30	1	11.3
\$1,500-\$1,749	214	35	484	152	332	262	260	2	70	68	2	21.1
\$1,750-\$1,999	228	35	525	169	355	310	306	4	45	45		12.7
\$2,000-\$2,249	178	33	501	159	339	250	246	4	89	71	18	26.2
\$2,250-\$2,499	106	29	547	170	376	269	264	5	107	97	10	28.5
\$2,500-\$2,999	86	25	610	183	424	338	311	27	86	86		20.3
\$3,000-\$3,499	64	12	682	215	466	332	317	15	134	134		28.8
\$3,500-\$3,999	36	9	771	215	556	442	437	15	114	114		20.5
\$4,000-\$4,999	46	6	791	226	564	411	395	16	153	153		27.1
\$5,000 and over	48	3	1,980	450	1,530	1,143	818	325	387	387		25.3

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class (1)	Number of families		Percentage of families <sup>1</sup>		Average money ex- penditure for fam- ily home		Percentage of renters having specified facilities included in rent <sup>2</sup>							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expendi- tures (3)	Owning (4)	Renting (5)	Home own- ers (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigera- tion (14)	
<i>All families</i>														
\$250-\$499	120	7	12	88	\$75	\$221	15				100			
\$500-\$749	314	35	19	70	128	205	9		6	9	100		6	
\$750-\$999	700	71	9	88	178	218	9	3	5		100	8		
\$1,000-\$1,249	944	114	14	83	170	234	11	2	5	3	100	4	3	
\$1,250-\$1,499	950	119	14	85	216	262	11	2	12	4	98	3		1
\$1,500-\$1,749	708	115	26	71	244	286	11		12		99	4		1
\$1,750-\$1,999	648	106	26	70	294	323	17		20		100	7		
\$2,000-\$2,249	528	96	32	65	266	335	17		13		99	4		
\$2,250-\$2,499	286	68	38	60	277	348	14		34	2	98	2		2
\$2,500-\$2,999	228	52	48	45	317	365	26	5	34	8	100			
\$3,000-\$3,499	132	29	69	28	354	474	32		58		100	11		
\$3,500-\$3,999	52	15	40	60	470	418	9				100	9		
\$4,000-\$4,999	106	15	63	37	315	468	58		33		100			
\$5,000 and over	90	12	52	48	469	919	57		50	36		21		
<i>Occupational group: Wage earner</i>														
\$250-\$499	120	7	12	88	75	221	15				100			
\$500-\$749	274	26	16	71	133	207	9		6	9	100		6	
\$750-\$999	578	50	7	89	177	211	7	3	6		100	5		
\$1,000-\$1,249	646	50	13	84	136	224	9	2	3		100	3	3	
\$1,250-\$1,499	584	51	13	84	197	250	9	2	9	6	98	3		2
\$1,500-\$1,749	398	41	29	66	229	279	12		12		100	7		
\$1,750-\$1,999	286	37	19	74	263	289	12		12		100	3		
\$2,000-\$2,249	236	36	39	61	257	322	17		17		100	3		
\$2,250-\$2,499	124	23	39	57	199	330	26		44		100			
<i>Clerical</i>														
\$500-\$749	40	9	43	57	116	181					100			
\$750-\$999	122	21	17	83	182	250	18		3		100	18		
\$1,000-\$1,249	178	33	11	87	267	252	15		11		100	6		
\$1,250-\$1,499	194	37	12	88	265	277	14		16		100	6		
\$1,500-\$1,749	152	27	14	86	332	287	11		10		97			3
\$1,750-\$1,999	156	32	22	78	311	325	4		19		100			
\$2,000-\$2,249	134	23	23	73	258	354	32		9		100	5		
\$2,250-\$2,499	76	23	39	61	358	360	8		27	8	100	8		
<i>Independent business and professional</i>														
\$1,000-\$1,249	82	19	35	65	240	280	16		16	9	100	9	9	
\$1,250-\$1,499	74	10	27	73	220	294	19		17		100			
\$1,500-\$1,749	76	23	53	39	233	348	21		33		100			
\$1,750-\$1,999	72	19	59	41	234	367	38		62		100			
\$2,000-\$2,249	62	10	38	47	302	388	18				100	18		
\$2,250-\$2,499	40	9	50	50	220	345			33		100			
\$2,500-\$2,999	90	18	55	40	369	408	23		55		100			
\$3,000-\$3,499	56	12	64	36	448	518			40		100			
\$3,500-\$3,999	6	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	48	8	75	25	268	452			50		100			
\$5,000 and over	36	6	83	17	395	360					100			

See p. 168 for notes on this table.

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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)	Numbers of families		Percentage of families		Average expense for family home		Percentage of renters having specified facilities included in rent							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Salaried business and professional</i>														
\$1,000-\$1,249	38	12	5	90	\$183	\$252	19	6	6	100				
\$1,250-\$1,499	98	21	8	92	218	287	16	6	17	94				
\$1,500-\$1,749	82	24	5	95	180	238	6		6	100	3			
\$1,750-\$1,999	134	18	30	76	418	382	35		30	100	24			
\$2,000-\$2,249	96	27	24	73	275	319			14	97				
\$2,250-\$2,499	46	13	22	78	320	380			19	87				13
\$2,500-\$2,999	138	34	44	47	261	353	26	6	29	10	100			
\$3,000-\$3,499	76	17	72	22	282	452	48		67		100	17		
\$3,500-\$3,999	46	14	32	68	473	418	9				100	9		
\$4,000-\$4,999	58	7	53	47	371	472	70		30		100			
\$5,000 and over	54	6	31	69	655	1,012	67		58	42	67	25		
<i>Family type: Type I</i>														
\$250-\$499	58	4	25	75	75	225	33				100			
\$500-\$749	140	13	22	58	154	220	13		13	13	100		13	
\$750-\$999	232	14	13	87	230	233	17	8			100	17		
\$1,000-\$1,249	338	30	18	76	216	237	22	6	5	6	100	10	6	
\$1,250-\$1,499	288	27	14	80	202	262	18		6		100	11		
\$1,500-\$1,749	194	19	24	76	250	282	10		10		100			
\$1,750-\$1,999	166	22	28	64	272	302	25				100	15		
\$2,000-\$2,249	128	24	25	75	347	334	45		13		100	13		
\$2,250-\$2,499	76	16	51	49	293	330	28		41		92	7		8
\$2,500-\$2,999	60	7	67	33	224	356	67				100			
\$3,000-\$3,499	20	5	82	18	601	400			100		100			
\$3,500-\$3,999	6	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	28	3	57	43	174	504	100				100			
\$5,000 and over	14	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>														
\$250-\$499	32	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	118	17	4	89	65	202	6			6	100			
\$750-\$999	326	35	2	91	50	207	4		7		100	4		
\$1,000-\$1,249	406	56	4	96	121	228	2		6	1	100	1	1	
\$1,250-\$1,499	406	52	4	96	275	267	7	4	11	5	96			3
\$1,500-\$1,749	290	61	15	82	255	285	8		19		100	4		
\$1,750-\$1,999	264	49	22	78	308	341	19		30		100	7		
\$2,000-\$2,249	222	39	30	68	315	342	10		10		100	3		
\$2,250-\$2,499	104	23	13	87	377	354	10		26	5	100			
\$2,500-\$2,999	82	20	30	60	451	398	16	11	42	11	100			
\$3,000-\$3,499	48	12	33	58	362	425	17		37		100	17		
\$3,500-\$3,999	10	4		100		438	25				100	25		
\$4,000-\$4,999	32	6	81	19	400	360	100				100			
\$5,000 and over	28	7	80	20	580	960	100			100	100			
<i>Types IV and V</i>														
\$250-\$499	30	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	56	5	43	57	101	158					100			
\$750-\$999	142	22	18	82	129	224	10		10		100	3		
\$1,000-\$1,249	200	28	28	72	142	247	12		1	1	100			
\$1,250-\$1,499	256	40	27	73	218	253	13		20	5	100			
\$1,500-\$1,749	224	35	41	52	234	294	18				97	10		3
\$1,750-\$1,999	218	35	30	67	293	314	7		25		100			
\$2,000-\$2,249	178	33	40	54	177	325	6		17		97			
\$2,250-\$2,499	106	29	53	43	227	354	21		40		100			
\$2,500-\$2,999	86	25	53	38	296	324	9		50	10	100			
\$3,000-\$3,499	64	12	92	8	279	676	100		100		100			
\$3,500-\$3,999	36	9	58	42	470	369					100			
\$4,000-\$4,999	46	6	54	46	301	505			80		100			
\$5,000 and over	48	3	50	50	386	1,250			100		100			

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

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for house- hold operation					Percentage of total household opera- tion expenditure		
	Eligi- ble  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Fuel, light, and refrig- eration <sup>1</sup>  (5)	Paid household help		Other items <sup>2</sup>  (8)	Fuel, light, and refrig- eration <sup>1</sup>  (9)	Paid house- hold help  (10)	Other items  (11)
					Average amount  (6)	Percent- age of families having  (7)				
<i>All families</i>										
\$250-\$499	120	7	\$102	\$74			\$28	72.5		27.5
\$500-\$749	314	35	104	82			22	78.8		21.2
\$750-\$999	700	71	124	99	(*)	(*)	25	79.8	(*)	20.2
\$1,000-\$1,249	944	114	143	109	\$2	3	32	76.2	1.4	22.4
\$1,250-\$1,499	950	119	168	126	3	5	39	75.0	1.8	23.2
\$1,500-\$1,749	708	115	194	139	5	10	50	71.6	2.6	25.8
\$1,750-\$1,999	648	106	241	157	19	18	65	65.1	7.9	27.0
\$2,000-\$2,249	528	96	231	156	10	16	65	67.6	4.3	28.1
\$2,250-\$2,499	286	68	265	166	25	27	74	62.7	9.4	27.9
\$2,500-\$2,999	228	52	321	182	40	35	99	56.7	12.5	30.8
\$3,000-\$3,499	132	29	383	206	69	30	108	53.8	18.0	28.2
\$3,500-\$3,999	52	15	337	199	39	32	99	59.0	11.6	29.4
\$4,000-\$4,999	106	15	417	202	107	51	108	48.4	25.7	25.9
\$5,000 and over	90	12	876	345	396	84	135	39.4	45.2	15.4
<i>Occupational group: Wage earners</i>										
\$250-\$499	120	7	102	74			28	72.5		27.5
\$500-\$749	274	26	103	82			21	79.6		20.4
\$750-\$999	578	50	124	99			25	79.8		20.2
\$1,000-\$1,249	646	50	139	107	2	2	30	77.0	1.4	21.6
\$1,250-\$1,499	584	51	165	125	5	8	35	75.8	3.0	21.2
\$1,500-\$1,749	398	41	179	128	4	10	47	71.5	2.2	26.3
\$1,750-\$1,999	286	37	241	162	19	20	60	67.2	7.9	24.9
\$2,000-\$2,249	236	36	213	149	6	11	58	70.0	2.8	27.2
\$2,250-\$2,499	124	23	235	159	6	13	70	67.6	2.6	29.8
<i>Clerical</i>										
\$500-\$749	40	9	112	85			27	75.9		24.1
\$750-\$999	122	21	128	101	(*)	3	27	78.9	.1	21.0
\$1,000-\$1,249	178	33	144	112	(*)	6	32	77.8	.1	22.1
\$1,250-\$1,499	194	37	164	125	(*)	3	39	76.2	.1	23.7
\$1,500-\$1,749	152	27	202	147	11	13	44	72.8	5.4	21.8
\$1,750-\$1,999	156	32	231	158	11	19	62	68.4	4.8	26.8
\$2,000-\$2,249	134	23	236	146	14	28	76	61.9	5.9	32.2
\$2,250-\$2,499	76	23	244	163	14	13	67	66.8	5.7	27.5
<i>Independent business and professional</i>										
\$1,000-\$1,249	82	19	172	120	2	5	50	69.7	1.2	29.1
\$1,250-\$1,499	74	10	199	137			62	68.8		31.2
\$1,500-\$1,749	76	23	222	160	2	9	60	72.1	.9	27.0
\$1,750-\$1,999	72	19	238	154	6	10	78	64.7	2.5	32.8
\$2,000-\$2,499	62	10	251	181			70	72.1		27.9
\$2,250-\$2,499	40	9	397	205	90	80	102	51.6	22.7	25.7
\$2,500-\$2,999	90	18	341	190	35	36	116	55.7	10.3	34.0
\$3,000-\$3,499	56	12	508	235	147	56	126	46.3	28.9	24.8
\$3,500-\$3,999	6	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	48	8	507	235	142	61	130	46.4	28.0	25.6
\$5,000 and over	36	6	737	328	243	83	166	44.5	33.0	22.5

See p. 168 for notes on this table.

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

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



NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation					Percentage of total household operation expenditure		
	Eligible  (2)	Reporting expenditures  (3)	Total  (4)	Fuel, light, and refrigeration  (5)	Paid household help		Other items  (8)	Fuel, light, and refrigeration  (9)	Paid household help  (10)	Other items  (11)
					Average amount  (6)	Percentage of families having  (7)				
<i>Salaried business and professional</i>										
\$1,000-\$1,249	38	12	\$129	\$107			\$22	82.9		17.1
\$1,250-\$1,499	98	21	172	130			42	75.6		24.4
\$1,500-\$1,749	82	24	223	157	*3	8	63	70.4	1.3	28.3
\$1,750-\$1,999	134	18	253	144	39	20	70	56.9	15.4	27.7
\$2,000-\$2,249	96	27	252	169	18	20	65	67.1	7.1	25.8
\$2,250-\$2,499	46	13	266	160	35	41	71	60.1	13.2	26.7
\$2,500-\$2,999	138	34	308	177	42	34	59	57.5	13.6	28.9
\$3,000-\$3,499	76	17	291	185	12	12	94	63.6	4.1	32.3
\$3,500-\$3,999	46	14	348	199	44	36	105	57.2	12.6	30.2
\$4,000-\$4,999	58	7	343	176	77	43	90	51.3	22.5	26.2
\$5,000 and over	54	6	909	356	498	85	115	36.7	51.4	11.9
<i>Family Type: Type I</i>										
\$250-\$499	58	4	84	56			28	66.7		33.3
\$500-\$749	140	13	103	77			26	74.8		25.2
\$750-\$999	232	14	128	100			28	78.1		21.9
\$1,000-\$1,249	338	30	123	91	1	4	31	74.0	.8	25.2
\$1,250-\$1,499	288	27	148	112			36	75.7		24.3
\$1,500-\$1,749	194	19	175	126			49	72.0		28.0
\$1,750-\$1,999	166	22	224	145	16	27	63	64.8	7.1	28.1
\$2,000-\$2,249	128	24	227	128	18	29	81	56.4	7.9	35.7
\$2,250-\$2,499	76	16	235	152	19	29	64	64.7	8.1	27.2
\$2,500-\$2,999	60	7	345	180	32	33	133	52.2	9.3	38.5
\$3,000-\$3,499	20	5	329	210	20	48	99	63.8	6.1	30.1
\$3,500-\$3,999	6	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	28	3	420	178	149	29	93	42.4	35.5	22.1
\$5,000 and over	14	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>										
\$250-\$499	32	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	118	17	95	78			17	82.1		17.9
\$750-\$999	326	35	129	105			24	81.4		18.6
\$1,000-\$1,249	406	56	150	116	3	3	31	77.3	2.0	20.7
\$1,250-\$1,499	406	52	174	130	7	12	37	74.7	4.0	21.3
\$1,500-\$1,749	290	61	197	138	12	16	47	70.1	6.1	23.8
\$1,750-\$1,999	264	49	244	154	28	22	62	63.1	11.5	25.4
\$2,000-\$2,249	222	39	242	169	12	17	61	69.8	5.0	25.2
\$2,250-\$2,499	104	23	296	174	50	44	72	58.8	16.9	24.3
\$2,500-\$2,999	82	20	353	182	66	50	105	51.6	18.7	29.7
\$3,000-\$3,499	48	12	430	192	129	42	109	44.6	30.0	25.4
\$3,500-\$3,999	10	4	310	148	59	25	103	47.8	19.0	33.2
\$4,000-\$4,999	32	6	448	190	122	48	136	42.4	27.2	30.4
\$5,000 and over	28	7	851	273	449	100	129	32.1	52.8	15.1
<i>Types IV and V</i>										
\$250-\$499	30	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	56	5	127	106			21	83.5		16.5
\$750-\$999	142	22	109	85	(*)	3	24	77.9	.1	22.0
\$1,000-\$1,249	200	28	161	125			36	77.6		22.4
\$1,250-\$1,499	256	40	180	137			43	76.1		23.9
\$1,500-\$1,749	224	35	206	152	1	10	53	73.8	.5	25.7
\$1,750-\$1,999	218	35	249	169	12	8	68	67.9	4.8	27.3
\$2,000-\$2,249	178	33	219	159	1	5	59	72.6	.5	26.9
\$2,250-\$2,499	106	29	256	170	4	8	82	66.4	1.6	32.0
\$2,500-\$2,999	86	25	273	183	20	22	70	67.0	7.3	25.7
\$3,000-\$3,499	64	12	363	215	40	17	108	59.2	11.0	29.8
\$3,500-\$3,999	36	9	340	215	34	31	91	63.2	10.0	26.8
\$4,000-\$4,999	46	6	394	226	70	67	98	57.3	17.8	24.9
\$5,000 and over	48	3	1,071	450	481	100	140	42.0	44.9	13.1

\*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.

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and in- come class  (1)	Number of families		Average money expenditure for clothing <sup>1</sup>				Percentage of total fam- ily clothing expenditure		
	Eligible (2)	Report- ing ex- pendi- tures (3)	All family mem- bers (4)	Hus- band (5)	Wife (6)	Other family mem- bers (7)	Hus- band (8)	Wife (9)	Other family mem- bers (10)
<i>All families</i>									
\$250-\$499.....	120	7	\$43	\$14	\$16	\$13	32.6	37.2	30.2
\$500-\$749.....	314	35	43	14	22	7	32.6	51.1	16.3
\$750-\$999.....	700	71	74	25	30	19	33.8	40.5	25.7
\$1,000-\$1,249.....	944	114	89	29	37	23	32.6	41.6	25.8
\$1,250-\$1,499.....	950	119	130	44	54	32	33.8	41.6	24.6
\$1,500-\$1,749.....	708	115	157	53	62	42	33.7	39.5	26.8
\$1,750-\$1,999.....	648	106	180	57	71	52	31.7	39.4	28.9
\$2,000-\$2,249.....	528	96	190	62	77	51	32.6	40.6	26.8
\$2,250-\$2,499.....	286	68	232	81	84	67	34.9	36.2	28.9
\$2,500-\$2,999.....	228	52	243	76	96	71	31.3	39.5	29.2
\$3,000-\$3,499.....	132	29	332	106	123	103	31.9	37.1	31.0
\$3,500-\$3,999.....	52	15	368	103	97	168	28.0	26.4	45.6
\$4,000-\$4,999.....	106	15	386	108	159	119	28.0	41.2	30.8
\$5,000 and over.....	90	12	490	197	197	96	40.2	40.2	19.6
<i>Occupational group:</i>									
<i>Wage earner</i>									
\$250-\$499.....	120	7	42	14	16	12	33.3	38.1	28.6
\$500-\$749.....	274	26	43	14	22	7	32.6	51.1	16.3
\$750-\$999.....	578	50	77	27	31	19	35.1	40.2	24.7
\$1,000-\$1,249.....	646	50	85	27	36	25	30.7	40.9	28.4
\$1,250-\$1,499.....	584	51	141	45	60	36	31.9	42.6	25.5
\$1,500-\$1,749.....	398	41	155	52	60	43	33.6	38.7	27.7
\$1,750-\$1,999.....	286	37	196	57	71	62	29.1	39.3	31.6
\$2,000-\$2,249.....	236	36	196	60	75	61	30.6	38.3	31.1
\$2,250-\$2,499.....	124	23	245	78	80	87	31.8	32.7	35.5
<i>Clerical</i>									
\$500-\$749.....	40	9	45	15	14	16	33.3	31.1	35.6
\$750-\$999.....	122	21	60	18	26	16	30.0	43.3	26.7
\$1,000-\$1,249.....	178	33	95	31	44	20	32.6	46.4	21.0
\$1,250-\$1,499.....	194	37	129	51	49	29	30.5	38.0	22.5
\$1,500-\$1,749.....	152	27	181	62	76	43	34.2	42.0	23.8
\$1,750-\$1,999.....	156	32	173	58	65	50	33.5	37.6	28.9
\$2,000-\$2,249.....	134	23	174	53	83	38	30.4	47.8	21.8
\$2,250-\$2,499.....	76	23	222	83	80	59	37.4	36.0	26.6
<i>Independent business and professional</i>									
\$1,000-\$1,249.....	82	19	82	36	29	17	43.9	35.4	20.7
\$1,250-\$1,499.....	74	10	84	26	39	19	31.0	46.4	22.6
\$1,500-\$1,749.....	76	23	138	36	58	44	26.1	42.0	31.9
\$1,750-\$1,999.....	72	19	182	68	61	53	37.4	33.5	29.1
\$2,000-\$2,249.....	62	10	180	69	60	51	38.4	33.3	28.3
\$2,250-\$2,499.....	40	9	189	78	72	39	41.3	38.1	20.6
\$2,500-\$2,999.....	90	18	214	61	80	73	28.5	37.4	34.1
\$3,000-\$3,499.....	56	12	361	109	153	99	30.2	42.4	27.4
\$3,500-\$3,999.....	6	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999.....	48	8	327	105	138	84	32.1	42.2	25.7
\$5,000 and over.....	36	6	437	168	177	92	38.4	40.6	21.0
<i>Salaried business and professional</i>									
\$1,000-\$1,249.....	38	12	102	33	39	30	32.4	38.2	29.4
\$1,250-\$1,499.....	98	21	106	41	38	27	38.7	35.8	25.5
\$1,500-\$1,749.....	82	24	151	54	50	47	35.8	33.1	31.1
\$1,750-\$1,999.....	134	18	153	51	71	31	33.3	46.4	20.3
\$2,000-\$2,249.....	96	27	207	74	82	51	35.7	39.7	24.6

See p. 169 for notes on this table.

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for clothing				Percentage of total family clothing expenditure		
	Eligible (2)	Reporting expenditures (3)	All family members (4)	Husband (5)	Wife (6)	Other family members (7)	Husband (8)	Wife (9)	Other family members (10)
<i>Salaried business and professional—Con.</i>									
\$2,250-\$2,499	46	13	\$253	\$88	\$110	\$55	34.8	43.5	21.7
\$2,500-\$2,999	138	34	262	85	106	71	32.4	40.5	27.1
\$3,000-\$3,499	76	17	311	104	100	107	33.4	32.2	34.4
\$3,500-\$3,999	46	14	393	111	108	174	28.2	27.5	44.3
\$4,000-\$4,999	58	7	436	111	179	146	25.4	41.1	33.5
\$5,000 and over	54	6	526	217	210	99	41.3	39.9	18.8
<i>Family type: Type I</i>									
\$250-\$499	58	4	28	12	16	-----	42.8	57.2	-----
\$500-\$749	140	13	45	15	30	-----	33.3	66.7	-----
\$750-\$999	232	14	69	32	36	1	46.4	52.2	1.4
\$1,000-\$1,249	338	30	86	34	50	2	39.5	58.2	2.3
\$1,250-\$1,499	288	27	133	55	77	1	41.4	57.8	.8
\$1,500-\$1,749	194	19	135	52	82	1	38.5	60.8	.7
\$1,750-\$1,999	166	22	163	65	97	1	39.9	59.5	.6
\$2,000-\$2,249	128	24	168	72	94	2	42.8	56.0	1.2
\$2,250-\$2,499	76	16	177	88	86	3	49.7	48.6	1.7
\$2,500-\$2,999	60	7	236	88	148	-----	37.3	62.7	-----
\$3,000-\$3,499	20	5	248	117	131	-----	47.2	52.8	-----
\$3,500-\$3,999	6	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	28	3	291	106	185	-----	36.4	63.6	-----
\$5,000 and over	14	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
<i>Type II and III</i>									
\$250-\$499	32	1	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	118	17	45	15	18	12	33.3	40.0	26.7
\$750-\$999	326	35	79	24	31	24	30.4	39.2	30.4
\$1,000-\$1,249	406	56	92	30	35	27	32.6	38.1	29.3
\$1,250-\$1,499	406	52	135	48	52	35	35.6	38.5	25.9
\$1,500-\$1,749	290	61	159	56	59	44	35.2	37.1	27.7
\$1,750-\$1,999	264	49	176	61	67	48	34.6	38.1	27.3
\$2,000-\$2,249	222	39	203	66	85	52	32.5	41.9	25.6
\$2,250-\$2,499	104	23	213	88	87	38	41.4	40.8	17.8
\$2,500-\$2,999	82	20	252	82	99	71	32.5	39.3	28.2
\$3,000-\$3,499	48	12	343	136	151	56	39.6	44.1	16.3
\$3,500-\$3,999	10	4	348	114	160	72	32.9	46.3	20.8
\$4,000-\$4,999	32	6	462	124	251	87	26.8	54.4	18.8
\$5,000 and over	28	7	496	175	205	116	35.3	41.3	23.4
<i>Type IV and V</i>									
\$250-\$499	30	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	56	5	34	11	6	17	32.4	17.6	50.0
\$750-\$999	142	22	71	19	19	33	26.8	26.8	46.4
\$1,000-\$1,249	200	28	90	20	20	50	22.2	22.2	55.6
\$1,250-\$1,499	256	40	120	26	31	63	21.7	25.8	52.5
\$1,500-\$1,749	224	35	176	49	49	78	27.8	27.8	44.4
\$1,750-\$1,999	218	35	196	47	56	93	24.0	28.6	47.4
\$2,000-\$2,249	178	33	190	49	54	87	25.8	28.4	45.8
\$2,250-\$2,499	106	29	291	68	79	144	23.4	27.1	49.5
\$2,500-\$2,999	86	25	239	61	56	122	25.5	23.4	51.1
\$3,000-\$3,499	64	12	349	80	99	170	22.9	28.4	48.7
\$3,500-\$3,999	36	9	393	91	79	223	23.2	20.1	56.7
\$4,000-\$4,999	46	6	392	98	80	214	25.0	20.4	54.6
\$5,000 and over	48	3	460	170	178	112	37.0	38.7	24.3

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

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal-care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total <sup>1</sup> (4)	Service <sup>1</sup> (5)	Toilet articles and preparations (6)	Services <sup>1</sup> (7)	Toilet articles and preparations (8)
<i>All families</i>							
\$250-\$499	120	7	\$14	\$7	\$7	50.0	50.0
\$500-\$749	314	35	16	8	8	50.0	50.0
\$750-\$999	700	71	22	10	12	45.5	54.5
\$1,000-\$1,249	944	114	28	14	14	50.0	50.0
\$1,250-\$1,499	950	119	30	16	14	53.3	46.7
\$1,500-\$1,749	708	115	33	17	16	51.5	48.5
\$1,750-\$1,999	648	106	40	21	19	52.5	47.5
\$2,000-\$2,249	528	96	40	22	18	55.0	45.0
\$2,250-\$2,499	286	68	44	24	20	54.5	45.5
\$2,500-\$2,999	228	52	50	30	20	60.0	40.0
\$3,000-\$3,499	132	29	53	31	22	58.5	41.5
\$3,500-\$3,999	52	15	56	30	26	53.6	46.4
\$4,000-\$4,999	106	15	83	48	35	57.8	42.2
\$5,000 and over	90	12	81	50	31	61.7	38.3
<i>Occupational group: Wage earner</i>							
\$250-\$499	120	7	14	7	7	50.0	50.0
\$500-\$749	274	26	16	8	8	50.0	50.0
\$750-\$999	578	50	22	11	11	50.0	50.0
\$1,000-\$1,249	646	50	29	15	14	51.7	48.3
\$1,250-\$1,499	584	51	30	17	13	53.3	43.3
\$1,500-\$1,749	398	41	31	16	15	51.6	48.4
\$1,750-\$1,999	286	37	43	21	22	48.8	51.2
\$2,000-\$2,249	236	36	41	22	19	53.7	46.3
\$2,250-\$2,499	124	23	46	25	21	54.3	45.7
<i>Clerical</i>							
\$500-\$749	40	9	17	8	9	47.1	52.9
\$750-\$999	122	21	22	10	12	45.4	54.6
\$1,000-\$1,249	178	33	30	14	16	46.7	53.3
\$1,250-\$1,499	194	37	32	16	16	50.0	50.0
\$1,500-\$1,749	152	27	38	19	19	50.0	50.0
\$1,750-\$1,999	156	32	37	22	15	59.5	40.5
\$2,000-\$2,249	134	23	42	23	19	54.8	45.2
\$2,250-\$2,499	76	23	41	22	19	53.6	46.4
<i>Independent business and professional</i>							
\$1,000-\$1,249	82	19	21	10	11	47.6	52.4
\$1,250-\$1,499	74	10	28	12	16	42.8	57.2
\$1,500-\$1,749	76	23	31	16	15	51.6	48.4
\$1,750-\$1,999	72	19	39	22	17	56.4	43.6
\$2,000-\$2,249	62	10	32	16	16	50.0	50.0
\$2,250-\$2,499	40	9	42	24	18	57.1	42.9
\$2,500-\$2,999	90	18	48	30	18	62.5	37.5
\$3,000-\$3,499	56	12	59	36	23	61.0	39.0
\$3,500-\$3,999	6	1	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	48	8	70	35	35	50.0	50.0
\$5,000 and over	36	6	108	71	37	65.7	34.3
<i>Salaried business and professional</i>							
\$1,000-\$1,249	38	12	31	17	14	54.8	45.2
\$1,250-\$1,499	98	21	29	14	15	48.3	51.7
\$1,500-\$1,749	82	24	37	20	17	54.2	45.8
\$1,750-\$1,999	134	18	39	22	17	56.4	43.6
\$2,000-\$2,249	96	27	43	23	20	53.5	46.5

See p. 169 for notes on this table.

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal-care expenditure	
	Eligible  (2)	Reporting expenditures  (3)	Total  (4)	Service  (5)	Toilet articles and preparations  (6)	Services  (7)	Toilet articles and preparations  (8)
<i>Salaried business and professional—Continued</i>							
\$2,250-\$2,499.....	46	13	\$51	\$28	\$23	55.0	45.0
\$2,500-\$2,999.....	138	34	51	30	21	58.8	41.2
\$3,000-\$3,499.....	76	17	49	26	23	53.1	46.9
\$3,500-\$3,999.....	46	14	59	31	28	52.5	47.5
\$4,000-\$4,999.....	58	7	94	59	35	62.8	37.2
\$5,000 and over.....	54	6	62	36	26	58.1	41.9
<i>Family type: Type I</i>							
\$250-\$499.....	58	4	12	6	6	50.0	50.0
\$500-\$749.....	140	13	16	9	7	56.2	43.8
\$750-\$999.....	232	14	20	9	11	45.0	55.0
\$1,000-\$1,249.....	338	30	29	14	15	48.3	51.7
\$1,250-\$1,499.....	288	27	24	13	11	54.2	45.8
\$1,500-\$1,749.....	194	19	34	16	18	47.1	52.9
\$1,750-\$1,999.....	166	22	35	19	16	54.3	45.7
\$2,000-\$1,249.....	128	24	40	20	20	50.0	50.0
\$2,250-\$2,499.....	76	16	45	28	17	62.1	37.9
\$2,500-\$2,999.....	60	7	40	24	16	60.0	40.0
\$3,000-\$3,499.....	20	5	47	24	23	51.1	48.9
\$3,500-\$3,999.....	6	2	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999.....	28	3	48	32	16	66.7	33.3
\$5,000 and over.....	14	2	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>							
\$250-\$499.....	32	1	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	118	17	17	8	9	47.1	52.9
\$750-\$999.....	326	35	22	11	11	50.0	50.0
\$1,000-\$1,249.....	406	56	26	13	13	50.0	50.0
\$1,250-\$1,499.....	406	52	32	17	15	53.1	46.9
\$1,500-\$1,749.....	290	61	34	18	16	52.9	47.1
\$1,750-\$1,999.....	264	49	42	23	19	54.8	45.2
\$2,000-\$2,249.....	222	39	40	22	18	55.0	45.0
\$2,250-\$2,499.....	104	23	43	21	22	48.8	51.2
\$2,500-\$2,999.....	82	20	57	36	21	63.2	36.8
\$3,000-\$3,499.....	48	12	50	32	18	64.0	36.0
\$3,500-\$3,999.....	10	4	52	24	28	46.2	53.8
\$4,000-\$4,999.....	32	6	77	48	29	62.3	37.7
\$5,000 and over.....	28	7	64	36	28	56.2	43.8
<i>Types IV and V</i>							
\$250-\$499.....	30	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	56	5	17	8	9	47.1	52.9
\$750-\$999.....	142	22	24	11	13	45.8	54.2
\$1,000-\$1,249.....	200	28	31	16	15	51.6	48.4
\$1,250-\$1,499.....	256	40	34	17	17	50.0	47.0
\$1,500-\$1,749.....	224	35	33	17	16	51.5	48.5
\$1,750-\$1,999.....	218	35	42	22	20	52.4	47.6
\$2,000-\$2,249.....	178	33	42	23	19	54.8	45.2
\$2,250-\$2,499.....	106	29	46	25	21	54.3	45.7
\$2,500-\$2,999.....	86	25	50	28	22	56.0	44.0
\$3,000-\$3,499.....	64	12	58	32	26	55.2	44.8
\$3,500-\$3,999.....	36	9	61	34	27	55.7	44.3
\$4,000-\$4,999.....	46	6	109	57	52	52.3	47.7
\$5,000 and over.....	48	3	76	49	27	64.5	35.5

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

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation <sup>1</sup> (7)	Purchase (net) <sup>2</sup> (8)
<i>All families</i>							
\$250-\$499	120	7	12	-----	\$1	\$1	-----
\$500-\$749	314	35	18	2	19	19	(*)
\$750-\$999	700	71	19	6	34	18	\$16
\$1,000-\$1,249	944	114	41	10	68	51	17
\$1,250-\$1,499	950	119	39	7	56	48	8
\$1,500-\$1,749	708	115	54	16	131	88	43
\$1,750-\$1,999	648	108	69	22	184	117	67
\$2,000-\$2,249	528	96	56	19	201	114	87
\$2,250-\$2,499	286	68	74	23	219	131	88
\$2,500-\$2,999	228	52	91	35	396	194	202
\$3,000-\$3,499	132	29	84	37	408	202	206
\$3,500-\$3,999	62	15	86	37	388	209	179
\$4,000-\$4,999	106	15	91	62	607	278	329
\$5,000 and over	90	12	100	34	297	201	96
<i>Occupational group: Wage earner</i>							
\$250-\$499	120	7	12	-----	1	1	-----
\$500-\$749	274	26	15	-----	16	16	-----
\$750-\$999	578	50	16	3	20	11	9
\$1,000-\$1,249	646	50	39	11	62	46	16
\$1,250-\$1,499	584	51	26	4	27	25	2
\$1,500-\$1,749	398	41	58	22	157	101	56
\$1,750-\$1,999	286	37	69	25	189	121	68
\$2,000-\$2,249	236	36	69	23	229	126	103
\$2,250-\$2,499	124	23	79	22	218	140	78
<i>Clerical</i>							
\$500-\$749	40	9	37	13	39	36	3
\$750-\$999	122	21	36	22	97	49	48
\$1,000-\$1,249	178	33	49	13	104	70	34
\$1,250-\$1,499	194	37	48	3	73	71	2
\$1,500-\$1,749	152	27	52	5	72	65	7
\$1,750-\$1,999	156	32	63	11	129	107	22
\$2,000-\$2,249	134	23	61	16	192	110	82
\$2,250-\$2,499	76	23	74	26	226	135	91
<i>Independent business and professional</i>							
\$1,000-\$1,249	82	19	40	-----	55	55	-----
\$1,250-\$1,499	74	10	85	31	110	96	14
\$1,500-\$1,749	76	23	65	13	136	87	49
\$1,750-\$1,999	72	19	80	28	212	112	100
\$2,000-\$2,249	62	10	47	-----	48	48	-----
\$2,250-\$2,499	40	9	63	22	175	82	93
\$2,500-\$2,999	90	18	95	50	490	190	300
\$3,000-\$3,499	56	12	86	16	280	176	104
\$3,500-\$3,999	6	1	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999	48	8	100	44	554	202	352
\$5,000 and over	36	6	100	33	125	105	20
<i>Salaried business and professional</i>							
\$1,000-\$1,249	38	12	22	-----	24	24	-----
\$1,250-\$1,499	98	21	68	19	156	101	55
\$1,500-\$1,749	82	24	34	13	96	66	30
\$1,750-\$1,999	134	18	71	25	223	122	101
\$2,000-\$2,249	96	27	75	26	242	131	111

See p. 169 for notes on this table.

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

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

NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation (7)	Purchase (net) (8)
<i>Salaried business and professional—Continued</i>							
\$2,250-\$2,499.....	46	13	70	24	\$248	\$141	\$107
\$2,500-\$2,999.....	138	34	88	25	335	197	138
\$3,000-\$3,499.....	76	17	82	53	508	222	281
\$3,500-\$3,999.....	46	14	84	42	407	205	202
\$4,000-\$4,999.....	58	7	84	58	652	342	310
\$5,000 and over.....	54	6	100	35	412	265	147
<i>Family type: Type I</i>							
\$250-\$499.....	58	4	25	-----	(*)	(*)	-----
\$500-\$749.....	140	13	22	22	23	23	-----
\$750-\$999.....	232	14	13	5	33	20	13
\$1,000-\$1,249.....	338	30	53	14	117	79	38
\$1,250-\$1,499.....	288	27	35	6	49	46	3
\$1,500-\$1,749.....	194	19	60	28	220	116	104
\$1,750-\$1,999.....	166	22	75	37	278	162	116
\$2,000-\$2,249.....	128	24	71	38	369	152	217
\$2,250-\$2,499.....	76	16	79	27	234	131	103
\$2,500-\$2,999.....	60	7	89	44	549	173	376
\$3,000-\$3,499.....	20	5	100	52	464	187	277
\$3,500-\$3,999.....	6	2	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999.....	28	3	100	43	439	202	237
\$5,000 and over.....	14	2	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>							
\$250-\$499.....	32	1	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	118	17	21	4	24	23	1
\$750-\$999.....	326	35	17	3	14	13	1
\$1,000-\$1,249.....	406	56	37	10	43	36	7
\$1,250-\$1,499.....	406	52	34	7	53	41	12
\$1,500-\$1,749.....	290	61	46	4	69	62	7
\$1,750-\$1,999.....	264	49	65	20	164	104	60
\$2,000-\$2,249.....	222	39	60	7	133	101	32
\$2,250-\$2,499.....	104	23	72	24	231	141	90
\$2,500-\$2,999.....	82	20	95	30	350	203	147
\$3,000-\$3,499.....	48	12	67	25	309	176	133
\$3,500-\$3,999.....	10	4	100	50	671	288	383
\$4,000-\$4,999.....	32	6	100	67	684	176	508
\$5,000 and over.....	28	7	100	39	446	279	167
<i>Types IV and V</i>							
\$250-\$499.....	30	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	56	5	-----	-----	-----	-----	-----
\$750-\$999.....	142	22	34	13	81	24	57
\$1,000-\$1,249.....	200	28	27	2	34	33	1
\$1,250-\$1,499.....	256	40	52	10	66	59	7
\$1,500-\$1,749.....	224	35	61	21	130	96	34
\$1,750-\$1,999.....	218	35	70	13	139	99	40
\$2,000-\$2,249.....	178	33	68	21	164	100	64
\$2,250-\$2,499.....	106	29	72	20	196	120	76
\$2,500-\$2,999.....	86	25	88	33	334	201	133
\$3,000-\$3,499.....	64	12	91	42	466	227	239
\$3,500-\$3,999.....	36	9	79	31	335	189	146
\$4,000-\$4,999.....	46	6	80	46	656	395	261
\$5,000 and over.....	48	3	100	25	160	145	15

\*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.

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other 1  (8)
				Movies  (5)	Other 1  (6)		
<i>All families</i>							
\$250-\$499 .....	120	7	\$13	\$3	(*)	(*)	\$10
\$500-\$749 .....	314	35	12	4	(*)	\$1	7
\$750-\$999 .....	700	71	21	9	\$1	1	10
\$1,000-\$1,249 .....	944	114	28	9	1	2	16
\$1,250-\$1,499 .....	950	119	36	14	4	4	14
\$1,500-\$1,749 .....	708	115	46	16	5	3	22
\$1,750-\$1,999 .....	648	106	53	18	3	8	24
\$2,000-\$2,249 .....	528	96	59	18	5	7	29
\$2,250-\$2,499 .....	286	68	61	20	4	5	32
\$2,500-\$2,999 .....	228	52	90	30	6	7	47
\$3,000-\$3,499 .....	132	29	107	26	7	9	65
\$3,500-\$3,999 .....	52	15	109	25	12	13	59
\$4,000-\$4,999 .....	106	15	133	30	15	20	68
\$5,000 and over .....	90	12	98	28	11	7	52
<i>Occupational group: Wage earner</i>							
\$250-\$499 .....	120	7	13	3	(*)	(*)	10
\$500-\$749 .....	274	28	11	4	(*)	1	6
\$750-\$999 .....	578	50	20	9	1	1	9
\$1,000-\$1,249 .....	646	50	30	10	1	2	17
\$1,250-\$1,499 .....	584	51	38	15	5	6	12
\$1,500-\$1,749 .....	398	41	51	14	7	4	26
\$1,750-\$1,999 .....	286	37	54	15	3	13	23
\$2,000-\$2,249 .....	236	36	56	22	5	10	19
\$2,250-\$2,499 .....	124	23	68	23	2	5	38
<i>Clerical</i>							
\$500-\$749 .....	40	9	18	9	1	(*)	8
\$750-\$999 .....	122	21	21	11	1	1	8
\$1,000-\$1,249 .....	178	33	27	7	1	3	16
\$1,250-\$1,499 .....	194	37	38	15	3	3	17
\$1,500-\$1,749 .....	152	27	45	17	4	1	23
\$1,750-\$1,999 .....	156	32	45	22	2	4	17
\$2,000-\$2,249 .....	134	23	66	15	3	4	44
\$2,250-\$2,499 .....	76	23	50	11	5	6	28
<i>Independent business and professional</i>							
\$1,000-\$1,249 .....	82	19	17	8	1	2	6
\$1,250-\$1,499 .....	74	10	26	12	(*)	1	13
\$1,500-\$1,749 .....	76	23	27	14	2	2	9
\$1,750-\$1,999 .....	72	19	53	13	4	4	32
\$2,000-\$2,249 .....	62	10	43	11	7	5	20
\$2,250-\$2,499 .....	40	9	56	24	4	3	25
\$2,500-\$2,999 .....	90	18	88	33	6	5	44
\$3,000-\$3,499 .....	56	12	80	26	4	10	40
\$3,500-\$3,999 .....	6	1	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999 .....	48	8	120	32	15	12	61
\$5,000 and over .....	36	6	68	35	6	9	18
<i>Salaried business and professional</i>							
\$1,000-\$1,249 .....	38	12	18	9	(*)	2	7
\$1,250-\$1,499 .....	98	21	28	12	(*)	1	15
\$1,500-\$1,749 .....	82	24	43	22	1	1	19
\$1,750-\$1,999 .....	134	18	59	21	5	5	28
\$2,000-\$2,249 .....	96	27	67	17	5	6	39

See p. 169 for notes on this table.

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

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



NEW ENGLAND, 2 MIDDLE-SIZED CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Salaried business and professional—Continued</i>							
\$2,250-\$2,499.....	46	13	\$64	\$26	\$6	\$3	\$29
\$2,500-\$2,999.....	138	34	91	27	7	8	49
\$3,000-\$3,499.....	76	17	127	26	9	7	85
\$3,500-\$3,999.....	46	14	106	27	14	14	51
\$4,000-\$4,999.....	58	7	142	28	15	26	73
\$5,000 and over.....	54	6	119	23	15	6	75
<i>Family type: Type I</i>							
\$250-\$499.....	58	4	9	5	1	(*)	3
\$500-\$749.....	140	13	11	4	1	(*)	6
\$750-\$999.....	232	14	23	11	2	3	7
\$1,000-\$1,249.....	338	30	21	8	2	3	8
\$1,250-\$1,499.....	288	27	35	12	7	3	13
\$1,500-\$1,749.....	194	19	54	15	11	4	24
\$1,750-\$1,999.....	166	22	74	17	6	20	31
\$2,000-\$2,249.....	128	24	71	20	6	4	41
\$2,250-\$2,499.....	76	16	47	24	5	2	16
\$2,500-\$2,999.....	60	7	70	31	8	1	30
\$3,000-\$3,499.....	20	5	75	11	3	(*)	61
\$3,500-\$3,999.....	6	2	(†)	(†)	(†)	(†)	(†)
\$4,000-\$4,999.....	28	3	56	20	1	6	29
\$5,000 and over.....	14	2	(†)	(†)	(†)	(†)	(†)
<i>Types II and III</i>							
\$250-\$499.....	32	1	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	118	17	10	4	1		5
\$750-\$999.....	326	35	23	8	(*)	1	14
\$1,000-\$1,249.....	406	56	36	9	1	2	24
\$1,250-\$1,499.....	406	52	39	15	3	6	15
\$1,500-\$1,749.....	290	61	41	12	3	4	22
\$1,750-\$1,999.....	264	49	50	17	3	5	25
\$2,000-\$2,249.....	222	39	59	14	3	12	30
\$2,250-\$2,499.....	104	23	66	20	3	6	37
\$2,500-\$2,999.....	82	20	105	8	8	13	56
\$3,000-\$3,499.....	48	12	117	19	8	5	85
\$3,500-\$3,999.....	10	4	143	31	12	16	84
\$4,000-\$4,999.....	32	6	191	37	26	46	82
\$5,000 and over.....	28	7	164	27	27	13	97
<i>Types IV and V</i>							
\$250-\$499.....	30	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	56	5	20	6	(*)	3	11
\$750-\$999.....	142	22	11	8	(*)		3
\$1,000-\$1,249.....	200	28	22	9	2	1	10
\$1,250-\$1,499.....	256	40	34	16	1	3	14
\$1,500-\$1,749.....	224	35	45	20	3	1	21
\$1,750-\$1,999.....	218	35	41	19	2	3	17
\$2,000-\$2,249.....	178	33	51	22	6	3	20
\$2,250-\$2,499.....	106	29	67	19	4	6	38
\$2,500-\$2,999.....	86	25	90	30	5	4	51
\$3,000-\$3,499.....	64	12	110	36	8	14	52
\$3,500-\$3,999.....	36	9	100	21	5	14	60
\$4,000-\$4,999.....	46	6	138	31	16	10	81
\$5,000 and over.....	48	3	73	32	(*)	7	34

\*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

### NEW ENGLAND, MIDDLE-SIZED CITIES

TABLE 1

- <sup>1</sup> See glossary, appendix B, for eligibility requirements.
- <sup>2</sup> Money income is equal to the sum of money expenditure (column 7) plus net surplus or deficit (column 8) plus net balancing difference (column 9).
- <sup>3</sup> Nonmoney income from housing includes imputed income from owned family or vacation homes plus rent received as pay or gift (average amounts based on all families, whether or not they reported such non-money income).
- <sup>4</sup> Includes purchases on cash or credit basis. Does not include money disbursements resulting in an increase in family assets or a decrease in liabilities. (Examples of disbursements not treated as expenditures will be found in the glossary, appendix B.)
- <sup>5</sup> See glossary, appendix B, for definitions of surplus and deficit.
- <sup>6</sup> Represents the average net difference between reported money receipts and reported money disbursements. See glossary, appendix B. A maximum balancing difference within 5.5 percent was allowable on each schedule.

TABLE 1-A

- <sup>1</sup> A surplus represents an increase in assets or a decrease in liabilities, or both; a deficit represents a decrease in assets or an increase in liabilities, or both.
- <sup>2</sup> Some families reported neither surplus nor deficit for the year; therefore the sum of columns 5 and 6 does not always equal 100 percent.
- <sup>3</sup> Since the average amounts in these two columns are based on the number of families reporting surplus or deficit, respectively, they do not add to the average net surplus or deficit shown in column 4 for all families.

TABLE 2

- <sup>1</sup> The averages in this table include money expenditures for goods and services purchased on either cash or credit basis. They do not include value of goods and services received without money expenses. Averages are based on all families, whether or not they reported expenditures for the specified categories.
- <sup>2</sup> Housing expenditures include the money 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>3</sup> Includes all expenditures for operation and maintenance (see table 8), and the net purchase price (gross price less trade-in allowance) on automobiles bought during the schedule. The proportion of automobile expense chargeable to business has been deducted. See glossary, appendix B.
- <sup>4</sup> Includes paid admissions, equipment and supplies for games, sports and other recreation, club dues, and the like. Does not include expense for transportation, food, or lodging while on vacation.
- <sup>5</sup> Taxes include only poll, income, and personal property taxes. All other taxes, such as those on real estate, amusements and retail sales taxes are included as a part of the expenditure for these items. Gifts do not include gifts from one member of the economic family to another.

TABLE 3

- <sup>1</sup> Includes expenditures for board at school, which amounted to less than 5 percent of average food expense for all families. Among any group of 3 or more families in the business and professional categories, it amounted at most to an average of \$12, at the income level \$4,000 to \$4,999. For families of types IV and V it amounted at most to an average of \$33, at the income level \$3,500 to \$3,999.
- <sup>2</sup> See glossary, appendix B, for method of deriving this figure.

TABLE 4

- <sup>1</sup> Includes housing expenditure for both owners and renters. Average amounts for renting families are based on rental rate contracted for. Value of fuel, light, and refrigeration is included when furnished by the landlord and included in the rental rate. See table 4-A for percentage of families for whom those facilities were included as part of the rental rate.
- <sup>2</sup> See table 4-A for separation of expense for owning and renting families.
- <sup>3</sup> Includes net money expenditure for owned or rented vacation homes, lodging while traveling or on vacation, and room at school.
- <sup>4</sup> See glossary, appendix B, for method of deriving this figure. Includes nonmoney income from owned vacation homes, which amounted at most to an average of \$112 for all families, at the income level \$5,000 and over.
- <sup>5</sup> Percentages based on the average value of all housing (column 6).

TABLE 4-A

- <sup>1</sup> These two percentages do not always add to 100, since families that both owned and rented during the year, or received rent as gift or pay, are not included in columns 4 through 7.
- <sup>2</sup> Percentages based on renting families reporting these facilities included in rent at the end of the schedule year.

TABLE 5

- <sup>1</sup> Excludes value of fuel, light, and refrigeration furnished by the landlord and included in the rental rate. Fuel received without money expense is not included in this average, but amounted to less than 5 percent of money expense for fuel, light, and refrigeration for all families.
- <sup>2</sup> See glossary, appendix B, for items included.

TABLE 6

<sup>1</sup> Value of clothing gifts from one family member to another are included in the average expenditure for the member receiving such gifts. Gifts of clothing to or from individuals outside the economic family are excluded.

<sup>2</sup> For families of type I, averages and percentages shown in columns 7 and 10 are for individuals who were members of the economic family less than 27 weeks, and were therefore not considered equivalent members in determining family type. See glossary, appendix B, for method of classifying families by type.

TABLE 7

<sup>1</sup> In cases where the figures in this column exceed the sum of the corresponding figures in columns 5 and 6, one or more families failed to apportion their expenditures between services and toilet articles and preparations.

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

TABLE 8

<sup>1</sup> To obtain the average expense of operation for families owning automobiles, divide the average shown in this column by the corresponding figure in column 4 and multiply by 100.

<sup>2</sup> To obtain the average net purchase price (gross price less trade-in allowance) for families purchasing automobiles, divide the average shown in this column by the corresponding figure in column 5 and multiply by 100.

TABLE 9

<sup>1</sup> See glossary, appendix B, for items included.

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living <sup>4</sup>	Average net surplus or deficit (-) <sup>5</sup>	Average net balancing difference <sup>6</sup>
	Eligible <sup>1</sup>	Reporting expenditures	Total	Money <sup>2</sup>	Non-money from housing <sup>3</sup>			
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<i>All families</i>								
\$250-\$499 .....	21	11	446	393	53	\$604	-\$200	-\$11
\$500-\$749 .....	117	50	643	614	29	851	-220	-17
\$750-\$999 .....	340	96	902	873	29	960	-76	-11
\$1,000-\$1,249 .....	460	151	1,119	1,071	48	1,140	-53	-16
\$1,250-\$1,499 .....	466	150	1,359	1,323	36	1,322	19	-18
\$1,500-\$1,749 .....	376	154	1,613	1,556	57	1,602	-23	-23
\$1,750-\$1,999 .....	316	131	1,867	1,814	53	1,800	14	(*)
\$2,000-\$2,249 .....	252	97	2,116	2,048	68	1,950	102	-4
\$2,250-\$2,499 .....	156	82	2,368	2,293	75	2,218	94	-19
\$2,500-\$2,999 .....	90	41	2,739	2,665	74	2,518	181	-34
\$3,000 and over .....	221	71	3,969	3,801	168	3,231	603	-33
<i>Occupational group: Wage earner</i>								
\$250-\$499 .....	21	11	446	393	53	604	-200	-11
\$500-\$749 .....	101	40	639	612	27	869	-239	-18
\$750-\$999 .....	306	78	905	875	30	963	-78	-10
\$1,000-\$1,249 .....	351	89	1,118	1,072	46	1,140	-52	-16
\$1,250-\$1,499 .....	323	81	1,357	1,321	36	1,297	-38	-14
\$1,500-\$1,749 .....	242	80	1,616	1,563	53	1,595	-12	-20
\$1,750-\$1,999 .....	190	60	1,858	1,814	44	1,792	17	5
\$2,000-\$2,249 .....	128	41	2,100	2,028	72	1,885	142	1
\$2,250-\$2,499 .....	53	28	2,367	2,318	49	2,266	66	-14
<i>Clerical</i>								
\$500-\$749 .....	16	10	666	626	40	739	-98	-15
\$750-\$999 .....	34	18	872	852	20	927	-64	-11
\$1,000-\$1,249 .....	69	36	1,123	1,076	47	1,195	-98	-21
\$1,250-\$1,499 .....	85	38	1,360	1,331	29	1,405	-40	-34
\$1,500-\$1,749 .....	70	41	1,599	1,551	48	1,626	-41	-34
\$1,750-\$1,999 .....	59	36	1,876	1,829	47	1,817	16	-4
\$2,000-\$2,249 .....	57	27	2,171	2,114	57	1,968	149	-3
\$2,250-\$2,499 .....	40	24	2,365	2,289	76	2,142	184	-37
<i>Business and professional</i>								
\$1,000-\$1,249 .....	40	26	1,125	1,057	68	1,038	17	2
\$1,250-\$1,499 .....	58	31	1,375	1,326	49	1,343	-1	-16
\$1,500-\$1,749 .....	64	33	1,612	1,531	81	1,602	-48	-23
\$1,750-\$1,999 .....	67	35	1,886	1,802	84	1,810	5	-13
\$2,000-\$2,249 .....	67	29	2,103	2,031	72	2,058	-12	-15
\$2,250-\$2,499 .....	63	30	2,372	2,275	97	2,225	60	-10
\$2,500-\$2,999 .....	90	41	2,739	2,665	74	2,518	181	-34
\$3,000 and over .....	221	71	3,969	3,801	168	3,231	603	-33

See p. 196 for notes on this table.

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

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average net income			Average money expenditure for family living (7)	Average net surplus or deficit (-) (8)	Average net balancing difference (9)
	Eligible (2)	Reporting expenditures (3)	Total (4)	Money (5)	Non-money from housing (6)			
<i>Family type: Type I</i>								
\$250-\$499.....	12	7	\$436	\$411	\$25	\$667	-\$239	-\$17
\$500-\$749.....	56	16	627	578	49	852	-261	-13
\$750-\$999.....	134	33	902	854	48	946	-81	-11
\$1,000-\$1,249.....	175	46	1,118	1,053	65	1,086	-27	-6
\$1,250-\$1,499.....	158	47	1,362	1,324	38	1,290	51	-17
\$1,500-\$1,749.....	118	38	1,613	1,547	66	1,549	10	-12
\$1,750-\$1,999.....	97	34	1,879	1,828	51	1,770	35	23
\$2,000-\$2,249.....	84	21	2,100	2,024	76	1,877	119	28
\$2,250-\$2,499.....	52	20	2,385	2,313	72	2,241	36	-14
\$2,500-\$2,999.....	35	9	2,697	2,711	-14	2,502	243	-34
\$3,000 and over.....	63	14	3,863	3,748	115	2,990	763	-5
<i>Types II and III</i>								
\$250-\$499.....	5	2	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	43	22	665	661	4	816	-139	-16
\$750-\$999.....	155	45	911	904	7	966	-53	-9
\$1,000-\$1,249.....	174	58	1,122	1,092	30	1,170	-60	-18
\$1,250-\$1,499.....	188	50	1,362	1,343	19	1,338	24	-19
\$1,500-\$1,749.....	145	67	1,613	1,582	31	1,632	-24	-26
\$1,750-\$1,999.....	111	38	1,863	1,827	36	1,791	50	-14
\$2,000-\$2,249.....	66	36	2,115	2,037	78	2,030	35	-28
\$2,250-\$2,499.....	45	32	2,341	2,272	69	2,196	99	-23
\$2,500-\$2,999.....	27	16	2,773	2,643	130	2,477	210	-44
\$3,000 and over.....	76	23	3,779	3,625	154	3,266	385	-26
<i>Types IV and V</i>								
\$250-\$499.....	4	2	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	18	12	638	610	28	928	-289	-29
\$750-\$999.....	51	18	878	829	49	974	-133	-12
\$1,000-\$1,249.....	111	47	1,117	1,068	49	1,177	-81	-28
\$1,250-\$1,499.....	120	53	1,352	1,292	60	1,340	-31	-17
\$1,500-\$1,749.....	113	49	1,611	1,530	81	1,618	-57	-31
\$1,750-\$1,999.....	108	59	1,860	1,789	71	1,838	-42	-7
\$2,000-\$2,249.....	102	40	2,131	2,075	56	1,957	134	-16
\$2,250-\$2,499.....	59	30	2,375	2,292	83	2,214	97	-19
\$2,500-\$2,999.....	28	16	2,757	2,628	129	2,576	75	-23
\$3,000 and over.....	82	34	4,232	4,009	223	3,383	683	-61

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

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families—		Average net surplus or deficit (—) (4)	Percentage of families having <sup>2</sup> —		Average amount for families having <sup>3</sup> —	
	Eligible (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>All families</i>							
\$250-\$499.....	21	11	-\$200	-----	92	-----	\$218
\$500-\$749.....	117	50	-220	21	69	\$43	332
\$750-\$999.....	340	96	-76	40	53	70	197
\$1,000-\$1,249.....	460	151	-53	49	46	86	204
\$1,250-\$1,499.....	466	150	19	61	36	133	173
\$1,500-\$1,749.....	376	154	-23	54	43	158	253
\$1,750-\$1,999.....	316	131	14	62	35	200	316
\$2,000-\$2,249.....	252	97	102	69	28	238	218
\$2,250-\$2,499.....	156	82	94	70	27	226	235
\$2,500-\$2,999.....	90	41	181	60	32	453	285
\$3,000 and over.....	221	71	603	80	15	834	409
<i>Occupational group:</i>							
<i>Wage earner</i>							
\$250-\$499.....	21	11	-200	-----	92	-----	218
\$500-\$749.....	101	40	-239	17	72	41	341
\$750-\$999.....	306	78	-78	40	53	68	195
\$1,000-\$1,249.....	351	89	-52	50	45	84	209
\$1,250-\$1,499.....	323	81	38	60	36	140	134
\$1,500-\$1,749.....	242	80	-12	55	43	170	245
\$1,750-\$1,999.....	190	60	17	59	36	209	297
\$2,000-\$2,249.....	128	41	142	76	22	252	231
\$2,250-\$2,499.....	53	28	66	67	33	255	325
<i>Clerical</i>							
\$500-\$749.....	16	10	-98	46	48	39	242
\$750-\$999.....	34	18	-64	46	48	75	208
\$1,000-\$1,249.....	69	36	-98	34	66	76	188
\$1,250-\$1,499.....	85	38	-40	55	42	113	244
\$1,500-\$1,749.....	70	41	-41	47	47	123	213
\$1,750-\$1,999.....	59	36	16	64	36	190	288
\$2,000-\$2,249.....	57	27	149	85	17	243	315
\$2,250-\$2,499.....	40	24	184	80	20	264	135
<i>Business and professional</i>							
\$1,000-\$1,249.....	40	26	17	64	26	101	183
\$1,250-\$1,499.....	58	31	-1	71	26	120	326
\$1,500-\$1,749.....	64	33	-48	60	38	141	345
\$1,750-\$1,999.....	67	35	5	68	29	186	417
\$2,000-\$2,249.....	67	29	-12	42	51	186	178
\$2,250-\$2,499.....	63	30	60	66	27	171	190
\$2,500-\$2,999.....	90	41	181	60	32	453	285
\$3,000 and over.....	221	71	603	80	15	834	409

See p. 196 for notes on this table.

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families—		Average net surplus or deficit (-) (4)	Percentage of families having—		Average amount for families having—	
	Eligible (2)	Reporting expenditures (3)		Surplus (5)	Deficit (6)	Surplus (7)	Deficit (8)
<i>Family type: Type I</i>							
\$250-\$499 .....	12	7	-\$239	86			\$280
\$500-\$749 .....	56	16	-261	16	77	\$31	344
\$750-\$999 .....	134	33	-81	46	49	68	227
\$1,000-\$1,249 .....	175	46	-27	62	33	108	286
\$1,250-\$1,499 .....	158	47	51	57	36	200	198
\$1,500-\$1,749 .....	118	38	10	50	47	221	213
\$1,750-\$1,999 .....	97	34	35	56	38	268	332
\$2,000-\$2,249 .....	84	21	119	68	32	254	191
\$2,250-\$2,499 .....	52	20	86	69	31	231	235
\$2,500-\$2,999 .....	35	9	243	56	22	498	167
\$3,000 and over .....	63	14	763	86	7	953	760
<i>Types II and III</i>							
\$250-\$499 .....	5	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749 .....	43	22	-139	26	55	46	273
\$750-\$999 .....	155	45	-53	37	55	72	146
\$1,000-\$1,249 .....	174	58	-60	43	55	63	158
\$1,250-\$1,499 .....	188	50	24	66	34	97	118
\$1,500-\$1,749 .....	145	67	-24	56	40	120	232
\$1,750-\$1,999 .....	111	38	50	72	25	151	243
\$2,000-\$2,249 .....	66	36	35	64	36	195	277
\$2,250-\$2,499 .....	45	32	99	79	21	200	281
\$2,500-\$2,999 .....	27	16	210	69	31	347	228
\$3,000 and over .....	76	23	385	70	26	656	342
<i>Types IV and V</i>							
\$250-\$499 .....	4	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749 .....	18	12	-289	24	76	45	396
\$750-\$999 .....	51	18	-133	34	55	63	278
\$1,000-\$1,249 .....	111	47	-81	37	54	67	194
\$1,250-\$1,499 .....	120	53	-31	58	39	108	244
\$1,500-\$1,749 .....	113	49	-57	58	42	144	339
\$1,750-\$1,999 .....	108	59	-42	57	43	182	350
\$2,000-\$2,249 .....	102	40	134	73	20	227	191
\$2,250-\$2,499 .....	59	30	97	64	29	245	206
\$2,500-\$2,999 .....	28	16	75	56	44	451	410
\$3,000 and over .....	82	34	683	85	12	843	407

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

NEW ENGLAND, 4 SMALL CITIES

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 families		Average number of persons per family (4)	Total (5)	Food (6)	Housing <sup>2</sup> (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobiles <sup>3</sup> (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation <sup>4</sup> (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>5</sup> (20)	Other items (21)	
	Total (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)													
Average money expenditure in dollars																					
<i>All families</i>																					
\$250-\$499	21	11	2.5	604	248	135	67	26	3	36	10	1	10	31	6	9	9	(*)	12	1	
\$500-\$749	117	50	2.8	851	293	194	96	22	19	47	28	4	15	47	16	25	11	1	29	4	
\$750-\$999	340	96	3.0	960	362	177	100	25	44	59	45	4	18	42	22	22	13	1	23	3	
\$1,000-\$1,249	460	151	3.0	1,140	405	204	121	34	40	83	63	8	21	56	24	30	16	4	28	3	
\$1,250-\$1,499	466	150	3.2	1,322	452	221	132	42	43	103	101	7	27	65	33	30	18	4	39	5	
\$1,500-\$1,749	376	154	3.3	1,602	511	264	159	61	51	147	111	8	35	83	45	39	22	5	55	6	
\$1,750-\$1,999	316	131	3.2	1,800	539	264	173	61	65	163	189	11	36	76	66	35	22	14	67	19	
\$2,000-\$2,249	252	97	3.3	1,950	589	277	180	86	62	191	173	11	41	114	75	38	24	11	72	6	
\$2,250-\$2,499	156	82	3.4	2,218	623	307	186	96	88	226	259	12	48	129	67	43	25	23	81	5	
\$2,500-\$2,999	90	41	3.2	2,518	707	392	186	127	75	220	302	13	55	82	68	54	29	39	137	12	
\$3,000 and over	221	71	3.3	3,231	767	407	237	207	115	341	407	16	69	160	152	51	35	63	193	10	
Percentage of total money expenditures																					
\$250-\$499	21	11	2.5	100.0	41.0	22.4	11.1	4.3	0.5	6.0	1.6	0.2	1.6	5.1	1.0	1.5	1.5	(*)	2.0	0.2	
\$500-\$749	117	50	2.8	100.0	34.4	22.8	11.3	2.6	2.2	5.5	3.3	.5	1.8	5.5	1.9	2.9	1.3	0.1	3.4	.5	
\$750-\$999	340	96	3.0	100.0	37.7	18.4	10.4	2.6	4.6	6.1	4.7	.4	1.9	4.4	2.3	2.3	1.4	.1	2.4	.3	
\$1,000-\$1,249	460	151	3.0	100.0	35.5	17.9	10.6	3.0	3.5	7.3	5.5	.7	1.8	4.9	2.1	2.6	1.4	.4	2.5	.3	
\$1,250-\$1,499	466	150	3.2	100.0	34.2	16.7	10.0	3.2	3.2	7.8	7.6	.5	2.0	4.9	2.5	2.3	1.4	.3	3.0	.4	
\$1,500-\$1,749	376	154	3.3	100.0	31.9	16.5	9.9	3.8	3.2	9.2	6.9	.5	2.2	5.2	2.8	2.4	1.4	.3	3.4	.4	
\$1,750-\$1,999	316	131	3.2	100.0	29.9	14.7	9.6	3.4	3.6	9.1	10.5	.6	2.0	4.2	3.7	1.9	1.2	.8	3.7	1.1	
\$2,000-\$2,249	252	97	3.3	100.0	30.4	14.2	9.2	4.4	3.2	9.8	8.8	.6	2.1	5.8	3.8	1.9	1.2	.6	3.7	.3	
\$2,250-\$2,499	156	82	3.4	100.0	28.2	13.8	8.4	4.3	4.0	10.2	11.7	.5	2.2	5.8	3.0	1.9	1.1	1.0	3.7	.2	
\$2,500-\$2,999	90	41	3.2	100.0	28.1	15.6	7.4	5.0	3.0	8.7	12.0	.5	2.2	3.3	3.5	2.1	1.2	1.5	5.4	.5	
\$3,000 and over	221	71	3.3	100.0	23.8	12.6	7.3	6.4	3.6	10.5	12.6	.5	2.1	5.0	4.7	1.6	1.1	1.9	6.0	.3	



Occupational group: Wage earner			Average money expenditure in dollars																
			604	248	135	67	26	3	36	10	1	10	31	6	9	(*)	12	4	
\$250-\$499	21	2.5	604	248	135	67	26	3	36	10	1	10	31	6	9	(*)	12	4	
\$500-\$749	101	2.8	869	294	198	98	22	20	50	29	4	16	51	16	26	11	1	29	4
\$750-\$999	306	3.0	963	361	177	100	26	46	60	46	4	18	41	23	21	13	1	23	3
\$1,000-\$1,249	351	3.0	1,140	412	202	119	31	41	85	64	7	21	55	24	29	16	4	27	3
\$1,250-\$1,499	323	3.2	1,297	454	207	127	40	47	102	101	7	26	60	32	29	17	4	39	5
\$1,500-\$1,749	242	3.3	1,595	516	269	160	57	49	144	106	9	35	82	42	39	21	6	56	4
\$1,750-\$1,999	190	3.2	1,792	543	260	170	56	70	156	201	14	34	69	62	35	21	12	69	20
\$2,000-\$2,249	128	3.4	1,885	595	251	176	59	67	176	187	7	38	110	75	38	23	15	64	4
\$2,250-\$2,499	53	28	2,266	620	279	174	85	122	250	291	16	47	150	70	57	27	10	67	1
Wage earner			Percentage of total money expenditures																
			100.0	41.0	22.4	11.1	4.3	0.5	6.0	1.6	0.2	1.6	5.1	1.0	1.5	1.5	(*)	2.0	0.2
\$250-\$499	21	11	100.0	41.0	22.4	11.1	4.3	0.5	6.0	1.6	0.2	1.6	5.1	1.0	1.5	1.5	(*)	2.0	0.2
\$500-\$749	101	40	100.0	33.8	22.8	11.3	2.5	2.3	5.8	3.3	.5	1.8	5.9	1.8	3.0	1.3	0.1	3.3	.5
\$750-\$999	306	78	100.0	37.5	18.4	10.4	2.7	4.8	6.2	4.8	.4	1.9	4.2	2.4	2.2	1.3	.1	2.4	.3
\$1,000-\$1,249	351	89	100.0	36.2	17.7	10.4	2.7	3.6	7.5	5.6	.6	1.8	4.8	2.1	2.5	1.4	.4	2.4	.3
\$1,250-\$1,499	323	81	100.0	35.0	16.0	9.8	3.1	3.6	7.9	7.8	.5	2.0	4.6	2.5	2.2	1.3	.3	3.0	.4
\$1,500-\$1,749	242	80	100.0	32.4	16.9	10.0	3.6	3.1	9.0	6.6	.6	2.2	5.1	2.6	2.4	1.3	.4	3.5	.3
\$1,750-\$1,999	190	60	100.0	30.3	14.5	9.5	3.1	3.9	8.7	11.2	.8	1.9	3.8	3.5	2.0	1.2	.7	3.8	1.1
\$2,000-\$2,249	128	41	100.0	31.7	13.3	9.3	3.1	3.6	9.3	9.9	.4	2.0	5.8	4.0	2.0	1.2	.8	3.4	.2
\$2,250-\$2,499	53	28	100.0	27.4	12.3	7.7	3.8	5.4	11.0	12.8	.7	2.1	6.6	3.1	2.5	1.2	.4	3.0	(*)
Clerical			Average money expenditure in dollars																
			739	285	171	85	23	11	33	23	1	13	18	18	17	10	(*)	29	2
\$500-\$749	16	10	739	285	171	85	23	11	33	23	1	13	18	18	17	10	(*)	29	2
\$750-\$999	34	18	927	371	172	99	22	25	51	42	9	17	46	14	27	13	(*)	19	(*)
\$1,000-\$1,249	69	36	1,195	393	215	129	40	45	76	82	9	24	62	25	36	16	2	38	3
\$1,250-\$1,499	85	38	1,405	446	257	149	45	39	95	122	11	29	91	32	29	18	2	34	6
\$1,500-\$1,749	70	41	1,626	511	281	153	60	55	154	136	7	33	73	43	39	22	3	45	11
\$1,750-\$1,999	59	36	1,817	540	275	167	68	74	204	154	8	39	89	61	40	23	11	59	5
\$2,000-\$2,249	57	27	1,968	599	300	175	82	77	210	139	16	45	94	67	45	23	6	86	4
\$2,250-\$2,499	40	24	2,142	649	316	196	85	74	238	173	13	48	115	77	40	25	14	68	11

See p. 196 for notes on this table.

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

## NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Automobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes <sup>1</sup> (20)	Other items (21)
	Total (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Percentage of total money expenditures																				
<i>Clerical</i>																				
\$500-\$749.....	16	10	3.0	100.0	38.6	23.1	11.5	3.1	1.5	4.5	3.1	0.1	1.8	2.4	2.4	2.3	1.4	(*)	3.9	0.3
\$750-\$999.....	34	18	2.9	100.0	40.0	18.6	10.7	2.4	2.7	5.5	4.5	1.0	1.8	5.0	1.5	2.9	1.4	(*)	2.0	(*)
\$1,000-\$1,249.....	69	36	3.0	100.0	32.9	18.0	10.8	3.3	3.8	6.3	6.9	.8	2.0	5.2	2.1	3.0	1.3	0.2	3.2	.2
\$1,250-\$1,499.....	85	38	3.2	100.0	31.7	18.3	10.6	3.2	2.8	6.8	8.6	.8	2.1	6.5	2.3	2.1	1.3	.1	2.4	.4
\$1,500-\$1,749.....	70	41	3.1	100.0	31.4	17.3	9.4	3.7	3.4	9.5	8.3	.4	2.0	4.5	2.6	2.4	1.4	.2	2.8	.7
\$1,750-\$1,999.....	59	36	3.3	100.0	29.8	15.1	9.2	3.7	4.1	11.2	8.5	.4	2.1	4.9	3.4	2.2	1.3	.6	3.2	.3
\$2,000-\$2,249.....	57	27	3.1	100.0	30.3	15.2	8.9	4.2	3.9	10.7	7.1	.8	2.3	4.8	3.4	2.3	1.2	.3	4.4	.2
\$2,250-\$2,499.....	40	24	3.3	100.0	30.3	14.7	9.2	4.0	3.4	11.1	8.1	.6	2.2	5.4	3.6	1.9	1.2	.6	3.2	.5
Average money expenditure in dollars																				
<i>Business and professional</i>																				
\$1,000-\$1,249.....	40	26	2.8	1,088	365	203	118	51	20	79	28	17	20	49	19	22	17	1	28	1
\$1,250-\$1,499.....	58	31	3.4	1,343	452	242	136	50	28	116	73	5	32	52	42	34	22	7	48	4
\$1,500-\$1,749.....	64	33	3.2	1,602	493	228	164	80	56	151	101	5	35	93	57	40	24	6	63	6
\$1,750-\$1,999.....	67	35	3.3	1,810	528	265	189	66	43	146	191	7	36	87	83	29	24	19	71	26
\$2,000-\$2,249.....	67	29	3.2	2,058	569	307	192	142	41	206	172	14	43	135	79	32	28	10	75	13
\$2,250-\$2,499.....	63	30	3.3	2,225	609	325	189	113	67	198	287	10	48	119	57	34	25	40	101	3
\$2,500-\$2,999.....	90	41	3.2	2,518	707	392	186	127	75	220	302	13	55	82	88	54	29	39	137	12
\$3,000 and over.....	221	71	3.3	3,231	768	407	237	207	115	341	407	16	69	160	152	51	35	63	193	10

*Business and professional*

\$1,000-\$1,249	40	26	2.8
\$1,250-\$1,499	58	31	3.4
\$1,500-\$1,749	64	33	3.2
\$1,750-\$1,999	67	35	3.3
\$2,000-\$2,249	67	29	3.2
\$2,250-\$2,499	63	30	3.3
\$2,500-\$2,999	90	41	3.2
\$3,000 and over	221	71	3.3

Percentage of total money expenditures

100.0	35.3	19.6	11.4	4.9	1.9	7.6	2.7	1.6	1.9	4.7	1.8	2.1	1.6	0.1	2.7	0.1
100.0	33.7	18.0	10.2	3.7	2.1	8.6	5.5	.4	2.4	3.9	3.1	2.5	1.6	.5	3.6	.3
100.0	30.8	14.2	10.2	5.0	3.5	9.4	6.3	.3	2.2	5.8	3.6	2.5	1.5	.4	3.9	.4
100.0	29.3	14.7	10.4	3.6	2.4	8.1	10.5	.4	2.0	4.8	4.6	1.6	1.3	1.0	3.9	1.4
100.0	27.7	14.9	9.3	6.9	2.0	10.0	8.3	.7	2.1	6.6	3.8	1.6	1.4	.5	3.6	.6
100.0	27.5	14.6	8.5	5.1	3.0	8.9	12.9	.4	2.2	5.3	2.6	1.5	1.1	1.8	4.5	.1
100.0	28.1	15.6	7.4	5.0	3.0	8.7	12.0	.5	2.2	3.3	3.5	2.1	1.2	1.6	5.4	.5
100.0	23.8	12.6	7.3	6.4	3.6	10.5	12.6	.5	2.1	5.0	4.7	1.6	1.1	1.9	6.0	.3

*Family type: Type I*

\$250-\$499	12	7	2.0
\$500-\$749	56	16	2.0
\$750-\$999	134	33	2.0
\$1,000-\$1,249	175	46	2.0
\$1,250-\$1,499	158	47	2.0
\$1,500-\$1,749	118	38	2.0
\$1,750-\$1,999	97	34	2.0
\$2,000-\$2,249	84	21	2.0
\$2,250-\$2,499	52	20	2.0
\$2,500-\$2,999	35	9	2.0
\$3,000 and over	63	14	2.0

Average money expenditure in dollars

667	243	171	81	36	3	25	18	(*)	10	47	3	8	8	-----	12	2
862	263	210	101	23	19	36	23	2	13	66	16	23	11	-----	42	4
946	324	171	100	28	43	52	69	4	17	46	26	21	13	-----	31	1
1,086	369	207	121	37	42	71	65	7	19	46	21	30	16	-----	32	3
1,290	379	227	135	41	53	76	130	3	25	78	34	28	19	-----	54	7
1,549	436	294	150	55	66	133	115	10	30	75	43	36	23	-----	79	2
1,770	452	273	163	61	73	130	267	3	28	66	57	31	19	-----	94	52
1,877	472	286	166	119	65	166	201	10	37	124	71	38	27	-----	75	10
2,241	559	303	191	108	122	182	332	13	48	168	52	34	25	-----	102	2
2,502	637	460	182	120	98	173	324	12	56	69	73	62	23	-----	212	18
2,990	550	475	203	157	129	278	444	27	63	147	170	58	42	-----	241	6

Percentage of total money expenditures

*Type I*

\$250-\$499	12	7	2.0
\$500-\$749	56	16	2.0
\$750-\$999	134	33	2.0
\$1,000-\$1,249	175	46	2.0
\$1,250-\$1,499	158	47	2.0
\$1,500-\$1,749	118	38	2.0
\$1,750-\$1,999	97	34	2.0
\$2,000-\$2,249	84	21	2.0
\$2,250-\$2,499	52	20	2.0
\$2,500-\$2,999	35	9	2.0
\$3,000 and over	63	14	2.0

100.0	36.5	25.7	12.2	5.4	0.4	3.7	2.7	(*)	1.5	7.0	0.4	1.2	1.2	-----	1.8	0.3
100.0	30.9	24.7	11.9	2.7	2.2	4.2	2.7	0.2	1.5	7.7	1.9	2.7	1.3	-----	4.9	.5
100.0	34.2	18.1	10.6	3.0	4.5	5.5	7.3	.4	1.8	4.9	2.7	2.2	1.4	-----	3.3	.1
100.0	34.1	19.1	11.1	3.4	3.9	6.5	6.0	.6	1.7	4.2	1.9	2.8	1.5	-----	2.9	.3
100.0	29.5	17.6	10.5	3.2	4.1	5.9	10.0	.2	1.9	6.0	2.6	2.2	1.5	-----	4.2	.5
100.0	28.2	19.0	9.7	3.6	4.3	8.6	7.4	.6	1.9	4.8	2.8	2.3	1.5	-----	5.1	.1
100.0	25.7	15.4	9.2	3.4	4.1	7.3	15.0	.2	1.6	3.7	3.2	1.8	1.1	-----	5.3	2.9
100.0	25.0	13.9	8.8	6.3	3.5	8.8	10.7	.5	2.0	6.6	3.8	2.0	1.4	-----	4.0	.5
100.0	25.0	15.6	8.6	4.8	5.4	8.1	14.8	.6	2.1	7.5	2.3	1.5	1.1	-----	4.6	.1
100.0	25.4	18.4	6.5	4.8	3.9	6.9	13.0	.5	2.2	2.8	2.9	2.5	.9	-----	8.5	.7
100.0	18.4	15.9	6.8	5.2	4.3	9.3	14.9	.9	2.1	4.9	5.7	1.9	1.4	-----	8.1	.2

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

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class (1)	Number of families		Average number of persons per family (4)	Total (5)	Food (6)	Housing (7)	Household operation		Furnishings and equipment (10)	Clothing (11)	Auto-mobile (12)	Other transportation (13)	Personal care (14)	Medical care (15)	Recreation (16)	Tobacco (17)	Reading (18)	Formal education (19)	Contributions and personal taxes (20)	Other items (21)
	Total (2)	Reporting expenditures (3)					Fuel, light, and refrigeration (8)	Other (9)												
Average money expenditure in dollars																				
<i>Types II and III</i>				(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
\$250-\$499.....	5	2	(t)	816	325	170	81	16	15	54	34	5	17	31	15	27	9	(*)	15	2
\$500-\$749.....	43	22	3.4	966	383	182	94	22	48	62	33	5	18	38	21	25	14	1	18	2
\$750-\$999.....	155	45	3.5	1,170	417	205	115	31	50	84	73	8	23	58	27	31	15	3	28	2
\$1,000-\$1,249.....	174	58	3.3	1,338	471	223	122	44	50	112	87	11	29	60	34	34	17	6	34	4
\$1,250-\$1,499.....	188	50	3.4	1,632	539	270	162	66	34	149	123	5	36	82	50	37	22	5	45	7
\$1,500-\$1,749.....	145	67	3.5	1,791	551	273	175	55	73	170	180	6	39	71	84	34	24	6	49	1
\$1,750-\$1,999.....	111	38	3.5	2,030	622	260	179	75	67	214	208	6	40	153	71	33	23	8	68	3
\$2,000-\$2,249.....	66	36	3.4	2,196	608	329	177	107	103	213	213	3	50	99	83	41	28	33	85	9
\$2,250-\$2,499.....	45	32	3.3	2,477	661	330	208	185	80	251	303	13	52	112	93	47	37	16	81	8
\$2,500-\$2,999.....	27	16	3.4	3,266	829	347	230	245	145	363	349	11	80	185	163	45	35	28	194	17
\$3,000 and over.....	76	23	3.3																	
Percentage of total money expenditures																				
<i>Types II and III</i>				(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
\$250-\$499.....	5	2	(t)	100.0	39.9	20.9	9.9	2.0	1.8	6.6	4.2	0.6	2.1	3.8	1.8	3.3	1.1	(*)	1.8	0.2
\$500-\$749.....	43	22	3.4	100.0	39.7	18.8	9.7	2.3	5.0	6.4	3.4	.5	1.9	3.9	2.2	2.6	1.4	0.1	1.9	.1
\$750-\$999.....	155	45	3.5	100.0	35.6	17.5	9.8	2.6	4.3	7.2	6.2	.7	2.0	5.0	2.3	2.6	1.3	.3	2.4	.2
\$1,000-\$1,249.....	174	58	3.3	100.0	35.3	16.7	9.1	3.3	3.7	8.4	6.5	.8	2.2	4.5	2.5	2.5	1.3	.4	2.5	.3
\$1,250-\$1,499.....	188	50	3.4	100.0	33.1	16.6	9.9	4.0	2.1	9.1	7.5	.3	2.2	5.0	3.1	2.3	1.3	.3	2.8	.4
\$1,500-\$1,749.....	145	67	3.5	100.0	30.8	15.2	9.8	3.1	4.1	9.5	10.0	.3	2.2	4.0	4.7	1.9	1.3	.3	2.7	.1
\$1,750-\$1,999.....	111	38	3.5	100.0	30.6	12.9	8.8	3.7	3.3	10.6	10.3	.3	2.0	7.5	3.5	1.6	1.1	.4	3.3	.1
\$2,000-\$2,249.....	66	36	3.4	100.0	27.6	14.9	8.1	4.9	4.7	10.4	9.7	.1	2.3	4.5	3.8	1.9	1.3	1.5	3.9	.4
\$2,250-\$2,499.....	45	32	3.3	100.0	26.7	13.3	8.4	7.5	3.2	10.1	12.3	.5	2.1	4.5	3.8	1.9	1.5	.6	3.3	.3
\$2,500-\$2,999.....	27	16	3.4	100.0	25.5	10.6	7.0	7.5	4.4	11.1	10.7	.3	2.4	5.7	5.0	1.4	1.1	.9	5.9	.5
\$3,000 and over.....	76	23	3.3																	

		Average money expenditure in dollars																	
<i>Types IV and V</i>		(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	
\$250-\$499.....	4	2	928	309	203	116	31	30	69	28	7	18	26	21	23	11	8	20	8
\$500-\$749.....	18	12	1,177	400	175	116	29	32	68	21	2	18	43	17	16	13	2	15	7
\$750-\$999.....	51	18	1,340	443	198	129	34	21	101	44	10	25	68	23	26	15	12	24	4
\$1,000-\$1,249.....	111	47																	
\$1,250-\$1,499.....	120	53	1,618	554	225	166	61	57	159	92	9	38	91	40	45	20	9	44	8
\$1,500-\$1,749.....	113	49	1,838	606	247	181	66	49	185	129	23	39	91	57	39	23	33	63	7
\$1,750-\$1,999.....	108	59	1,957	664	273	192	66	57	196	126	15	45	79	80	42	23	23	71	5
\$2,000-\$2,249.....	102	40	2,214	691	294	188	78	46	262	228	19	47	117	67	54	24	36	59	4
\$2,250-\$2,499.....	59	30	2,576	839	367	196	80	43	248	273	13	57	69	101	49	28	106	97	10
\$2,500-\$2,999.....	28	16	3,383	880	411	269	210	76	370	432	11	63	148	127	51	30	143	155	7
\$3,000 and over.....	82	34																	

		Percentage of total money expenditures																	
<i>Types IV and V</i>		(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
\$250-\$499.....	4	2	100.0	33.3	21.9	12.5	3.3	3.2	7.4	3.0	0.8	1.9	2.8	2.3	2.5	1.2	0.9	2.1	0.9
\$500-\$749.....	18	12	100.0	41.2	18.1	11.9	3.0	3.3	7.0	2.1	.2	1.8	4.4	1.7	1.6	1.3	.2	1.5	.7
\$750-\$999.....	51	18	100.0	37.6	16.8	11.0	2.9	1.8	8.6	3.8	.8	2.1	5.8	2.0	2.2	1.3	1.0	2.0	.3
\$1,000-\$1,249.....	111	47	100.0	38.7	15.5	10.7	3.0	1.4	9.3	6.5	.5	2.0	4.1	2.3	1.9	1.3	.3	2.1	.3
\$1,250-\$1,499.....	120	53																	
\$1,500-\$1,749.....	113	49	100.0	34.2	13.9	10.3	3.8	3.5	9.8	5.7	.6	2.3	5.6	2.5	2.8	1.2	.6	2.7	.4
\$1,750-\$1,999.....	108	59	100.0	33.0	13.4	9.8	3.6	2.7	10.1	7.0	1.3	2.1	4.9	3.1	2.1	1.3	1.8	3.4	.5
\$2,000-\$2,249.....	102	40	100.0	34.0	13.9	9.8	3.4	2.9	10.0	6.4	.8	2.3	4.0	4.1	2.1	1.2	1.2	3.6	.3
\$2,250-\$2,499.....	59	30	100.0	31.2	13.3	8.5	3.5	2.1	11.8	10.3	.9	2.1	5.3	3.0	2.4	1.1	1.6	2.7	.2
\$2,500-\$2,999.....	28	16	100.0	32.6	14.2	7.6	3.1	1.7	9.6	10.6	.5	2.2	2.7	3.9	1.9	1.1	4.1	3.8	.4
\$3,000 and over.....	82	34	100.0	26.1	12.1	8.0	6.2	2.2	10.9	12.7	.3	1.9	4.4	3.8	1.5	.9	4.2	4.6	.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 3 cases.

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average value of all family food  (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay  (10)	Average money expenditure per meal per food expenditure unit  (11)
	Eligible  (2)	Reporting expenditures  (3)		All  (5)	At home  (6)	Away from home <sup>1</sup>  (7)	At home  (8)	Away from home  (9)		
<i>All families</i>										
\$250-\$499	21	11	\$262	\$248	\$248	—	100.0	—	\$14	\$0.098
\$500-\$749	117	50	329	293	287	86	98.0	2.0	36	.107
\$750-\$999	340	96	381	362	353	9	97.5	2.5	19	.124
\$1,000-\$1,249	460	151	425	405	397	8	98.0	2.0	20	.136
\$1,250-\$1,499	466	150	482	452	442	10	97.8	2.2	30	.144
\$1,500-\$1,749	376	154	528	511	478	33	93.5	6.5	17	.158
\$1,750-\$1,999	316	131	555	539	507	32	94.0	6.0	16	.163
\$2,000-\$2,249	252	97	611	589	553	36	93.9	6.1	22	.172
\$2,250-\$2,499	156	82	647	623	564	59	90.5	9.5	24	.183
\$2,500-\$2,999	90	41	736	707	617	90	87.3	12.7	29	.220
\$3,000 and over	221	71	800	768	675	93	87.9	12.1	32	.215
<i>Occupational group: Wage earner</i>										
\$250-\$499	21	11	262	248	248	—	100.0	—	14	.098
\$500-\$749	101	40	331	294	287	7	97.6	2.4	37	.108
\$750-\$999	306	78	382	361	352	9	97.5	2.5	21	.123
\$1,000-\$1,249	351	89	434	412	404	8	98.1	1.9	22	.138
\$1,250-\$1,499	323	89	482	454	447	7	98.5	1.5	28	.145
\$1,500-\$1,749	242	80	531	516	496	30	94.2	5.8	15	.155
\$1,750-\$1,999	190	60	557	543	519	24	95.6	4.4	14	.162
\$2,000-\$2,249	128	41	620	595	568	27	95.4	4.6	25	.176
\$2,250-\$2,499	53	28	631	620	564	56	91.0	9.0	11	.168
<i>Clerical</i>										
\$500-\$749	16	10	317	285	283	2	99.3	.7	32	.101
\$750-\$999	34	18	377	371	368	3	99.2	.8	6	.131
\$1,000-\$1,249	69	36	409	393	387	6	98.5	1.5	16	.132
\$1,250-\$1,499	85	38	472	446	426	20	95.5	4.5	26	.145
\$1,500-\$1,749	70	41	521	511	474	37	92.8	7.2	10	.164
\$1,750-\$1,999	59	36	563	540	477	63	88.4	11.6	23	.161
\$2,000-\$2,249	57	27	627	599	521	78	87.0	13.0	28	.184
\$2,250-\$2,499	40	24	663	649	609	40	93.9	6.1	14	.195
<i>Business and professional</i>										
\$1,000-\$1,249	40	26	381	365	349	16	95.6	4.4	16	.128
\$1,250-\$1,499	58	31	496	452	440	12	97.3	2.7	44	.132
\$1,500-\$1,749	64	33	524	493	454	39	92.1	7.9	31	.161
\$1,750-\$1,999	67	35	542	528	500	28	94.7	5.3	14	.165
\$2,000-\$2,249	67	29	581	569	552	17	97.0	3.0	12	.157
\$2,250-\$2,499	63	30	651	609	535	74	87.8	12.2	42	.187
\$2,500-\$2,999	90	41	736	707	617	90	87.3	12.7	29	.230
\$3,000 and over	221	71	800	768	675	93	87.9	12.1	32	.215

See p. 196 for notes on this table.

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average value of all family food  (4)	Average expenditure for food purchased			Percentage of expenditure for food		Average value of food home-produced or received as gift or pay  (10)	money Average expenditure per meal per food expenditure unit  (11)
	Eligible  (2)	Reporting expenditures  (3)		All  (5)	At home  (6)	Away from home  (7)	At home  (8)	Away from home  (9)		
<i>Family type: Type I</i>										
\$250-\$499	12	7	\$250	\$243	\$243	100.0			\$7	\$.113
\$500-\$749	56	16	290	263	255	88	97.0	3.0	27	.119
\$750-\$999	134	33	344	324	310	14	95.7	4.3	20	.149
\$1,000-\$1,249	175	46	384	369	363	6	98.4	1.6	15	.165
\$1,250-\$1,499	158	47	411	379	373	6	98.4	1.6	32	.172
\$1,500-\$1,749	118	38	445	436	393	43	90.1	9.9	9	.195
\$1,750-\$1,999	97	34	462	452	410	42	90.7	9.3	10	.196
\$2,000-\$2,249	84	21	484	472	435	37	92.2	7.8	12	.209
\$2,250-\$2,499	52	20	566	559	456	103	81.6	18.4	7	.241
\$2,500-\$2,999	35	9	651	637	555	82	87.1	12.9	14	.296
\$3,000 and over	63	14	613	550	498	52	90.5	9.5	63	.243
<i>Types II and III</i>										
\$250-\$499	5	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	43	22	363	325	319	6	98.2	1.8	38	.103
\$750-\$999	155	45	395	383	377	6	98.4	1.6	12	.114
\$1,000-\$1,249	174	58	440	417	409	8	98.1	1.9	23	.127
\$1,250-\$1,499	188	50	496	471	454	17	96.4	3.6	25	.139
\$1,500-\$1,749	145	67	559	539	516	23	95.7	4.3	20	.156
\$1,750-\$1,999	111	38	563	551	527	24	95.6	4.4	12	.158
\$2,000-\$2,249	66	36	661	622	574	48	92.3	7.7	39	.168
\$2,250-\$2,499	45	32	664	608	584	24	96.1	3.9	56	.175
\$2,500-\$2,999	27	16	726	661	578	83	87.4	12.6	65	.180
\$3,000 and over	76	23	847	829	754	75	91.0	9.0	18	.224
<i>Types IV and V</i>										
\$250-\$499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	18	12	370	309	306	3	99.0	1.0	61	.078
\$750-\$999	51	18	436	400	394	6	98.5	1.5	36	.085
\$1,000-\$1,249	111	47	468	443	432	11	97.5	2.5	25	.105
\$1,250-\$1,499	120	53	552	518	514	4	99.2	.8	34	.113
\$1,500-\$1,749	113	49	575	554	520	34	93.9	6.1	21	.121
\$1,750-\$1,999	108	59	630	606	574	32	94.7	5.3	24	.138
\$2,000-\$2,249	102	40	684	664	637	27	95.9	4.1	20	.146
\$2,250-\$2,499	59	30	706	691	644	47	93.2	6.8	15	.137
\$2,500-\$2,999	28	16	853	839	732	107	87.2	12.8	14	.164
\$3,000 and over	82	34	900	880	738	142	83.9	16.1	20	.185

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

## NEW ENGLAND, 4 SMALL CITIES

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  (1)	Number of families		Average value of all housing plus fuel, light, and refrigeration (4)	Average expense for fuel, light, and refrigeration (5)	Average value of all housing (6)	Average value of housing secured <sup>1</sup>						Percentage of housing value secured without money expenditure <sup>3</sup> (13)
	Eligible (2)	Reporting expenditures (3)				With money expenditure			Without money expenditure			
						All housing (7)	Family home <sup>2</sup> (8)	Other housing <sup>3</sup> (9)	Total (10)	Owned home <sup>4</sup> (11)	Rent as pay or gift (12)	
<i>All families</i>												
\$250-\$499	21	11	\$288	\$67	\$188	\$135	\$135	-----	\$53	\$27	\$26	28.2
\$500-\$749	117	50	323	96	223	194	184	-----	29	28	1	13.0
\$750-\$999	340	96	311	100	206	177	177	-----	29	25	4	14.1
\$1,000-\$1,249	460	151	375	121	252	204	203	\$1	48	48	-----	19.0
\$1,250-\$1,499	466	150	391	132	257	221	218	3	36	33	3	14.0
\$1,500-\$1,749	376	154	482	159	321	264	261	3	57	52	5	17.8
\$1,750-\$1,999	316	131	492	173	317	264	256	8	53	51	2	16.7
\$2,000-\$2,249	252	97	527	180	345	277	271	6	68	68	-----	19.7
\$2,250-\$2,499	156	82	568	186	382	307	295	12	75	62	13	19.6
\$2,500-\$2,999	90	41	653	186	466	392	369	23	74	57	17	15.8
\$3,000 and over	221	71	813	237	575	407	310	97	168	148	20	29.2
<i>Occupational group: Wage earner</i>												
\$250-\$499	21	11	268	67	188	135	135	-----	53	27	26	28.2
\$500-\$749	101	40	326	98	225	198	198	-----	27	27	-----	12.0
\$750-\$999	306	78	311	100	207	177	177	-----	30	28	2	14.5
\$1,000-\$1,249	351	89	370	119	248	202	201	1	46	46	-----	18.5
\$1,250-\$1,499	323	81	372	127	243	207	206	1	36	31	5	14.8
\$1,500-\$1,749	242	80	485	160	322	269	266	3	53	50	3	16.5
\$1,750-\$1,999	190	60	475	170	304	260	255	5	44	44	-----	14.5
\$2,000-\$2,249	128	41	502	176	323	251	246	5	72	72	-----	22.3
\$2,250-\$2,499	53	28	502	174	328	279	264	15	49	49	-----	14.9
<i>Clerical</i>												
\$500-\$749	16	10	302	85	211	171	171	-----	40	32	8	19.0
\$750-\$999	34	18	299	99	192	172	172	-----	20	2	18	10.4
\$1,000-\$1,249	69	36	392	129	262	215	215	(*)	47	47	-----	17.9
\$1,250-\$1,499	85	38	437	149	286	257	256	1	29	29	-----	10.1
\$1,500-\$1,749	70	41	482	153	329	281	280	1	48	36	12	14.6
\$1,750-\$1,999	59	36	492	167	322	275	261	14	47	47	-----	14.6
\$2,000-\$2,249	57	27	533	175	357	300	291	9	57	57	-----	16.0
\$2,250-\$2,499	40	24	588	196	392	316	302	14	76	51	25	19.4
<i>Business and professional</i>												
\$1,000-\$1,249	40	26	391	118	271	203	203	(*)	68	68	-----	25.1
\$1,250-\$1,499	58	31	429	136	291	242	230	12	49	49	-----	16.8
\$1,500-\$1,749	64	33	474	164	309	228	222	6	81	74	7	26.2
\$1,750-\$1,999	67	35	543	189	349	265	254	11	84	77	7	24.1
\$2,000-\$2,249	67	29	571	192	379	307	303	4	72	72	-----	19.0
\$2,250-\$2,499	63	30	611	189	422	325	318	7	97	81	16	23.0
\$2,500-\$2,999	90	41	653	186	466	392	369	23	74	57	17	15.8
\$3,000 and over	221	71	813	237	575	407	310	97	168	148	20	29.2

See p. 196 for notes on this table.

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



NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class	Number of 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 direct money expenditure
	Eligible	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)
<i>Family type: Type I</i>												
\$250-\$499	12	7	\$277	\$81	\$196	\$171	\$171	-----	\$25	\$25	-----	12.8
\$500-\$749	56	16	363	101	259	210	210	-----	49	47	\$2	18.9
\$750-\$999	134	33	325	100	219	171	171	-----	48	44	4	21.9
\$1,000-\$1,249	175	46	395	121	272	207	206	\$1	65	65	-----	23.9
\$1,250-\$1,499	158	47	403	135	265	227	225	2	38	33	5	14.3
\$1,500-\$1,749	118	38	513	150	360	294	287	7	66	60	6	18.3
\$1,750-\$1,999	97	34	487	163	324	273	263	10	51	51	-----	15.7
\$2,000-\$2,249	84	21	538	166	372	296	291	5	76	76	-----	20.4
\$2,250-\$2,499	52	20	566	191	375	303	293	10	72	53	19	19.2
\$2,500-\$2,999	35	9	608	162	446	460	443	17	-14	-14	-----	-3.1
\$3,000 and over	63	14	794	203	590	475	281	194	115	94	21	19.5
<i>Types II and III</i>												
\$250-\$499	5	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	43	22	260	81	174	170	170	-----	4	4	-----	2.3
\$750-\$999	155	45	286	94	189	182	182	-----	7	2	5	3.7
\$1,000-\$1,249	174	58	353	115	235	205	204	1	30	30	-----	12.8
\$1,250-\$1,499	188	50	367	122	242	223	219	4	19	19	-----	7.9
\$1,500-\$1,749	145	67	464	162	301	270	269	1	31	28	3	10.3
\$1,750-\$1,999	111	38	496	175	309	273	264	9	36	36	-----	11.7
\$2,000-\$2,249	66	36	521	179	338	260	251	9	78	78	-----	23.1
\$2,250-\$2,499	45	32	575	177	398	329	318	11	69	46	23	17.3
\$2,500-\$2,999	27	16	668	208	460	330	321	9	130	74	56	28.3
\$3,000 and over	76	23	732	230	501	347	314	33	154	128	26	30.7
<i>Types IV and V</i>												
\$250-\$499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	18	12	349	116	231	203	203	-----	28	28	-----	12.1
\$750-\$999	51	18	346	116	224	175	175	-----	49	49	-----	21.9
\$1,000-\$1,249	111	47	377	129	247	198	197	1	49	49	-----	19.8
\$1,250-\$1,499	120	53	411	143	268	208	206	2	60	54	6	22.4
\$1,500-\$1,749	113	49	474	166	306	225	224	1	81	75	6	26.5
\$1,750-\$1,999	108	59	504	181	318	247	241	6	71	67	4	22.3
\$2,000-\$2,249	102	40	523	192	329	273	269	4	56	56	-----	17.0
\$2,250-\$2,499	59	30	565	188	377	294	280	14	83	83	-----	22.0
\$2,500-\$2,999	28	16	695	196	496	367	324	43	129	129	-----	26.0
\$3,000 and over	82	34	904	269	634	411	328	83	223	209	14	35.2

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

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and income class (1)	Number of families		Percentage of families <sup>1</sup>		Average money expense for family home		Percentage of renters having specified facilities included in rent <sup>2</sup>							Percentage with none of these facilities included in rent (15)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>All families</i>														
\$250-\$499	21	11	18	70	\$59	\$171	15	15	9	15	100	15		
\$500-\$749	117	50	21	77	192	193	11	8	4	98	4			
\$750-\$999	340	96	20	77	206	182	2	22	1	99	1	3		
\$1,000-\$1,249	460	151	30	68	163	218	2	33	1	100		1		
\$1,250-\$1,499	466	150	24	74	175	228	7	4	32	3	98	1		1
\$1,500-\$1,749	376	154	34	63	242	277	12	5	38	6	100	3	3	
\$1,750-\$1,999	316	131	29	70	214	271	5	1	48		99			1
\$2,000-\$2,249	252	97	39	61	227	307	4	48	98		98			2
\$2,250-\$2,499	156	82	39	57	274	321	11	3	50	1	96			4
\$2,500-\$2,999	90	41	54	44	398	385	11	75	5	83	5			5
\$3,000 and over	221	71	65	32	265	424	13	7	78		100	10		
<i>Occupational group: Wage earner</i>														
\$250-\$499	21	11	18	70	59	171	15	15	9	15	100	15		
\$500-\$749	101	40	21	79	221	192	10	8	4	98	5			
\$750-\$999	306	78	22	75	210	181	2	22	3	100		3		
\$1,000-\$1,249	351	89	29	69	161	214	4	31	100					
\$1,250-\$1,499	323	81	20	78	154	220	8	5	25	4	98	2		2
\$1,500-\$1,749	242	80	36	61	259	275	13	6	31	7	100	3	3	
\$1,750-\$1,999	190	60	29	71	226	265	8	41	100		100			
\$2,000-\$2,249	128	41	40	60	200	281		48	95		95			5
\$2,250-\$2,499	53	28	26	72	222	282	4	21	100		100			
<i>Clerical</i>														
\$500-\$749	16	10	17	67	47	196	23	14	9	14	100			
\$750-\$999	34	18	5	95	15	192	6	17	6	95	6			
\$1,000-\$1,249	69	36	22	78	205	226	16	43	100		100			
\$1,250-\$1,499	85	38	28	65	194	252		58	98		98			
\$1,500-\$1,749	70	41	27	68	284	284	14	6	51	3	100	6	3	
\$1,750-\$1,999	59	36	22	74	227	266		66	100		100			
\$2,000-\$2,249	57	27	39	61	266	310		64	100		100			
\$2,250-\$2,499	40	24	36	60	276	333		80	100		100			
<i>Business and professional</i>														
\$1,000-\$1,249	40	26	49	51	147	267	27		36	19	100		10	
\$1,250-\$1,499	58	31	36	64	223	246	14		50	100	100			
\$1,500-\$1,749	64	33	35	63	144	259	7		44	7	100		7	
\$1,750-\$1,999	67	35	38	62	169	296		5	55	95	95			5
\$2,000-\$2,249	67	29	38	62	252	349	14		34	100	100			
\$2,250-\$2,499	63	30	53	41	303	355	25	7	64	4	89			11
\$2,500-\$2,999	90	41	52	43	398	385	11		75	5	83	5		5
\$3,000 and over	221	71	65	32	265	424	13	7	78		100	10		

See p. 196 for notes on this table.

NEW ENGLAND, 4 SMALL CITIES

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 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)
	Eligible (2)	Reporting expenditures (3)	Owning (4)	Renting (5)	Home owners (6)	Renters (7)	Heat (8)	Furnishings (9)	Garage (10)	Light (11)	Water (12)	Mechanical refrigerator (13)	Refrigeration (14)	
<i>Family type: Type I</i>														
\$250-\$499.....	12	7	14	86	\$63	\$189	---	---	---	---	100	---	---	---
\$500-\$749.....	56	16	31	64	190	215	14	14	10	4	100	10	---	---
\$750-\$999.....	134	33	31	68	140	189	2	---	34	2	100	---	---	---
\$1,000-\$1,249.....	175	46	36	64	160	233	18	---	25	3	100	---	2	---
\$1,250-\$1,499.....	158	47	22	74	182	232	14	3	48	3	100	3	---	---
\$1,500-\$1,749.....	118	38	35	64	263	299	29	10	45	17	100	10	11	---
\$1,750-\$1,999.....	97	34	25	75	201	284	11	---	60	---	100	---	---	---
\$2,000-\$2,249.....	84	21	35	65	256	319	12	---	52	---	93	---	---	7
\$2,250-\$2,499.....	52	20	44	56	243	330	14	---	57	---	100	---	---	---
\$2,500-\$2,999.....	35	9	44	56	512	387	20	---	80	---	80	---	---	---
\$3,000 and over.....	63	14	71	21	255	460	25	---	25	---	100	25	---	---
<i>Types II and III</i>														
\$250-\$499.....	5	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	43	22	5	95	114	173	3	6	2	6	100	---	---	---
\$750-\$999.....	155	45	9	86	295	174	3	---	13	---	99	1	6	---
\$1,000-\$1,249.....	174	58	18	78	196	203	2	---	35	---	100	---	---	---
\$1,250-\$1,499.....	188	50	14	84	141	230	3	6	22	3	97	---	---	3
\$1,500-\$1,749.....	145	67	21	76	280	272	4	2	46	2	100	---	---	---
\$1,750-\$1,999.....	111	38	20	77	222	265	---	---	48	---	100	---	---	---
\$2,000-\$2,249.....	66	36	41	59	162	317	---	---	48	---	100	---	---	---
\$2,250-\$2,499.....	45	32	32	56	316	351	12	---	48	4	96	---	---	4
\$2,500-\$2,999.....	27	16	50	44	306	385	12	---	50	12	88	12	---	12
\$3,000 and over.....	76	23	44	56	188	410	15	15	92	---	100	8	---	---
<i>Types IV and V</i>														
\$250-\$499.....	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749.....	18	12	24	76	255	186	11	---	22	---	89	---	---	---
\$750-\$999.....	51	18	28	72	148	186	---	---	16	---	100	---	---	---
\$1,000-\$1,249.....	111	47	39	61	149	225	---	---	43	---	100	---	---	---
\$1,250-\$1,499.....	120	53	41	59	193	218	6	---	32	---	99	---	---	---
\$1,500-\$1,749.....	113	49	49	46	204	258	7	5	14	---	100	---	---	---
\$1,750-\$1,999.....	108	59	42	58	216	265	3	4	36	---	96	---	---	4
\$2,000-\$2,249.....	102	40	42	58	242	290	---	---	45	---	100	---	---	---
\$2,250-\$2,499.....	59	30	41	59	269	276	5	9	46	---	91	---	---	9
\$2,500-\$2,999.....	28	16	69	31	297	352	---	---	100	---	80	---	---	---
\$3,000 and over.....	82	34	79	18	320	416	---	---	100	---	100	---	---	---

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

## NEW ENGLAND, 4 SMALL CITIES

**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	Number of families		Average money expenditure for house- hold operation				Percentage of total household opera- tion expenditure			
	Eligi- ble	Report- ing ex- pendi- tures	Total	Fuel, light, and refrig- eration <sup>1</sup>	Paid household help		Other items <sup>2</sup>	Fuel, light, and refrig- eration <sup>1</sup>	Paid house- hold help	Other items
					Average amount	Percent- age of families having				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>All families</i>										
\$250-\$499.....	21	11	\$93	\$67	\$3	8	\$23	72.1	3.2	24.7
\$500-\$749.....	117	50	118	96	-----	-----	22	81.4	-----	18.6
\$750-\$999.....	340	96	125	100	1	4	24	80.0	.8	19.2
\$1,000-\$1,249.....	460	151	155	121	1	6	33	78.1	.6	21.3
\$1,250-\$1,499.....	466	160	174	132	3	7	39	75.9	1.7	22.4
\$1,500-\$1,749.....	376	154	220	159	8	12	53	72.3	3.6	24.1
\$1,750-\$1,999.....	316	131	234	173	5	14	56	74.0	2.1	23.9
\$2,000-\$2,249.....	252	97	266	180	20	17	66	67.7	7.5	24.8
\$2,250-\$2,499.....	156	82	282	186	21	20	75	66.0	7.4	26.6
\$2,500-\$2,999.....	90	41	313	186	33	33	94	59.5	10.5	30.0
\$3,000 and over.....	221	71	444	237	100	50	107	53.4	22.5	24.1
<i>Occupational group: Wage earner</i>										
\$250-\$499.....	21	11	93	67	3	8	23	72.1	3.2	24.7
\$500-\$749.....	101	40	120	98	-----	-----	22	81.7	-----	18.3
\$750-\$999.....	306	78	126	100	1	4	25	79.4	.8	19.8
\$1,000-\$1,249.....	351	89	150	119	1	5	30	79.3	.7	20.0
\$1,250-\$1,499.....	323	81	167	127	2	8	38	76.0	1.2	22.8
\$1,500-\$1,749.....	242	80	217	160	8	10	49	73.7	3.7	22.6
\$1,750-\$1,999.....	190	60	226	170	5	12	51	75.2	2.2	22.6
\$2,000-\$2,249.....	128	41	235	176	3	10	56	74.9	1.3	23.8
\$2,250-\$2,499.....	53	28	259	174	21	19	64	67.2	8.1	24.7
<i>Clerical</i>										
\$500-\$749.....	16	10	108	85	-----	-----	23	78.9	-----	21.1
\$750-\$999.....	34	18	121	99	3	6	19	81.8	2.5	15.7
\$1,000-\$1,249.....	69	36	169	129	3	9	37	76.3	1.8	21.9
\$1,250-\$1,499.....	85	38	194	149	7	5	38	76.8	3.6	19.6
\$1,500-\$1,749.....	70	41	213	153	9	14	51	71.8	4.2	24.0
\$1,750-\$1,999.....	59	36	235	167	9	26	59	71.1	3.8	25.1
\$2,000-\$2,249.....	57	27	257	175	13	9	69	68.1	5.1	26.8
\$2,250-\$2,499.....	40	24	281	196	6	14	79	69.8	2.1	28.1
<i>Business and profes- sional</i>										
\$1,000-\$1,249.....	40	26	169	118	2	5	49	69.8	1.2	29.0
\$1,250-\$1,499.....	58	31	186	136	2	7	48	73.1	1.1	25.8
\$1,500-\$1,749.....	64	33	244	164	10	20	70	67.2	4.1	28.7
\$1,750-\$1,999.....	67	35	255	189	2	12	64	74.1	.8	25.1
\$2,000-\$2,249.....	67	29	334	192	58	35	84	57.5	17.4	25.1
\$2,250-\$2,499.....	63	30	302	189	30	26	83	62.6	9.9	27.5
\$2,500-\$2,999.....	90	41	313	186	33	33	94	59.5	10.5	30.0
\$3,000 and over.....	221	71	444	237	100	50	107	53.4	22.5	24.1

See p. 196 for notes on this table.

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for household operation				Percentage of total household operation expenditure			
	Eligible (2)	Reporting expenditures (3)	Total (4)	Fuel, light, and refrigeration (5)	Paid household help		Other items (8)	Fuel, light, and refrigeration (9)	Paid household help (10)	Other items (11)
					Average amount (6)	Percentage of families having (7)				
<i>Family type: Type I</i>										
\$250-\$499	12	7	\$117	\$81	\$6	14	\$30	69.2	5.1	25.7
\$500-\$749	56	16	124	101			23	81.5		18.5
\$750-\$999	134	33	128	100	1	5	27	78.1	.8	21.1
\$1,000-\$1,249	175	46	158	121	1	7	36	76.6	.6	22.8
\$1,250-\$1,499	158	47	176	135	3	4	38	76.7	1.7	21.6
\$1,500-\$1,749	118	38	205	150	1	3	54	73.2	.5	26.3
\$1,750-\$1,999	97	34	224	163	4	23	57	72.8	1.8	25.4
\$2,000-\$2,249	84	21	285	166	40	19	79	58.3	14.0	27.7
\$2,250-\$2,499	52	20	299	191	18	21	90	63.9	6.0	30.1
\$2,500-\$2,999	35	9	282	162	14	22	106	57.4	5.0	37.6
\$3,000 and over	63	14	360	203	57	43	100	56.4	15.8	27.8
<i>Types II and III</i>										
\$250-\$499	5	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	43	22	97	81			16	83.5		16.5
\$750-\$999	155	45	116	94	2	5	20	81.1	1.7	17.2
\$1,000-\$1,249	174	58	146	115	2	7	29	78.7	1.4	19.9
\$1,250-\$1,499	188	50	166	122	3	13	41	73.5	1.8	24.7
\$1,500-\$1,749	145	67	228	162	16	27	50	71.1	7.0	21.9
\$1,750-\$1,999	111	38	230	175	3	9	52	76.1	1.3	22.6
\$2,000-\$2,249	66	36	254	179	10	18	65	70.5	3.9	25.6
\$2,250-\$2,499	45	32	284	177	38	37	69	62.3	13.4	24.3
\$2,500-\$2,999	27	16	393	208	87	69	98	53.0	22.1	24.9
\$3,000 and over	76	23	475	230	129	61	116	48.4	27.2	24.4
<i>Types IV and V</i>										
\$250-\$499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	18	12	147	116			31	78.9		21.1
\$750-\$999	51	18	145	116			29	80.0		20.0
\$1,000-\$1,249	111	47	163	129	1	1	33	79.2	.6	20.2
\$1,250-\$1,499	120	53	184	143	4	1	37	77.7	2.2	20.1
\$1,500-\$1,749	113	49	227	166	6	4	55	73.2	2.6	24.2
\$1,750-\$1,999	108	59	247	181	8	12	58	73.3	3.2	23.5
\$2,000-\$2,249	162	40	258	192	10	14	56	74.4	3.9	21.7
\$2,250-\$2,499	59	30	266	188	10	8	68	70.7	3.7	25.6
\$2,500-\$2,999	28	16	276	196	5	12	75	71.0	1.3	27.2
\$3,000 and over	82	34	479	269	105	44	105	56.2	21.9	21.9

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

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and in- come class  (1)	Number of families		Average money expenditure for clothing <sup>1</sup>				Percentage of total fam- ily clothing expenditure		
	Eligible (2)	Report- ing ex- pendi- tures (3)	All family mem- bers (4)	Hus- band (5)	Wife (6)	Other family mem- bers (7)	Hus- band (8)	Wife (9)	Other family mem- bers (10)
<i>All families</i>									
\$250-\$499 .....	21	11	\$36	\$7	\$10	\$19	19.4	27.8	52.8
\$500-\$749 .....	117	50	47	18	19	10	38.3	40.4	21.3
\$750-\$999 .....	340	96	59	19	22	18	32.2	37.3	30.5
\$1,000-\$1,249 .....	460	151	83	25	30	28	30.1	36.2	33.7
\$1,250-\$1,499 .....	466	150	103	31	41	31	30.1	39.8	30.1
\$1,500-\$1,749 .....	376	154	147	46	57	44	31.3	38.8	29.9
\$1,750-\$1,999 .....	316	131	163	46	62	55	28.2	38.0	33.8
\$2,000-\$2,249 .....	252	97	191	58	63	70	30.4	33.0	36.6
\$2,250-\$2,499 .....	156	82	226	66	72	88	29.2	31.9	38.9
\$2,500-\$2,999 .....	90	41	220	70	73	77	31.8	33.2	35.0
\$3,000 and over .....	221	71	341	97	118	126	28.4	34.6	37.0
<i>Occupational group:</i>									
<i>Wage earner</i>									
\$250-\$499 .....	21	11	36	7	10	19	19.4	27.8	52.8
\$500-\$749 .....	101	40	50	18	20	12	36.0	40.0	24.0
\$750-\$999 .....	306	78	60	20	23	17	33.3	38.4	28.3
\$1,000-\$1,249 .....	351	89	85	27	33	25	31.8	38.8	29.4
\$1,250-\$1,499 .....	323	81	102	31	44	27	30.4	43.1	26.5
\$1,500-\$1,749 .....	242	80	144	43	56	45	29.9	38.9	31.2
\$1,750-\$1,999 .....	190	60	156	45	61	50	28.8	39.1	32.1
\$2,000-\$2,249 .....	128	41	176	55	55	66	31.2	31.2	37.6
\$2,250-\$2,499 .....	53	28	250	59	76	115	23.6	30.4	46.0
<i>Clerical</i>									
\$500-\$749 .....	16	10	33	13	11	9	39.4	33.3	27.3
\$750-\$999 .....	34	18	51	13	13	25	25.5	25.5	49.0
\$1,000-\$1,249 .....	69	36	76	21	24	31	27.6	31.6	40.8
\$1,250-\$1,499 .....	85	38	95	32	31	32	33.7	32.6	33.7
\$1,500-\$1,749 .....	70	41	154	48	57	49	31.2	37.0	31.8
\$1,750-\$1,999 .....	59	36	204	50	76	78	24.5	37.3	38.2
\$2,000-\$2,249 .....	57	27	210	62	74	74	29.6	35.2	35.2
\$2,250-\$2,499 .....	40	24	238	77	81	80	32.4	34.0	33.6
<i>Business and pro- fessional</i>									
\$1,000-\$1,249 .....	40	26	79	15	16	48	19.0	20.2	60.8
\$1,250-\$1,499 .....	58	31	116	33	42	41	28.4	36.2	35.4
\$1,500-\$1,749 .....	64	33	151	49	60	42	32.5	39.7	27.8
\$1,750-\$1,999 .....	67	35	146	47	52	47	32.2	35.6	32.2
\$2,000-\$2,249 .....	67	29	206	62	70	74	30.1	34.0	35.9
\$2,250-\$2,499 .....	63	30	198	65	64	69	32.8	32.3	34.9
\$2,500-\$2,999 .....	90	41	220	70	73	77	31.8	33.2	35.0
\$3,000 and over .....	221	71	341	97	118	126	28.4	34.6	37.0

See p. 197 for notes on this table.

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for clothing				Percentage of total family clothing expenditure		
	Eligible (2)	Reporting expenditures (3)	All family members (4)	Husband (5)	Wife (6)	Other family members (7)	Husband (8)	Wife (9)	Other family members (10)
<i>Family type: Type I</i>									
\$250-\$499	12	7	\$25	\$8	\$12	\$5	32.0	48.0	20.0
\$500-\$749	56	16	36	19	16	1	52.8	44.4	2.8
\$750-\$999	134	33	52	21	26	5	40.4	50.0	9.6
\$1,000-\$1,249	175	46	71	29	35	7	40.8	49.3	9.9
\$1,250-\$1,499	158	47	76	32	42	2	42.1	55.3	2.6
\$1,500-\$1,749	118	38	133	54	72	7	40.6	54.1	5.3
\$1,750-\$1,999	97	34	130	45	69	16	34.6	53.1	12.3
\$2,000-\$2,249	84	21	166	66	85	15	39.8	51.2	9.0
\$2,250-\$2,499	52	20	182	84	93	5	46.2	51.1	2.7
\$2,500-\$2,999	35	9	173	79	62	32	45.7	35.8	18.5
\$3,000 and over	63	14	278	108	165	5	38.8	59.4	1.8
<i>Types II and III</i>									
\$250-\$499	5	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	43	22	54	18	25	11	33.3	46.3	20.4
\$750-\$999	155	45	62	19	21	22	30.6	33.9	35.5
\$1,000-\$1,249	174	58	84	24	32	28	28.6	38.1	33.3
\$1,250-\$1,499	188	50	112	32	47	33	28.6	41.9	29.5
\$1,500-\$1,749	145	67	149	47	57	45	31.5	38.3	30.2
\$1,750-\$1,999	111	38	170	51	67	52	30.0	39.4	30.6
\$2,000-\$2,249	66	36	214	71	71	72	33.2	33.2	33.6
\$2,250-\$2,499	45	32	228	83	92	53	36.4	40.4	23.2
\$2,500-\$2,999	27	16	251	74	103	74	29.5	41.0	29.5
\$3,000 and over	76	23	363	114	132	117	31.4	36.4	32.2
<i>Types IV and V</i>									
\$250-\$499	4	2	(†)	(†)	(†)	(†)	(†)	(†)	(†)
\$500-\$749	18	12	69	12	16	41	17.4	23.2	59.4
\$750-\$999	51	18	68	13	17	38	19.1	25.0	55.9
\$1,000-\$1,249	111	47	101	18	19	64	17.8	18.8	63.4
\$1,250-\$1,499	120	53	124	29	31	64	23.4	25.0	51.6
\$1,500-\$1,749	113	49	159	37	40	82	23.3	25.1	51.6
\$1,750-\$1,999	108	59	185	43	50	92	23.2	27.0	49.8
\$2,000-\$2,249	102	40	196	45	40	111	23.0	20.4	56.6
\$2,250-\$2,499	59	30	262	38	39	185	14.5	14.9	70.6
\$2,500-\$2,999	28	16	248	56	58	134	22.6	23.4	54.0
\$3,000 and over	82	34	370	74	70	226	20.0	18.9	61.1

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

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Eligible (2)	Reporting expenditures (3)	Total (4)	Services <sup>1</sup> (5)	Toilet articles and preparations (6)	• Services <sup>1</sup> (7)	Toilet articles and preparations (8)
<i>All families</i>							
\$250-\$499 .....	21	11	\$10	\$4	\$6	40.0	60.0
\$500-\$749 .....	117	50	15	7	8	46.7	53.3
\$750-\$999 .....	340	96	18	9	9	50.0	50.0
\$1,000-\$1,249 .....	460	151	21	10	11	47.6	52.4
\$1,250-\$1,499 .....	466	150	27	14	13	51.9	48.1
\$1,500-\$1,749 .....	376	154	35	18	17	51.4	48.6
\$1,750-\$1,999 .....	316	131	36	20	16	55.6	44.4
\$2,000-\$2,249 .....	252	97	41	23	18	56.1	43.9
\$2,250-\$2,499 .....	166	82	48	27	21	56.2	43.8
\$2,500-\$2,999 .....	90	41	55	33	22	60.0	40.0
\$3,000 and over .....	221	71	69	41	28	59.4	40.6
<i>Occupational group: Wage earner</i>							
\$250-\$499 .....	21	11	10	4	6	40.0	60.0
\$500-\$749 .....	101	40	16	8	8	50.0	50.0
\$750-\$999 .....	306	78	18	9	9	50.0	50.0
\$1,000-\$1,249 .....	351	89	21	10	11	47.6	52.4
\$1,250-\$1,499 .....	323	81	26	13	13	50.0	50.0
\$1,500-\$1,749 .....	242	80	35	18	17	51.4	48.6
\$1,750-\$1,999 .....	190	60	34	18	16	52.9	47.1
\$2,000-\$2,249 .....	128	41	38	21	17	55.3	44.7
\$2,250-\$2,499 .....	53	28	47	26	21	55.3	44.7
<i>Clerical</i>							
\$500-\$749 .....	16	10	13	5	8	38.5	61.5
\$750-\$999 .....	34	18	17	8	9	47.1	52.9
\$1,000-\$1,249 .....	69	36	24	12	12	50.0	50.0
\$1,250-\$1,499 .....	85	38	29	16	13	55.2	44.8
\$1,500-\$1,749 .....	70	41	33	18	15	54.5	45.5
\$1,750-\$1,999 .....	59	36	39	22	17	56.4	43.6
\$2,000-\$2,249 .....	57	27	45	25	20	55.6	44.4
\$2,250-\$2,499 .....	40	24	48	27	21	56.2	43.8
<i>Business and professional</i>							
\$1,000-\$1,249 .....	40	26	20	10	10	50.0	50.0
\$1,250-\$1,499 .....	58	31	32	16	16	50.0	50.0
\$1,500-\$1,749 .....	64	33	35	20	15	57.1	42.9
\$1,750-\$1,999 .....	67	35	36	22	14	61.1	38.9
\$2,000-\$2,249 .....	67	29	43	25	18	58.1	41.9
\$2,250-\$2,499 .....	63	30	48	28	20	58.3	41.7
\$2,500-\$2,999 .....	90	41	55	33	22	60.0	40.0
\$3,000 and over .....	221	71	69	41	28	59.4	40.6

See p. 197 for notes on this table.



NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for personal care			Percentage of total personal care expenditure	
	Eligible  (2)	Reporting expenditures  (3)	Total  (4)	Services  (5)	Toilet articles and preparations  (6)	Services  (7)	Toilet articles and preparations  (8)
<i>Family type: Type I</i>							
\$250-\$499 .....	12	7	\$10	\$4	\$6	40.0	60.0
\$500-\$749 .....	56	16	13	7	6	53.8	46.2
\$750-\$999 .....	134	33	17	8	9	47.0	53.0
\$1,000-\$1,249 .....	175	46	19	9	10	47.4	52.6
\$1,250-\$1,499 .....	158	47	25	13	12	52.0	48.0
\$1,500-\$1,749 .....	118	38	30	17	13	56.7	43.3
\$1,750-\$1,999 .....	97	34	28	16	12	57.1	42.9
\$2,000-\$2,249 .....	84	21	37	21	16	56.8	43.2
\$2,250-\$2,499 .....	52	20	48	28	20	58.3	41.7
\$2,500-\$2,999 .....	35	9	56	37	19	66.1	33.9
\$3,000 and over .....	63	14	63	35	28	55.6	44.4
<i>Types II and III</i>							
\$250-\$499 .....	5	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749 .....	43	22	17	8	9	47.1	52.9
\$750-\$999 .....	155	45	18	9	9	50.0	50.0
\$1,000-\$1,249 .....	174	58	23	11	12	47.8	52.2
\$1,250-\$1,499 .....	188	50	29	15	14	51.7	48.3
\$1,500-\$1,749 .....	145	67	36	19	17	52.8	47.2
\$1,750-\$1,999 .....	111	38	39	23	16	59.0	41.0
\$2,000-\$2,249 .....	66	36	40	22	18	55.0	45.0
\$2,250-\$2,499 .....	45	32	50	29	21	58.0	42.0
\$2,500-\$2,999 .....	27	16	52	28	24	53.8	46.2
\$3,000 and over .....	76	23	80	50	30	62.5	37.5
<i>Types IV and V</i>							
\$250-\$499 .....	4	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749 .....	18	12	18	6	12	33.3	66.7
\$750-\$999 .....	51	18	18	9	9	50.0	50.0
\$1,000-\$1,249 .....	111	47	25	12	13	48.0	52.0
\$1,250-\$1,499 .....	120	53	27	13	14	48.1	51.9
\$1,500-\$1,749 .....	113	49	38	18	20	47.4	52.6
\$1,750-\$1,999 .....	108	59	39	20	19	51.3	48.7
\$2,000-\$2,249 .....	102	40	45	25	20	55.6	44.4
\$2,250-\$2,499 .....	59	30	47	26	21	55.3	44.7
\$2,500-\$2,999 .....	28	16	57	34	23	59.6	40.4
\$3,000 and over .....	82	34	63	37	26	58.7	41.3

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

## NEW ENGLAND, AND 4 SMALL CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation <sup>1</sup> (7)	Purchase (net) <sup>2</sup> (8)
<i>All families</i>							
\$250-\$499	21	11	16	-----	\$10	\$10	-----
\$500-\$749	117	50	31	4	28	20	\$8
\$750-\$999	340	96	34	12	45	29	16
\$1,000-\$1,249	460	151	48	10	63	38	25
\$1,250-\$1,499	466	150	64	20	101	68	33
\$1,500-\$1,749	376	154	62	12	111	77	34
\$1,750-\$1,999	316	131	68	22	189	104	85
\$2,000-\$2,249	252	97	73	20	173	110	63
\$2,250-\$2,499	156	82	84	27	259	138	121
\$2,500-\$2,999	90	41	92	22	302	188	114
\$3,000 and over	221	71	93	48	407	193	214
<i>Occupational group: Wage earner</i>							
\$250-\$499	21	11	16	-----	10	10	-----
\$500-\$749	101	40	32	5	29	20	9
\$750-\$999	306	78	35	12	46	28	18
\$1,000-\$1,249	351	89	48	10	64	37	27
\$1,250-\$1,499	323	81	62	24	101	66	35
\$1,500-\$1,749	242	80	60	10	106	74	32
\$1,750-\$1,999	190	60	64	20	201	99	102
\$2,000-\$2,249	128	41	79	19	187	124	63
\$2,250-\$2,499	53	28	80	40	291	135	156
<i>Clerical</i>							
\$500-\$749	16	10	23	-----	23	23	-----
\$750-\$999	34	18	33	6	42	38	4
\$1,000-\$1,249	69	36	54	11	82	49	33
\$1,250-\$1,499	85	38	65	9	122	82	40
\$1,500-\$1,749	70	41	65	15	136	85	51
\$1,750-\$1,999	59	36	76	28	154	112	42
\$2,000-\$2,249	57	27	70	24	139	90	49
\$2,250-\$2,499	40	24	89	13	173	131	42
<i>Business and professional</i>							
\$1,000-\$1,249	40	26	39	-----	28	28	-----
\$1,250-\$1,499	58	31	67	16	73	60	13
\$1,500-\$1,749	64	33	67	12	101	74	27
\$1,750-\$1,999	67	35	74	21	191	106	85
\$2,000-\$2,249	67	29	65	18	172	99	73
\$2,250-\$2,499	63	30	84	24	287	145	142
\$2,500-\$2,999	90	41	92	22	302	188	114
\$3,000 and over	221	71	93	48	407	193	214

See p. 197 for notes on this table.

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Percentage of all families		Average money expenditure of all families		
	Eligible (2)	Reporting expenditures (3)	Owning automobiles (4)	Purchasing automobiles (5)	Operation and purchase (6)	Operation (7)	Purchase (net) (8)
<i>Family type: Type I</i>							
\$250-\$499	12	7	28		\$18	\$18	
\$500-\$749	56	16	31		23	23	
\$750-\$999	134	33	53	15	69	41	\$28
\$1,000-\$1,249	175	46	46	12	65	30	35
\$1,250-\$1,499	158	47	69	22	130	83	47
\$1,500-\$1,749	118	38	68	11	115	89	26
\$1,750-\$1,999	97	34	79	29	267	121	146
\$2,000-\$2,249	84	21	79	22	201	130	71
\$2,250-\$2,499	52	20	86	37	332	144	188
\$2,500-\$2,999	35	9	100	11	324	260	64
\$3,000 and over	63	14	93	64	444	176	268
<i>Types II and III</i>							
\$250-\$499	5	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749	43	22	29	11	34	13	21
\$750-\$999	155	45	26	10	33	26	7
\$1,000-\$1,249	174	58	56	10	73	52	21
\$1,250-\$1,499	188	50	62	17	87	65	22
\$1,500-\$1,749	145	67	70	12	123	90	33
\$1,750-\$1,999	111	38	67	26	180	108	72
\$2,000-\$2,249	66	36	75	24	208	121	87
\$2,250-\$2,499	45	32	91	19	213	143	70
\$2,500-\$2,999	27	16	94	31	303	145	158
\$3,000 and over	76	23	91	35	349	175	174
<i>Types IV and V</i>							
\$250-\$499	4	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749	18	12	32		28	28	
\$750-\$999	51	18	11	6	21	9	12
\$1,000-\$1,249	111	47	39	6	44	28	16
\$1,250-\$1,499	120	53	58	22	87	54	33
\$1,500-\$1,749	113	49	46	12	92	47	45
\$1,750-\$1,999	108	59	60	11	129	85	44
\$2,000-\$2,249	102	40	68	15	126	86	40
\$2,250-\$2,499	59	30	76	24	228	128	100
\$2,500-\$2,999	28	16	81	25	273	139	134
\$3,000 and over	82	34	94	47	432	224	208

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

## NEW ENGLAND, 4 SMALL CITIES

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

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other <sup>1</sup>  (8)
				Movies  (5)	Other <sup>1</sup>  (6)		
<i>All families</i>							
\$250-\$499 .....	21	11	\$6	\$4	-----	(*)	\$2
\$500-\$749 .....	117	50	16	5	\$2	(*)	9
\$750-\$999 .....	340	96	22	8	1	\$2	11
\$1,000-\$1,249 .....	460	151	24	8	2	2	12
\$1,250-\$1,499 .....	466	150	33	14	1	3	15
\$1,500-\$1,749 .....	376	154	45	17	4	4	20
\$1,750-\$1,999 .....	316	131	66	21	4	8	33
\$2,000-\$2,249 .....	252	97	75	25	5	7	38
\$2,250-\$2,499 .....	156	32	67	22	6	9	30
\$2,500-\$2,999 .....	90	41	88	29	8	17	34
\$3,000 and over .....	221	71	152	25	18	22	87
<i>Occupational group: wage earner</i>							
\$250-\$499 .....	21	11	6	4	-----	(*)	2
\$500-\$749 .....	101	40	16	5	2	(*)	9
\$750-\$999 .....	306	78	23	8	1	2	12
\$1,000-\$1,249 .....	351	89	24	8	2	2	12
\$1,250-\$1,499 .....	323	81	32	13	1	3	15
\$1,500-\$1,749 .....	242	80	42	18	3	4	17
\$1,750-\$1,999 .....	190	60	62	20	4	9	29
\$2,000-\$2,249 .....	123	41	75	25	4	5	41
\$2,250-\$2,499 .....	53	28	70	26	8	10	26
<i>Clerical</i>							
\$500-\$749 .....	16	10	18	5	1	-----	12
\$750-\$999 .....	34	18	14	8	1	1	4
\$1,000-\$1,249 .....	69	36	25	8	1	2	14
\$1,250-\$1,499 .....	85	38	32	13	2	4	13
\$1,500-\$1,749 .....	70	41	43	16	4	2	21
\$1,750-\$1,999 .....	59	36	61	19	3	6	33
\$2,000-\$2,249 .....	57	27	67	25	5	10	27
\$2,250-\$2,499 .....	40	24	77	20	3	9	45
<i>Business and professional</i>							
\$1,000-\$1,249 .....	40	26	19	7	2	1	9
\$1,250-\$1,499 .....	58	31	42	20	3	2	17
\$1,500-\$1,749 .....	64	33	57	17	6	7	27
\$1,750-\$1,999 .....	67	35	83	22	8	4	49
\$2,000-\$2,249 .....	67	29	79	25	6	8	40
\$2,250-\$2,499 .....	63	30	57	22	4	8	23
\$2,500-\$2,999 .....	30	41	88	29	8	17	34
\$3,000 and over .....	221	71	152	25	18	22	87

See p. 197 for notes on this table.

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

NEW ENGLAND, 4 SMALL CITIES

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

Occupational group, family type, and income class  (1)	Number of families		Average money expenditure for recreation				
	Eligible  (2)	Report- ing ex- pendi- tures  (3)	Total  (4)	Paid admissions		Equip- ment for games and sports  (7)	Other  (8)
				Movies  (5)	Other  (6)		
<i>Family type: Type I</i>							
\$250-\$499 .....	12	7	\$3	\$3			(*)
\$500-\$749 .....	56	16	16	5	\$1	(*)	\$10
\$750-\$999 .....	134	33	26	9	2	\$4	11
\$1,000-\$1,249 .....	175	46	21	7	2	1	11
\$1,250-\$1,499 .....	158	47	34	13	2	3	16
\$1,500-\$1,749 .....	118	38	43	15	4	3	21
\$1,750-\$1,999 .....	97	34	57	16	5	10	26
\$2,000-\$2,249 .....	84	21	71	18	4	3	46
\$2,250-\$2,499 .....	52	20	52	17	7	5	23
\$2,500-\$2,999 .....	35	9	73	24	12	14	23
\$3,000 and over .....	63	14	170	21	21	25	103
<i>Types II and III</i>							
\$250-\$499 .....	5	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749 .....	43	22	15	6	2	(*)	7
\$750-\$999 .....	155	45	21	6	1	1	13
\$1,000-\$1,249 .....	174	58	27	9	2	2	14
\$1,250-\$1,499 .....	188	50	34	12	1	3	18
\$1,500-\$1,749 .....	145	67	50	18	4	6	22
\$1,750-\$1,999 .....	111	38	84	21	4	8	51
\$2,000-\$2,249 .....	66	36	71	20	4	10	37
\$2,250-\$2,499 .....	45	32	83	20	7	16	40
\$2,500-\$2,999 .....	27	16	93	25	5	22	41
\$3,000 and over .....	76	23	163	26	17	34	86
<i>Types IV and V</i>							
\$250-\$499 .....	4	2	(†)	(†)	(†)	(†)	(†)
\$500-\$749 .....	18	12	21	7	1	(*)	13
\$750-\$999 .....	51	18	17	11	1	(*)	5
\$1,000-\$1,249 .....	111	47	23	9	1	1	12
\$1,250-\$1,499 .....	120	53	31	17	1	2	11
\$1,500-\$1,749 .....	113	49	40	19	4	3	14
\$1,750-\$1,999 .....	108	59	57	25	4	5	23
\$2,000-\$2,249 .....	102	40	80	33	7	9	31
\$2,250-\$2,499 .....	59	30	67	29	3	7	28
\$2,500-\$2,999 .....	28	16	101	39	8	16	38
\$3,000 and over .....	82	34	127	27	17	9	74

\* 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

### NEW ENGLAND, SMALL CITIES

TABLE 1

- <sup>1</sup> See glossary, appendix B, for eligibility requirements.
- <sup>2</sup> Money income is equal to the sum of money expenditure (column 7) plus net surplus or deficit (column 8) plus net balancing difference (column 9.)
- <sup>3</sup> Nonmoney income from housing includes imputed income from owned family or vacation homes plus rent received as pay or gift (average amounts based on all families, whether or not they reported such non-money income).
- <sup>4</sup> Includes purchases on cash or credit basis. Does not include money disbursements resulting in an increase in family assets or a decrease in liabilities. (Examples of disbursements not treated as expenditures will be found in the glossary, appendix B.)
- <sup>5</sup> See glossary, appendix B, for definitions of surplus and deficit.
- <sup>6</sup> Represents the average net difference between reported money receipts and reported money disbursements. See glossary, appendix B. A maximum balancing difference within 5.5 percent was allowable on each schedule.

TABLE 1-A

- <sup>1</sup> A surplus represents an increase in assets or a decrease in liabilities, or both; a deficit represents a decrease in assets or an increase in liabilities, or both.
- <sup>2</sup> Some families reported neither surplus nor deficit for the year; therefore the sum of columns 5 and 6 does not always equal 100 percent.
- <sup>3</sup> Since the average amounts in these two columns are based on the number of families reporting surplus or deficit, respectively, they do not add to the average net surplus or deficit shown in column 4 for all families.

TABLE 2

- <sup>1</sup> The averages in this table include money expenditures for goods and services purchased on either cash or credit basis. They do not include value of goods and services received without money expenses. Averages are based on all families, whether or not they reported expenditures for the specified categories.
- <sup>2</sup> Housing expenditures include the money 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>3</sup> Includes all expenditures for operation and maintenance (see table 8), and the net purchase price (gross price less trade-in allowance) of automobiles bought during the schedule year. The proportion of automobile expense chargeable to business has been deducted. See glossary, appendix B.
- <sup>4</sup> Includes paid admissions, equipment and supplies for games, sports and other recreation, club dues, and the like. Does not include expense for transportation, food, or lodging while on vacation.
- <sup>5</sup> Taxes include only poll, income, and personal property taxes. All other taxes, such as those on real estate, amusements and retail sales taxes are included as a part of the expenditure for these items. Gifts do not include gifts from one member of the economic family to another.

TABLE 3

- <sup>1</sup> Includes expenditures for board at school, which amounted to less than 5 percent of average food expense for all families. Among families in the business and professional categories, it amounted at most to an average of \$33, at the income level \$3,000 or over. For families of types IV and V, it amounted at most to an average of \$90, at the income level \$3,000 or over.
- <sup>2</sup> See glossary, appendix B, for method of deriving this figure.

TABLE 4

- <sup>1</sup> Includes housing expenditure for both owners and renters. Average amounts for renting families are based on rental rate contracted for. Value of fuel, light and refrigeration included when furnished by the landlord and included in the rental rate. See table 4-A for percentage of families for whom those facilities were included as part of the rental rate.
- <sup>2</sup> See table 4-A for separation of expense for owning and renting families.
- <sup>3</sup> Includes net money expenditure for owned or rented vacation homes, lodging while traveling or on vacation, and room at school.
- <sup>4</sup> See glossary, appendix B, for method of deriving this figure. Includes nonmoney income from owned vacation homes, which amounted at most to an average of \$2 for all families, at the income level \$2,500 to \$2,999.
- <sup>5</sup> Percentages based on the average value of all housing (column 6).

TABLE 4-A

- <sup>1</sup> These two percentages do not always add to 100, since families that both owned and rented during the year, or received rent as gift or pay, are not included in columns 4 through 7.
- <sup>2</sup> Percentages based on renting families reporting these facilities included in rent at the end of the schedule year.

TABLE 5

- <sup>1</sup> Excludes value of fuel, light and refrigeration furnished by the landlord and included in the rental rate. Fuel received without money expense is not included in this average, but amounted to less than 5 percent of money expense for fuel, light and refrigeration for all families except those with incomes of \$250 to \$499 and those with incomes of \$750 to \$999.
- <sup>2</sup> See glossary, appendix B, for items included.

TABLE 6

<sup>1</sup> Value of clothing gifts from one family member to another are included in the average expenditure for the member receiving such gifts. Gifts of clothing to or from individuals outside the economic family are excluded.

<sup>2</sup> For families of type I, averages and percentages shown in columns 7 and 10 are for individuals who were members of the economic family less than 27 weeks, and were therefore not considered equivalent members in determining family type. See glossary, appendix B, for method of classifying families by type.

TABLE 7

<sup>1</sup> See glossary, appendix B, for items included.

TABLE 8

<sup>1</sup> To obtain the average expense of operation for families owning automobiles, divide the average shown in this column by the corresponding figure in column 4 and multiply by 100.

<sup>2</sup> To obtain the average net purchase price (gross price less trade-in allowance) for families purchasing automobiles, divide the average shown in this column by the corresponding figure in column 5 and multiply by 100.

TABLE 9

See glossary, appendix B, for items included.





## Appendix A

### Sampling Procedure in Cities of the New England Region

#### 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 pre-

<sup>1</sup> The use of a "controlled sample" was proposed in "A Suggested Plan for an Inquiry into the Economic and Social Well-Being of the American People" prepared by a special committee of the Social Science Research Council in September 1929. The circumstances under which the present study was conducted made possible a large preliminary random sample and thus permitted the selection of families for the expenditure survey by income, occupation, and family type.

sented a detailed description of the sampling procedure used in the study of a random sample of families in five cities of the New England Region. The present discussion will be concerned primarily with the controlled sample in the large city of Providence, R. I.; in the two middle-sized cities of Haverhill, Mass. and New Britain, Conn.; and in four small cities: Wallingford, Conn., Willimantic, Conn., Greenfield, Mass., and Westbrook, Maine.<sup>2</sup>

Both the collection and tabulation plans of the study provided that data on expenditures secured from families in the middle-sized cities, and similarly in the small cities, were to be combined to yield a pattern of expenditure for families in middle-sized cities and another in small cities of the New England region which could be compared with the expenditures of families in the large city studied in this region. It was recognized that there would be an insufficient number of families in any one middle-sized city or in any one small city to provide a large enough sample for tabulation by the controls desired, but the middle-sized cities together and the small cities together would have large enough populations to yield the desired quota of families of the type to be studied.

*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 Consumer Purchases study was secured through interviews of families by field agents who recorded the information given by family members upon schedule forms shown on pages 213–218.<sup>3</sup> The addresses of families to be interviewed were obtained by a random sampling of the addresses listed in the city directory which was current at that time for each city. The first field agent assigned to each family obtained the “record card” information (which related primarily to nativity and number of persons in the family) and if the family proved to contain a husband and wife, both native born white who had been married at least a year, a “family schedule” (covering data on family membership composition, occupation, and income) was obtained in the same interview.<sup>4</sup> The

<sup>2</sup> Income data on Greenfield and Westbrook were published by the Bureau of Home Economics and hence were not included in vol. I of this series.

<sup>3</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>4</sup> In addition to the regular sample, a smaller sample consisting of foreign born and Negro families and of incomplete native white families was asked to give the family schedule data except in Willimantic.

random sample in Providence, where a 60 percent coverage was taken, yielded 36,046 families of which 10,755 were eligible for the family schedule information. The 50 percent random samples in Haverhill and in New Britain provided a total of 14,472 families of which 4,634 met the eligibility requirements for the family schedule interview. In the small cities record card information was obtained from 10,254 families; this total represented a 100 percent sample in Wallingford and in Willimantic, a 50 percent random sample in Greenfield and a seven-eighths random sample in Westbrook. Of these families, approximately 4,368 were eligible for the family schedule information.

When the family schedule was returned to the office, it was edited for completeness and consistency. The total family income was computed and codes for the income, occupation, and family type were placed on the card. If the family proved to belong to the group from which expenditure information was desired (on the basis of the controls described on p. 203), a different field agent was assigned to secure such data. The second agent explained to the family the purpose and plan of the expenditure study and then proceeded to obtain the details called for on the "expenditure schedule." (See schedule form, p. 213.) 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 are presented in B. L. S. Bulletin 648, vols. II, III, and IV. Expenditure schedules were obtained from 1,217 Providence families, from 854 families in Haverhill-New Britain and from 1,034 families in the 4 small cities. Figures on the number of check lists obtained from families giving expenditure data are available for the combined New England-East Central regions. In the large and middle-sized cities of these 2 regions, 3,675 families gave detailed food check lists and 3,796 reported the furnishings and equipment check list detail. In addition, information on the clothing check list was supplied for 14,073 family members in the controlled sample of the large and middle-sized cities of the New England and East Central regions. Approximately 25 percent of the total of each type of check list was provided by Providence families and about 15 percent by Haverhill-New Britain families. The number of check lists taken in the small cities of the New England-East Central regions was as follows: Food, 1,606; furnishings, 1,958; and clothing, 6,968. Roughly four-tenths of each type of check list were taken in the small cities of Wallingford, Willimantic, Westbrook, and Greenfield.

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 reason-

ableness 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 toward the close of the field work schedules were considered acceptable 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 percent of agents guilty of deliberate falsification was very small.

*Controls or eligibility requirements.*—Only families having specified characteristics were asked to give information on their expenditures. The characteristics of the families treated as eligible for the controlled sample in the New England region were as follows:

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

2. *Family composition.*—Families in which the husband and wife had been married at least a year and families in which both husband and wife were dependent upon a common income for at least 27 weeks of schedule year. Families of types I to V as defined in the glossary, page 220. Data secured from family type II were tabulated and analyzed with data from type III. Similarly data for types IV and V were pooled in the computation of averages and percentages.

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 or board.)

6. *Guests.*—Families with not more than the equivalent of one guest for half a year (26 guest weeks). (If guest 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 secured. In the collection and tabulation of the data on expenditures, however, no distinction was made between independent professional and independent business groups in the Providence sample. In the middle-sized cities, the salaried business group was not separated from the salaried professional group; also the independent professional group was not separated from the independent business families. In the small cities, the four business and professional groups were not separated. (See table 1, and glossary p. 220.)

8. *Income class.*—In Providence, families having incomes from \$500 to over \$7,500. In Haverhill-New Britain, families having incomes of \$250 to over \$5,000 and in the four small cities, families having incomes of \$250 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 earners 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. Therefore, at the income levels under \$1,250 in Providence and under \$1,000 in the other cities, the expenditure study was limited to families in the wage-earner and clerical groups. At the higher income brackets of \$2,500 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.

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 report as a "cell." Since the number of cases to be secured in each cell was limited to six, 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 or combination of groups in most cells. The number of families

called for by plans which were formulated prior to the field work is shown in table 1. Insofar as practicable, the collection staff attempted to secure the number of schedules shown in this plan. In the course of the survey, it was observed that the original plans tended to eliminate too many of the lower income wage-earner and clerical families in Providence, so the eligibility requirements were altered so as to include such families. Similarly, there appeared to be a sufficiently large number of wage-earner and clerical families with incomes of \$2,250 to \$2,500 in the middle-sized and small cities to justify extending the upper income limits of the eligible group to include this income class.

The number of expenditure schedules obtained and used in the tabulations varies somewhat from the number shown in the plans. (See table 1.) The discrepancies may be attributed to several factors—the most important of which was the fact that families of specified types at certain income levels were not sufficiently numerous to yield the desired number of schedules. 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 schedules desired and number obtained in controlled sample  
A. PROVIDENCE  
[Nonrelief native white complete families]

Income class	Wage earner		Clerical		Salaried				Independent business and professional	
	De-sired <sup>1</sup>	Ob-tained	De-sired <sup>1</sup>	Ob-tained	Professional		Business		De-sired <sup>1</sup>	Ob-tained
					De-sired <sup>1</sup>	Ob-tained	De-sired <sup>1</sup>	Ob-tained		
Under \$250										
\$250-\$499										
\$500-\$749		30								
\$750-\$999	30	34		30						
\$1,000-\$1,249	30	49	30	33						
\$1,250-\$1,499	30	51	30	37	30	13	30	12	30	25
\$1,500-\$1,749	30	35	30	44	30	15	30	20	30	19
\$1,750-\$1,999	30	49	30	36	30	31	30	26	30	25
\$2,000-\$2,249	30	41	30	32	30	22	30	22	30	16
\$2,250-\$2,499	30	31	30	24	30	13	30	24	30	12
\$2,500-\$2,999	30	24	30	28	30	22	30	28	30	33
\$3,000-\$3,499					30	23	30	25	30	21
\$3,500-\$3,999					15	10	15	19	30	12
\$4,000-\$4,999					15	14	15	16	30	16
\$5,000-\$7,499					15	16	15	13	30	20
\$7,500 and over					15	3	15	12	30	10

<sup>1</sup> Equally distributed among 5 family types. See p. 220 for description of types.

TABLE 1.—Number of schedules desired and number obtained in controlled sample—  
Continued

## B. HAVERHILL, NEW BRITAIN

Income class	Wage earner		Clerical		Professional and business			
	Desired †	Obtained	Desired †	Obtained	Salaried		Independent	
					Desired †	Obtained	Desired †	Obtained
Under \$250								
\$250-\$499	30	7						
\$500-\$749	30	26	30	9				
\$750-\$999	30	50	30	21				
\$1,000-\$1,249	30	50	30	33	30	12	30	19
\$1,250-\$1,499	30	51	30	37	30	21	30	10
\$1,500-\$1,749	30	41	30	27	30	24	30	23
\$1,750-\$1,999	30	37	30	32	30	18	30	19
\$2,000-\$2,249	30	36	30	23	30	27	30	10
\$2,250-\$2,499		23		23	30	13	30	9
\$2,500-\$2,999					30	34	30	18
\$3,000-\$3,499					30	17	30	12
\$3,500-\$3,999					30	14	30	1
\$4,000-\$4,999					30	7	30	8
\$5,000 and over					30	6	30	6

## C. WALLINGFORD, WILLIMANTIC, WESTBROOK AND GREENFIELD

Income class	Wage earner		Clerical		Professional and business	
	Desired †	Obtained	Desired †	Obtained	Desired †	Obtained
Under \$250						
\$250-\$499	30	11				
\$500-\$749	30	40	30	10		
\$750-\$999	30	78	30	18		
\$1,000-\$1,249	30	89	30	36	30	26
\$1,250-\$1,499	30	81	30	38	30	31
\$1,500-\$1,749	30	80	30	41	30	33
\$1,750-\$1,999	30	60	30	36	30	35
\$2,000-\$2,249	30	41	30	27	30	29
\$2,250-\$2,499		28	30	24	30	30
\$2,500-\$2,999					30	41
\$3,000 and over					30	71

† Equally distributed among 5 family types. See p. 220 for description of types.

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 occa-



sionally came to light in the course of the long interview in connection with the discussion of expenditures.<sup>5</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 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.<sup>6</sup> Since the final classification of families into family type, income and occupational group was prepared during the final office edit of an expenditure schedule, it was inevitable that changes

<sup>5</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 non-money 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 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 gauge more correctly the net income from boarders.

No attempt was made at the time of the family schedule interview to determine nonmoney income from an owned vacation home. This figure was obtained, however, from information secured during the expenditure interview, and is included in the income figure by which families in the controlled sample were classified.

Furthermore, rent received as a gift is not included in the income figure of the family schedule but it was taken into account in deriving the income classification of families giving expenditure data.

<sup>6</sup> In the middle-sized and small cities a further obstacle to obtaining the exact number of schedules desired in each cell arose from the fact that schedules from rather widely separated cities were used to fill each cell. Since the collection of schedules was being carried on simultaneously unavoidable duplication resulted because some assignments in each city yielded schedules at the same time.

would tend to increase the number of schedules in some cells and decrease 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. 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.

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>7</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 interested in further combinations of data by income level, he should multiply the averages shown for such income levels by the number of

<sup>7</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.

eligible families in each. The weights for each income class are shown in column 4 of table 2. This table which is presented for Providence and for Haverhill-New Britain also enables the reader to compare the eligible sample of native white complete families with the random sample of all native white complete families.

TABLE 2a.—Income distribution of families in Providence, R. I., and of different samples obtained, showing relation of controlled sample to random samples

Income class	All fami- lies <sup>1</sup>	Native white complete families <sup>4</sup>			
		All		Eligible for con- trolled sample <sup>2</sup>	Control- led sample <sup>3</sup>
	(1) Relief and nonrelief	(2) Relief and nonrelief	(3) Nonrelief	(4) Nonrelief	(5) Nonrelief
Total.....	58, 455	18, 885	16, 457	-----	-----
Under \$250.....	2, 988	370	177	-----	-----
\$250-\$499.....	5, 432	1, 060	462	-----	-----
\$500-\$749.....	8, 716	2, 020	1, 010	560	30
\$750-\$999.....	8, 163	2, 226	1, 818	1, 236	64
\$1,000-\$1,249.....	8, 077	2, 405	2, 274	1, 498	82
\$1,250-\$1,499.....	5, 932	2, 169	2, 125	1, 660	138
\$1,500-\$1,749.....	4, 650	1, 685	1, 667	1, 254	133
\$1,750-\$1,999.....	4, 010	1, 685	1, 683	1, 294	167
\$2,000-\$2,249.....	2, 739	1, 223	1, 217	946	134
\$2,250-\$2,499.....	1, 708	787	787	604	104
\$2,500-\$2,999.....	2, 269	1, 066	1, 063	774	135
\$3,000-\$3,499.....	1, 274	697	695	342	69
\$3,500-\$3,999.....	799	414	414	196	41
\$4,000-\$4,999.....	723	376	376	210	46
\$5,000 and over.....	1, 005	692	689	404	74

<sup>1</sup> Includes all complete and incomplete native and foreign white families. (See vol. I, Tabular Summary, sec. A.) This table excludes Negro and other non-white families because of their relative infrequency.

<sup>2</sup> These figures are the weights for the controlled sample. It includes only 6 occupational groups and 5 family types. (See eligibility requirements, p. 203.) Due to cell shifts (see discussion, p. 206) the number of eligible families used in weighting differs slightly from the number of eligible families obtained on the basis of the family schedule interview.

<sup>3</sup> Unweighted count of the number of expenditure schedules secured in 6 occupational groups and 5 family types.

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

While it is possible to make an estimate of the total consumption of families in these New England cities 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 expenditures for groups of items by the two nativity groups. As yet, no data are available comparing the expenditures of incomplete and complete families.

TABLE 2b.—Income distribution of families in middle-sized cities <sup>1</sup> of the New England region, showing relation of controlled sample to random samples

Income class	All families in combined cities <sup>2</sup>	Native white complete families			
		All		Eligible for controlled sample <sup>3</sup>	Controlled sample <sup>4</sup>
		Relief and nonrelief	Relief and nonrelief	Nonrelief	Nonrelief
Total.....	28,774	9,554	7,875	-----	-----
Under \$250.....	1,494	242	59	-----	-----
\$250-\$499.....	2,333	466	209	120	7
\$500-\$749.....	4,195	955	437	314	35
\$750-\$999.....	5,130	1,309	949	700	71
\$1,000-\$1,249.....	4,321	1,372	1,174	944	114
\$1,250-\$1,499.....	3,180	1,254	1,188	950	119
\$1,500-\$1,749.....	2,293	937	894	708	115
\$1,750-\$1,999.....	1,832	808	790	648	106
\$2,000-\$2,249.....	1,228	676	662	528	96
\$2,250-\$2,499.....	793	381	369	286	68
\$2,500-\$2,999.....	901	500	495	228	52
\$3,000-\$3,499.....	469	259	258	132	29
\$3,500-\$3,999.....	218	134	134	52	15
\$4,000-\$4,999.....	216	136	132	106	15
\$5,000 and over.....	171	125	125	90	12

<sup>1</sup> New Britain, Conn., Haverhill, Mass.

<sup>2</sup> Estimated from samples. Includes all complete and incomplete native, and foreign white families. (See vol. I, Tabular Summary, sec. A.)

<sup>3</sup> Includes only 6 occupational groups and 5 family types. (See eligibility requirements, p. 203.) These figures are the weights for the controlled sample. Due to cell shifts (see discussion, p. 206) the number of eligible families used in weighting differs slightly from the number of eligible families obtained on the basis of the family schedule interview.

<sup>4</sup> Unweighted count of the number of expenditure schedules secured in 6 occupational groups and 5 family types.

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

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## Facsimile of Expenditure Schedule

**U. S. 908**

**CONFIDENTIAL**

*The information requested in this schedule is strictly confidential. Giving it to others, or its use by any except 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

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

**STUDY OF  
CONSUMER PURCHASES**  
A Federal Works Project  
EXPENDITURE SCHEDULE—URBAN

II. COMPOSITION OF ECONOMIC FAMILY					V. HOUSING EXPENSE (during schedule year)		
A	B	C	D		A	B	C
MEMBERS OF FAMILY	Sex	Age	Number of weeks—		RENTED HOME (excluding vacation home)	Present home	Other home
			At home	Away	1. Number of months occupied.....	\$.....	\$.....
1. Husband.....	M				2. Monthly rental rate.....		
2. Wife.....	F				3. Rental concessions.....		
3. ....					4. TOTAL rent.....		
4. ....					5. Repairs paid for by family.....		
5. ....					6. TOTAL expense (4+5).....		
6. ....					OWNED HOME (excluding vacation home)	Present home	Other home
7. ....					Number of months:		
8. ....					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 travelling 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.....		

**III. RESIDENCE**

In city during schedule year \_\_\_\_\_ months

**IV. LIVING QUARTERS OCCUPIED (at end of schedule year)**

1. Type of living quarters.....

2. Total number of rooms (excluding bathrooms).....

3. 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"/>	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**

5. Water supply:

9. Heating (check principal method):

a. <input type="checkbox"/>	In living quarters.	a. <input type="checkbox"/>	Central, steam or water.
b. <input type="checkbox"/>	Indoors, other.	b. <input type="checkbox"/>	Central, air.
c. <input type="checkbox"/>	Outdoors.	c. <input type="checkbox"/>	Stoves (not kitchen).
		d. <input type="checkbox"/>	Kitchen stove only.
		e. <input type="checkbox"/>	Fireplace.
		f. <input type="checkbox"/>	None.

6. Running water:

10. Lighting:

a. <input type="checkbox"/>	Hot or cold.	a. <input type="checkbox"/>	Electricity.
b. <input type="checkbox"/>	Cold only.	b. <input type="checkbox"/>	Gas.
c. <input type="checkbox"/>	None.	c. <input type="checkbox"/>	Kerosene.
		d. <input type="checkbox"/>	Other.

7. Location of toilets:

11. Cooking fuel:

a. <input type="checkbox"/>	In living quarters.	a. <input type="checkbox"/>	Gas.
b. <input type="checkbox"/>	Indoors, other.	b. <input type="checkbox"/>	Electricity.
c. <input type="checkbox"/>	Outdoors.	c. <input type="checkbox"/>	Wood or coal.
		d. <input type="checkbox"/>	Kerosene or gasoline.
		e. <input type="checkbox"/>	Other.

8. Number of toilets:

a. Flush.....

b. Other.....

(1)

VI. HOUSEHOLD OPERATION

A	B	C	Latest season										Total expense for year (for office use)
			Months		Months		Months		Months		Months		
			Quantity	Expense	Quantity	Expense	Quantity	Expense	Quantity	Expense	Quantity	Expense	
FUEL, LIGHT, and REFRIGERATION			Unit	Price									
1. Coal:	Bit. <input type="checkbox"/>	Anth. <input type="checkbox"/>		\$.		\$.		\$.		\$.		\$.	
2. Coke	<input type="checkbox"/>	Briqts. <input type="checkbox"/>											
3. Fuel oil													
4. Wood	<input type="checkbox"/>	Kindling <input type="checkbox"/>											
5. Kerosene	<input type="checkbox"/>	Gasoline <input type="checkbox"/>											
6. Electricity			xxx		xxx		xxx		xxx		xxx		
7. Gas			xxx		xxx		xxx		xxx		xxx		
8. Ice													
9. TOTAL (1-8)			xxx		xxx		xxx		xxx		xxx		

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

VII. MEDICAL CARE

A	B	C	D	E	F	G	H	J	A		C	O						
									Wks	Lives			Employed	Expense per week	Expense for year	Check if any free	Expense for year	
										In								Out
PAID HOUSEHOLD HELP																		
11. Cook or general worker								\$.										
12. Cleaningman or woman																		
13. Laundress																		
14.																		
15.																		
16. Aprons, uniforms, and gifts to paid help																		
17. TOTAL (11-16)																		
OTHER HOUSEHOLD EXPENSE																		
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)																		
									11. Physician: office visits at \$.....				\$.....					
									12. Physician: home calls at \$.....				\$.....					
									13. Dentist.....									
									14. Oculist.....									
									15. Other specialist (specify).....									
									16. Clinic visits: Number ..... at \$.....									
									17. Hospital room or bed: ..... days at \$.....									
									18. Private nurse: In hosp. .... days at \$.....									
									19. Private nurse: At home .... days at \$.....									
									20. Visiting nurse: ..... visits at \$.....									
									21. Examinations and tests (not included above).....									
									22. Medicines and drugs.....									
									23. Eye glasses.....									
									24. Medical appliances and supplies.....									
									25. Health and accident insurance.....									
									26. Other.....									
									27. TOTAL (1-16)									

VIII. RURAL—URBAN BACKGROUND

A	B	C	D	E						
					Lived—		Husband		Wife	
					No. years	State	No. years	State	No. years	State
1. On a farm or in open country										
2. In village of less than 2,500										
3. In city of 2,500 to 10,000										
4. In city of 10,000 or more										

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IX. RECREATION						XII. EDUCATION					
A	B	C	D	E	F	A		B	C	D	E
	Adults		Children		Expense for year	School attended during schedule year:		Members attending		Expense for year	
	Number	Price	Number	Price				Public	Private	Tuition and fees	Books and supplies
Paid admissions to—						School attended during schedule year:					
1. Movies: Winter.....						1. Nursery school, kindergarten.....					
2. Spring.....						2. Elementary school.....					
3. Summer.....						3. High or preparatory school.....					
4. Fall.....						4. Business or technical school.....					
5. Plays, pageants, concerts, lectures, forums.....						5. College, graduate, or professional school.....					
6. Ball games, other spectator sports.....											
7. Dances, circuses, fairs.....											
GAMES AND SPORTS											
8. Equipment, supplies, fees, licenses (enter year's expense for each item):						6. Total, tuition (1-5D).....					
Hunting, \$.....; Fishing, \$.....;						7. Total, books and supplies (1-5E).....					
Camping, \$.....; Trapping (sport), \$.....;						8. Special lessons.....					
Hiking, \$.....; Riding, \$.....;						9. Other (excluding board and rent).....					
Baseball, \$.....; Tennis, \$.....; Golf, \$.....;						10. TOTAL (6-9).....					
Bicycles, \$.....; Skates, sleds, skis, \$.....;						11. Board at school or college.....					
Billiards and bowling, \$.....; Boats, \$.....;						12. Room rent at school or college.....					
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.....					XXXX						
7. TOTAL (1-6).....											
						XIII. OCCUPATIONAL EXPENSE (not reported as business expense or as deduction from gross income)					
										Expense for year	
						1. Union dues, fees.....				\$.....	
						2. Business and professional association dues.....					
						3. Technical books and journals.....					
						4. Supplies and equipment.....					
						5. Other.....					
						6. TOTAL (1-5).....					
						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).....											

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XVI. USUAL FOOD EXPENSE DURING EACH SEASON OF SCHEDULE YEAR										
A	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
<b>FOOD AT HOME</b>										
Food expenses 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.....										
<b>FOOD AWAY FROM HOME</b> (Excluding meals while away at school, and meals carried from home)										
	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month
Expense for—										
11. Meals at work.....										
12. Lunches at school.....										
13. Meals while traveling or on vacation.....										
<b>OTHER MEALS AWAY—</b>										
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—					
22. Food away from home (item 20).....					24. Raised for family's own use.....					
23. TOTAL.....					25. Received as gift or pay.....					
					26. TOTAL.....					

**XVII. AUTOMOBILES**  
(owned at any time during year)

1. How many months during year did you own:  
 a 1 automobile, ..... mos.; b 2 automobiles, ..... mos.;  
 c 3 automobiles, ..... mos.; no automobiles, ..... mos.

**AUTOMOBILES OWNED AT END OF SCHEDULE YEAR**

Year bought	A		B		E Price
	New	Used	Make	Price	
2. 19.....					\$.....
3. 19.....					
4. 19.....					
5. Gross price of car bought during year \$.....					x x x x
6. Trade-in allowance for used car, \$.....					x x x x
7. Net price of car bought (5 minus 6).....					
8. Month purchased..... Terms: Cash <input type="checkbox"/> Installment <input type="checkbox"/>					
9. Total number of miles driven during year (all owned cars)..... miles.					
10. Average miles per gallon of gasoline, ..... miles.					

**GASOLINE**

Season	A	B Number of gallons	C Expense	
				Expense
11. Latest.....				\$.....
12. ....				
13. ....				
14. ....				
15. ....				
16. TOTAL FOR YEAR (11-15).....				

17. Oil: Number of quarts..... \$.....

18. Tires, tubes: Purchase.....

19. Repairs, replacements, service.....

20. Garage rent, parking.....

21. Licenses, including registration fee.....

22. Fines, damages paid to others.....

23. Automobile insurance (all types).....

24. Tolls (bridge, ferry, tunnel).....

25. Accessories (including automobile radio).....

26. Other (including association dues).....

27. TOTAL (7, 16, and 17-26).....

28. Proportion of automobile expense chargeable to business..... x x x x

**XVIII. CLOTHING EXPENSE**

(Make no entry if check list is used)

	Expense for year
1. Wife.....	\$.....
2. Husband.....	
3. ....	
4. ....	
5. ....	
6. ....	
7. ....	
8. ....	
9. TOTAL.....	

**XIX. OTHER TRAVEL AND TRANSPORTATION**

LOCAL-TO WORK, SCHOOL, STORES, ETC.

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

OTHER TRAVEL (Excluding business travel)

2. Railroad (including Pullman).....

3. Interurban bus.....

4. Other (specify vehicle).....

**PURCHASE AND DEPRECIATION 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, .....), shaves, shampoos, other.....	
3. Children under 16: Haircuts (usual price, .....), other.....	
4. Other members of family: Haircut (usual price, .....), other.....	
<b>TOILET ARTICLES AND PREPARATIONS</b>	
5. Toilet soap: ..... cakes at.....	
6. Tooth paste and powder, mouth wash, etc.....	
7. Shaving soap and cream.....	
8. Cold cream, powder, rouge, nail polish, perfume.....	
9. Brushes, etc., combs, razors, files.....	
10. Other toilet articles and preparations.....	
11. TOTAL (1-10).....	

**XXI. EQUIPMENT OWNED BY FAMILY**

KIND OF EQUIPMENT	Owned at end of schedule year		If purchased in schedule year	
	Yes	No	Price	Season purchased
1. Piano.....			x x x x	
2. Phonograph.....			x x x x	
3. Radio.....			x x x x	
4. Refrigerator, electric.....			\$.....	
5. Other mechanical refrigerator.....				
6. Ice box.....				
7. Pressure cooker.....				
8. Washing machine, power.....				
9. Washing machine, other.....				
10. Ironing machine.....				
11. Vacuum cleaner.....				
12. Sewing machine, electric.....				
13. Other sewing machine.....				

**XXII. FURNISHINGS AND EQUIPMENT**

(Make no entry if check list is used)

Purchased in schedule year not included in items 4-13, section XXI. Total expense for year, \$.....

**XXIII. OTHER FAMILY EXPENSE**

	Expense for year		Expense for year
1. Interest on debts incurred for family living other than mortgage on owned home.....	\$.....	5. Loss, other than business loss.....	\$.....
2. Did family have checking account at any time during schedule year? Yes <input type="checkbox"/> No <input type="checkbox"/>		6. Funeral, cemetery.....	
3. Bank service charges, safe deposit box.....		7. Other.....	
4. Legal expense (not business).....		8. TOTAL (1-7).....	

**XXIV. CHANGES IN FAMILY ASSETS AND LIABILITIES DURING SCHEDULE YEAR** 1935 to 193.....

(Excluding changes due to 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		D	E	
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).....		

### 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 the New England region the expenditure survey was restricted to families of five types. (In the East Central region white families of two additional types, including five to eight members were studied, and in Atlanta Negro families of seven types.)

<sup>1</sup> For more detailed definition. see vol. I of this bulletin, glossary.

*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).
- 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 they been members for a total of from 79 through 130 weeks, they would have been counted as two equivalent members. The same method of computation applied to persons 16 and over. If, however, the family contained one person 16 years of age or over and one child under 16 years, each for less than 27 weeks, neither would be counted as a member of the economic family, although the period of membership for the two together 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

<sup>2</sup> See pictogram of family types, p. 3.

<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).

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 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 direct money expense. Total expenditures are thus synonymous with "money value of current family living" defined below.

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<sup>4</sup> For a more detailed statement see vol. I of this bulletin, glossary.

<sup>5</sup> For a more detailed statement of the components of income as used in the study see vol. I, glossary.

<sup>6</sup> This was not true in the case of a few items such as fire insurance premiums on owned homes and contributions to the Community Chest. For these items only the amounts paid during the year were classed as expenditures.

*Value of 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.)

*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.

The money value of food received as gift or pay represents the net value of all food received free plus the value of food received as pay during the year by members of the family. 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 since they were treated as members of the household though not of the economic family, for the period of their stay), 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

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.

<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.

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 without direct money expenditure.*—See page 226 under Nonmoney income from housing.

*Expenditures for rented homes and owned 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 p. 234, 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 received, 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 family home or an owned vacation 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. The net effect was to place many home owners in a higher income class (\$250 intervals) than if they had been classified on the basis of money incomes alone.

Fuel gathered by the family or received as gift was valued at local retail prices.

*Household operation.*—Household operation expenses included amounts incurred or paid for heating and cooking fuels, light, and refrigeration, for paid household help, and for other household items such as water rent, telephone, laundry, and cleaning supplies. The expense for operating both family and vacation homes which were occupied by the family was included in the total operation expense.

If certain expenses for operation, such as fuel, light, or water rent, were paid by the family for a period when the home was rented to some other family, such expenses were excluded from the scheduled family's total household operation expense and were deducted from the gross rents received in computing net income from rent.

The average expense for fuel, light, and refrigeration, as shown in table 2, column 8; table 4, column 5; and table 5, column 5, of the Tabular Summary is an understatement of expense for this category since, in the case of renters, one or more of these items was sometimes included in the rent, and covered by the rental rate.

*Paid household help.*—Included in this subsection was the expense for the employment of household help, both full and part time, by the family during the year.

Nursemaids were classified as household help, but the fees charged by nurses caring for the sick were grouped with medical care. Expense for the employment of seamstresses for the duration of a specific job to make or repair clothing for the family, or to sew household linens or make slip covers was included with expense for clothing and furnishings, respectively. The cost of employing a laundress was included in this subsection only if the laundry work was done on the family's premises.

Besides the cash wages paid by the family to servants, the total expense for household help included carfare for which the servants were reimbursed by the family, and the amounts spent by the family during the year to outfit their servants, as well as amounts given in tips and presents to doormen, elevator men, and delivery boys not directly employed by the family. The money value of gifts which did not represent a direct money expense to the family was not included in the expense of household help. Meals furnished to servants by the family were considered a part of family food expense rather than part of the wages paid.

*Other items of household operation expense.*—Grouped in this subsection were expenditures for such items of household operation as water rent, telephone, laundry sent out, laundry soap and other cleaning supplies, stationery and postage, telegrams, moving charges, express and freight fees, household disinfectants and insecticides, wood and metal polishes, paper products for household use, and fees for garbage and trash 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 and lipsticks, perfumes, and equipment for personal care such as brushes and combs, razors, files, scissors, curling irons, hair dryers, powder puffs, and sanitary supplies.

*Personal services.*—The following items were classified as services: Haircuts, shampoos, shaves, all types of waves, manicures, facials, eyebrow trims, dyeing and dressing of hair, Turkish baths.

Tips to barbers and beauty operators were combined with the charge for the service.

#### TRANSPORTATION

*Automobile expense.*—Data on automobile expense refers to automobiles driven by the family which were used either partly or wholly for family purposes. Expense for operation of automobiles used entirely 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 used 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.

The percentage of families owning automobiles, shown on table 8, column 4, of the Tabular Summary includes all families reporting ownership for one or more months during the schedule year. This percentage included families which purchased either new or used cars or both during the year, as well as families which had purchased cars prior to the schedule year.

The percentage of families operating automobiles, shown in text table 25, was determined by the number of families reporting any operating expenditures. Hence, a family which shared the cost of operating a car owned by someone not a member of the economic family was classified as an operator. Further, since fees for drivers' licenses were included as operating expense, a family which neither



owned a car nor shared actual operating expense might be classified as an operator. On the other hand, if a family owned a car but incurred no operation expense during the year (not even storage nor license fees), the family was not classified as an operator. These factors account for the difference in the percentage of families operating automobiles as shown in text table 25 and in the percentage of families owning automobiles shown in tabular summary, table 8.

*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.

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.

### 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, and the cost of children's play equipment; dues to social and recreational clubs were also defined as expense for recreation.

### 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 cost of 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 fell 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 owned were disregarded.

The record was restricted to the disposition of family funds; business funds were excluded from the analysis.

No attempt was made to determine the total assets or the total liabilities of the families. Rather, they were asked to report only as to increases and decreases that had taken place during the scheduled year. 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.	

<sup>1</sup> The metropolitan centers of Chicago and New York have been treated separately from the other large cities.

<sup>2</sup> Information obtained from both white and Negro families.

A parallel study was conducted by the Bureau of Home Economics of the United States Department of Agriculture which, together with the study made by the Bureau of Labor Statistics, constitutes the Study of Consumer Purchases. The communities in which the families were visited by the agents of the Bureau of Home Economics and the Bureau of Labor Statistics, respectively, are listed in Bull. 649, Vol. I, page 297. For consistency in the analysis of the expenditure data, schedules for all small cities in the regions mentioned hereafter were analyzed by one Bureau or the other, irrespective of which Bureau had gathered the data in the original field survey. The Bureau of Home Economics analyzed all expenditure data for small cities in the Southeast, and in the West Central-Rocky Mountain region. Likewise, the Bureau of Labor Statistics analyzed all expenditure data for small cities in New England.

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.....	2 in Vermont.
Central.....	Mount Vernon, Ohio. New Philadelphia, Ohio. Beaver Dam, Wis. Lincoln, Ill. Boone, Iowa. Moberly, Mo. Columbia, Mo.	8 in Massachusetts. 7 in Pennsylvania. 6 in Ohio. 8 in Michigan. 6 in Wisconsin. 8 in Illinois. 11 in Iowa.	8 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 fam- ilies.....	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 14,668 families of employed wage earners and lower salaried clerical workers in 42 cities, all with population over 50,000. Data on quantities of food, clothing and furnishings and equipment purchased; on types of medical care received; and on changes in assets and liabilities are also included. A summary of these findings is presented in United States Bureau of Labor Statistics Bulletin No. 638.

The individual cities for which data are available and the bulletins in which the detailed data appear are as follows:

*North Atlantic Region, New York City* (B. L. S. Bull. 637, Vol. I): White and Negro families.

*North Atlantic Region, Eleven Cities* (B. L. S. Bull. 637, Vol. II):

Boston, Mass.	Pittsburgh, Pa. (white and Negro families).
Buffalo, N. Y.	Portland, Maine.
Johnstown, Pa.	Rochester, N. Y.
Lancaster, Pa.	Scranton, Pa.
Manchester, N. H.	Springfield, Mass.
Philadelphia, Pa. (white and Negro families).	



*East North Central Region*, (B. L. S. Bull. 636):

Cincinnati, Ohio (white and Negro families).	Grand Rapids, Mich.
Cleveland, Ohio.	Indianapolis, Ind. (white and Negro families).
Columbus, Ohio.	Lansing, Mich.
Detroit, Mich.	Milwaukee, Wis.

*West North Central and Mountain Region* (B. L. S. Bull. 641):

Denver, Colo.	Minneapolis and St. Paul, Minn.
Kansas City, Mo. and Kansas City, Kans. (white and Negro families).	St. Louis, Mo. (white and Negro families).
	Salt Lake City, Utah.

*Southern Region* (B. L. S. Bull. 640):

Baltimore, Md. (white and Negro families).	Memphis, Tenn. (white and Negro families).
Birmingham, Ala. (white and Negro families).	Mobile, Ala. (White and Negro families).
Dallas, Tex.	New Orleans, La. (White and Negro families).
Houston, Tex. (white other than Mexican and Mexican families).	Norfolk and Portsmouth, Va. (white and Negro families).
Jackson, Miss. (white and Negro families).	Richmond, Va. (white and Negro families).
Jacksonville, Fla.	
Louisville, Ky. (white and Negro families).	

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

Los Angeles, Calif. (white other than Mexican and Mexican families).	San Diego, Calif.
Sacramento, Calif.	San Francisco and Oakland, 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 1 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 method.*—The method of ranks used in testing family expenditures for probable family type and occupational bias, in this bulletin, is a simplification of the method devised by Friedman. For a description of the application of the method to this problem, see Bulletin 642, vol. II, appendix D. The Friedman method 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.

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

TABLE 1.—Values of  $k^1$

FOR  $P=0.05$

$n$ (rows)	$p$ (ranks)							
	3	4	5	6	7	8	9	10
3.....	<sup>2</sup> 18	35	71	116	176	253	349	465
4.....	26	50	95	155	235	338	465	620
5.....	32	65	119	194	294	422	582	776
6.....	38	78	142	233	353	506	698	931
7.....	42	91	166	271	411	591	814	1,086
8.....	50	104	190	310	470	675	930	1,241
9.....	56	117	214	349	529	760	1,047	1,396
10.....	62	130	237	388	588	844	1,163	1,551
11.....	68	143	261	426	646	928	1,279	1,706
12.....	75	156	285	465	705	1,013	1,396	1,861
13.....	81	169	308	504	764	1,097	1,512	2,016
14.....	87	182	332	542	823	1,182	1,628	2,171
15.....	93	195	356	581	881	1,266	1,745	2,326

FOR  $P=0.01$

3.....	<sup>2</sup> 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.....	73	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

$$^1 k = \sum_{r=1}^n \left[ \frac{n}{\sum r} + \frac{n(p+1)}{2} \right]^2$$

<sup>2</sup>  $P=0.02$ .

For extending the table use:  $k = \frac{np(p+1)}{12} X^2$  with  $p-1$  degrees of freedom.

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 tables 2 through 4.

The family type tests were based upon three family type groups—I, II and III, IV and V—the ranks being based upon the sums of the occupational averages within each income class and each family type group. The occupational tests were based on five occupational groups for Providence, four for the middle-sized city unit, and three for the small cities, the ranks being based upon the sums of the averages of the three family type groups within each income class and each occupational group.

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.

Tables 2 through 4 present 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.

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 limitation of the rank test, should caution the reader against making any sweeping generalizations from the test results. At best they suggest hypotheses for further and more refined testing.

TABLE 2.—Summary of family type and occupation mean rank tests in Providence

(Income range, \$1,250-\$3,000)

Item	Family type tests (occupations 1-6 combined)— family type deviations <sup>1</sup>					Occupation tests (family types I, II-III, IV-V combined)—occupa- tion deviations <sup>2</sup>						
	I	II-III	IV-V	$k$	$P_k$	Salaried profes- sional	Salaried busi- ness	Inde- pend- ent profes- sional and busi- ness	Cleri- cal	Wage earn- er	$k$	$P_k$
Food.....	-6	0	6	72	0.01-	-5.5	2	-0.5	-3	7	92.5	0.05+
Clothing.....	-5	-1	6	62	0.01-	-1	-2	-1	2	2	14	.05+
Housing expense <sup>3</sup> .....	0	1	-1	2	.05+	5	4	0	2	-11	166	.05-
Housing value <sup>4</sup> .....	3	-2	-1	14	.05+	8	3	-2	0	-9	158	.05-
Household operation.....	3	3	-6	54	.01-	0	4	7	1	-12	210	.01-
Furnishings.....	6	-1	-5	62	.01-	-3	2	0	1	0	14	.05+
Auto—total.....	6	-1	-5	62	.01-	-4	5	-7	4	2	110	.05+
Other transportation.....	2	-4	2	24	.05+	2	1	-6	3	0	50	.05+
Personal care.....	-5	1	4	42	.05-	-3	7	-2	4	-6	114	.05+
Medical care.....	3	1	-4	26	.05+	1	-5	-9	1.5	7	133.5	.05+
Recreation.....	1	1	-2	6	.05+	-2	2.5	-1	-3.5	4	39.5	.05+
Tobacco.....	3	-1	-2	14	.05+	-7	1	2	0	4	70	.05+
Reading.....	4	-1	-3	26	.05+	-3.5	7	-5	3	-1.5	97.5	.05+
Education.....	-6	0	6	72	.01-	4	-5.5	-5.5	-5	12	245.5	.01-
Gifts and taxes.....	6	-2	-4	56	.01-	1	-5	4.5	-5	0	46.5	.05+
Changes in assets and liabilities.....	-1	4	-3	26	.05+	7	-6	0	-4	3	110	.05+
Total.....	-1	0	1	2	.05+	-5	7	-5	6	-3	144	.05-

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

<sup>2</sup> Deviations from average sum of ranks (18).

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

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

TABLE 3.—*Summary of family type and occupation mean rank tests in Haverhill—New Britain*

[Income range, \$1,000–\$2,500]

Item	Family type tests (occupations 1-6 combined)—family type deviations <sup>1</sup>					Occupation tests (family type I-V combined)—occupation deviations <sup>2</sup>					
	I	II-III	IV-V	k	P <sub>k</sub>	Salaried professional and business	Independent professional and business	Clerical	Wage earner	k	P <sub>k</sub>
Food.....	-6	3	3	54	0.01-	3	-5.5	4.5	-2	63.5	0.05+
Clothing.....	-6	2	4	56	.01-	3	-7	1	3	68	.05+
Housing expense <sup>3</sup> .....	-2.5	4.5	-2	30.5	.05+	2	3	3	-8	86	.05-
Housing value <sup>4</sup> .....	0	-1	1	2	.05+	1	9	-1	-9	164	.01-
Household operation.....	-1	0	1	2	.05+	3	5	-1	-7	84	.05-
Furnishings.....	1	-1	0	2	.05+	2	-8	1	5	94	.05-
Auto—total.....	3	-3	0	18	.05+	2	-4	0	2	24	.05+
Other transportation.....	1	-3	2	14	.05+	2	-4	-1	3	30	.05+
Personal care.....	-1.5	-5	2	6.5	.05+	2.5	-5	1.5	1.0	34.5	.05+
Medical care.....	0	-1	1	2	.05+	4	-3	-2	1	30	.05+
Recreation.....	-1	1	0	2	.05+	2	-7	1	4	70	.05+
Tobacco.....	-3	3	0	18	.05+	-2	2	0	0	8	.05+
Reading.....	2.5	0	-2.5	12.5	.05+	5	-3	-1.5	-5	36.5	.05+
Education.....	-5	2	3	38	.05	1	-4	1.5	1.5	21.5	.05+
Gifts and taxes.....	5	-3	-2	38	.05	2	-1	-3	2	18	.05+
Changes in assets and liabilities.....	5	-3	-2	38	.05	-4	3	0	1	26	.05+
Total.....	-3	3	0	18	.05+	8	-5	1	-4	106	.05-

<sup>1</sup> Deviations from average sum of ranks (12).<sup>2</sup> Deviations from average sum of ranks (15).<sup>3</sup> Includes housing plus fuel, light and refrigeration.<sup>4</sup> Includes housing expense plus imputed income from owned home and rent received as pay or gift.TABLE 4.—*Summary of family type and occupation mean rank tests in Wallingford, Willimantic, Westbrook, and Greenfield*

[Income range, \$1,000–\$2,500]

Item	Family type tests (occupations 1-6 combined)—family type deviations <sup>1</sup>					Occupation tests (family types I-V combined)—occupation deviations <sup>1</sup>					
	I	II-III	IV-V	k	P <sub>k</sub>	Salaried and independent professional and business	Clerical	Wage earner	k	P <sub>k</sub>	
Food.....	-6	0	6	72	0.01-	-4	1	3	26	0.05+	
Clothing.....	-5	0	5	50	.01	.5	3.5	-1	1.5	1.5	.05+
Housing expense <sup>2</sup> .....	1	2	-3	14	.05+	1	3	-4	26	.05+	
Housing value <sup>3</sup> .....	3	-4	1	26	.05+	2	3	-5	38	.05	
Household operation.....	2	-2	0	8	.05+	5	0	-5	50	.01	
Furnishings.....	3	2	-5	38	.05	-4	3	1	26	.05+	
Auto—total.....	4	0	-4	32	.05+	-3	0	3	18	.05+	
Other transportation.....	-2.5	-2	4.5	30.5	.05+	-3	1.5	1.5	13.5	.05+	
Personal care.....	-5	4	1	42	.05-	1.5	2	-3.5	18.5	.05+	
Medical care.....	0	-1	1	2	.05+	2	5	0	5	.05+	
Recreation.....	-3	4	-1	26	.05+	2	-2	0	8	.05+	
Tobacco.....	-1	0	1	2	.05+	-2	2	0	8	.05+	
Reading.....	3	1	-4	26	.05+	5	-1	-4	42	.05-	
Education.....	-6	0	6	72	.01-	3	-3.5	.5	21.5	.05+	
Gifts and taxes.....	6	-2	-4	56	.01-	3.5	-1	-2.5	19.5	.05+	
Changes in assets and liabilities.....	4	0	-4	32	.05+	-3	-1	4	26	.05+	
Total.....	-4	1	3	26	.05+	-1	3	-2	14	.05+	

<sup>1</sup> Deviations from average sum of ranks (12).<sup>2</sup> Includes fuel, light, and refrigeration.<sup>3</sup> Includes housing expense plus imputed income and rent as gift or pay.

## Appendix E

### Variability in Family Expenditures

The wide variation shown in chapter IX in total expenditures among families with similar incomes is paralleled by even wider relative variations in the outlay for individual categories, since families with the same total expenditures may still differ greatly in the apportionment of the total among the constituent elements in family living. Accordingly, it is important to give consideration to such variations, both because they provide a basis for judging the significance of the averages obtained, and because they offer interesting evidence to students of consumption on questions concerned with the relative diversity or standardization in consumption patterns among families similar in certain established respects.

In view of the physiological limitations imposed on the demand for food it accords with expectations to find that expenditures for food generally show less relative variation among families within the same income, occupational, and family type group than do those for any other category. Thus, for example, among Providence clerical families with one or two children under 16, in the income class \$1,750 to \$2,000, expenditures for food by the family reporting the lowest outlay was only 32 percent below the average for the group, while the family that spent the most was approximately the same percentage above the average. (See table 5.)

Expenditures for housing and clothing also were relatively less variable than many other groups of items, as were those for personal care.

It is interesting to note that for a number of categories expenditures ranged from zero to several times the mean. On the whole, among the groups of items for which every family reported some outlay, the range in expenditures was relatively great for such categories as medical care, household operation, and recreation.

In general, the mean for a particular category was closer to the minimum than to the maximum expenditure, indicating that most families made moderate expenditures while a few had very large outlays for the category during the particular year. This was particularly true, it should be noted, of such goods and services as furnishings and equipment, automobiles, and medical care.

TABLE 5.—Mean expenditures of Providence families in selected groups and range of expenditures for individual families

Classification	\$1,750-\$1,999 Clerical II and III			\$2,500-\$2,999 Salaried business IV and V		
	Income	Occupation	Family type	Renters	Owners	
Category	Mean	Range from mean		Mean	Range from mean	
		Below	Above		Below	Above
Total income <sup>1</sup>	\$1,838	\$78	\$112	\$2,690	\$175	\$256
Total expense <sup>1</sup>	1,798	131	123	2,721	374	931
Food, total	592	401	195	823	194	187
Away from home	32	32	144	87	87	137
Clothing, total	170	90	63	227	142	373
Husband	75	51	54	55	30	45
Wife	66	40	35	80	80	220
Housing <sup>1</sup>	291	111	123	489	189	241
Fuel, light, refrigeration	157	44	67	213	41	177
Household operation	96	34	119	203	103	287
Furnishings and equipment	49	44	83	43	43	55
Automobile operation	136	123	31	197	197	686
Automobile purchase				63	63	438
Other transportation	11	11	39	53	53	56
Personal care	33	16	23	54	20	15
Medical care	101	100	137	95	86	197
Recreation	67	48	55	72	30	64
Tobacco	34	34	18	46	37	29
Reading	16	10	12	24	13	9
Education	1	1	3	22	22	48
Contributions and personal taxes	45	25	28	85	31	56
Other				15	15	96
Net surplus (+) or deficit (-)	+61	-91	+105	-11	-972	+560

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

The range from a relatively large deficit to a large surplus was very striking. The point made in chapter VIII concerning the wide variation among individual families in the balance of income and expenditures is thus emphasized, since these figures represent the net result of transactions with respect to specific asset and liability items.



## 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.

**TABLE 6.**—*Distribution of eligible families of specified occupational groups according to family type, by income*

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

PROVIDENCE									
Income class	Total	I	II and III	IV and V	Income class	Total	I	II and III	IV and V
<b>Wage earner:</b>					<b>Independent business and professional—Con.</b>				
\$500-\$749	100.0	36	45	19	\$4,000-\$4,999	100.0	33	24	43
\$750-\$999	100.0	31	48	21	\$5,000-\$7,499	100.0	22	33	45
\$1,000-\$1,249	100.0	32	43	25	\$7,500 and over	100.0	26	22	52
\$1,250-\$1,499	100.0	29	40	31	<b>Salaried business:</b>				
\$1,500-\$1,749	100.0	31	32	37	\$1,250-\$1,499	100.0	33	46	21
\$1,750-\$1,999	100.0	27	42	31	\$1,500-\$1,749	100.0	35	47	18
\$2,000-\$2,249	100.0	29	28	43	\$1,750-\$1,999	100.0	32	51	17
\$2,250-\$2,499	100.0	27	30	43	\$2,000-\$2,249	100.0	51	27	22
\$2,500-\$2,999	100.0	26	19	55	\$2,250-\$2,499	100.0	33	40	27
<b>Clerical:</b>					\$2,500-\$2,999	100.0	31	33	36
\$750-\$999	100.0	35	42	23	\$3,000-\$3,499	100.0	30	37	33
\$1,000-\$1,249	100.0	35	44	21	\$3,500-\$3,999	100.0	29	40	31
\$1,250-\$1,499	100.0	32	39	29	\$4,000-\$4,999	100.0	23	35	42
\$1,500-\$1,749	100.0	36	35	29	\$5,000-\$7,499	100.0	37	33	30
\$1,750-\$1,999	100.0	29	40	31	\$7,500 and over	100.0	15	29	56
\$2,000-\$2,249	100.0	26	42	32	<b>Salaried professional:</b>				
\$2,250-\$2,499	100.0	24	27	49	\$1,250-\$1,499	100.0	47	32	21
\$2,500-\$2,999	100.0	31	29	40	\$1,500-\$1,749	100.0	30	48	22
<b>Independent business and professional:</b>					\$1,750-\$1,999	100.0	18	44	38
\$1,250-\$1,499	100.0	40	37	23	\$2,000-\$2,249	100.0	31	40	29
\$1,500-\$1,749	100.0	35	38	27	\$2,250-\$2,499	100.0	25	39	36
\$1,750-\$1,999	100.0	40	44	16	\$2,500-\$2,999	100.0	28	44	28
\$2,000-\$2,249	100.0	50	24	26	\$3,000-\$3,499	100.0	27	31	42
\$2,250-\$2,499	100.0	23	44	33	\$3,500-\$3,999	100.0	30	25	45
\$2,500-\$2,999	100.0	34	34	32	\$4,000-\$4,999	100.0	8	33	59
\$3,000-\$3,499	100.0	30	27	43	\$5,000-\$7,499	100.0	16	36	48
\$3,500-\$3,999	100.0	27	23	50	\$7,500 and over	100.0	25	---	75

TABLE 6.—Distribution of eligible families of specified occupational groups according to family type, by income—Continued

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

Income class	Total	I	II and III	IV and V	Income class	Total	I	II and III	IV and V
<b>Wage earner:</b>					<b>Independent business and professional—Continued</b>				
\$250-\$499	100.0	48	27	25	\$1,750-\$1,999	100.0	8	61	31
\$500-\$749	100.0	45	37	18	\$2,000-\$2,249	100.0	29	26	45
\$750-\$999	100.0	34	45	21	\$2,250-\$2,499	100.0	30	50	20
\$1,000-\$1,249	100.0	34	44	22	\$2,500-\$2,999	100.0	22	40	38
\$1,250-\$1,499	100.0	31	42	27	\$3,000-\$3,499	100.0	11	43	46
\$1,500-\$1,749	100.0	32	34	34	\$3,500-\$3,999	100.0	—	—	100
\$1,750-\$1,999	100.0	26	37	37	\$4,000-\$4,999	100.0	33	29	38
\$2,000-\$2,249	100.0	24	41	35	\$5,000 and over	100.0	17	17	66
\$2,250-\$2,499	100.0	28	19	53					
<b>Clerical:</b>					<b>Salaried business and professional:</b>				
\$500-\$749	100.0	40	40	20	\$1,000-\$1,249	100.0	48	26	26
\$750-\$999	100.0	30	52	18	\$1,250-\$1,499	100.0	21	61	18
\$1,000-\$1,249	100.0	40	43	17	\$1,500-\$1,749	100.0	32	39	29
\$1,250-\$1,499	100.0	28	41	31	\$1,750-\$1,999	100.0	36	43	21
\$1,500-\$1,749	100.0	20	56	24	\$2,000-\$2,249	100.0	19	52	29
\$1,750-\$1,999	100.0	24	36	40	\$2,250-\$2,499	100.0	22	65	13
\$2,000-\$2,249	100.0	27	45	28	\$2,500-\$2,999	100.0	29	33	38
\$2,250-\$2,499	100.0	26	40	34	\$3,000-\$3,499	100.0	18	32	50
<b>Independent business and professional:</b>					\$3,500-\$3,999	100.0	13	22	65
\$1,000-\$1,249	100.0	37	41	22	\$4,000-\$4,999	100.0	21	31	48
\$1,250-\$1,499	100.0	43	30	27	\$5,000 and over	100.0	15	41	44
\$1,500-\$1,749	100.0	13	47	40					

## NEW ENGLAND, 4 SMALL CITIES

<b>Wage earner:</b>					<b>Clerical—Continued</b>				
\$250-\$499	100.0	57	24	19	\$1,500-\$1,749	100.0	27	52	21
\$500-\$749	100.0	47	37	16	\$1,750-\$1,999	100.0	27	41	32
\$750-\$999	100.0	39	45	16	\$2,000-\$2,249	100.0	35	30	35
\$1,000-\$1,249	100.0	37	39	24	\$2,250-\$2,499	100.0	30	35	35
\$1,250-\$1,499	100.0	35	38	27	<b>Business and professional:</b>				
\$1,500-\$1,749	100.0	32	33	35	\$1,000-\$1,249	100.0	53	22	25
\$1,750-\$1,999	100.0	31	34	35	\$1,250-\$1,499	100.0	31	41	28
\$2,000-\$2,249	100.0	34	24	42	\$1,500-\$1,749	100.0	34	44	22
\$2,250-\$2,499	100.0	27	26	47	\$1,750-\$1,999	100.0	34	33	33
<b>Clerical:</b>					\$2,000-\$2,249	100.0	31	27	42
\$500-\$749	100.0	50	38	12	\$2,250-\$2,499	100.0	41	27	32
\$750-\$999	100.0	41	50	9	\$2,500-\$2,999	100.0	39	30	31
\$1,000-\$1,249	100.0	36	42	22	\$3,000 and over	100.0	29	34	37
\$1,250-\$1,499	100.0	33	47	20					

TABLE 7.—Distribution of eligible families of specified types according to occupational group, by income

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

PROVIDENCE

Income class	Total	Wage earner	Clerical	Independent business and professional	Salaried business	Salaried professional
<b>Family type I:</b>						
\$500-\$749	100.0	100				
\$750-\$999	100.0	76	24			
\$1,000-\$1,249	100.0	73	27			
\$1,250-\$1,499	100.0	57	26	9	3	5
\$1,500-\$1,749	100.0	51	31	8	6	4
\$1,750-\$1,999	100.0	52	26	12	7	3
\$2,000-\$2,249	100.0	34	27	17	15	7
\$2,250-\$2,499	100.0	35	27	9	20	9
\$2,500-\$2,999	100.0	20	29	20	20	11
\$3,000-\$3,499	100.0			24	46	30
\$3,500-\$3,999	100.0			25	54	21
\$4,000-\$4,999	100.0			46	46	8
\$5,000-\$7,499	100.0			34	53	13
\$7,500 and over	100.0			50	38	12
<b>Family types II and III:</b>						
\$500-\$749	100.0	100				
\$750-\$999	100.0	80	20			
\$1,000-\$1,249	100.0	74	26			
\$1,250-\$1,499	100.0	62	25	7	3	3
\$1,500-\$1,749	100.0	51	28	8	7	6
\$1,750-\$1,999	100.0	54	24	9	8	5
\$2,000-\$2,249	100.0	32	43	8	8	9
\$2,250-\$2,499	100.0	33	24	13	19	11
\$2,500-\$2,999	100.0	15	26	20	21	18
\$3,000-\$3,499	100.0			20	50	30
\$3,500-\$3,999	100.0			19	65	16
\$4,000-\$4,999	100.0			24	52	24
\$5,000-\$7,499	100.0			41	37	22
\$7,500 and over	100.0			37	63	
<b>Family types IV and V:</b>						
\$500-\$749	100.0	100				
\$750-\$999	100.0	76	24			
\$1,000-\$1,249	100.0	78	22			
\$1,250-\$1,499	100.0	64	26	6	2	2
\$1,500-\$1,749	100.0	62	26	6	3	3
\$1,750-\$1,999	100.0	57	27	5	4	7
\$2,000-\$2,249	100.0	48	31	9	6	6
\$2,250-\$2,499	100.0	37	36	8	11	8
\$2,500-\$2,999	100.0	32	28	14	18	8
\$3,000-\$3,499	100.0			26	39	35
\$3,500-\$3,999	100.0			34	42	24
\$4,000-\$4,999	100.0			29	42	29
\$5,000-\$7,499	100.0			47	29	24
\$7,500 and over	100.0			36	51	13

TABLE 7.—*Distribution of eligible families of specified types according to occupational group, by income—Continued*

## NEW ENGLAND, 2 MIDDLE-SIZED CITIES

Income class	Total	Wage earner	Clerical	Independent business and professional	Salaried business and professional
<b>Family type I:</b>					
\$250-\$499	100.0	100			
\$500-\$749	100.0	89	11		
\$750-\$999	100.0	84	16		
\$1,000-\$1,249	100.0	65	21	9	5
\$1,250-\$1,499	100.0	63	19	11	7
\$1,500-\$1,749	100.0	66	16	5	13
\$1,750-\$1,999	100.0	44	23	4	29
\$2,000-\$2,249	100.0	44	28	14	14
\$2,250-\$2,499	100.0	45	26	16	13
\$2,500-\$2,999	100.0			33	67
\$3,000-\$3,499	100.0			30	70
\$3,500-\$3,999	100.0				100
\$4,000-\$4,999	100.0			57	43
\$5,000 and over	100.0			43	57
<b>Family types II and III:</b>					
\$250-\$499	100.0	100			
\$500-\$749	100.0	86	14		
\$750-\$999	100.0	80	20		
\$1,000-\$1,249	100.0	71	19	8	2
\$1,250-\$1,499	100.0	60	20	5	15
\$1,500-\$1,749	100.0	47	30	12	11
\$1,750-\$1,999	100.0	40	21	17	22
\$2,000-\$2,249	100.0	43	27	7	23
\$2,250-\$2,499	100.0	23	29	19	29
\$2,500-\$2,999	100.0			44	56
\$3,000-\$3,499	100.0			50	50
\$3,500-\$3,999	100.0				100
\$4,000-\$4,999	100.0			44	56
\$5,000 and over	100.0			21	79
<b>Family types IV and V:</b>					
\$250-\$499	100.0	100			
\$500-\$749	100.0	86	14		
\$750-\$999	100.0	85	15		
\$1,000-\$1,249	100.0	71	15	9	5
\$1,250-\$1,499	100.0	62	23	8	7
\$1,500-\$1,749	100.0	60	16	13	11
\$1,750-\$1,999	100.0	49	28	10	13
\$2,000-\$2,249	100.0	47	21	16	16
\$2,250-\$2,499	100.0	62	25	8	5
\$2,500-\$2,999	100.0			40	60
\$3,000-\$3,499	100.0			41	59
\$3,500-\$3,999	100.0			17	83
\$4,000-\$4,999	100.0			39	61
\$5,000 and over	100.0			50	50

TABLE 7.—*Distribution of eligible families of specified types according to occupational group, by income—Continued*

NEW ENGLAND, 4 SMALL CITIES

Income class	Total	Wage earner	Clerical	Business and professional
<b>Family type I:</b>				
\$250-\$499.....	100.0	100	-----	-----
\$500-\$749.....	100.0	86	14	-----
\$750-\$999.....	100.0	90	10	-----
\$1,000-\$1,249.....	100.0	74	14	12
\$1,250-\$1,499.....	100.0	71	18	11
\$1,500-\$1,749.....	100.0	65	16	19
\$1,750-\$1,999.....	100.0	60	16	24
\$2,000-\$2,249.....	100.0	51	24	25
\$2,250-\$2,499.....	100.0	27	23	50
\$2,500-\$2,999.....	100.0	-----	-----	100
\$3,000 and over.....	100.0	-----	-----	100
<b>Family types II and III:</b>				
\$250-\$499.....	100.0	100	-----	-----
\$500-\$749.....	100.0	86	14	-----
\$750-\$999.....	100.0	89	11	-----
\$1,000-\$1,249.....	100.0	78	17	5
\$1,250-\$1,499.....	100.0	66	21	13
\$1,500-\$1,749.....	100.0	56	25	19
\$1,750-\$1,999.....	100.0	58	22	20
\$2,000-\$2,249.....	100.0	47	26	27
\$2,250-\$2,499.....	100.0	31	31	38
\$2,500-\$2,999.....	100.0	-----	-----	100
\$3,000 and over.....	100.0	-----	-----	100
<b>Family types IV and V:</b>				
\$250-\$499.....	100.0	100	-----	-----
\$500-\$749.....	100.0	89	11	-----
\$750-\$999.....	100.0	94	6	-----
\$1,000-\$1,249.....	100.0	77	14	9
\$1,250-\$1,499.....	100.0	73	14	13
\$1,500-\$1,749.....	100.0	75	13	12
\$1,750-\$1,999.....	100.0	62	18	20
\$2,000-\$2,249.....	100.0	53	20	27
\$2,250-\$2,499.....	100.0	42	24	34
\$2,500-\$2,999.....	100.0	-----	-----	100
\$3,000 and over.....	100.0	-----	-----	100

